

# MUPEDD PERSONA

renovation behaviour  
as basis for PED  
engagement



# READING GUIDE

These persona's were developed in the context of the MUPEDD research project: **Managing Uncertainties in Positive Energy District Design**. In this project, VITO, KUL, Van Roey, Stebo, Rebel & Endeavour explored technical, financial, legal and social uncertainties in the development of positive energy districts (PEDs). This document should therefore be read together with the overall [research report](#).

If you are a policy maker, PED initiator or renovation coach reading this, the persona's can help to get a better insight in the decision-making process of people towards renovation and (collective) energy projects, and to identify opportunities for more tailored renovation coaching and PED engagement campaigns. Each persona tells the story of a particular target group for renovation and neighbourhood energy initiatives. They give insights on a person's home and household situation, motivations and barriers, communication style and needs, renovation experience and support tools.

This document is constructed as an interactive PDF, which means you can click through the pages. Starting from the 'Persona overview' on the next page, you can click on the different persona to get a frontpage with key info. You can further navigate through their story using the buttons on top: 'My house & renovation', 'My drivers & barriers', 'My renovation journey'. As initiator you can also find more info on 'How to engage?', 'Support tools' and 'How to coach?' a specific persona. 'More info' on the methodology can be found at the end of this document.



## COLOFON

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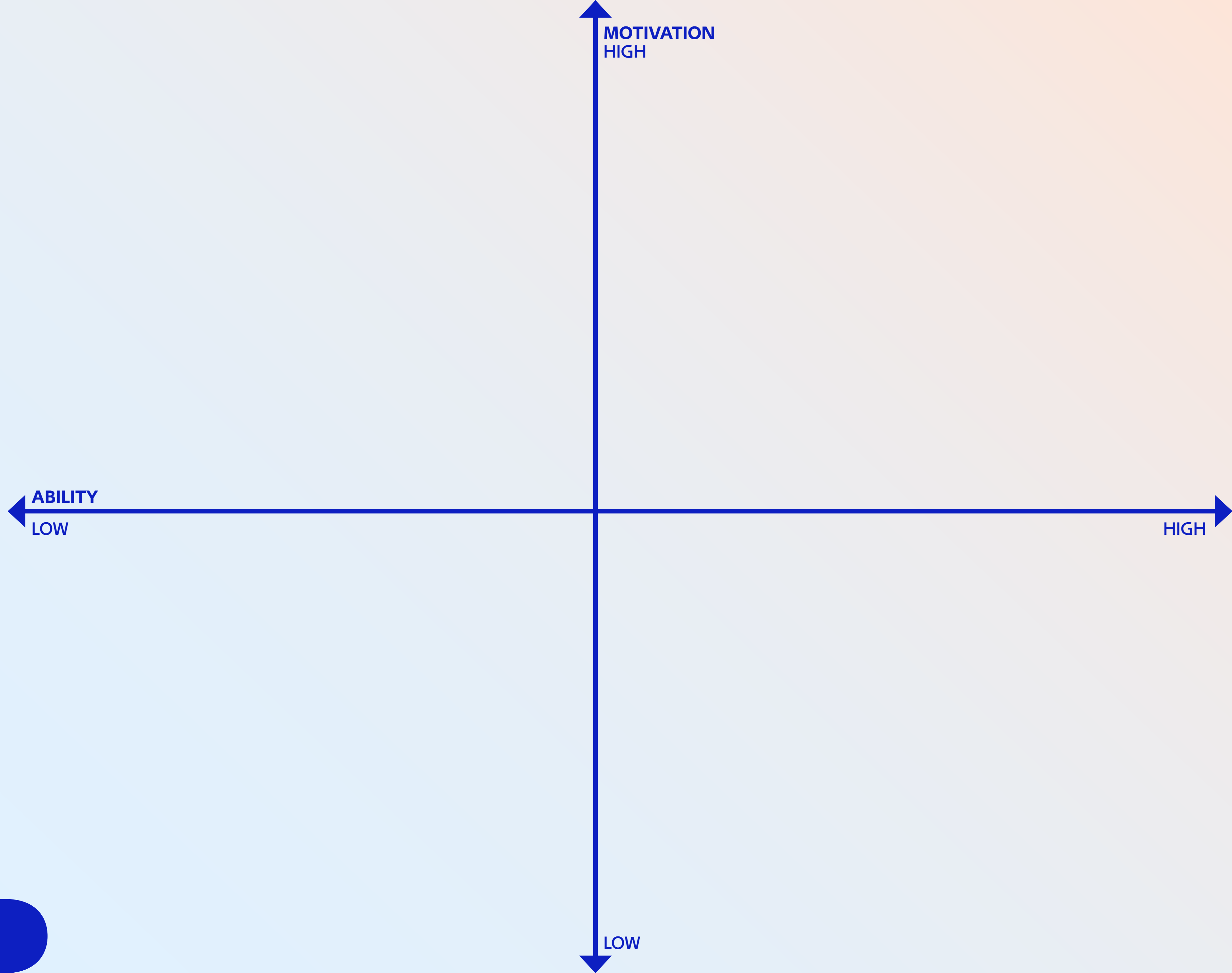
With support from VLAIO and Flux50

# PERSONA OVERVIEW

Throughout this research we identified several relevant personas that differ in terms of both motivation and ability towards renovation and energy projects. The ones in the upper-right quadrant have high potential as PED target groups, while the ones on the lower or right sides of the matrix require more persuasion or support to engage in PEDs. Engaging with underprivileged residents such as the upper left persona is crucial to realise inclusive PEDs.

Motivation describes people's attitude towards renovating and sustainable energy, based on their values, interests, attitudes and needs, such as an interest in ecology or an urgency to improve their living situation.

Ability refers to the financial, personal, practical and social conditions that shape the possibility of people to take action, such as financial means, help from friends, or personal skills.



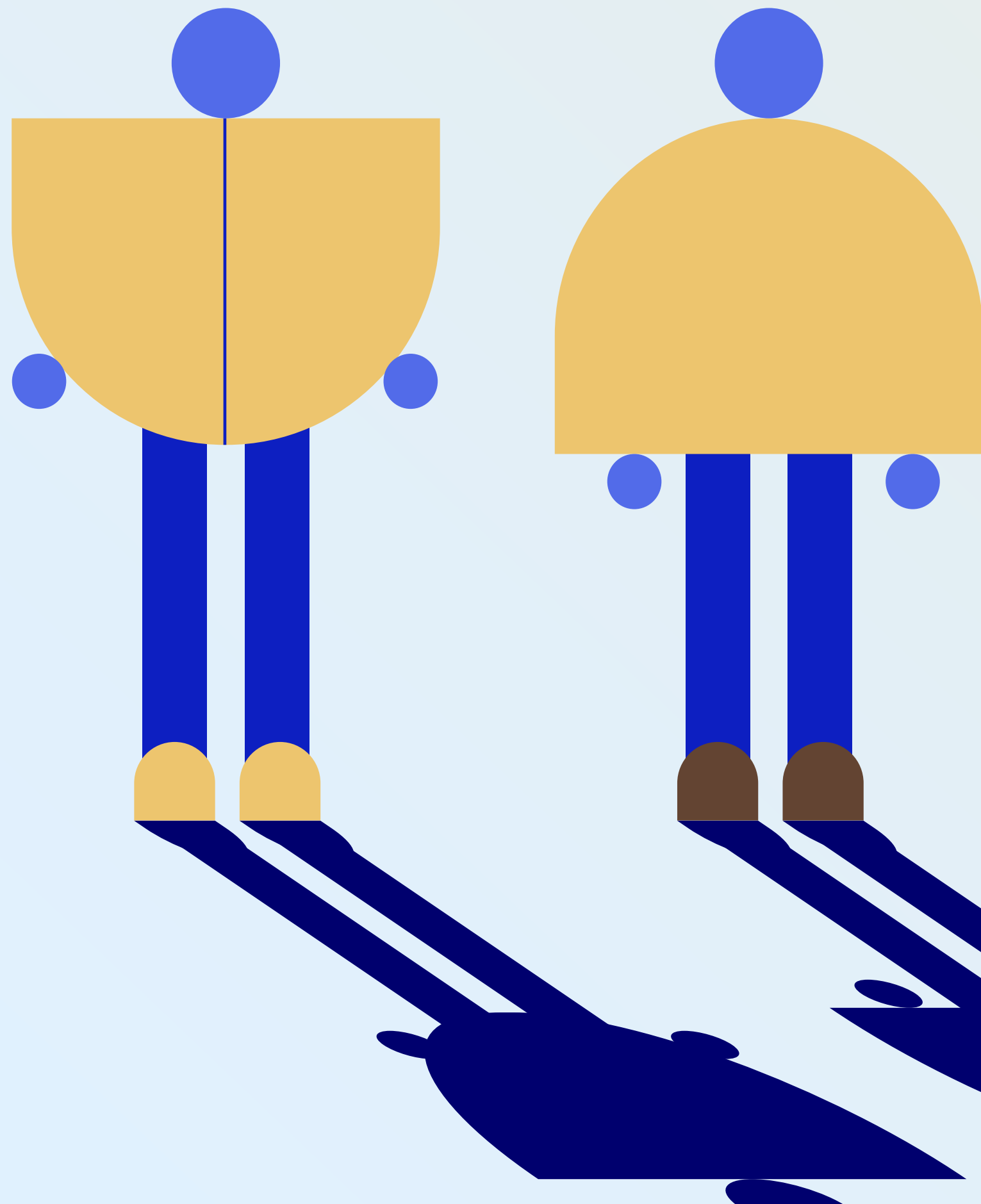
Want to know more? [Click on the persona](#)

# MEET THE IDEALISTIC STARTER

“CLIMATE CHANGE GETS ME WORRIED ABOUT THE FUTURE. CHOOSING A SUSTAINABLE RENOVATION IS AN INVESTMENT FOR THE LONG TERM AND A WAY TO CONTRIBUTE TO A BETTER PLANET”



\*6% / respondents survey



## ABOUT ME

- 25-35y
- higher education
- mid-high income
- home owner

## ABOUT MY HOUSEHOLD

- couple (or single)
- (plan to) have kids

## ABOUT MY HOUSE

- fixer-upper
- both urban or residential context possible

## HOW TO ENGAGE ME?

### WHERE AM I

- early adopter, already interested in sustainable renovation and energy systems
- bought a house with intention to renovate
- key moment in life to make energy decisions

### KEY INFLUENCE

- advice/ practical help from friends & family
- holistic advice from a neutral expert
- renovation obligations

### KEY MESSAGE

- L-T renovation plan and clear S-T priorities, preferably early-on in consideration phase
- opportunity to motivate towards higher energy renovation ambitions

### PED PERCEPTION

- key target group for PED
- open towards innovative/ collective solutions
- critical about hidden agenda's or generic stories, prefer personalised solutions

## MOTIVATION: HIGH

We are starting our life together and want to make conscious choices that make sense on the long term. We see the renovation of our house as an investment in our future, to create a comfortable place for our family (to be). We care about climate change and want to do our part by creating an energy-efficient house with a sustainable energy system. In any case, when our house has a low EPC label we have no choice: we are obliged to renovate within 5 years. Although sustainability and functionality are important, we also care about comfort and aesthetics and want to renovate according to our own style and taste.

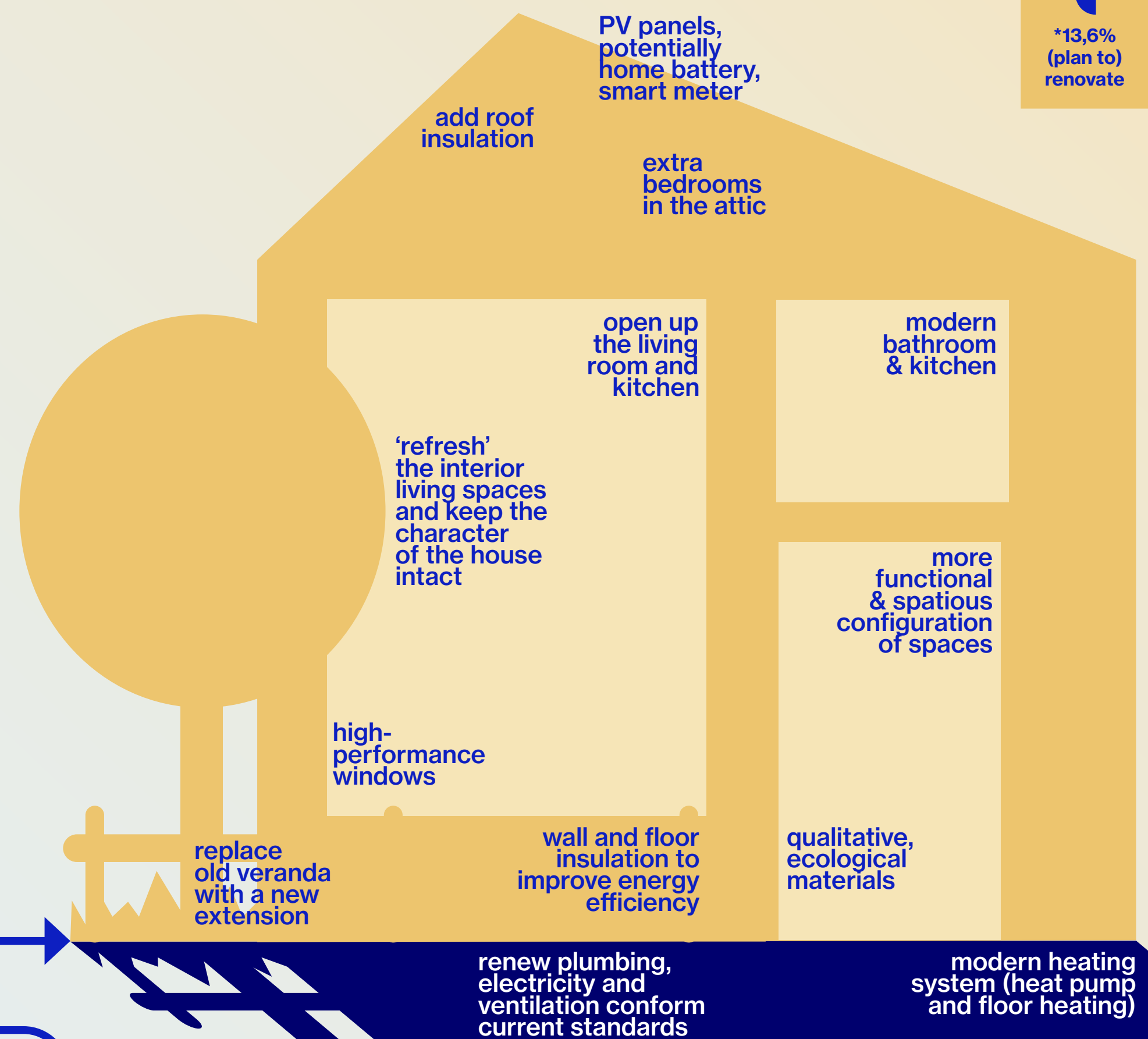
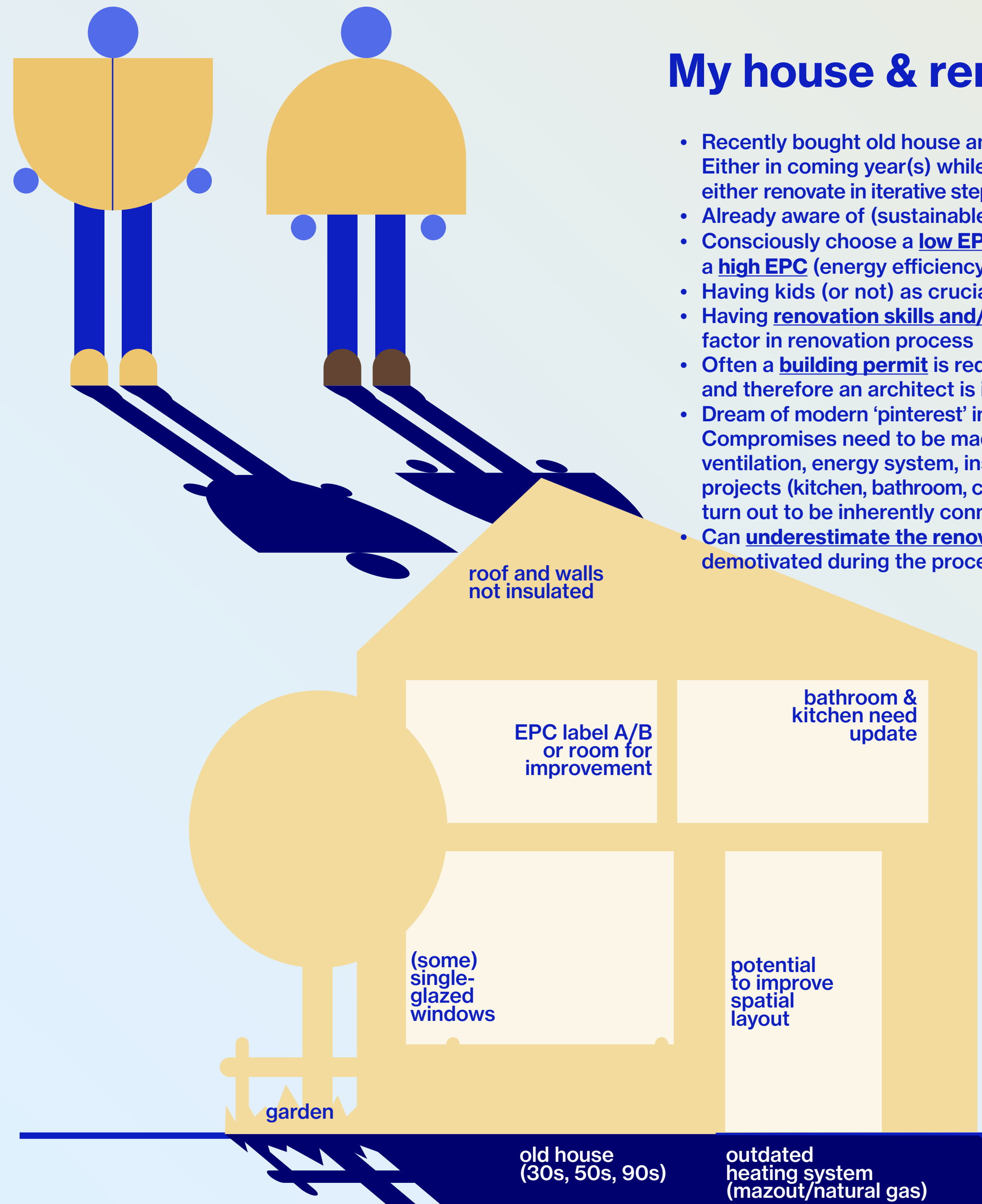
## ABILITY: HIGH

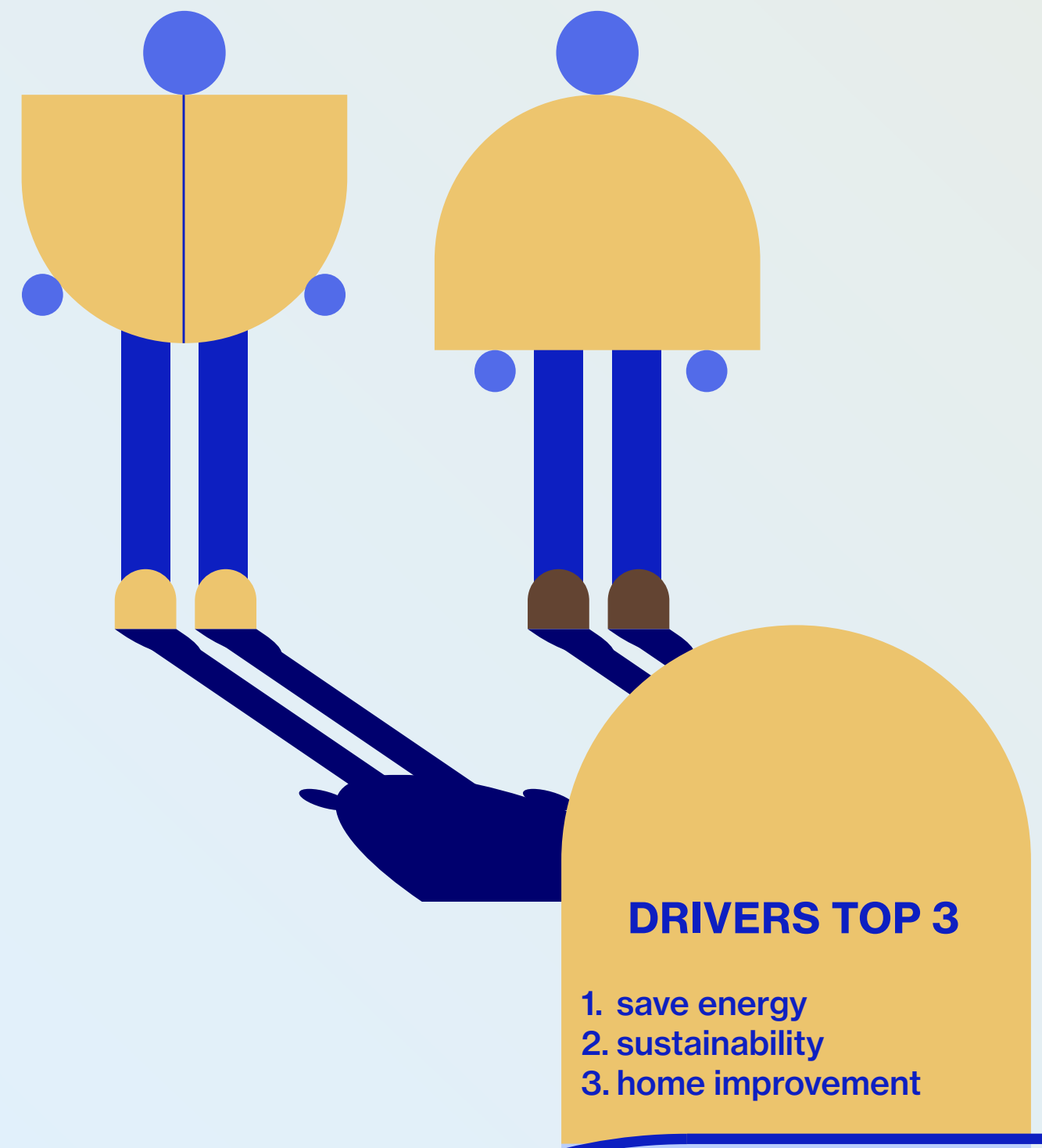
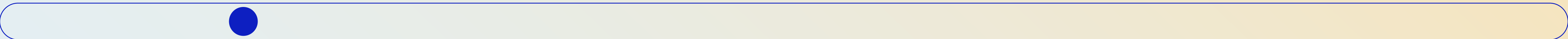
We have some financial means because we often have two incomes, are able to take out a bank loan and potentially get some financial help from our parents. We know where to find info about technical aspects or subsidies, even though it's very complex. Many of our friends are also renovating so we often exchange experiences. We try to cut costs by asking their help and by doing some works ourselves. It can be a challenge to prioritize between the basics (structure, energy, electricity) and the dream interior. Because our means are limited we need to make choices and find compromises in what we prefer and what we can afford.

# My house & renovation

- Recently bought old house and plan to do a **(total) renovation**. Either in coming year(s) while **living temporarily** at another place, either renovate in iterative steps while already living in the house
- Already aware of (sustainable) renovation options during buying phase
- Consciously choose a **low EPC** (affordable + renovation potential) or a **high EPC** (energy efficiency + avoid fundamental works)
- Having kids (or not) as crucial factor in renovation process and decisions
- Having **renovation skills and/or support network** (or not) as major factor in renovation process
- Often a **building permit** is required for structural renovation works and therefore an architect is involved
- Dream of modern 'pinterest' interior but **need to prioritize investments**. Compromises need to be made between the basics (electricity, water, ventilation, energy system, insulation) that are 'invisible' and more visible projects (kitchen, bathroom, children's room, living room). Technical choices turn out to be inherently connected with interior decoration results.
- Can **underestimate the renovation works** and thereby get in trouble or demotivated during the process.

**i**  
\*13,6%  
(plan to)  
renovate





# My drivers & barriers

## FINANCIAL FACTORS

We usually have two middle-high incomes. We managed to save a little and maybe received some financial help from our parents when we bought our house. We planned a total renovation and took out a mortgage loan from the bank. We see a renovation project as an investment in the future, and look for financial returns by improving energy efficiency and investing in a qualitative energy system, in order to minimize our energy bills. We do not know exactly which subsidies we are eligible for, but we will figure that out along the way because they are a welcome extra source of funding. Due to the price increases in real estate and building sector, we might have to reconsider our investments and probably will postpone some of the least urgent works for later so we can save a little more. Fluctuating prices for materials and contractors can be a complicating factor. Within our renovation budget we constantly have to compromise between investing in the basics (structure) or in interior spaces such as a kitchen or bathroom.

## PRACTICAL NEEDS

As we plan to do some works ourselves, trainings, DIY kits or tutorials are often useful. Sometimes we are lucky to get some help from family and friends now and then. In case we have young children, the additional mental load and the hassle that comes with renovating, are important barriers to take further action. Help with household tasks such as cleaning, preparing meals or watching the children can allow us to focus on the renovation. Finding a temporary place to stay or 'camping' in the building site during the works, especially with kids, is a challenge. Also the combination with a busy job can be difficult because meetings with the architect or contractors often take place during working hours.



## SKILLS & KNOWLEDGE

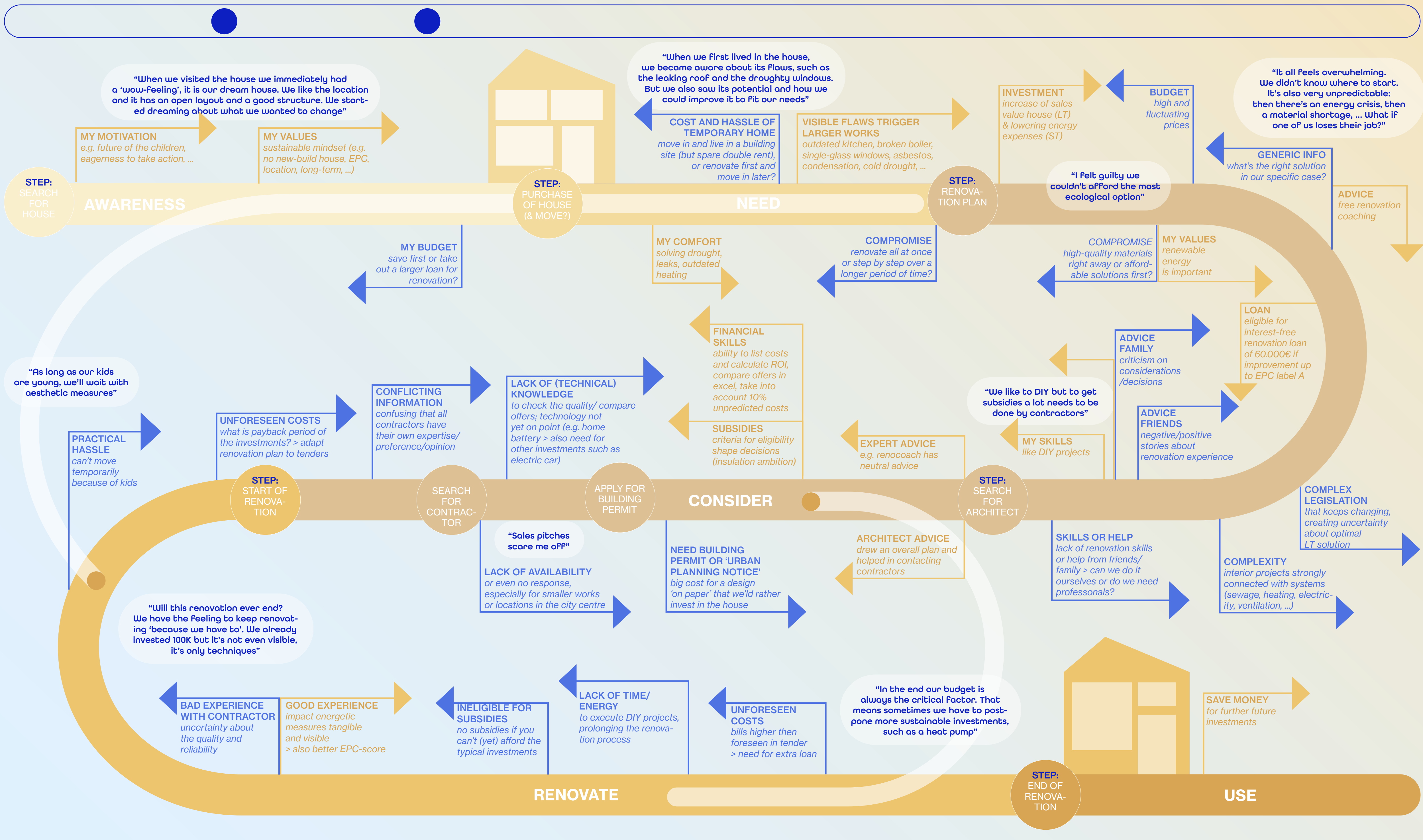
Although we have little to no renovation experience, we are planning to do ourselves what we can, as a way to save money. We often spend weekends or holidays renovating or doing the required administration. We know where to find information online and how to contact contractors. We are aware about current energy technologies, although we need more detailed information about how they work and look exactly, and want to install future-proof systems. We carefully consider different options and sources of information to take well-informed decisions and plan our works accordingly.

## EXTERNAL ADVICE & INFLUENCES

When we bought our home we carefully considered the EPC label. Now we are actively looking for expert advice from an architect or renovation coach, and are open for advice on the most sustainable options. Renovation coaching is useful to get informed on energy-efficiency regulations, possible sustainable solutions for insulation and energy systems, and eligibility requirements for subsidies and energy loans. We do not fully trust information from contractors or retailers and always compare with expert advice, ask references, or use our own network to find trustworthy professionals. Some of our friends or colleagues are also renovating or have renovated so we often exchange our experiences. We also find a lot of info online, via social media such as Pinterest or Instagram, and watch tv shows about buying and renovating.

**“I’M A LITTLE WORRIED ABOUT CONTRACTORS BECAUSE I’VE HEARD SOME NEGATIVE EXPERIENCES FROM FRIENDS”**







**“THE INTEREST-FREE LOAN FOR RENOVATION GAVE US FINANCIAL REST. IT CONVINCED US TO RENOVATE MORE THAN WE PLANNED INITIALLY”**

## How to engage?

**COMMUNICATION STYLE** The idealistic starter prefers **digital communication** via email and online calls, it is more efficient to fit into their busy calendar. They like to look for information online on dedicated websites, and can be reached via **social media** such as Facebook, Instagram, Pinterest or TikTok. They actively look for expert advice and often skip generic information sessions. They also get referred by friends, family or colleagues that have renovation experience. They (both) have jobs so appointments are often most convenient during **evenings and weekends**.

**KEY MESSAGE** The idealistic starter is at a crucial decision-making moment, is already motivated for sustainable renovation, and is obliged to improve the EPC label within 5 years after purchasing their house. Therefore, a key message towards them can focus on **raising their ambition level** in terms of energy efficiency and sustainability, above the minimum obligations. They can be convinced by clear priorities for strategic investments that can put them on a sustainable long-term path.

**SUPPORT TOOLS** If they comply with the obligation to improve their EPC label E or F within 5 years, they can obtain a **favourable renovation loan** subsidised by the government. They are looking for concrete information about different design choices, heating solutions and insulation materials. They appreciate **expert advice** about technical choices, but also about **how to qualify for potential subsidies**. They also need **practical support** during the renovation process: DIY kits and trainings, finding reliable contractors, support with logistics, child care and food, finding a temporary place to stay.

### KEY PED TARGET GROUP

- rewarding persona for neighbourhood projects
- frontrunner
- potential participant on the short term

### ATTITUDE TOWARDS COLLECTIVE ENERGY PROJECTS

The idealistic starter is interested in collective energy solutions, and sees the potential **added social value** as well as the **personal benefits**. Such solutions can be more affordable, they get unburdened by the project manager, ... But they are also **sceptical**: “What about effects such as gentrification? What about underprivileged people that cannot afford innovations such as an electric car? **What is the hidden agenda** of the project initiator? Would the solution fit our specific needs or be very generic? Therefore, the initiator should be a **neutral actor** and the **positive societal impacts** of the project should be emphasized.

**Matching the timeline** of a collective project with their own renovation plans is a source of uncertainty. Should we wait for a neighbourhood project or go ahead with our own renovation project? What if the project fails, won't that be a step back in the transition?”, ...

They would only join the project, if there was a **clear framework, roadmap, agreement and value proposition** between the initiator and all the participants. The **financial and technical specifications** should fit their particular situation, and be communicated clearly during the **consideration stage** of their renovation project.



**DON'T**  
no need to focus on awareness, idealistic starter is already interested

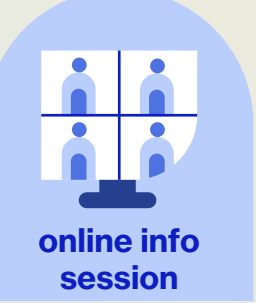
**STEP:**  
SEARCH FOR HOUSE



**DO**  
build on motivation, to focus on awareness about ecological/sustainable options or collective solutions/future neighbourhood developments

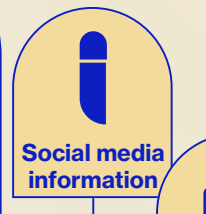
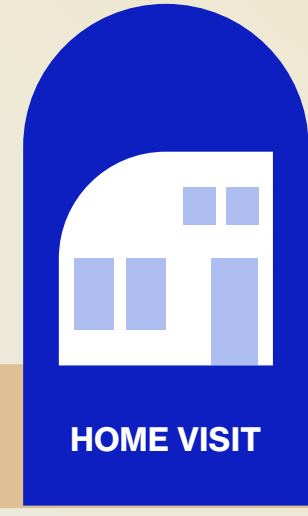


**STEP:**  
PURCHASE OF HOUSE (& MOVE?)



**DO**  
provide reliable online information sources for regulations, financing options, subsidies, technical installations and diverse practical support options

**STEP:**  
RENOVATION PLAN



**DO**  
inform about neighbourhood energy project before key renovation choices are made



"We wished we had contacted the renovation coach sooner, that would have helped a lot"

**DO**  
architect/expert advice already during early phase, when key renovation options and renovation budget are considered



**DO**  
activate real estate agents, notaries, credit providers to stimulate strategic renovation options

**DON'T**  
infession not strictly necessary: provide easy registration for homevisit



**DO**  
inform early-on about all financing options, including interest-free loans and subsidies

**DO**  
provide recognisable, positive but realistic testimonials, to counter potential negative stories from friends and family

**DO**  
renovation advice ideally early-on in consideration phase

**DO**  
inform about priorities on short/ long term for energy-efficient, sustainable and ecological renovation



"We really appreciated that the advice report included tailor-made suggestions and a first indication of the cost for each action"

**DO**  
offer a sounding board for renovation decisions



**DO**  
help to compare conflicting contractor info: evaluate price estimates, explain cost differences, provide equal comparison, ...



**STEP:**  
START OF RENOVATION



**DO**  
social network can help in finding local contractor



**DO**  
share tips & tricks about how to recognise a reliable contractor



**STEP:**  
SEARCH FOR ARCHITECT



**DO**  
inform about subsidy requirements early-on. For some subsidies (EPC label premie) it is necessary to activate before renovation starts.



**DON'T**  
information about subsidy conditions too late

**DO**  
offer a sounding board for renovation practicalities

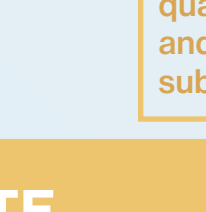
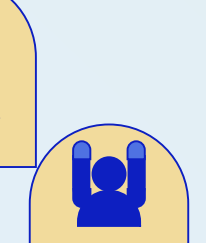
**DON'T**  
workshop not too basic, but offer practical and professional training

**DO**  
offer confirmation and reassurance about quality of contractor and executed works

"The renovation coach really gave us peace of mind. They understood our personal situation which was refreshing, and showed us what actions would have most impact on the sort term"

**DO**  
in this phase focus on checking the quality of the works and preparing subsidy application

**DO**  
offer encouragement about the renovation effort, quality, results



**RENOVATE**

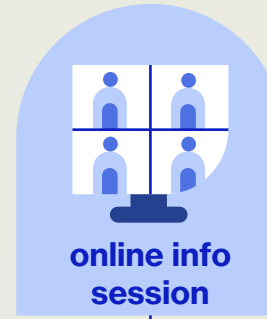


**STEP:**  
END OF RENOVATION



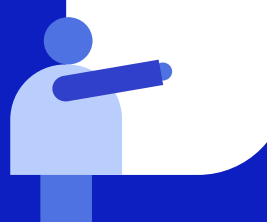
**USE**

## How to coach?



### CAMPAIGN OUTREACH

- campaign via social media
- referral via our social network
- referral via our architect
- neighbourhood info panels
- stand at a building fair (Batibouw, Bisbeurs)

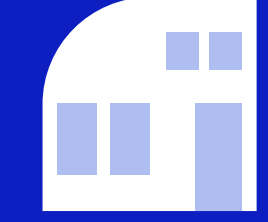


### NEIGHBOURHOOD INFOSESSION

- campaign via social media not strictly necessary, often immediately home visit
- evening session most effective
- home visit to already renovated home of another idealistic starter
- registration for home visit via QR code on neighbourhood info panels or via social media, website or flyer

### HOME VISIT

- biggest impact if early-on in consideration phase
- don't focus on motivation (already motivated) but on holistic renovation options and priorities
- stimulate to consider broader options, see the 'big picture'
- emphasize that it is also ok to postpone some investments (eg. heat pump) without undermining the sustainable ambitions of the project on the long term
- often complementary or in preparation of architect guidance
- preferably after working hours



### RENOVATION SUPPORT

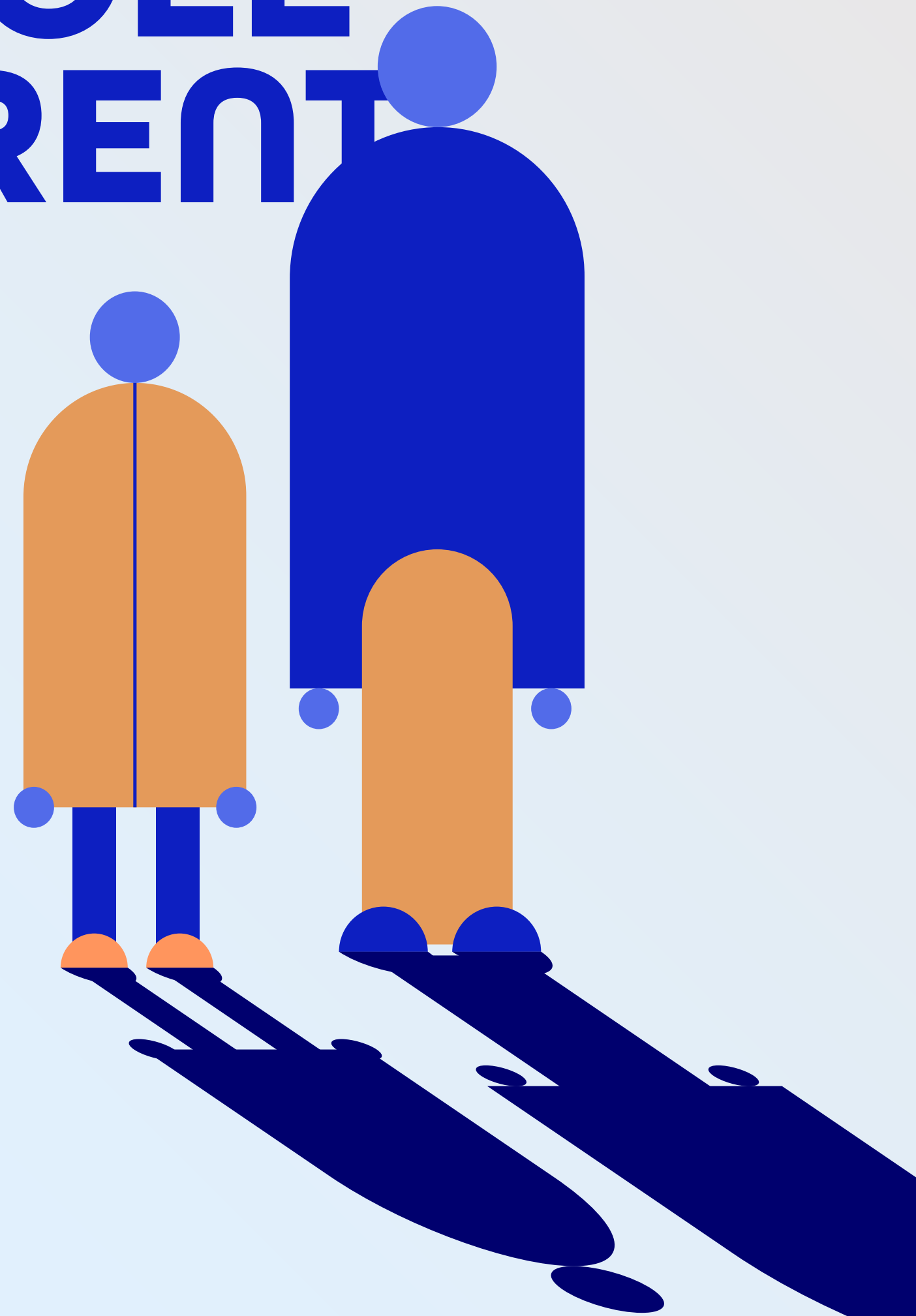
- be flexible and responsive to emails and phones
- offer tips to save money through DIY or helping out professionals help them compare (conflicting) sources of information (installer, vendor, contractor)
- share tips & tricks about how to recognise a reliable contractor
- support to find qualitative and trustworthy contractors that are familiar with ecological solutions: pool of qualitative local contractors, comparing offers, checking quality of works
- suggest a good match between contractor and client
- provide information about eligibility and application for renovation subsidies (Mijn Verbouwpremie), but not strictly necessary to help with the application itself
- if possible: 'centralise' shared interventions and organise them collectively, such as insulation to unburden contractors and avoid multiple site visits/offers

### ADVICE REPORT

- include information on how to reach EPC label expectations for 2050
- list different sustainable and ecological options with pro/cons and cost indication
- clearly indicate of priorities on short and longer term (what has to happen now and what can be done later without undermining a sustainable project), that are specific for this particular project/situation
- provide a step-by-step plan
- provide information about DIY kits
- include indication of 'how much work' each action is, what it entails practically



# MEET THE STRUGGLING SINGLE PARENT



“I HAD THE FEELING THAT CONTRACTORS TRIED TO TALK OVER MY HEAD BECAUSE THEY THOUGHT A SINGLE WOMAN LIKE ME WOULD NOT UNDERSTAND TECHNICAL STUFF”

**i**  
\*21% /  
respondants  
survey

## ABOUT ME

- 35-55y
- mid-high education
- one low/mid income
- home owner > can be an emergency buyer (!)

## ABOUT MY HOUSEHOLD

- single parent
- one/more kids living (occasionally) at home

## ABOUT MY HOUSE

- bought with ex/after break-up
- in bad shape (built before '90)
- both urban or residential context is possible

## WHERE AM I

- already interested but see many barriers that prevent me from taking action
- urgency to tackle problems around the house
- want to give my children a better place to live

## KEY INFLUENCE

- support from inner circle of family and friends
- trusted advice from an expert
- neutral 'sounding board'

## KEY MESSAGE

- comfort me “i'm not alone in this”
- support me to identify priorities, find reliable contractors, apply for subsidies and act as sounding board

## PED PERCEPTION

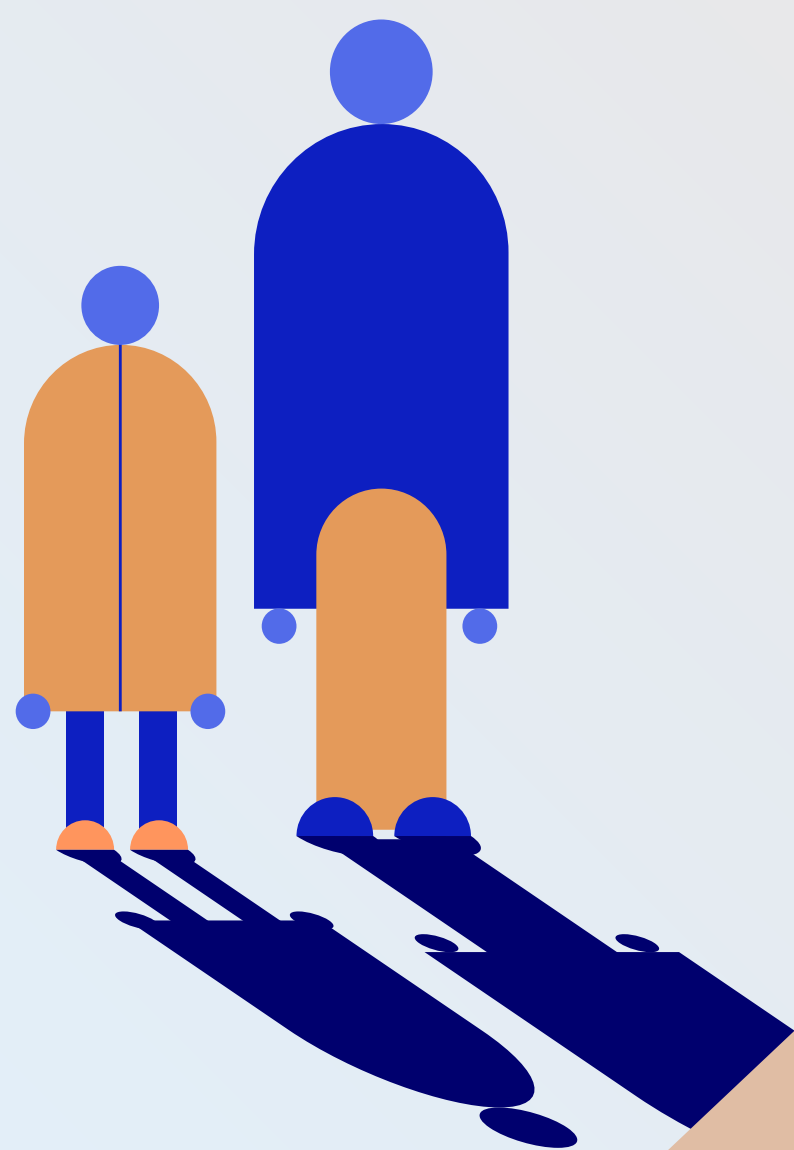
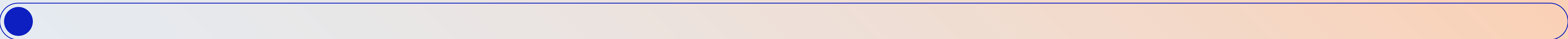
- crucial target group for inclusive PEDs
- increasing group in current/ future population
- values solidarity as a basis for collective and affordable energy solutions

## MOTIVATION: HIGH

I would like to do my part for the environment by improving the energy-efficiency and comfort of my house, but most importantly it is something I would like to provide for my children. Our house has some serious problems and I really worry about how I can fix them and improve our quality of life. These flaws often prevent us from inviting visitors into our home. I am convinced about the need to take action but see so many barriers that hold me back.

## ABILITY: LOW

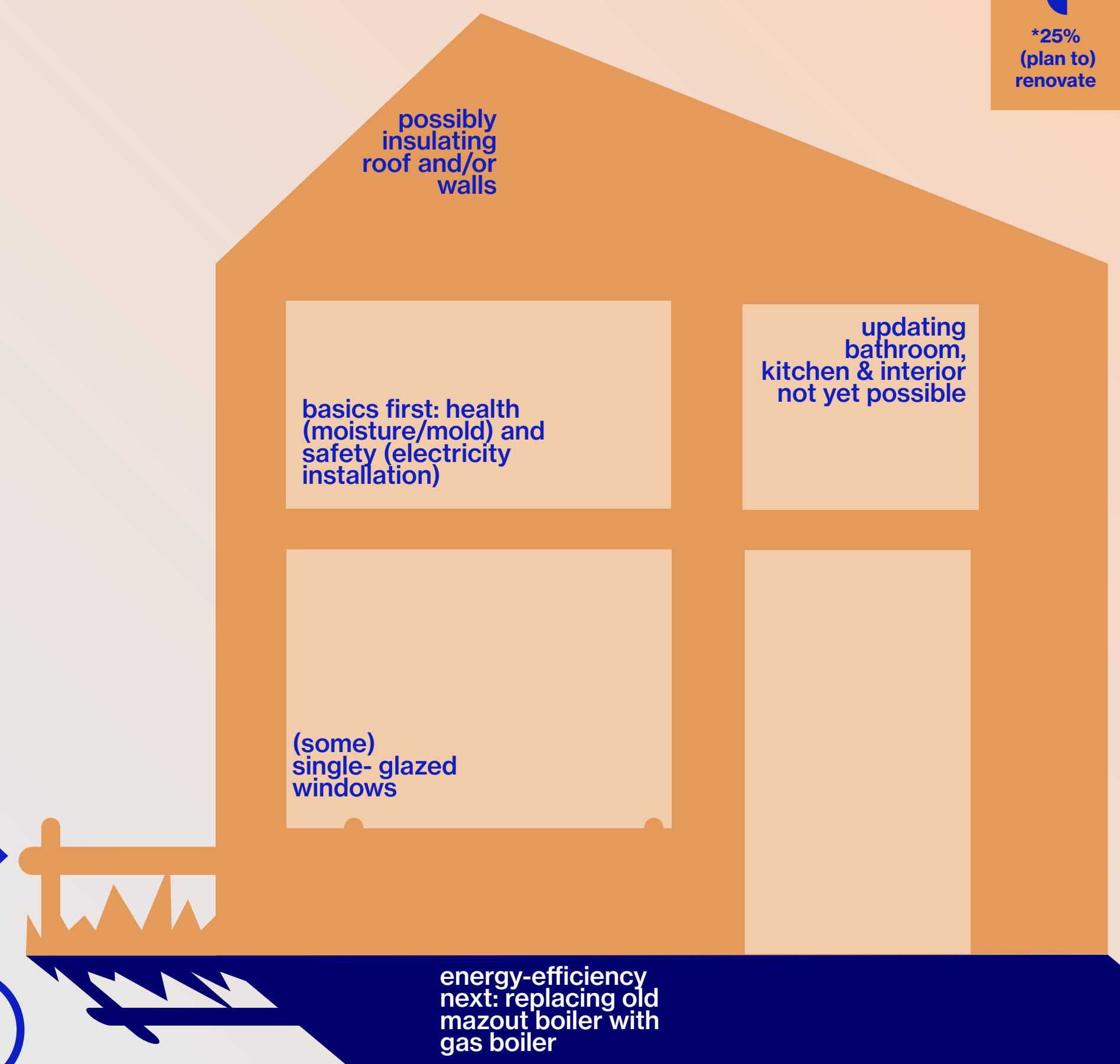
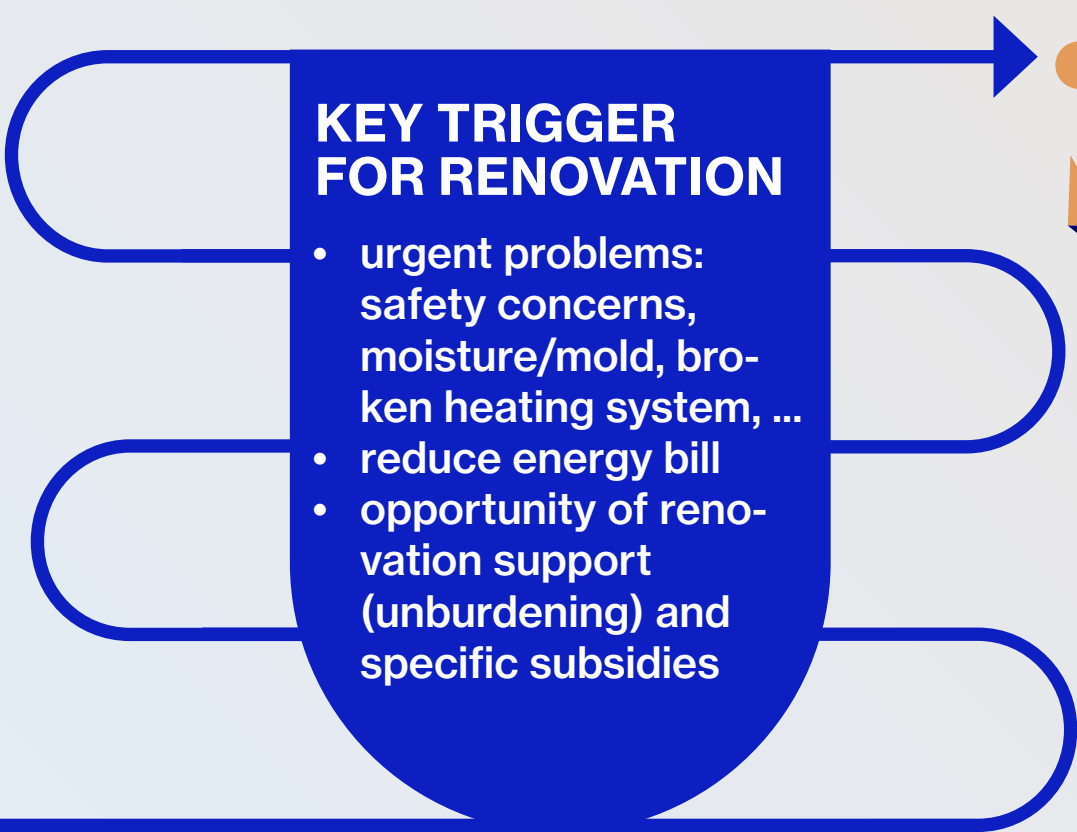
As a single parent I find it difficult to take all the decisions by myself and lack a sounding board I can trust. I only talk about these issues with my closest circle, and need to rely on them for advice and support. I have no technical background and struggle to navigate the world of contractors and technical information. My financial means are very limited, but I might have access to specific loans or subsidies. Moreover, I have a lot on my mind so I don't have much mental space to deal with renovation issues. The hassle and intrusion of a renovation also hold me back.



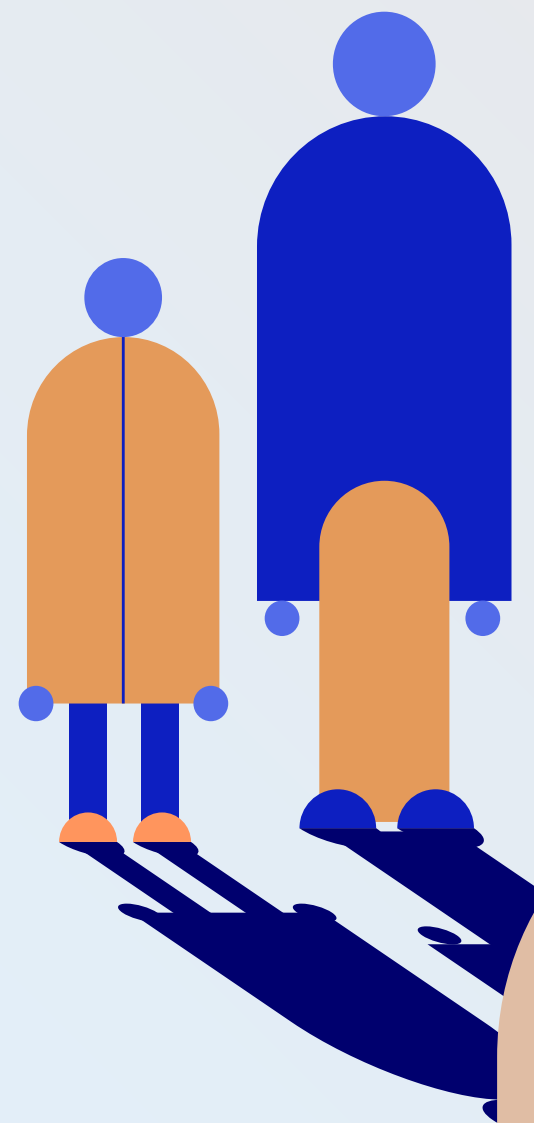
# My house & renovation

- **Step-by-step** process: tackling issues when money becomes available
- No renovation budget soon after buying
- Start from most urgent actions - **basics first**: health, safety and functionality
- Children's rooms next, own room last
- Ultimately dream of a cozy and welcoming home for children and visitors
- **Avoid impact on living spaces** or children's rooms
- **Avoid administrative hassle**, works that require building permit

**i**  
\*25%  
(plan to)  
renovate



# My drivers & barriers



- ### DRIVERS TOP 3
- 1. save energy
  - 2. renovation coaching
  - 3. comfort/home improvement

- ### BARRIERS TOP 3
- 1. affordability
  - 2. mental load
  - 3. technical complexity

## FINANCIAL FACTORS

In the end it is all about the cost: what can I afford to pay each month, taking into account the other costs of the house and the children? Because my financial means are limited, the renovation is a step-by-step project where the most urgent things need to be tackled first. With larger interventions, I worry that extra problems will be revealed and I can't afford to solve them. Luckily I can apply for specific subsidies and loans (Mijn Verbouwen, Noodkoopfonds), especially the interest-free loan is crucial. But even there you have to fulfill certain conditions and ultimately the budget is limited. To receive subsidies you have to be able to pay for the investment first, and that is not evident in my situation. Moreover, the rules of the game change all the time and I am concerned about making a wrong investment decision.

## PRACTICAL NEEDS

Navigating all the information about renovation options, government legislation, subsidies and loans, building permits... I don't have the mental space for that, there are so many other things to worry about to survive our daily life. It requires too much work to do the paperwork, contact contractors, then you have to wait, make phone calls, ... I tackle the most urgent issues first when I can, but avoid larger interventions that require a building permit. I don't have practical renovation skills myself and prefer to employ a professional, but it is not easy to find someone you can trust. The practical hassle of a renovation also scares me, especially if there would be chaos and dust in the children's rooms.

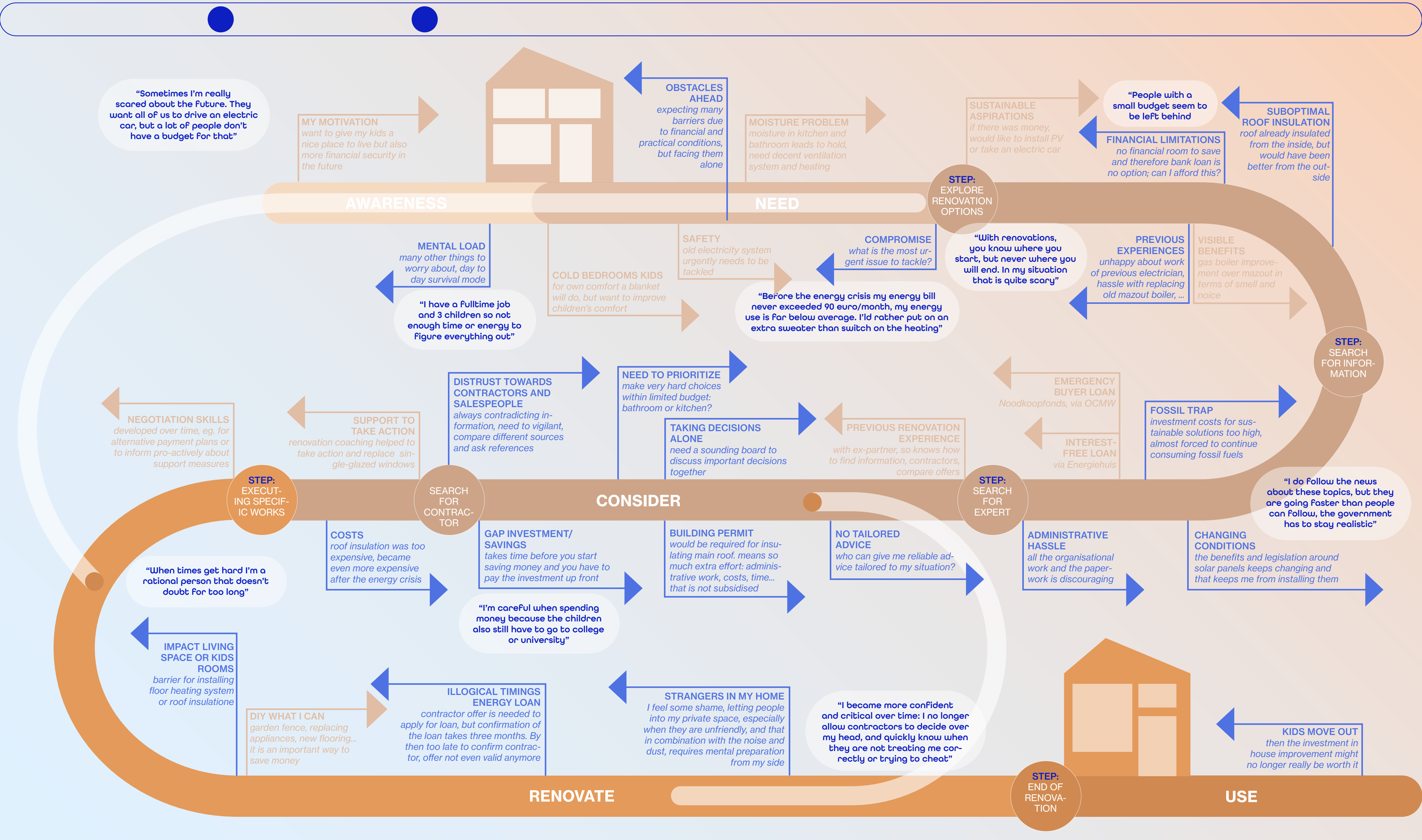
## SKILLS & KNOWLEDGE

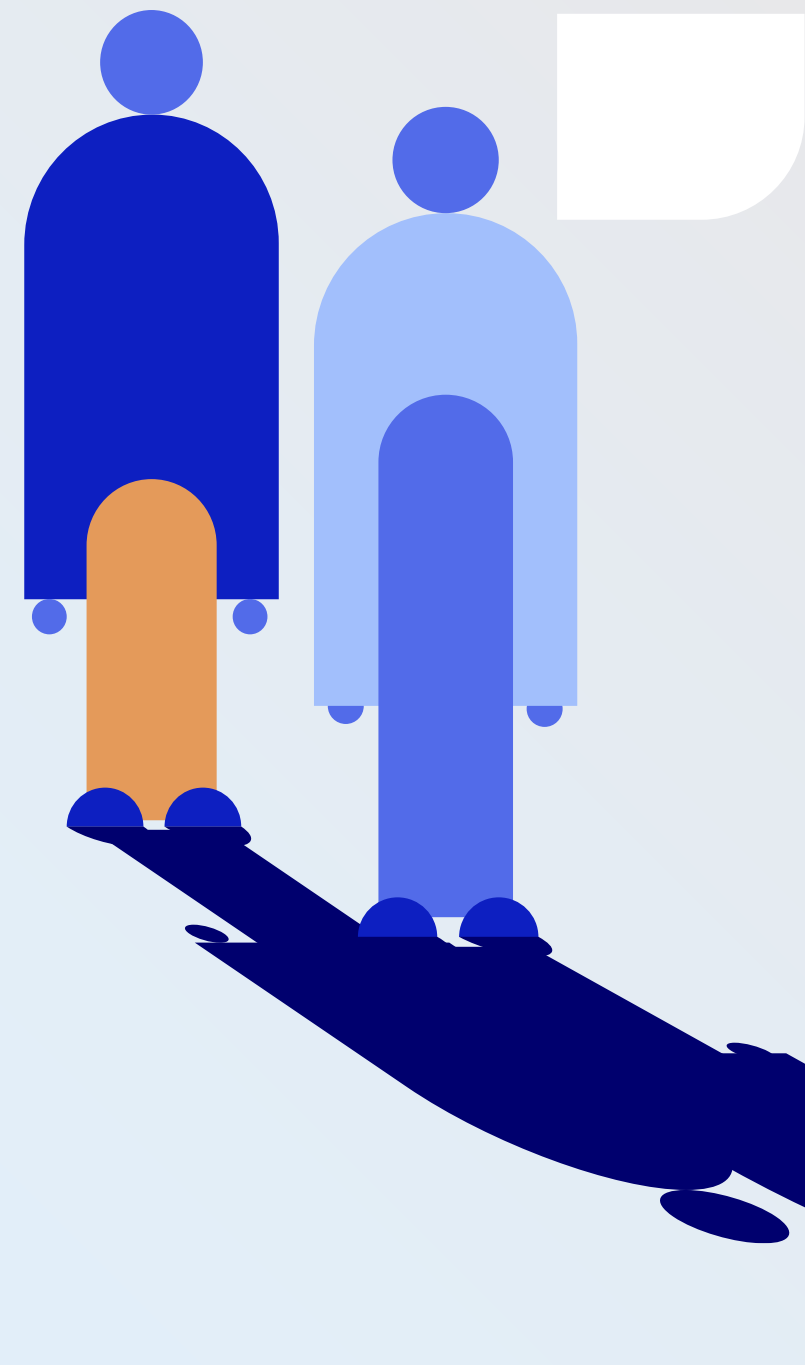
As a single parent I have learned to inform myself and am able to take decisions independently based on correct information. I might have some renovation experience from a project with my previous partner. However, I don't have a technical background and find it difficult to understand technical or contradictory information or to trust contractors' advice. I have had some negative experience in the past and worry that they will try to cheat me, not deliver quality work or that unexpected costs will arise. I try to compare different sources of advice or check with someone I trust. I need and appreciate advice from an independent technical expert. The expectations and subsidies from the government keep changing and that makes everything even more complex.

## EXTERNAL ADVICE & INFLUENCES

It is not easy taking all the decisions by myself, I would like to have a sounding board sometimes. You hear about energy prices and rising renovation costs in the media all the time and that is worrying. Therefore I really appreciate the advice from the renovation coach, they are independent and help to see the options and make a logical step-by-step plan. With contractors, I often get the feeling they try to take advantage of my situation (as a woman) and my lack of a technical background. However, it is challenging for me to let strangers into my home to show my living situation and discuss my financial difficulties. I often feel too proud or a little ashamed to discuss my renovation issues with friends or family. I tend to trust information from the government, although I think they make things too complex and it should be easier to apply for financial and technical support.

**“I DON'T LIKE TO DISCUSS THE RENOVATION WITH FRIENDS BECAUSE I DON'T WANT THEM TO THINK I AM IN TROUBLE”**





**“THIS HOUSE, THE RENOVATION, IT IS NOT A CONSCIOUS CHOICE BUT IT IS A NECESSITY, A SITUATION I ENDED UP IN BECAUSE OF DIFFICULT CIRCUMSTANCES”**

## How to engage?

**COMMUNICATION STYLE** There's a lot on the struggling single parent's mind and their time is limited, so they appreciate **concrete info and support**. They can often be reached via communication from the municipality, or via word of mouth through social organisations and local actors. They appreciate a **personal approach** with someone they trust, but hesitate to discuss their living situation and financial problems with a stranger. Therefore they sometimes prefer to meet in the neighbourhood or online rather than in their own house.

**KEY MESSAGE** The struggling single parent sees the necessity to take action, but also has many other things on their mind. A game changer for them is to **feel that they are not alone** in this challenging process. A personalised support trajectory, with a **trusted actor as sounding board**, can make a big difference. Someone that knows their particular situation and unburdens them throughout the whole process. **Financing solutions** such as interest-free loans, group purchases or ESCO formulas that reduce the investment cost can also help overcome financial barriers.

**SUPPORT TOOLS** The struggling single parent needs an independent and trusted expert to **discuss renovation choices and financial decisions** that fit their personal situation and practical possibilities. They like support to understand their options in terms of **subsidies and loans, how to qualify and apply** for them. They appreciate practical help to reduce their mental load and **unburden them from the administrative work and hassle** that comes with renovating. Particularly help to find **reliable contractors**, comparing offers, communicating with them and evaluating the quality of the works can convince them to take action.

### CRUCIAL PED TARGET GROUP

- persona that is open for collective projects but requires intensive support to overcome financial and practical barriers
- key persona to include for inclusive neighbourhood projects
- increasingly growing population segment

### ATTITUDE TOWARDS COLLECTIVE ENERGY PROJECTS

The struggling single parent knows there are many people like them, and many houses like theirs, that face this challenge of renovating and finding sustainable energy solutions. They believe that shared solutions could allow more people to benefit from sustainable energy, and that it would have more impact than everyone taking individual measures. To tackle such a complex issue we need to **collaborate and develop solidarity** with those that can't afford the most innovative solutions on their own.

**At the same time they are careful** with collective initiatives or group purchases because they've had or heard some **negative experiences**. They wonder what the intention of the initiator is, especially if it is a commercial actor: surely they are not just idealistic, what is in it for them?

A **transparent project description** is crucial, clearly outlining the financial and practical conditions but also describing the initiators' role, the commercial logic behind the project, and its societal benefits. Financial benefits for lower-income groups or **solidarity measures** within the project can support their participation.



RENOVATION CAMPAIGN OUTREACH

**DO**  
approach this persona through local social organisations and community workers

### AWARENESS



NEIGHBOURHOOD INFO SESSION



online info session



Energy scan

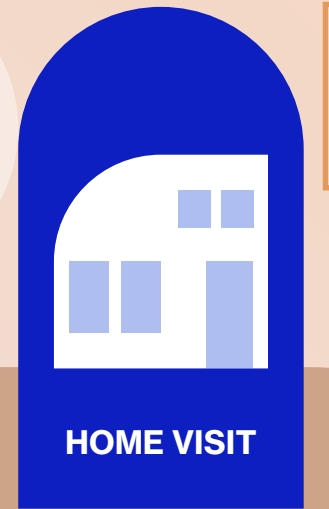
**DO**  
this persona is eligible for a free energy scan



Testimonial about similar situation

"I heard the contractors comment on my 'old house' and my 'limited financial means', and I saw the renovation expert take pictures in my bedroom, and that really felt hurtful and intrusive"

**STEP:**  
EXPLORE RENOVATION OPTIONS



HOME VISIT

**DO**  
try to understand and be sensitive to this person's specific situation and abilities



ADVICE REPORT

**STEP:**  
SEARCH FOR INFORMATION

"I'm mostly in survival mode because of my circumstances"



Advice from friends/family

"Most measures seem to be made for dual income families. Life as a single parent is already much more expensive"

**DO**  
if applicable, specific cultural network can help to find local contractor

**DO**  
be a good match-maker: suggest contractors that have the sensitivity to deal with this persona

**DO**  
develop specific tools for underprivileged persona, such as ESCO formula for sustainable energy installation

**DON'T**  
suggest a total renovation but identify strategic priorities

**DO**  
match this persona with a socially sensitive renovation coach or expert

**DO**  
make clear the municipality is involved as a trusted party

**DO**  
take into account cultural sensitivities regarding bank loans



help from friends/family

**STEP:**  
EXECUTING SPECIFIC WORKS



quality label /check contractors



Pool/list of reliable local contractors



support to contact contractor

SEARCH FOR CONTRACTOR



ESCO formula solar panels (Energyvision)



Info from installer/contractor

### CONSIDER

"The renovation coach must have had a lot of patience with me, I really asked a lot of questions and used them as my sounding board"



renovation support

**DON'T**  
offer a neighbourhood project that will still take years before implementation

**STEP:**  
SEARCH FOR EXPERT



collective neighbourhood energy project



Gift/loan family



Mijn verbouwen premie



Mijn verbouwen lening

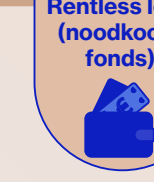


Vlaamse Woonlening

**DO**  
this fund is a good boost to tackle the most urgent investments - but does not cover all works



renovation credit with rent subsidy



Rentless loan (noodkoopfondsen)

**DON'T**  
assume that this persona will ask for help: be pro-active and offering practical support

"A good offer through group purchases could have been useful to reduce the costs"

"When friends notice that some works are not executed very well, that really touches me"



RENOVATION SUPPORT



childcare



temporary place to stay



practical help recycling park



group purchase energy

### RENOVATE



group purchase rain-water tank



handy person service



Opinion friends/family

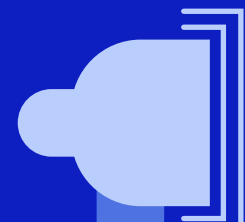
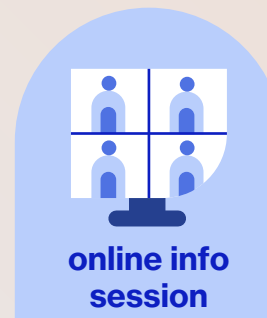
**STEP:**  
END OF RENOVATION

### USE





## How to coach?



### CAMPAIGN OUTREACH

- make extra effort to reach this persona, eg. by going door to door
- activate local social organisations, OCMW/ Sociaal Huis, and community workers to identify this persona
- emphasise the opportunity of unburdening as a key benefit of participating
- add a competition with a local prize

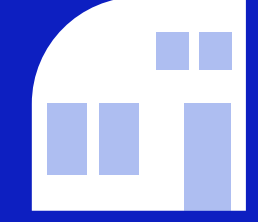


### NEIGHBOURHOOD INFOSESSION

- consider possible barriers to participate in an info session
- organise a smaller setting, eg. in a previously renovated home nearby (testimonial), provide child care or make children welcome
- organise a webinar instead
- provide information about subsidies and loans
- emphasise practical renovation support and unburdening
- directly make an appointment for a home visit

### HOME VISIT

- convenient after working hours or in the weekend
- consider potential feelings of shame about living situation and financial ability, make them feel at ease and take time to understand the situation
- a trusted person or social worker can join
- recognise they are not alone in this challenge, rather than emphasising the precariousity of the situation
- address not only energy-related issues but also safety and building physics
- address not only the technical side of renovation, but also the social and financial side - refer to other partners for non-renovation issues and help to find real solutions
- ask permission before taking pictures, not only in the living room but again in the bedroom

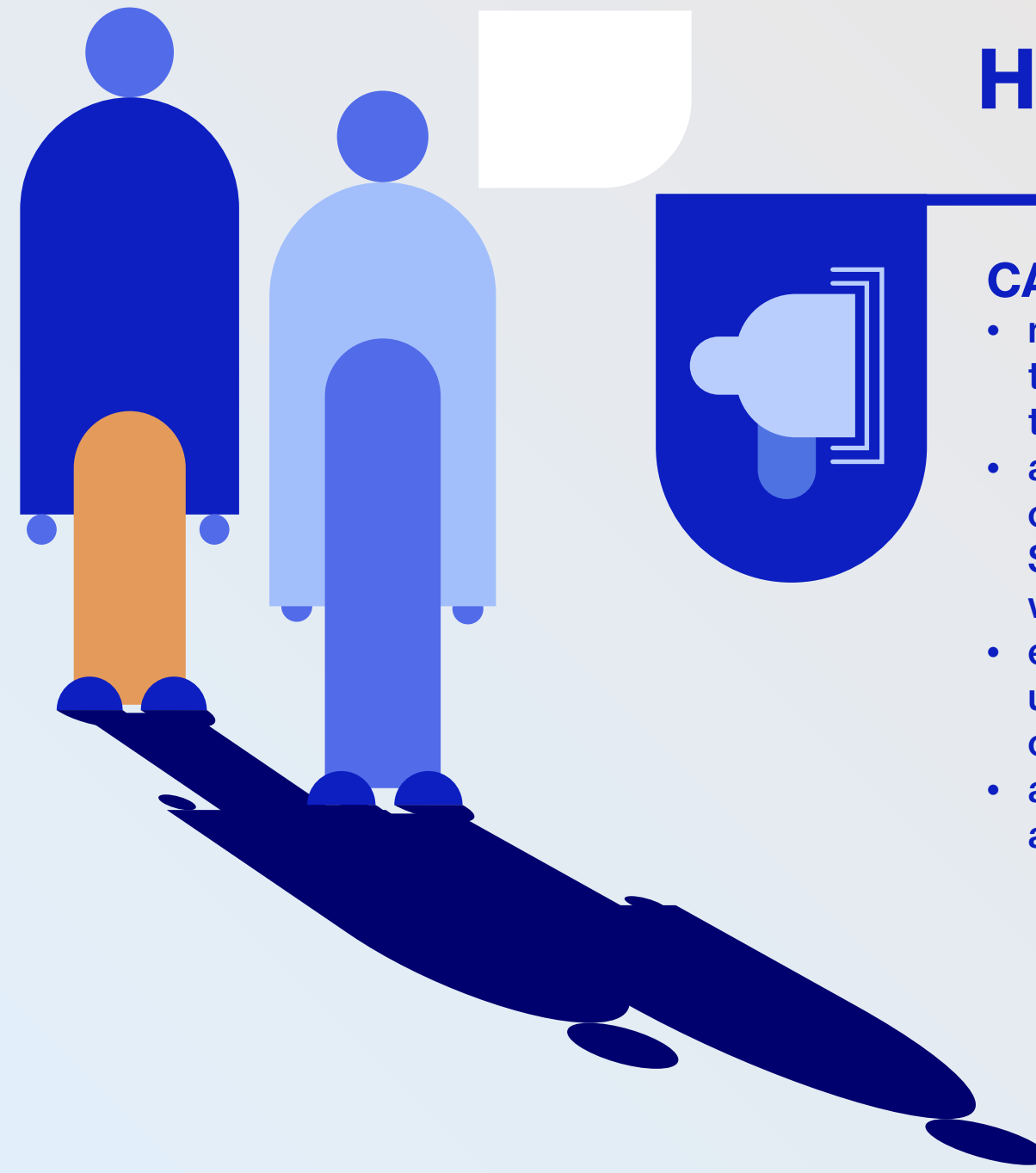


### RENOVATION SUPPORT

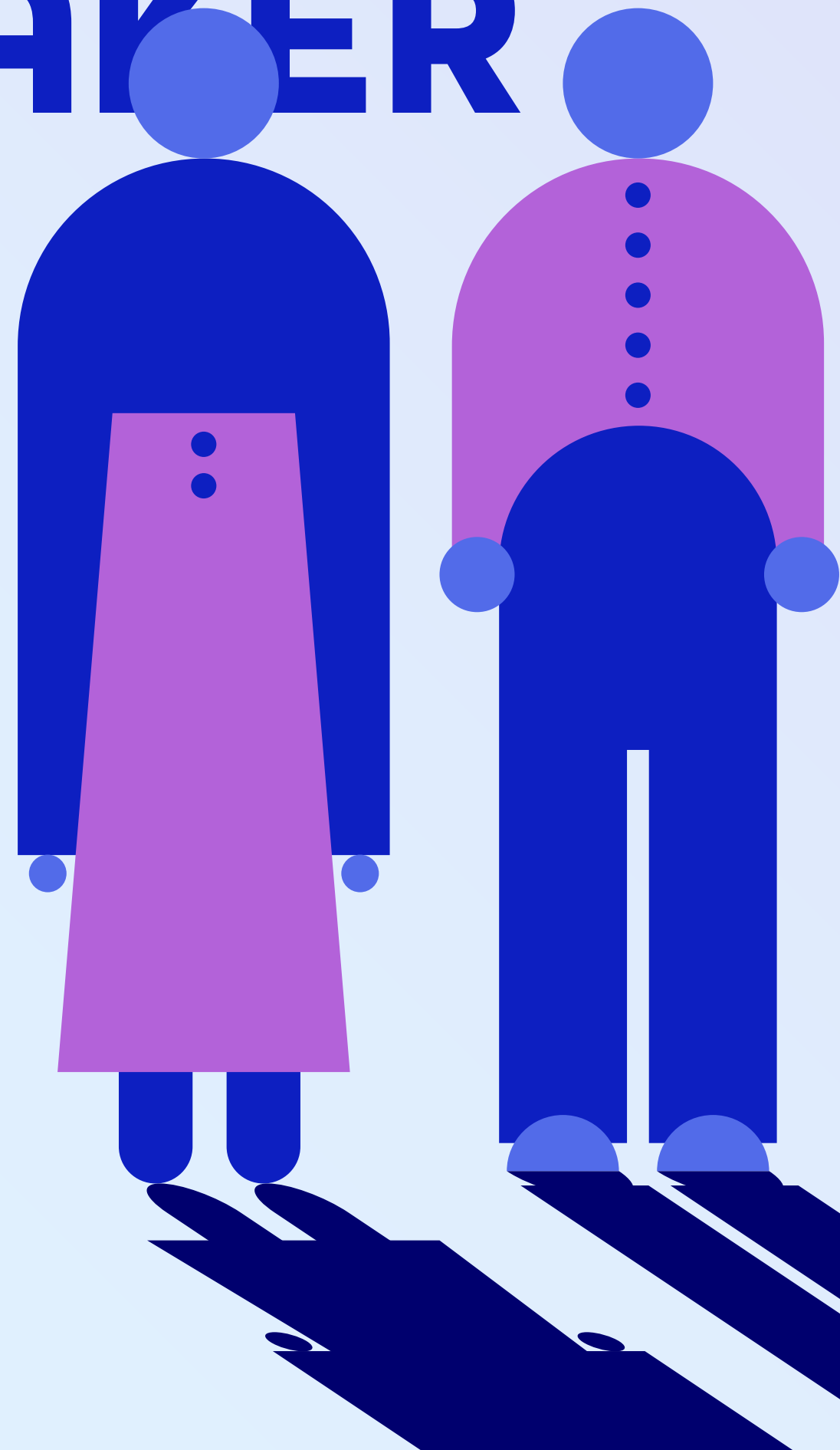
- for this persona the renovation coach can become a trusted sounding board to discuss both technical and financial choices
- sensitivity and personalised solutions are key
- support to find, contact, compare, negotiate with and follow up with contractors is crucial
- act as a matchmaker to find a suitable and reliable contractor for this persona
- check in regularly to follow up on the process. Be understanding about possible barriers, respond to practical questions and suggest concrete solutions. Refer to other social and practical support channels if needed.

### ADVICE REPORT

- avoid overwhelming with every possible measure, provide a top 3 of most urgent and strategic interventions
- address health, safety and comfort issues, not only energy-related issues
- provide concrete examples of what is possible even with limited means
- emphasise possibilities for interest-free loans and subsidies and provide estimates of what is possible
- provide concrete information in a visual format (infographic) or use digital tools (digital twin)
- follow-up actively after the home visit by phone. Check if everything was clear, and if there are possible barriers to proceed. Suggest how next steps can be supported.



# MEET THE CAUTIOUS DECISION MAKER



“WE WANT TO BE SURE WE ARE MAKING THE RIGHT CHOICE SO WE ASK OFFERS AND EXPERT ADVICE BUT ALSO ADVICE FROM OUR CHILDREN BECAUSE THEY ARE MORE AWARE ABOUT THESE THINGS”

  
\*25% /  
respondants  
survey

### ABOUT ME

- +55y
- middle class
- home owner

### ABOUT MY HOUSEHOLD

- couple with older kids (live at home or have moved out)

### ABOUT MY HOUSE

- detached house (built before '90)
- well-maintained but no longer up to current standards
- residential neighbourhood

### HOW TO ENGAGE ME?

#### WHERE AM I

- 'late majority' and 'laggards' > can become 'hesitant pensioner' when ageing
- no urgency to actively consider energy renovation
- follows mainstream social norms

#### KEY INFLUENCE

- children and close family
- mainstream media
- social norm/neighbours

#### KEY MESSAGE

- make aware about the need and benefits of energy renovation
- simplify the project with clear priorities and step-by-step plan

#### PED PERCEPTION

- no frontrunner but might follow in collective project when enough neighbours take the step
- requires intensive persuasion, but large group in society and key to make PED mainstream

### MOTIVATION: LOW

We're not actively considering a large renovation. Our house is not that old and it's relatively fine the way it is: functional and cozy. It's important for us that our house and garden are well-maintained and in line with the rest of the neighbourhood. Our interest in energy renovation is mostly because we want to save on energy costs. Of course we also need to keep up with contemporary housing demands and want to maintain the value of our house. We're not engaged on the climate topic, although our children sometimes bring it up. When they've all moved out, we could reconsider how we use the rooms upstairs. If we do a renovation, the works have to be executed perfectly.

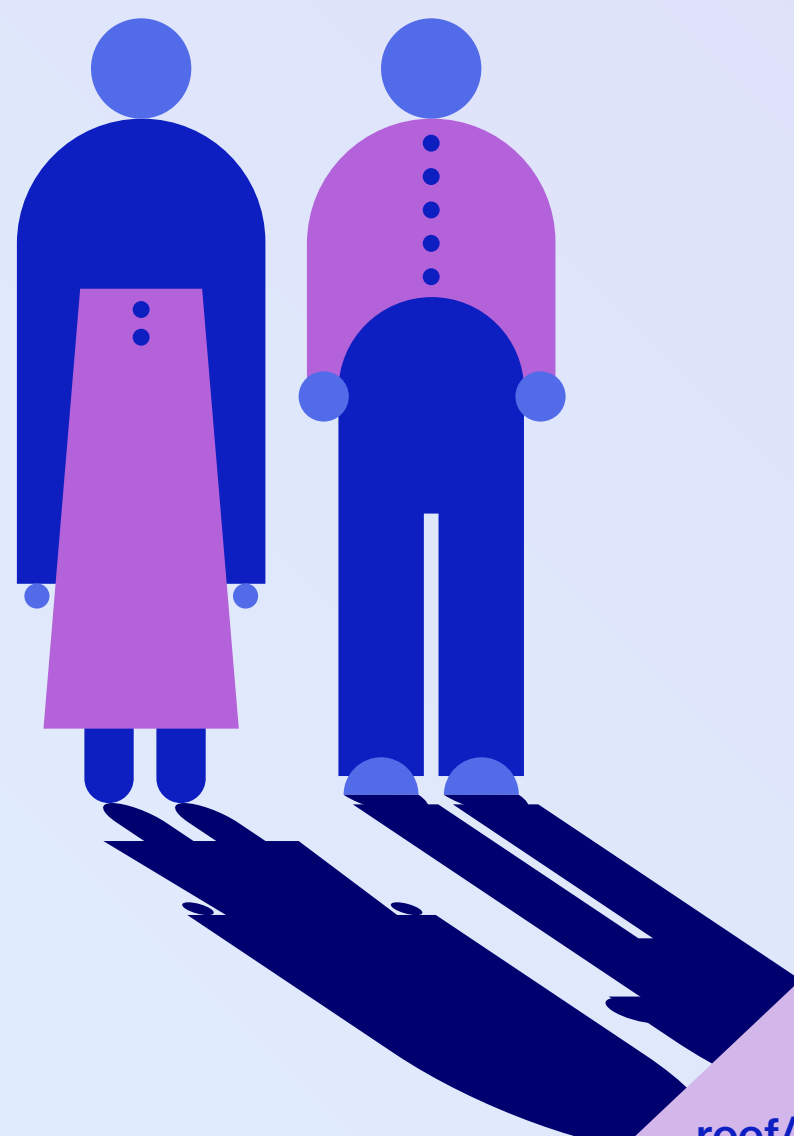
### ABILITY: MEDIUM

If we invest in a new installation or renovation, we want to be sure we're making the right choice and it's worth the investment. Our mortgage is (almost) paid off so we do have some financial room to invest, but want to avoid taking out a new loan. We're not aware about current renovation demands or subsidies. Moreover, expectations keep changing and that is confusing and even paralyzing: what will they expect tomorrow? We also struggle to figure out what is the best option, because we lack in-depth technical knowledge about all these new systems, and it's not easy to understand what exactly the financial return will be.

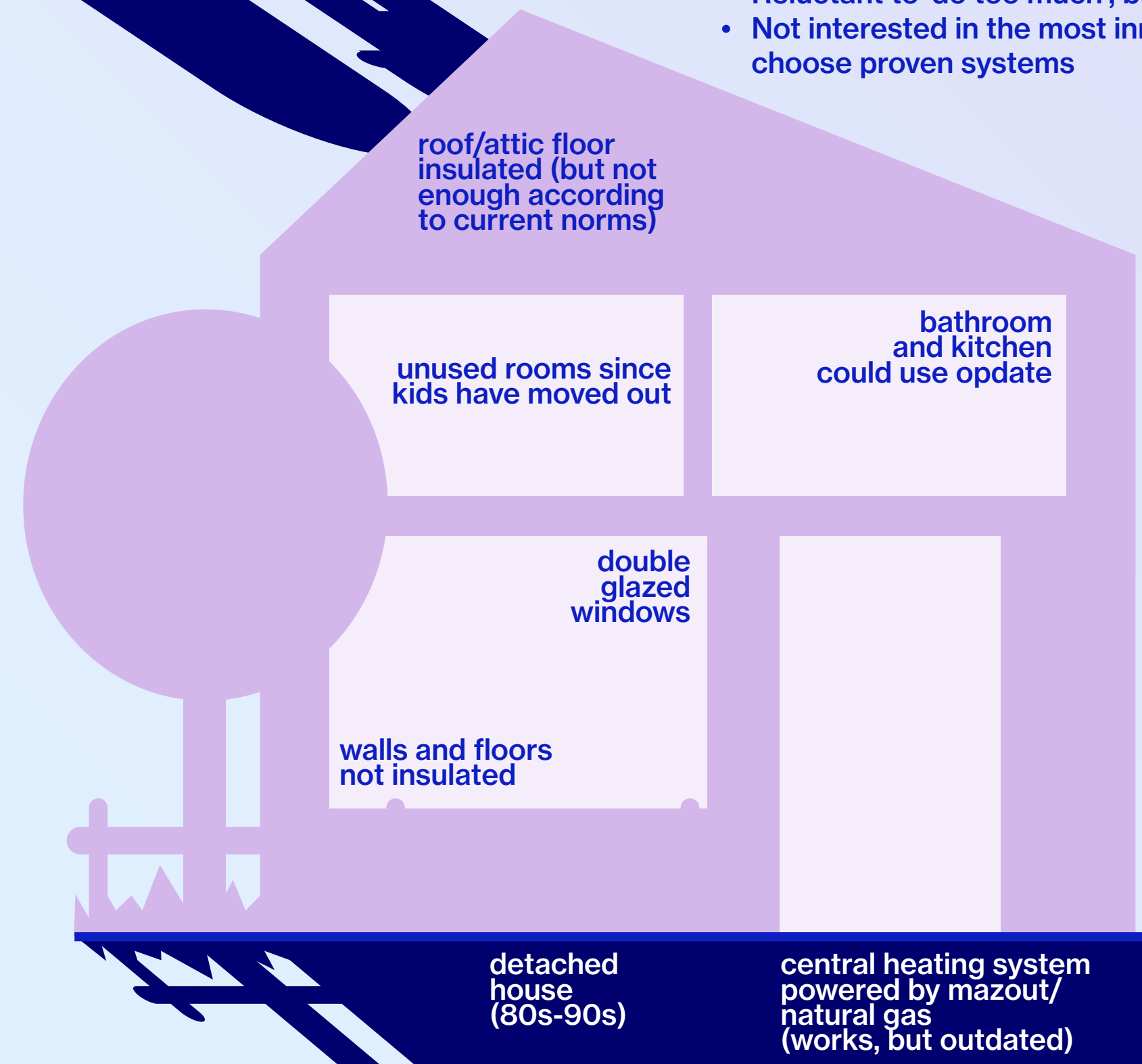


**i**  
\*15,9% /  
(plan to)  
renovate

# My house & renovation

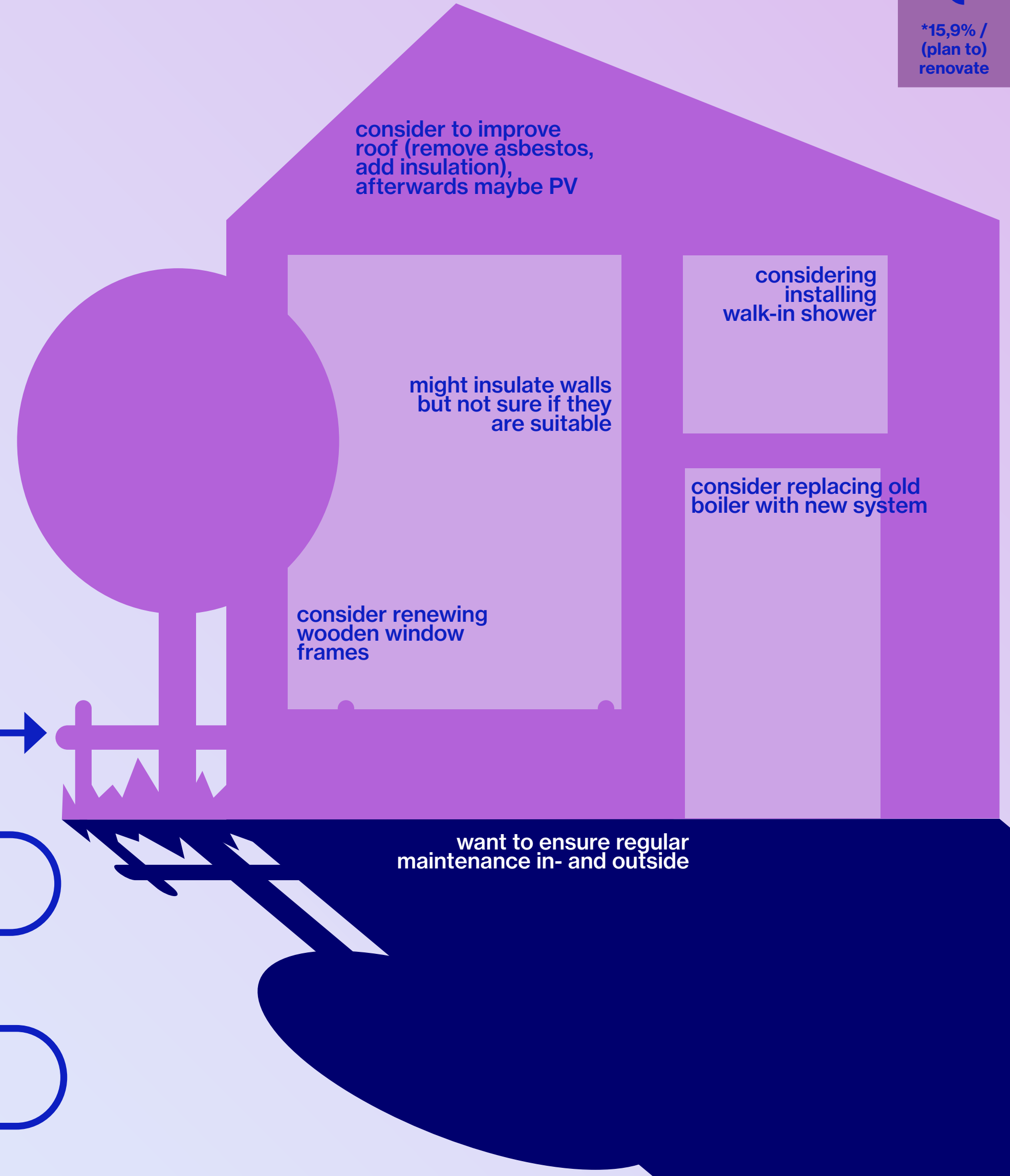


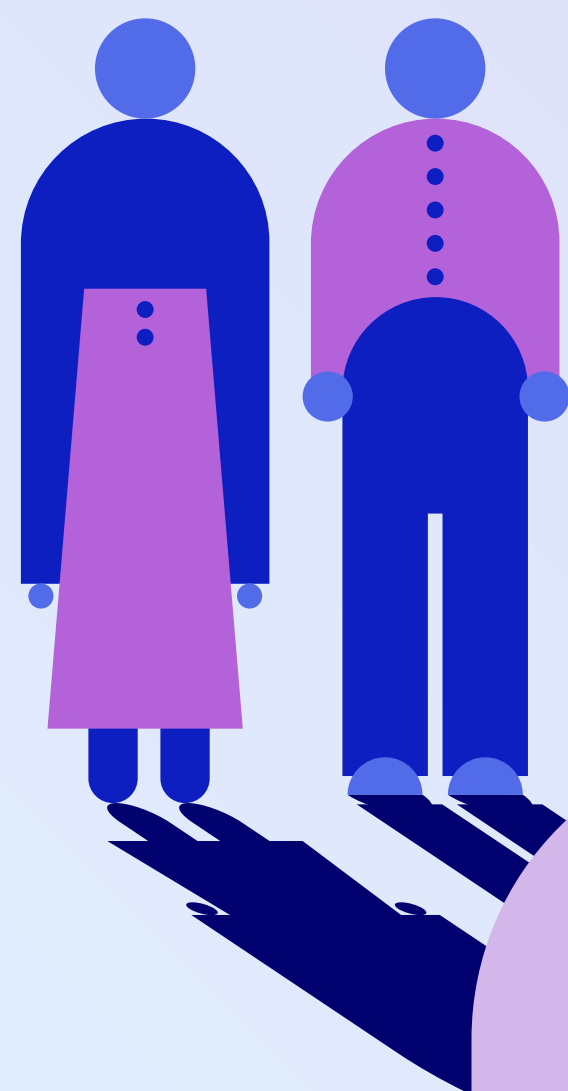
- Have lived in house very long, were starters 30 years ago and will be pensioners later
- Consider it fine the way it is, has always worked like this
- Step-by-step, have **done interventions in the past**
- House no longer meets today's energy-efficiency requirements, leading to relatively high energy bills. At the same time **no real urgency or obligation** for an energy renovation, unless heating system breaks down
- **Stuck in consideration phase**, overwhelmed by total picture, not up for a large renovation project
- Prefer functional, practical, cozy and maintenance-friendly interior/exterior
- Would like to **reduce maintenance work** on the longer term
- Barriers hard to overcome, real/ perceived obstacles often lead to standstill
- Often **worry about uncertainties or practicalities** long before they arrive
- Reluctant to 'do too much', but also afraid to do 'too little'
- Not interested in the most innovative technology, but rather choose proven systems



**KEY TRIGGER FOR RENOVATION**

- energy crisis, reducing energy bills
- collective renovation opportunity/ info session
- advice from children
- heating installation getting outdated or faltering





# My drivers & barriers

## FINANCIAL FACTORS

An important reason to renovate would be to **save energy**. During the energy crisis our energy bills have increased and we realized our house is not as energy-efficient as we thought. We see the renovation also as an **investment in the value of our house**. However, we are surprised that it needs such large renovation when it is only 30 years old: is it worth the investment? We have some **savings** that we want to invest, in something that has a good return. We could take out a bank loan but would avoid that if it is not necessary. We might insulate a bit more if that makes us **qualify for subsidies**, but the subsidies are not the reason we are considering a renovation.

## PRACTICAL NEEDS

In a renovation, everything is connected: you can't just put PV but first have to remove the asbestos roof, you can't just insulate, you also have to ventilate. We are concerned that when we start changing one thing, other things will emerge and we don't know where it will end. This feels very overwhelming. We also have a lot of practical questions about how a renovation would go and what the impact will be on our daily life. The **hassle, chaos and dust** of a renovation is something that holds us back. When we were younger we have done some works around the house ourselves, but now we would **rather employ professionals** to do this. However, we **don't find it easy to find reliably handymen or contractors**: they are very busy and you can't easily get an appointment, and you never know whether you can trust them.

### DRIVERS TOP 3

1. save energy
2. thermal comfort
3. home improvement

### BARRIERS TOP 3

1. affordability/ return
2. home is already ok
3. hassle

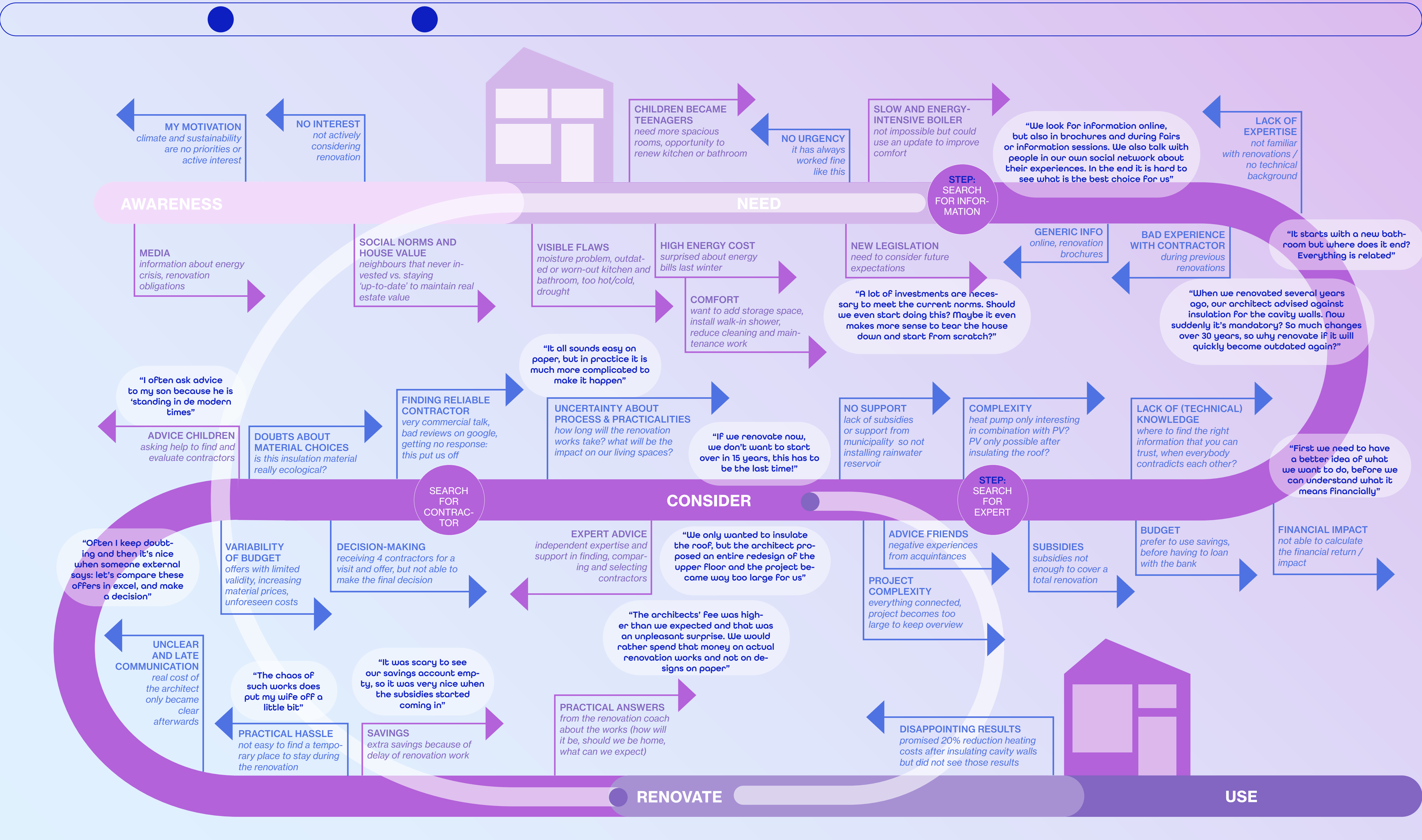
## SKILLS & KNOWLEDGE

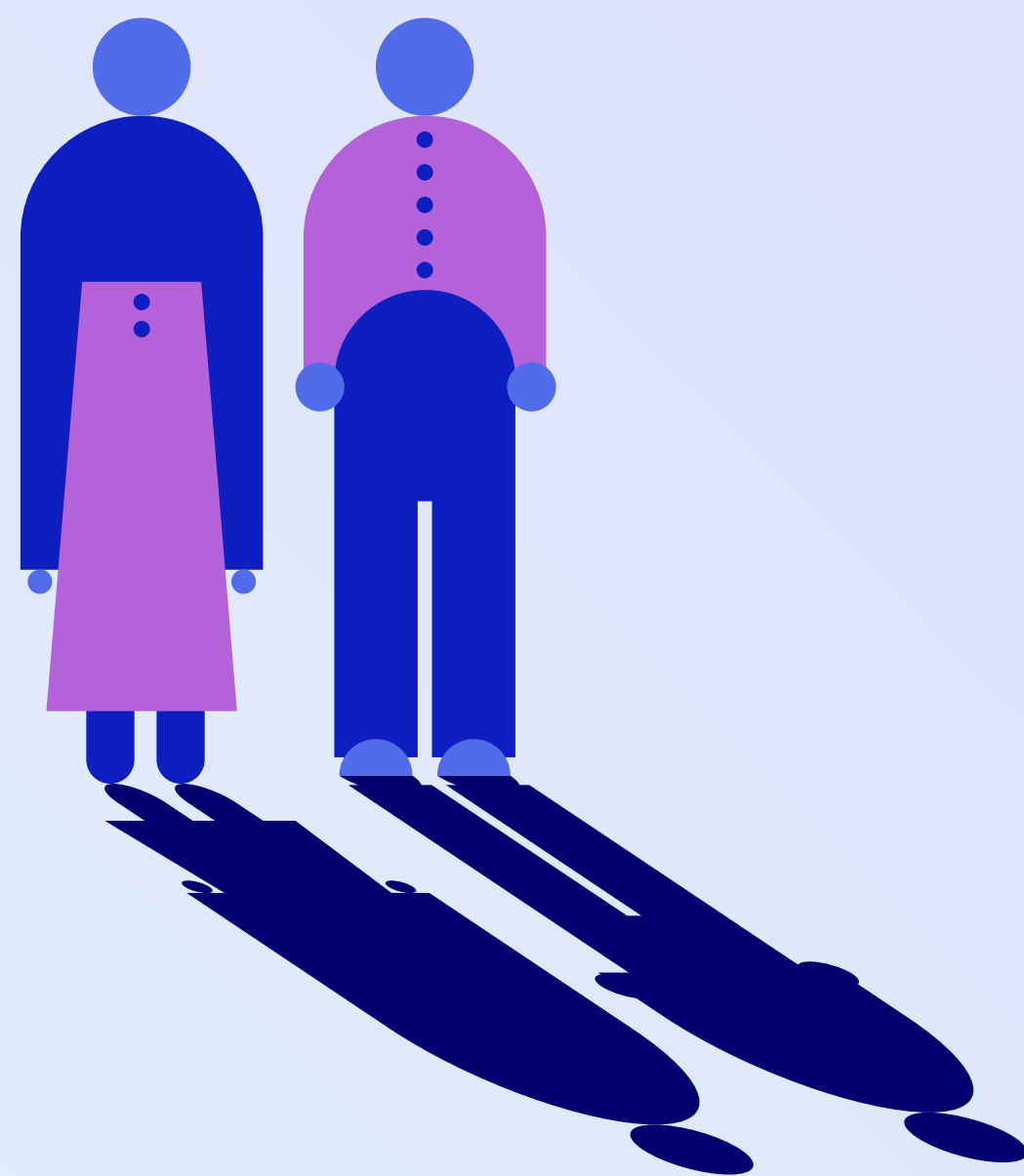
We are not very knowledgeable about the latest energy systems and renovation techniques. It is **not easy to find our way around technical information** from different sources that often contradict one another, and to determine our priorities and renovation strategy. We are confused because the legislation and the subsidies keep changing and we like to be sure about an investment before we take action. We gather information from different contractors, experts or acquaintances but **find it difficult to take the final decision**. These things change all the time, now it's all about PV and heat pumps but we don't want to have to change it again in 15 years.

## EXTERNAL ADVICE & INFLUENCES

We get a lot of our information from **mainstream media**, and from our close family and friends. We've heard from someone that had a negative renovation experience and that made us concerned about finding a contractor we can rely on. We asked around in **our social network** to get references for good professionals, or to hear how they have approached a specific project. We don't trust the advice of contractors or salespeople because they are not independent. We appreciate **expert advice** but it is still so theoretical, we want to be sure about the best technical solution in our situation, and about the financial return. We trust information from the **municipality** but the **changing regulations** from the government are very confusing.

**“OF COURSE RENOVATING IS A QUESTION OF MONEY, BUT ALSO OF KEEPING UP WITH THE STANDARDS OF TODAY”**





## How to engage?

**COMMUNICATION STYLE** The cautious-decision maker sometimes looks for information online but can best be reached via a letter, brochure or municipal magazine in their physical mailbox. Further, they get most of their information from mainstream media: newspapers, tv and radio. They usually attend infosessions organised by the municipality or activities in the neighbourhood. A testimony from someone in a recognizable, similar house could be convincing.

**KEY MESSAGE** The cautious-decision maker is not yet actively pursuing a renovation project, they first need to get informed and convinced about why they should take action in their specific situation. They might get overwhelmed with the complexity of everything that needs to change in their house, and need help to identify clear priorities and next steps that have obvious benefits, such as a lower energy bill or improved comfort. They need some persuasion to stop hesitating and take the first step.

**SUPPORT TOOLS** The cautious-decision maker needs active follow-up to help them overcome doubts or barriers that arise when they consider different options. They find it difficult to determine the best technical solution in terms of costs and benefits, and are concerned about finding reliable contractors, so support in that respect could really make a difference. Moreover, they like to know in advance the cost and the financial return of an investment, and to be well-informed about the current legislation. They would also like answers to very practical concerns about the renovation works.

### DIFFICULT PED TARGET GROUP

- No frontrunner
- Requires intensive persuasion, but large group in society and key to make PED mainstream
- Might follow in collective project when enough neighbours take the step first

### ATTITUDE TOWARDS COLLECTIVE ENERGY PROJECTS

The cautious-decision maker is not familiar with these new concepts of energy sharing or collective energy systems and prefers systems that they know and that have proven to work. They are a bit reluctant towards group purchase or collective solutions: would there be a catch? Their trust increases when it is proposed by the municipality or another government or local organization. They are no early adopters but would join in if most of their neighbours participate as well, because they don't want to be left behind either.

They might be persuaded in a second stage of the project, using group dynamics: mobilising neighbourhood ambassadors, making visible which neighbours already decided to participate, visiting first project realisations.

**DON'T**  
underestimate time and effort needed to convince this persona



**DO**  
consider whether it is worth the energy to involve this persona in a PED: requires effort but large target group

### AWARENESS

**DO**  
reach this persona via mainstream or local newspapers and radio

**DO**  
provide practical information about how the works will proceed, show empathy about impact and hassle

**DON'T**  
provide this information too early-on, can be confusing

**DO**  
suggest reliable contractors, help to compare offers, check and show references, help to make a choice



**DO**  
follow up pro-actively and problem-solve together if needed



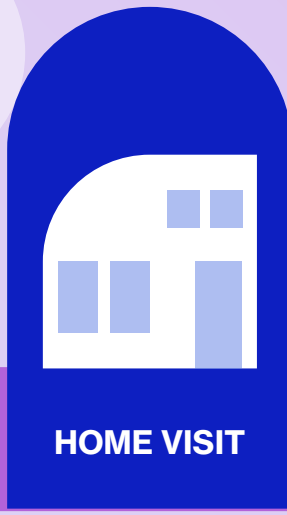
### RENOVATE

**DO**  
use the municipal communication channels



"We also looked around in the neighbourhood for examples. because these houses have to follow the same urbanistic rules"

**STEP: SEARCH FOR INFORMATION**



**DO**  
understand whether previous experiences were positive or negative and provide counter-stories if needed

"I don't always know which questions to ask or I think about them only after the renovation coach has left"

**DO**  
reach this persona via independent organisation without 'double agenda' or via neighbourhood ambassador

**DO**  
sent clear email afterwards with easy steps and registration link for home visit

**DON'T**  
raise doubts by discussing possible problems early-on

**DO**  
provide positive testimonies of similar house(hold)

**DO**  
reassure that it is possible, there is support and they are able to make it happen

**DON'T**  
overwhelm with too much information - they usually expect the home is ok the way it is

**DO**  
provide numbers and proof of the benefits of each measure



"I need a clear overview: what's already good about our home? And then an insight in priorities, what first, which phases, ..."

**DO**  
go along to the permit department and ask the right questions



**DON'T**  
make the project bigger or more complex than strictly needed



**DO**  
once decision to take action, stimulate to take more ambitious measures and avoid need for future investments



### CONSIDER

**SEARCH FOR CONTRACTOR**

**DO**  
stimulate contractors, architect and others to be punctual in appointments



"It is so annoying when you have an appointment with a contractor and then they show up two hours earlier or not at all"

**DO**  
provide reliable, correct and trustworthy advice through a trusted and independent expert



**DO**  
provide clear information about the cost of the architect and the permit application (if needed)

**STEP: SEARCH FOR EXPERT**

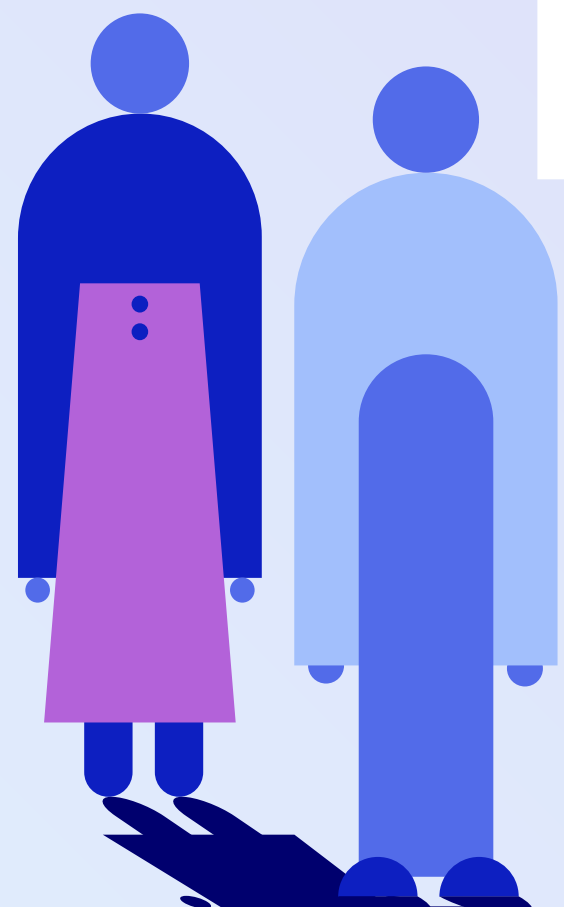


**DO**  
follow up on executed works and reassure about quality



### USE

## How to coach?



### CAMPAIGN OUTREACH

- communication on paper and in person, ideally by a trusted figure/organization in the municipality
- article in municipal magazine or newsletter, flyer, official invitation letter from municipality
- door-by-door invitation, e.g. with the alderman or a neighbourhood ambassador
- recommendation via previous clients, neighbourhood ambassador or idealistic starter (own parents)
- focus on this persona during a second renovation trajectory organized in the same neighbourhood
- focus on why renovation is necessary and what is in it for this persona (reducing energy bill, comfort, future expectations)
- emphasise benefits of renovation support: independent, tailored advice by a technical expert

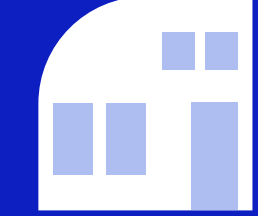


### NEIGHBOURHOOD INFOSESSION

- physical info session in the neighbourhood
- alternatively visit to similar house that is already renovated
- video testimonial from recognisable person, explaining their (positive) experience and the added value of the renovation coach
- emphasise support and independent advice
- avoid raising doubts about possible problems or complexities
- simplify information but cover all dimensions (technical, financial, regulation, subsidies)
- emphasise the neutral position and technical skill of the renovation coach

### HOME VISIT

- need to gain trust first, kitchen table conversation works well
- home visit is exploratory and free of commitment: this persona is not yet actively considering to renovate but uses the opportunity for free advice
- can be a wake-up call that the house is no longer up to current and future energy standards. Might be difficult message to digest: show empathy and reassure that they are not alone in this situation
- avoid overwhelming and paralysing with a long list of necessary changes, start with clear priorities
- check repeatedly if the information is understood, whether there are any questions

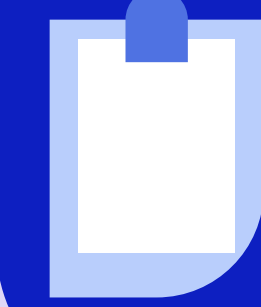


### RENOVATION SUPPORT

- requires pro-active follow-up, and intensive time-investment to build trust
- help to make decisions and overcome (perceived) barriers
- follow-up calls or a second visit might be necessary
- independent technical advice can make a real difference
- help to identify, contact and choose reliable contractors
- preferably suggest punctual and communicative partners

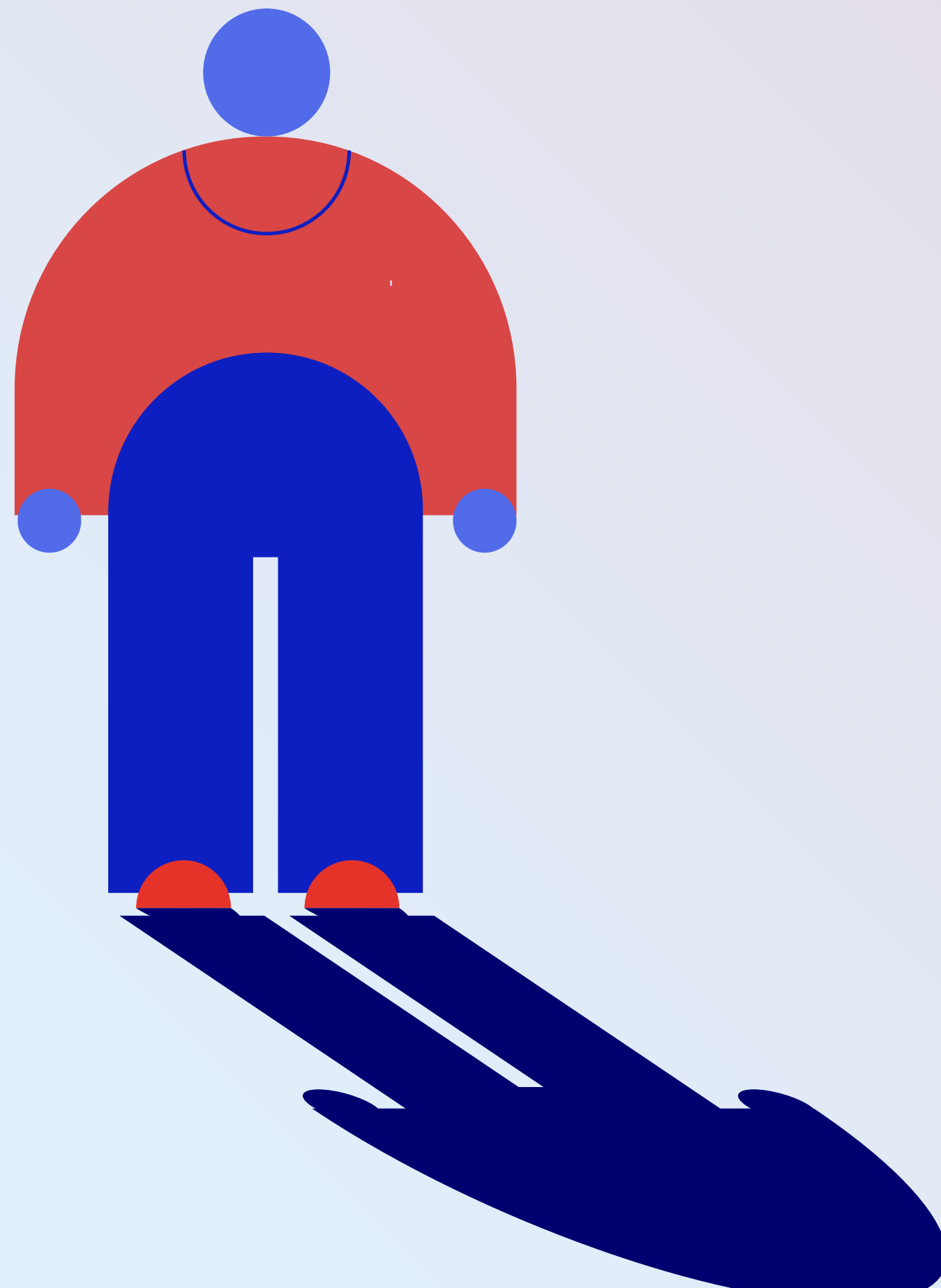
### ADVICE REPORT

- send on paper, soon after the home visit (to be discussed with children/family/friends)
- no exhaustive list of problems but clear priorities
- indicate costs, return on investment, benefits (comfort, functionality), practical impact of the intervention
- indicate next steps
- provide clear and detailed information but avoid creating confusing through complexity
- make a follow-up phone call to check how the information has landed and how they would like to proceed
- email can be used to make appointments but not to send information






# MEET THE MOTIVATED MEDIOR



“WE’RE GETTING OLDER, SO WE WANT TO PREPARE OUR HOME FOR THE NEXT PHASE OF OUR LIVES. THAT IS WHY WE HAVE INSTALLED A SECOND BATHROOM DOWNSTAIRS SO THAT WHEN WE BECOME LESS MOBILE, WE DON’T NEED TO USE THE STAIRS ANYMORE”

  
\*24% /  
respondants  
survey

## ABOUT ME

- +55y
- higher education
- mid-high income
- home owner (!)

## ABOUT MY HOUSEHOLD

- couple of single
- adult children have moved out

## ABOUT MY HOUSE

- (semi-)detached house, built before 2000
- residential area
- improvements made throughout the years
- can be optimised for energy efficiency and energy system
- needs adaptation for old age

## HOW TO ENGAGE ME?

### WHERE AM I

- early adopter
- at a key moment in life to take decisions on energy and renovation
- can also be a ‘caring landlord’

### KEY INFLUENCE

- advice from trusted professional / renovation coach
- advice from children or younger colleagues

### KEY MESSAGE

- concrete information about strategic investments that have ecological benefits and are financially profitable

### PED PERCEPTION

- key target group for collective energy projects
- positive towards shared, sustainable solutions
- at the same time strong ‘bullshit radar’ for hidden agenda’s, marketing tricks or project flaws

## MOTIVATION: HIGH

We care about the environment and want to do our part for the climate. Investing in sustainable solutions for our home is part of that: throughout the years we have improved the house a lot in terms of energy-efficiency and we try to live ecologically, but I am sure there are still opportunities for improvement. Now that our children have moved out and we are (almost) retired, it’s time to adapt the house for when we get older, in case we become less mobile or even decide to move elsewhere.

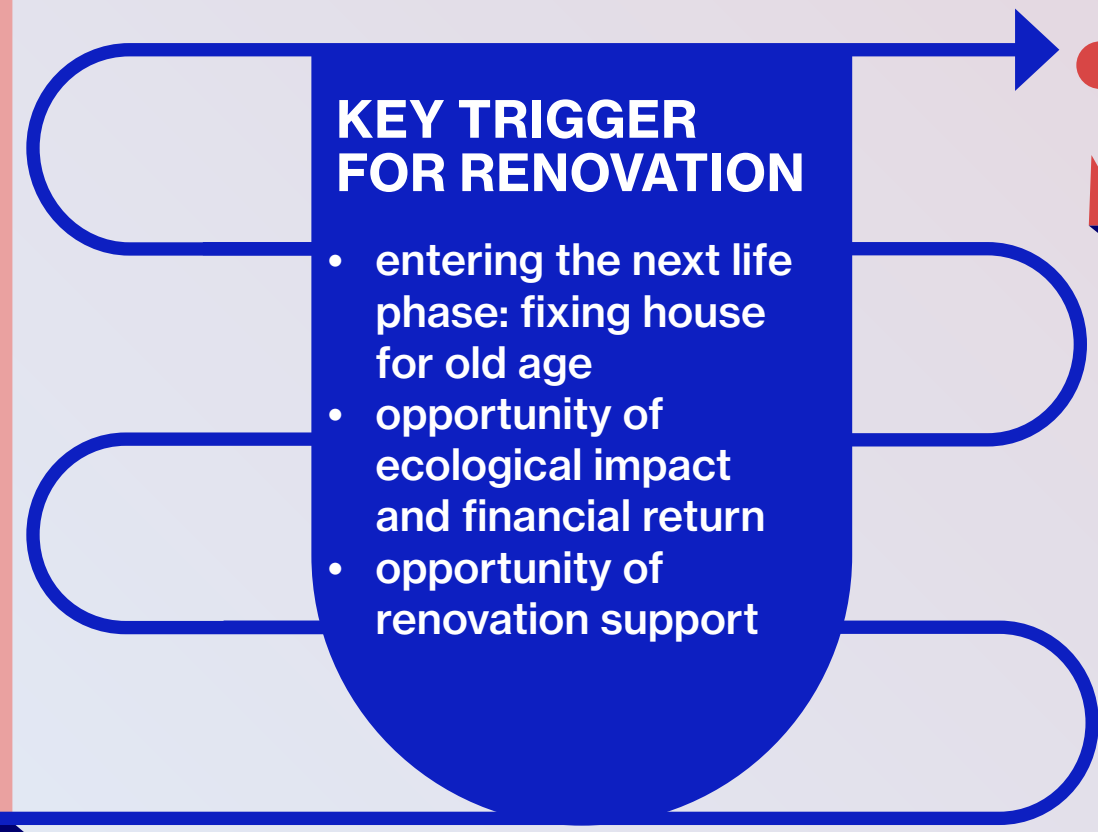
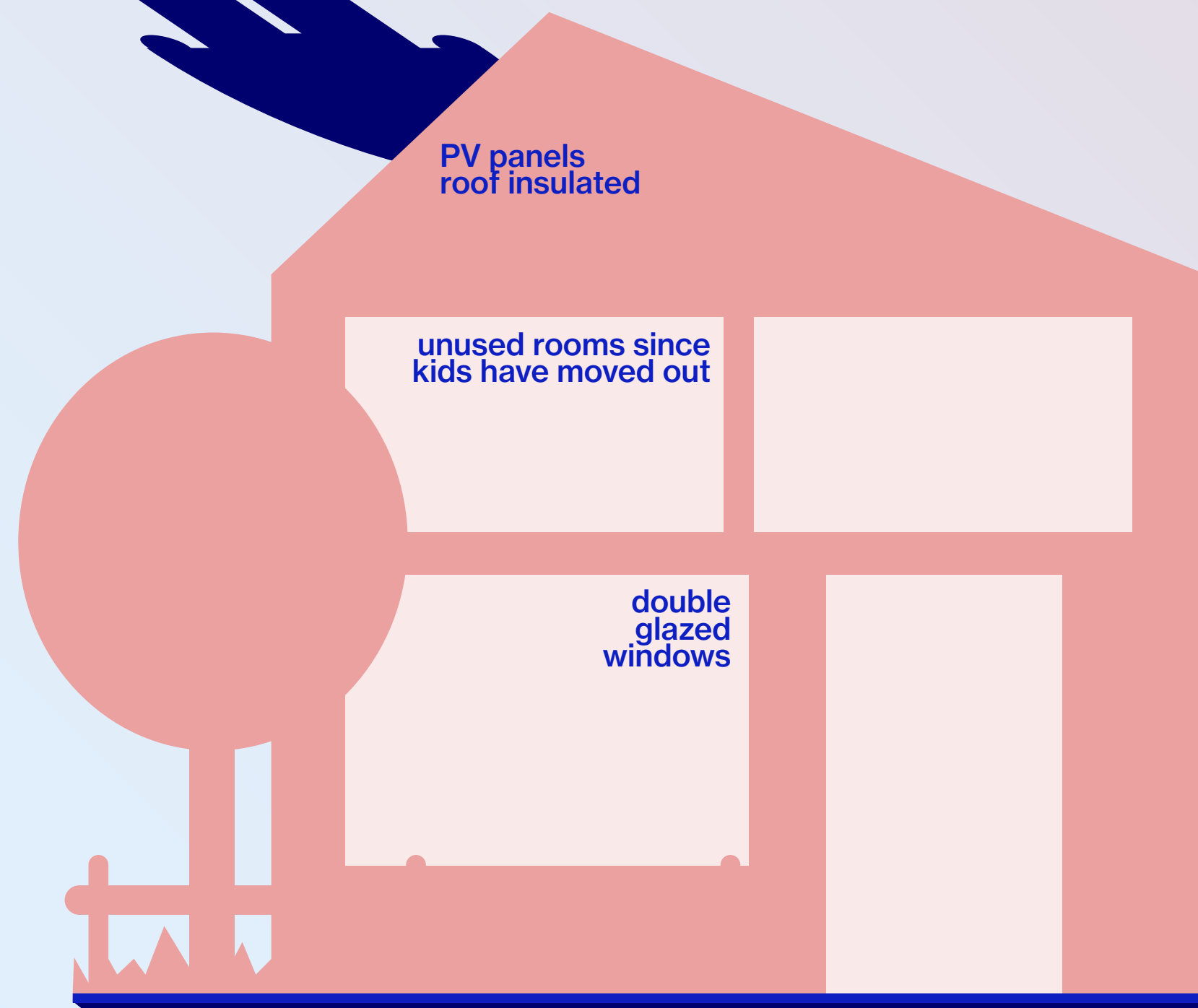
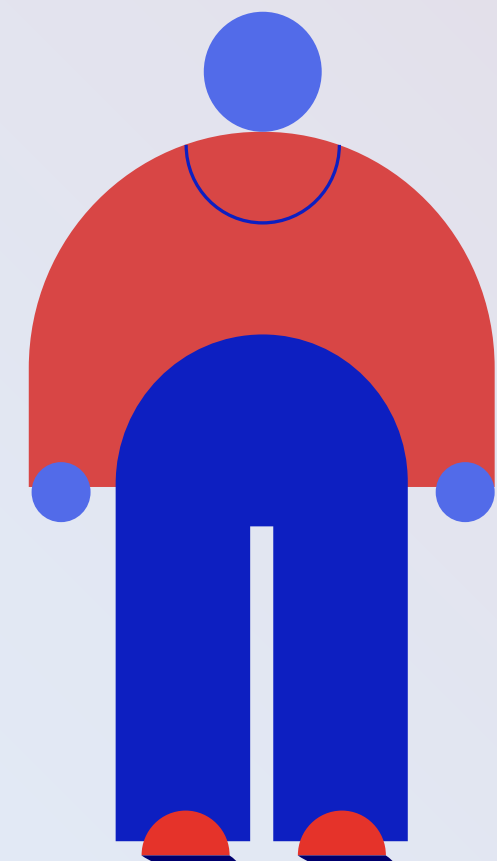
## ABILITY: HIGH

We have reached an age when we have some financial means: our mortgage is paid off, we have some savings, and if needed we can take out a small extra loan. We know where to get technical advice and how to compare offers from contractors, but we want to make a conscious investment and be sure it is a sustainable and qualitative choice in the longer term. We’ve never been so busy because of all my community engagements, so can’t always find the time to organise a renovation project.

# My house & renovation

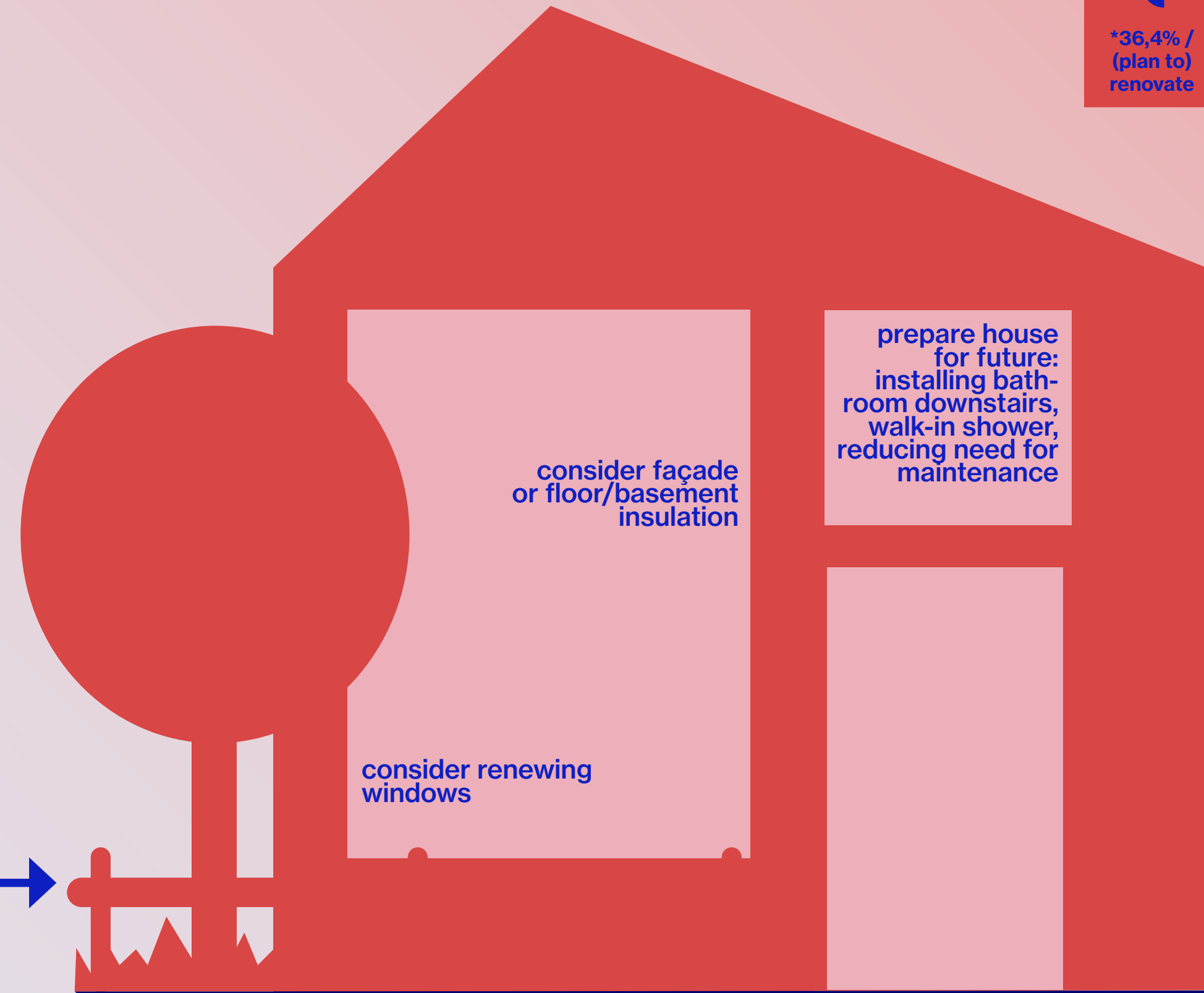
- **Momentum** to make the house **future proof**: accessible for old age or up-to-date for sale
- **No urgency**, basic improvements were made over time
- Decisions informed by **previous renovation experience**
- Invested in energy efficiency measures and in sustainable energy through out years
- Time, financial space and skills to take **conscious renovation decisions**
- Aim for **ecological impact** as well as **financial return**
- **Functional** solutions as well as **comfort and aesthetics**
- Interested in sustainable and qualitative solutions: ecological materials (eg wood, cork, ...), renewable energy, smart meters to monitor and reduce energy demand

**i**  
\*36,4% /  
(plan to)  
renovate



## KEY TRIGGER FOR RENOVATION

- entering the next life phase: fixing house for old age
- opportunity of ecological impact and financial return
- opportunity of renovation support

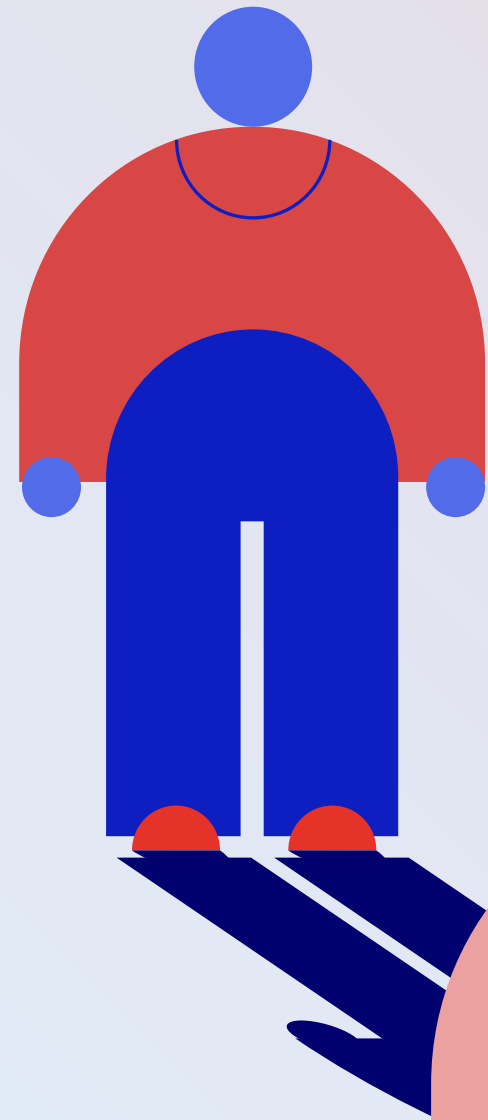


house (80s-90s)

high performance boiler on natural gas

energy-efficiency next: renewable energy, smart meters, ...

consider installing heat pump (but not sure about profitability of investment)



## My drivers & barriers

### FINANCIAL FACTORS

Our loan is paid off and we have savings so we do have **some financial means to invest in our home**. If necessary we could also take out an extra (energy) loan. For us the most important thing is to make a conscious investment, that **reduces our energy bills** and pays itself back over time. We don't necessarily pick the cheapest contractor but really look for a good balance between price and quality. We are aware that renovating often involves unexpected costs so we reserved an extra 10% budget for those. We are thinking about the **value of our house** in case it has to be sold when we can no longer live here or when it is inherited by our children. That is also why we want to keep the house well-maintained and in line with the sustainability requirements for the next ten years. Government subsidies keep changing but we know we can get informed via the renovation coach about which ones we qualify for and what are the conditions. They might be a nice bonus but they wouldn't fundamentally change our choices.

### PRACTICAL NEEDS

I am very busy because I volunteer in the local community, and organizing a renovation requires time so that is a bit of a barrier. We might have renovated ourselves when we were younger, but now we prefer to employ professionals. I am not too worried about the hassle or the dust, it is more a matter of organizing yourself for that. Some of the more drastic works slightly deter me but I'd rather **tackle these issues now before I become too old**.

### DRIVERS TOP 3

1. save energy
2. sustainability
3. comfort/home improvement

### BARRIERS TOP 3

1. home is already ok
2. affordability
3. not the right time/mental load

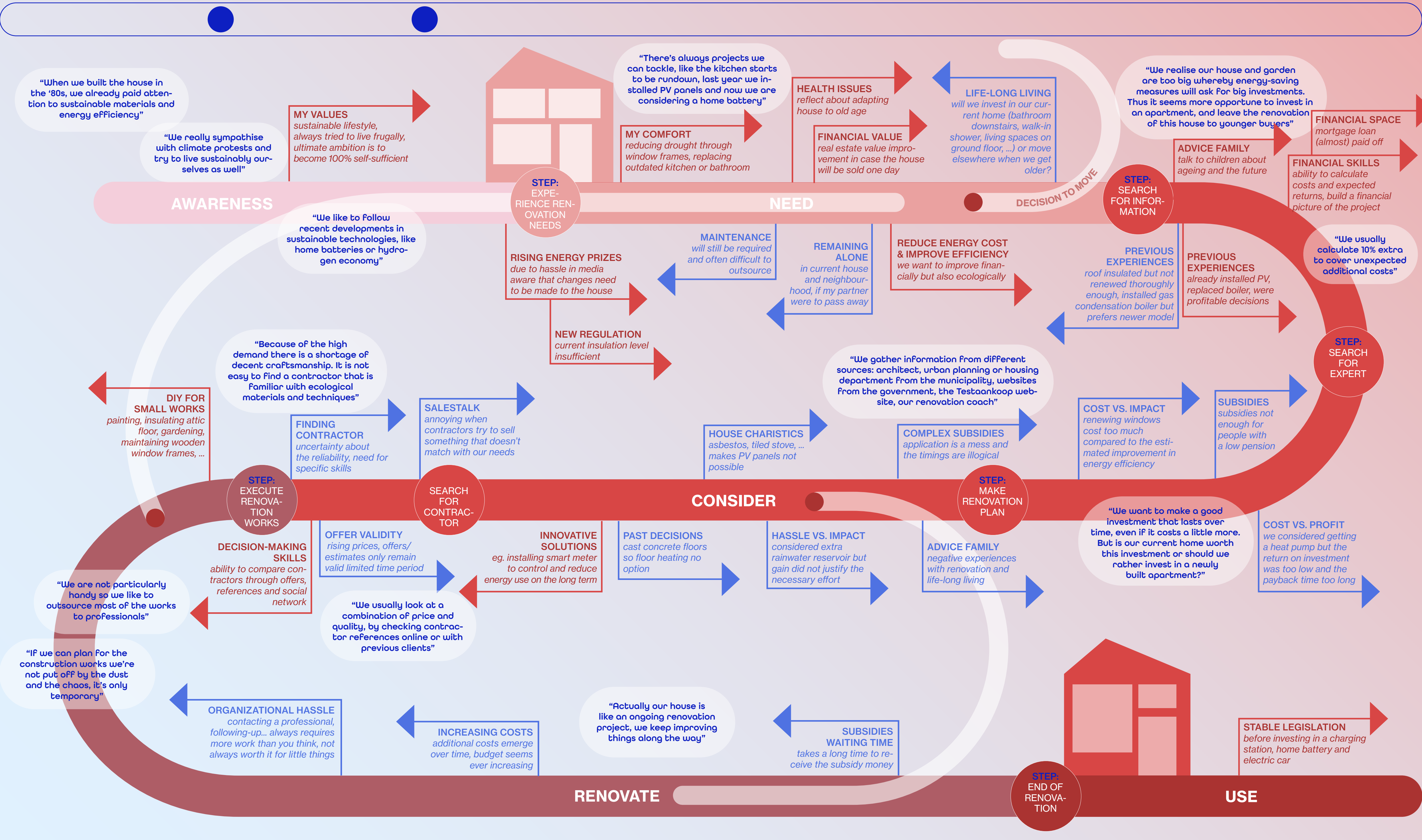
### SKILLS & KNOWLEDGE

It is not our first time to consider renovating, so I'm **not frightened by the first problem I see**. I know where to find information and I usually **consider all options carefully** by asking advice from someone we know that has expertise. I **compare different offers from contractors** in an excel table, and I ask for references from previous projects they have executed in the neighbourhood. It does require some work to figure everything out but I don't mind if it is worth the effort. We manage to **find our way around regulations and subsidies**, but it is annoying that they keep changing: what was considered a good solution 20 years ago now is no longer accepted.

### EXTERNAL ADVICE & INFLUENCES

We know some people that we can ask for advice about these technical issues. I have also heard some negative experiences from friends, but try not to let these discourage us. Our children and my younger colleagues really stimulate us to go ahead. We really appreciate **the advice of the renovation coach**, because they are independent and I really stand behind the societal mission of the renovation support organization. Sometimes it is a little annoying when contractors or salesmen try to sell you something you don't really need, but we manage to see through this and to choose a craftsman that is trustworthy and delivers quality work. Although I don't like that **the regulations keep changing**, we understand that we have to make everything in order for the future.

**“WE’VE ALWAYS BEEN INTERESTED IN SUSTAINABLE SOLUTIONS. WE’RE STRIVING TO BECOME AS SELF-SUFFICIENT AS POSSIBLE”**





**“WE LIKE TO THINK CAREFULLY BEFORE TAKING A DECISION, AND ALWAYS TRY TO AGREE ABOUT WHAT WOULD BE THE BEST CHOICE”**

## How to engage?

**COMMUNICATION STYLE** The motivated mediator finds their way both online and offline towards different sources of information. They are easily reached by email but also appreciate a newsletter in their mailbox, or a physical meeting in the neighbourhood. They are always interested to attend an information session in the municipality about sustainability topics. They often have a busy schedule and it might be a challenge to find a suitable moment for an appointment. However, sustainability is important to them, so they are happy to make some time.

**KEY MESSAGE** The motivated mediator is already convinced about the benefits of renovating for the climate and for their personal living situation. Concrete information about a suitable intervention could persuade them to take action. They need to know whether it has a positive ecological impact and will still be considered a future-proof system in 15 years. It is also important that it is a profitable investment and makes financial sense.

**SUPPORT TOOLS** They manage to figure out most information by themselves, but really appreciate independent expert advice on technical questions, and support figuring out the details about legislation and subsidies or loans from the government. It would also be useful to get the contact information of reliable contractors, although they can also ask around in their own social network.

### KEY PED TARGET GROUP

- positive attitude towards collective solutions if proven trustworthy
- potential project ambassador

**ATTITUDE TOWARDS COLLECTIVE ENERGY PROJECTS** The motivated mediator is positive towards collective energy solutions and neighbourhood initiatives, engaged around the topic of sustainability and often already member of an energy cooperative or participant in a group purchase (asbestos, PV, energy, ...).

They are also active in the local community and potential ambassadors for the project. However, they are often also critical about projects that seem “too good to be true”. A sound, transparent project plan, and a key role for trusted actors (municipality, province, social organisations) helps to gain trust.

To get involved, a proposal with clear individual benefits (comfort, efficiency gains, financial profit) and a positive societal impact (solidarity and sustainability) is crucial.



**DO**  
check whether this persona would be a good project ambassador

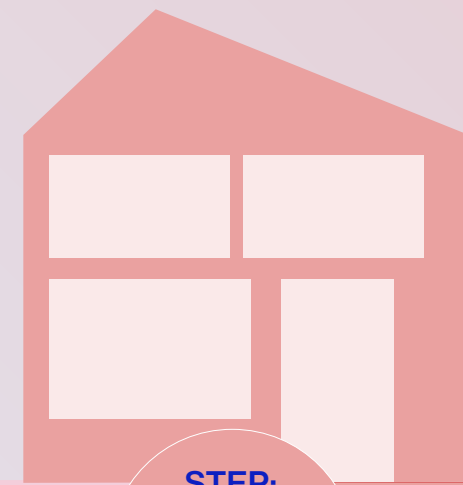
## AWARENESS



own savings



energy loan



**STEP:**  
EXPERIENCE RENOVATION NEEDS



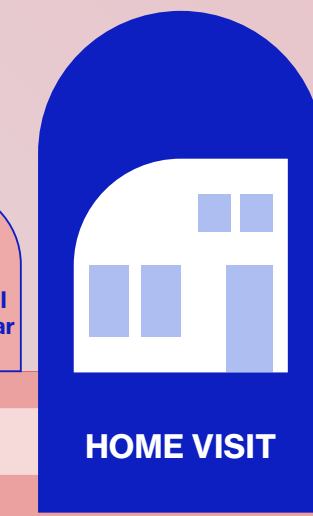
## NEIGHBOURHOOD INFO SESSION



online info session



Testimonial about similar situation



## HOME VISIT

**DO**  
check whether this persona is also a landlord and provide specific information for that situation

## DECISION TO MOVE

**STEP:**  
SEARCH FOR INFORMATION



visit to similar house nearby



collective neighbourhood energy project



expert advice



advice from children and friends

**DO**  
emphasize the value of performing a holistic analysis of the home and identifying priority actions

**DO**  
offer information session about specific technology - heat pump, smart meter, home battery

**DO**  
suggest reliable contractors that are skilled in ecological solutions

**DON'T**  
offer generic solutions but consider specific opportunities

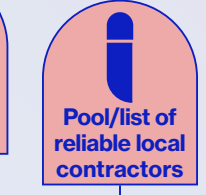


## ADVICE REPORT

**STEP:**  
EXECUTE RENOVATION WORKS



quality label /check contractors

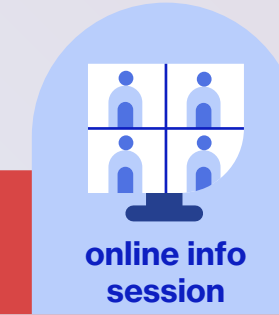


Pool/list of reliable local contractors

**SEARCH FOR CONTRACTOR**



support to contact contractor



online info session

## CONSIDER



renovation support



architect advice



appointment permit department

**STEP:**  
MAKE RENOVATION PLAN



architect advice



energy renovation subsidies



Ecobouwers & EcoBouwgids website



specialised website



group purchase asbestos removal



asbestos removal service



## RENOVATION SUPPORT



attic cleaning service



oil tank sanitation service



DIY toolkit/workshop



help from friends/family



group purchase rainwater tank

**DO**  
offer support with subsidy applications



info oil tank sanitation



building regulations



regulation landlord



Mijn Verbouw premie



info about asbestos removal

## RENOVATE



energy sharing with yourself



group purchase energy



handy person service



cleaning service

**STEP:**  
END OF RENOVATION



## USE



## How to coach?

### CAMPAIGN OUTREACH

- official letter, article in municipal magazine or newsletter
- good information page on municipal website
- reach via local associations: cultural associations, volunteering networks
- appeal to their values by emphasising societal and ecological value of the initiative (climate change, neighbourhood living quality, societal mission of the renovation organization)
- also emphasise individual benefits: reducing carbon footprint, saving on energy bills, profitable investment, contribution to societal goals

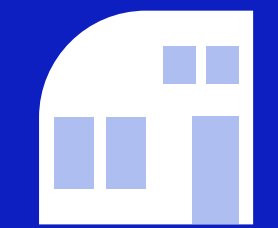


### NEIGHBOURHOOD INFOSESSION

- online info session could work, but a physical meeting in the neighbourhood is appreciated. organise it as a moment of encounter between neighbours
- paint the bigger picture about societal importance of renovation, but also offer concrete information about the renovation support trajectory and what it has to offer
- emphasise the benefits of a holistic analysis of the home, and the unburdening throughout the renovation process
- emphasise the neutral position and technical expertise of the renovation coach

### HOME VISIT

- schedule appointment via phone
- can take place during working hours, keeping in mind that this persona has a busy schedule
- a personal yet professional approach is appreciated
- bring passionate, technical expertise based on concrete experiences
- provide concrete examples of interventions, their cost and energy/carbon saving impact
- don't avoid complex information but explain it well



### RENOVATION SUPPORT

- follow-up by phone one month after delivery of the advice report
- check which actions are considered or have been taken, or which considerations prevent further action
- offer support with subsidy administration and contractor selection

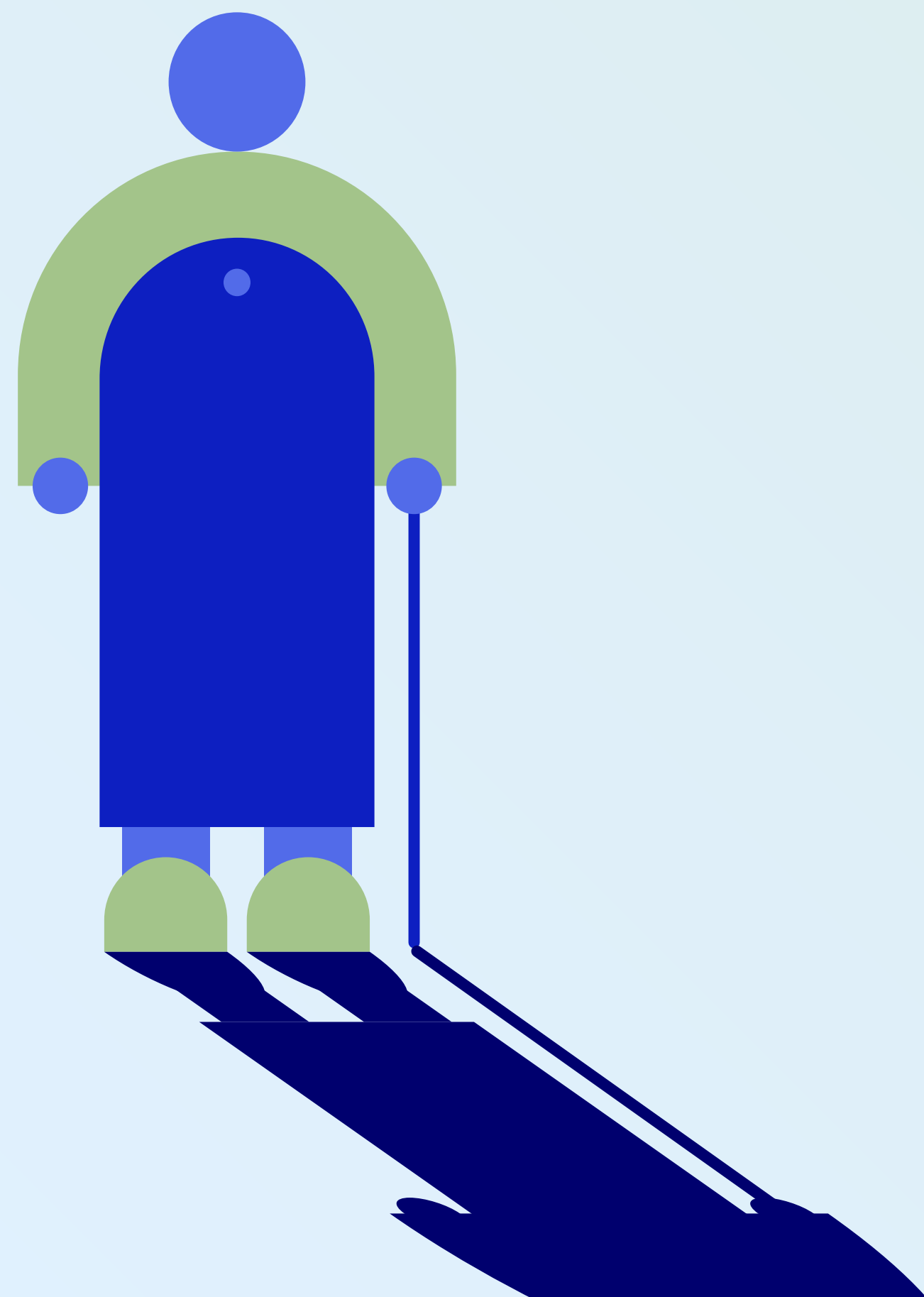


### ADVICE REPORT

- can contain technical information but the use of English terms or spelling mistakes should be avoided
- can be delivered via email but also on paper (discuss with children/friends)
- provide tailored suggestions in line with the home visit and avoid generic solutions
- take into account architectural qualities and details of the house
- mention impact on financial value of the house, expected returns or pay-back time
- mention how a measure corresponds with current and future regulations, how it impacts energy use / carbon footprint
- next to renovation measures, suggest small interventions or behavioural changes that can further improve energy efficiency



# MEET THE HESITANT PENSIONER



“I TRY NOT TO THINK TOO MUCH ABOUT MY OLD AGE. THEY SAY IT’S GOOD TO PREPARE OUR HOME NOW THAT WE ARE STILL ABLE TO, BUT I PREFER NOT TO DEAL WITH THAT YET”

**i**  
\*17% /  
respondants  
survey

## ABOUT ME

- +65y
- retired
- home owner

## ABOUT MY HOUSEHOLD

- older couple/ widow
- adult children have moved out (a while)

## ABOUT MY HOUSE

- energy-intensive, (semi-) detached house built in 1970s or '80s
- several empty rooms
- a residential area

## HOW TO ENGAGE ME?

### WHERE AM I

- laggard
- overwhelmed by the thought of undertaking a renovation project at their age

### KEY INFLUENCE

- adult children
- renovation coach

### KEY MESSAGE

- consider option of moving and leaving a renovation project for the next generation or invest in most urgent priorities for life-long living

### PED PERCEPTION

- difficult target group: no frontrunner and potential distrust towards 'innovative' or 'collective' solutions

## MOTIVATION: LOW

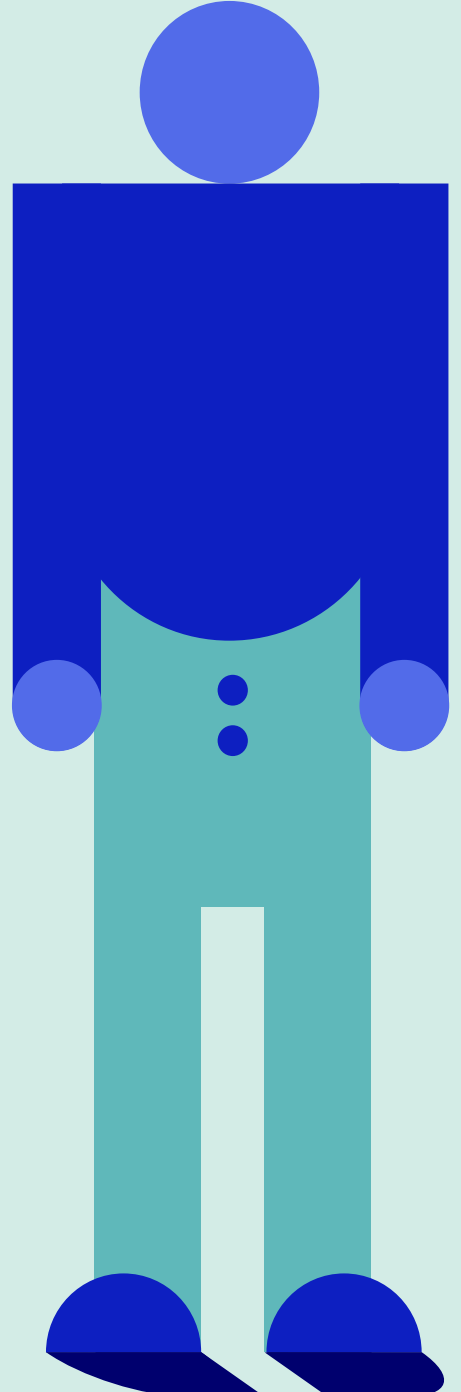
At our age we should probably prepare our home for when we become less mobile, or even consider to move elsewhere. However, we prefer not to think too much about these things yet. We do worry about what we will leave behind as inheritance for our children: all these new regulations could reduce the value of our house because it is no longer in line with current expectations. We have really felt the impact of the energy crisis, and were considering how we can reduce our energy consumption, improve the ease of maintenance, and enhance the comfort in our home. But the investments that are needed are so high that we wonder if it is really worth to invest in an old house like ours.

## ABILITY: LOW

At our age, the hassle of a large renovation project really worries us. We wouldn't know where to start to figure out what the best solutions are, we don't understand all these new technologies and we wouldn't know how to find reliable contractors. The regulations of the government keep changing and we are getting older so it is not very easy to stay up to date and find the right information. We might have some savings but also expect costs as we get older, and at our age are no longer able to take out a bank loan.



# MEET THE CARING LANDLORD



“I WONDER IF THE GOVERNMENT IS AWARE WHAT THEY’RE CAUSING SMALL LANDLORDS LIKE ME. I JUST WANT TO PROVIDE FOR MY OLD AGE BUT INSTEAD I’M CONFRONTED WITH ONE OBLIGATION AFTER THE OTHER AND MY PROPERTY BECOMES A SOURCE OF CONSTANT WORRY”

**ABOUT ME**

- > 50y
- higher education
- mid-high income
- small-scale owner renting out a house

**ABOUT MY HOUSEHOLD**

- single or couple

**ABOUT MY HOUSE**

- older house in need of an update
- property inherited or bought as investment

**HOW TO ENGAGE ME?**

**WHERE AM I**

- aware but also worried about the renovation need
- property meant as financial buffer instead requires large investment

**KEY INFLUENCE**

- co-owners association (RME)
- building manager (syndicus / rentmeester)
- municipality
- renovation coach

**KEY MESSAGE**

- offer of unburdening and support via renovation coaching or Social Rental Agency
- renovation obligation as catalyst

**PED PERCEPTION**

- difficult target group to reach: does not live in same neighbourhood
- need to reach out to both landlord and tenant
- option of energy sharing between them

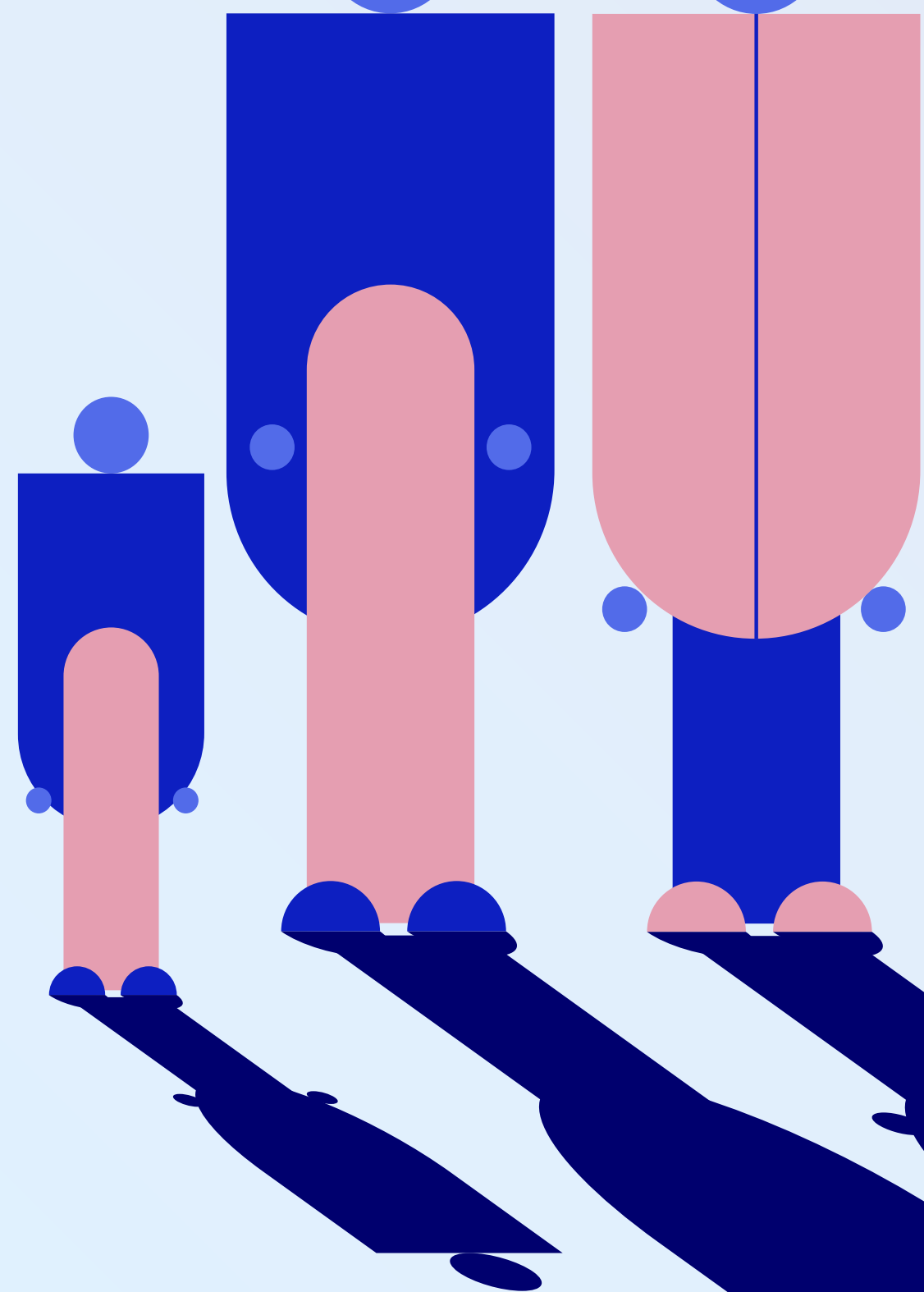
**MOTIVATION: MEDIUM**

My property is an investment, a financial buffer for when times get hard or when I’m older. But I also want to do well for the tenants and for the environment, by transforming this old house into a bright and comfortable place to live. I want to be in compliance with the government regulations, but find them difficult to achieve. Instead of gaining me a nice financial return, this house and all the required investments now have become a source of extra obligations and stress. Instead, I would like to get everything in order and tackle the renovation thoroughly enough so that I don’t have to worry about this for the next 20 years. Maybe then I can also increase the rental price a bit.

**ABILITY: MEDIUM**

This renovation is a big investment and I don’t have that much money to spend. It also involves a lot of organizational work: figuring out regulations and technical information, contacting an architect and drafting a plan, finding reliable contractors: it is a huge mental load on top of my job and other obligations. And I have to coordinate with my tenants as well because the renovation would have a big impact for them: visits from the renovation coach and the contractors, dust and hassle... ideally it would take place after the current tenants move out and before the new ones move in.

# MEET THE BUZY CAREER PARENT



“HONESTLY, WE DON’T HAVE TIME TO ATTEND AN INFORMATION SESSION. BUT WE WOULD BE INTERESTED IF THERE WAS REALLY A SOLUTION THAT FITS OUR HOUSE AND THAT COULD REDUCE OUR ENERGY BILLS”

**ABOUT ME**

- 40-50y
- mid-higher education
- mid-high income
- home owner

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**ABOUT MY HOUSEHOLD**

- couple, possibly newly composed family
- one or more children living at home (high-school age)

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**ABOUT MY HOUSE**

- house bought or built years ago
- no urgent problems but starts to be outdated in terms of energy-efficiency, comfort interior style

**HOW TO ENGAGE ME?**

**WHERE AM I**

- not actively considering a renovation project
- no urgency to tackle energy renovation measures

**KEY INFLUENCE**

- friends and colleagues
- children

**KEY MESSAGE**

- key priorities and concrete steps with clear impact to save energy, improve comfort and reduce costs

**PED PERCEPTION**

- potentially interesting target group that can be persuaded by a concrete, profitable and hassle-free proposal

**MOTIVATION: MEDIUM**

We have lived in this house for a while now and it really became our family home. True, the bathroom and kitchen, and the heating system are a little outdated, but they still work fine. The children could use some more space and we might repurpose some of the rooms once they move out to university. Replacing the heating system or the windows could also help to reduce our energy bills. But at the moment there is no real urgency to make big changes.

**ABILITY: MEDIUM**

We could free up some money to invest in our home, but at the same time we are still paying off our mortgage and also need to save up to send our children to college or university in the future. Renovating also requires a lot of organizational work and we are already busy as it is with our career, the children’s school and hobbies, etc. It wouldn’t be our first time renovating. We know where to find information and are aware that there are regulations and incentives by the government, but have no time to actively consider renovation measures at the moment.

## MORE INFO

The personas in this report were developed in the context of the MUPEDD research project: [Managing Uncertainties in Positive Energy District Design.](#)

In this project, VITO, KULeuven, Van Roey, Stebo, Rebel and Endeavour explored technical, financial, legal and social uncertainties in the development of positive energy districts (PEDs). Endeavour explored social and behavioural aspects of renovation and collective energy projects through qualitative research. In a series of in-depth interviews and focusgroups, we explored people's barriers and drivers towards energy renovations, and mapped their renovation behaviour and decision-making process. Together with experienced renovation coaches we explored different communication and support strategies and tools in relation to different household types. The results are synthesized in the form of personas and their renovation journeys. In parallel, KULeuven also explored renovation behaviour through a survey. Throughout this report, some of these quantitative results have been integrated (see top right corner for 'i' icon).

# PERSONAS, CUSTOMER JOURNEYS & APPLICATION

Personas are a narrative and often visual way to understand different types of people, their experiences and attitudes, their needs and behaviours. They are constructed as [archetypical examples of a specific type of person or household.](#) Although each person or household is different and nobody really fits into an archetype or 'persona box', certain patterns in terms of barriers and drivers, decision-making logics, timelines, household compositions and life phases can be discerned. Personas are used to synthesize these patterns and make them tangible and visible. Although the personas are based on qualitative and quantitative research data, the focus is rather on the lifeworld, thoughts, motivations and needs of a person. This way, they tell the story 'behind the data', and the research is given a 'face' which is presented in an accessible format using narratives, diagrams, quotes and numbers. The personas and their renovation journey can be read as a narrative illustration of the research results.

In this report, [each persona tells the story of a particular target group for renovation and neighbourhood energy initiatives.](#)

They allow a better understanding of someone's home and household situation, motivations and barriers towards renovation and sustainable energy, communication style and needs, renovation experience and support needs. They make tangible the complex reality within which decisions about renovation and collective energy projects come into being, and the diversity of factors and influences that can play a role in such processes and practices. The personas and their renovation journey can be used by practitioners to get a better insight into the decision-making process of people towards renovation and (collective) energy projects.

[Renovation coaches](#) can use the personas to evaluate and improve the communication strategy and support tools they use to check how different target groups can be reached through more targeted approaches. The persona typology can even be a basis for specialization within a team of renovation coaches, where different coaches can specialize in specific types of households and their support needs.

For [municipalities](#), the personas can form the basis for more informed, targeted and effective campaigns for collective renovation and neighbourhood energy initiatives. On the one hand, specific strategies can be developed, tailored towards the needs of one particular target group. On the other hand, the personas can be used to inspire strategies that reach a diversity of target groups through more inclusive participatory processes. As public actors, municipalities have an important societal role in providing tailored support for underprivileged target groups and making sure these are included in collective energy strategies.

# PERSONAS SELECTION, DESCRIPTION & RELATIONS

We compiled a long-list of 7 personas that allow to understand people's behaviour in different life stages and with different motivations and abilities: the idealistic starter, the struggling single parent, the busy career parents, the emergency buyer, the landlord, the motivated mediator, the cautious decision-maker, and the hesitant pensioner.

As these personas illustrate archetypical situations, in practice they often overlap or people can show characteristics of more than one persona as their situation changes over time. For example, the landlord who rents out a second property can at the same time also be a mediator considering to improve their own house, or a cautious decision-maker or hesitant pensioner that is not actively considering renovation. The cautious decision-maker can, as this person ages, evolve into the hesitant pensioner. The emergency buyer and struggling single parent also share many characteristics, although the precarity in the case of the emergency buyer can be linked to many different dimensions of inequality such as income, class, position in the labour market, cultural background and ethnicity, household composition or ability.

We selected 4 to elaborate in detail, with the aim to cover a diversity of situations and target groups for renovation coaches and PED initiators. In doing so this persona typology offers insights and tools to reach not only the already-convinced and high-potential target groups, but also two more challenging household types.

The idealistic starter and motivated mediator are both high-potential profiles, with a high motivation towards sustainable renovation and a (relatively) high ability in terms of financial space and skills. They are interesting profiles for PED initiators that are looking to include frontrunners or early adopters and presumably require least energy to 'convince'. They can also be used as 'local ambassadors' to motivate others in the neighbourhood, with the caveat however that not everyone will identify themselves with this persona. The cautious decision-maker is a group that requires intensive guidance and support towards renovation and PEDs, but also represents a large part of the population and the most 'mainstream' profile. The struggling single parent experiences particular barriers and also requires intensive coaching and specific (financial) support, but also represents an increasingly relevant group in society. For municipalities or social organisations this underprivileged type of profile is crucial to include in strategies towards just and inclusive energy transitions.

For each of these personas we constructed a narrative that describes their personal characteristics, household and home, and their motivation and ability. We also highlight the key elements that a renovation coach or PED initiator can take into account for this persona. Further, we illustrate their housing situation, renovation process and the interventions they consider. We describe their barriers in terms of financial factors, practical needs, skills and knowledge, and external influences.

Municipalities can also play an important role in connecting the offer of different social, neighbourhood and energy organizations at the neighbourhood scale and providing one point of contact towards different types of inhabitants with diverse needs.

For private PED initiators, such as project developers or ESCO companies, the personas are useful to raise awareness within the organization and the PED coalition about the complexity of household behaviour in the context of energy projects. The persona typology can be used to prioritise target groups within the neighbourhood based on project type, timeline and phase, and to develop tailored campaigns towards specific household types. It can also inspire coalitions and partnerships to reach specific target groups within a neighbourhood or to develop more intensive (renovation) support alongside a collective energy project.

As a starting point for renovation coaches and PED initiators, we also synthesise their communication style and support needs, attitude towards collective energy projects and formulate a key message for this target group. We illustrate the renovation journey of this persona, with key considerations, barriers and drivers and make their decision-making process tangible through quotes and examples. Specifically for PED initiators, we show which communication and support tools are of value for each persona, and what should be taken into account when targeting this group. For renovation coaches, we specify how each step of the renovation coaching process can be tailored towards this target group.

**4 personas were not elaborated in detail:** the hesitant pensioner can be understood as a combination of the medior and the cautious decision-maker, combining motivations and barriers linked to age that are similar to the motivated medior, but with a careful and hesitant personality similar to the cautious decision-maker. The busy career parents are a relevant profile to elaborate but were relatively difficult to reach and should be explored in follow-up research. The landlord comes in many shapes: from a more caring and idealistic type closely related with the motivated medior, to the more hesitant or reluctant type similar to the cautious decision-maker or hesitant pensioner. Moreover, this persona is confronted with the split incentive problem where the renovation mostly benefits the tenant and key motivations are 'external' such as government obligations. This persona is difficult to reach because they usually do not reside in the neighbourhood targeted by the renovation support campaign or PED project. Therefore this profile requires more specific research to be elaborated. This also applies to apartment dwellers who were not researched separately in this project but would be characterised by a specific and more collective decision-making process

in relation to an association of co-owners (VME) and a property manager (syndic). Also underprivileged profiles such as the emergency buyer deserve further research to capture how different factors of inequality shape the decision-making process. Further research is also needed to better understand the diversity of households with a migration background and the impact of cultural factors, such as the importance of family relations and social networks, specific building practices, networks and contractors, financial practices and resources.

For some of these personas we were able to gather enough data to elaborate a first 'information sheet' which describes their personal characteristics, household and home, and their motivation and ability. We also highlight the key elements that a renovation coach or PED initiator can take into account for this persona. Based on further research this could be elaborated according to the same format as the other personas, using a similar but adapted methodology sensitive to the barriers these participants may experience towards research participation (such as time investment and availability, language, mobility etc.).

# RENOVATION JOURNEY

Each persona goes through a specific decision-making process in relation to renovating and sustainable energy projects. In analogy with the 'customer journey' often used in the field of marketing, **we illustrate this 'renovation journey' for each persona.**

This process consists of several phases. In the **'awareness' phase**, a person becomes aware about the topic of renovating, and about the societal need for energy efficient renovations in the context of the climate crisis. In the **second 'need' phase**, someone is confronted with a trigger or concrete reason for renovation in their own home or context. In the **'consideration' phase**, people start to explore different options: possible interventions, costs, impacts, practical factors, subsidies and support. They ask for expert advice from renovation coach or architect, look for contractors, possibly apply for a building permit, and make decisions about which works to execute, and how. In the **'renovation' phase**, works are executed, further works can be planned and executed, and people can apply for subsidies. In the **'use' phase**, the impact of renovation works can be experienced and possible new needs can arise or subsequent interventions can be considered and planned.

While these phases can **sometimes take place as a relatively linear trajectory, more often this is not a straightforward process** and people can go through it multiple times in a lifetime or execute works step by step rather than in one clearly delineated period. In this research we focused on the individual decision-making process and behaviour of specific personas. We discussed the actual and hypothetical impact of several communication and support tools throughout the renovation process but follow-up research could further explore more targeted support tools and investigate their impact to strengthen particular drivers or overcome specific barriers. During interviews and focus groups we inquired about people's attitude towards collective or neighbourhood energy projects but could not fully explore this collective dimension in-depth.

Further research is needed to explore collective dynamics such as the impact of social networks, people's attitude towards energy sharing and shared energy systems, potentials of financial and practical solidarity, the influence of innovators or early adopters on late adopters and laggards, etc.

# SIMILARITIES & DIFFERENCES

While each persona is in a different life stage, has a different household composition and encounters different drivers and barriers throughout the decision-making process, some insights apply to all household types. First, all personas value that the advice of a neutral, external and trusted technical expert. All personas experience the renovation process and decision-making journey as very complex, with practical, technical, legislative and financial information that is often contradicting and complexly interrelated. For the persona with a high motivation and ability (idealistic starter, motivated mediator), a renovation coach very often only confirms pre-existing preferences and decisions, but their advice can help to develop a holistic view and identify clear priorities in a step-by-step approach. For persona with a lower motivation and ability (cautious decision-maker, struggling single parent), neutral expert advice can make a crucial difference by providing a trusted sounding board throughout the entire renovation process.

For these households, gaining trust is key before providing tailored advice with clear priority actions that are feasible within the practical and financial constraints for this household.

Secondly, all personas experience difficulties to find, contact, compare and choose a reliable contractor.

There can be different reasons for this barrier, ranging from distrust about the reliability of contractors to the difficulty of comparing different offers and technical solutions. However, helping households to identify reliable contractors (that ideally are familiar with sustainable materials and techniques), contact them and compare different offers, follow up and check executed works, and obtain the necessary documents required for subsidy applications, is very valuable for all household types. This can take the shape of a (informal) list of quality local contractors, an online list of sustainable building partners such as provided by Ecobouwers and EcoBouwgids, a formal pool of trusted building partners such as experimented with by Sint-Niklaas, or a quality label for contractors (that could be developed at the Flemish level). It should also include support by the renovation coach throughout the selection process and during the works to advise in decision-making and reassure about the executed works.

Thirdly, all household types indicate the complexity and changing character of financial government incentives (subsidies and loans) as a key barrier. Clear information should be provided during the consideration phase about what subsidies and loans a household is eligible for, and what conditions apply in terms of income and technical decisions, but also in terms of application procedure. Practical help with loan and subsidy applications is most important for households with high mental load or lower administrative and digital skills, such as the struggling single parent, emergency buyer, cautious decision-maker and hesitant pensioner.

Fourth, a key difference between renovation processes is whether or not a building permit is required. Several personas, such as the struggling single parent or the cautious decision-maker, would rather avoid interventions that require a building permit because this complicates the renovation process and increases the investment cost. This means a holistic view on the project might be lacking and this perspective can be offered by the renovation coach. For the idealistic starter who considers a thorough renovation it is more likely that an architect is involved who might take up this holistic advisory role, refer to relevant information sources and even provide support to find reliable contractors.

Lastly, all persona prefer tailored and personalized advice over generic recommendations in an advice report. A general suggestion for renovation coaches is therefore to analyse not only the house and its renovation needs, but also the households practical and financial possibilities, and as much as possible to formulate suggestions that are feasible while stimulating households to be as ambitious and strategic on the long-term as possible when making renovation choices.

Some elements are specific to each persona, and listed below. Unique for the idealistic starter, is the importance of the 'buying phase': important considerations about the renovation project are already made during the phase of choosing and buying the property. Location and EPC label play an important role in this phase, but also key renovation interventions and renovation budget might already be decided when taking out a mortgage loan.

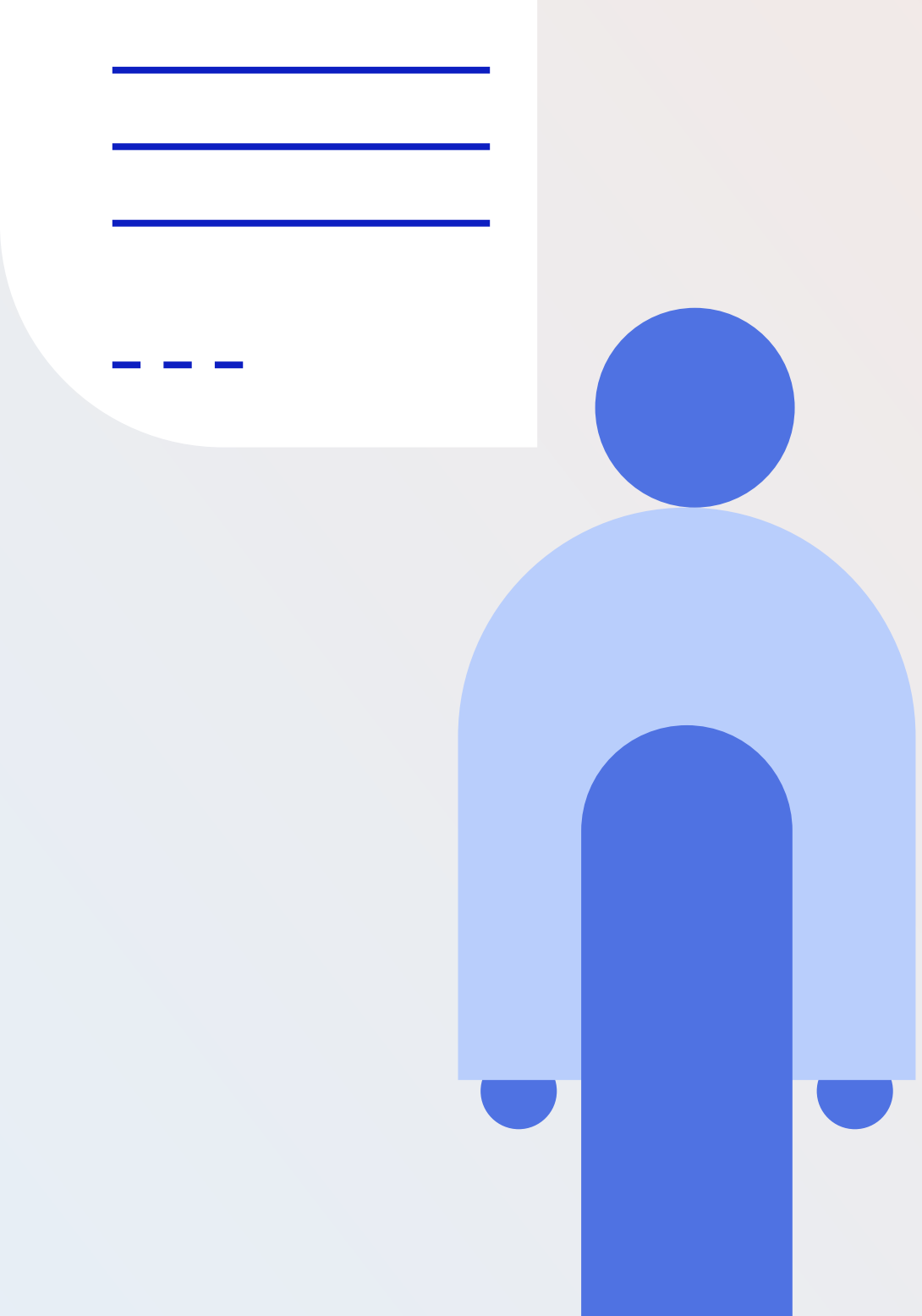
It might be interesting to provide renovation advice already in this stage, for example by accompanying potential buyers during a home visit, or by mobilizing credit providers or notaries to refer clients to relevant information sources and renovation guidance.

For this persona, DIY or involving help from friends and family, is an important strategy to reduce renovation costs. Support through workshops and trainings or through DIY kits can then be key. For those households that have (young) children, practical support or services to find a temporary place to stay, preparing and delivering meals, offering childcare or other logistic help can make a difference and free up time to make progress with the renovation project.

Specific for the **cautious decision-maker** is the hesitation to make final decisions and the risk to stay stuck in the consideration phase. For this persona, renovation advice can feel overwhelming and it is important to identify clear priorities and no-regret actions with clear functional and financial benefits. A pro-active approach to follow up on the renovation advice report can help to identify mental barriers and help moving forward to take action.

For the **struggling single parent**, a socially sensitive approach is crucial, taking into account the mental load, and possible feelings of shame or helplessness. Offering a sounding board, suggesting interventions that fit within their budget and practical possibilities, listing the financial subsidies and loans that this persona is eligible for, and offering support with all the administrative and practical work throughout the renovation process can make a big difference. Although this persona might need more intensive support, engaging with them is societally very relevant because single households are a growing demographic group, and bringing them on board is key to achieve more inclusive neighbourhoods and a just transition.

The **motivated medior** is already convinced and has improved their home over time. For this persona, a key consideration is whether it is worth to invest in their current home, or better to move to a more central and accessible location. Once it is clear that they are motivated to improve the current home, clearly identify where most ecological and financial gains can be made, and stimulate this persona to maintain high sustainability ambitions throughout the renovation project.



# SUPPORT TOOLS

On the next pages we provide an overview of the different communication and support tools that can or could play a role in the renovation journey of each persona. Most of these tools are existing sources of information, influences, or financial and practical support. Where applicable, we link to the relevant website or provider of a specific service. Some tools do not (yet) exist but were suggested during the interviews and focus groups as potentially interesting.

## RENOVATION COACHING



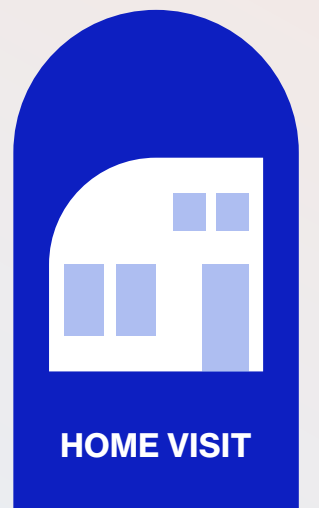
Communication campaign to inform inhabitants of a region, municipality or specific neighbourhood about a renovation support trajectory.



Public presentation at a neighbourhood location to inform residents about the renovation support offer, explaining the benefits and practicalities of renovation advice and coaching.



Digital alternative to the neighbourhood information session, particularly relevant for professionally active, busy and digitally savvy people.



One on one conversation and energy audit of a home to provide a diagnosis of its energy performance and suggest (priority) renovation measures.



A report outlining the conclusions of the home visit with relevant technical and financial information.



Expert advice by an independent renovation coach throughout the renovation process, e.g. to select contractors, evaluate executed works or apply for renovation subsidies.





## INFORMATION SOURCES



SOCIAL  
MEDIA  
INFORMATION

Information obtained through Facebook, LinkedIn, Pinterest, YouTube, Instagram or TikTok, depending on the generation. Can be equally useful or misleading.



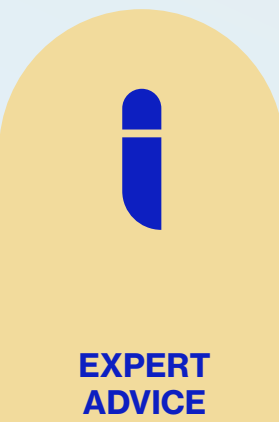
SPECIALISED  
WEBSITE

Information obtained via websites from professional parties such as the Flemish government, municipality, retailer, installer, contractor, or renovation organization.



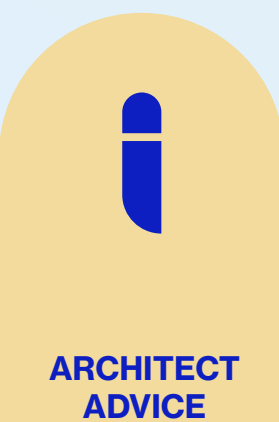
ADVICE FROM  
FRIENDS OR  
FAMILY

Solicited or unsolicited advice or opinions from someone's social network that can be helpful or motivating, but could equally be discouraging or based on misinformation, depending on the source's expertise and experience.



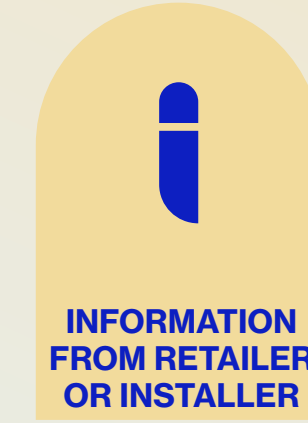
EXPERT  
ADVICE

Advice from a consulted expert such as a renovation coach, building engineer or other professional.



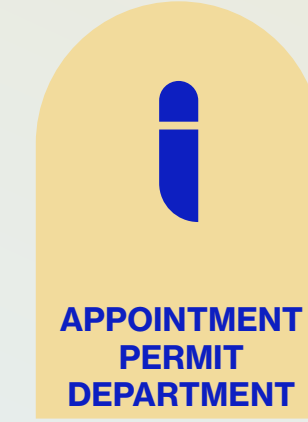
ARCHITECT  
ADVICE

Advice, renovation plan, permit application or architectural design developed by an architect. Usually only involved in renovation projects that require a building permit. Often indicates a more holistic approach, complex renovation project and lengthier renovation process.



INFORMATION  
FROM RETAILER  
OR INSTALLER

Information from a commercial party, often considered less trustworthy because there is a sales agenda. Often specialised in specific solutions and not knowledgeable/neutral about alternative options.



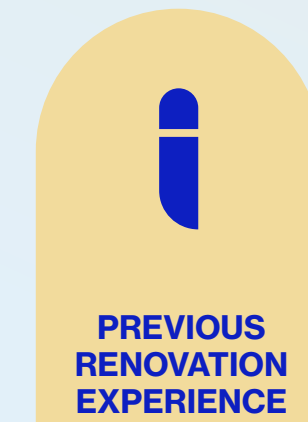
APPOINTMENT  
PERMIT  
DEPARTMENT

In case of interventions that require a building permit, an advisory meeting with the permit officer helps to understand the applicable building regulations.



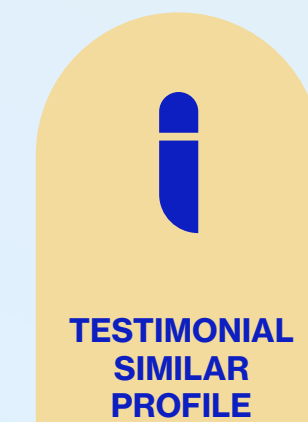
SPATIAL  
PLANNING  
REGULATION

Building regulations issued by the municipality have to be taken into account for the renovation project. These are particularly important in the case of buildings and neighbourhoods that have a heritage value.



PREVIOUS  
RENOVATION  
EXPERIENCE

Previous experiences mean that people have developed some renovation skills and know better what to expect. This can have a positive impact but negative experiences can also increase the barrier renovate again.



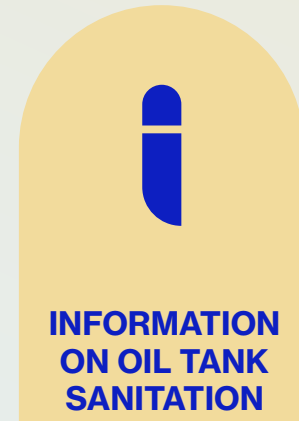
TESTIMONIAL  
SIMILAR  
PROFILE

A realistic but positive testimonial from a relatable person can help to show what people can expect and what would be the benefits of renovation in their specific situation.



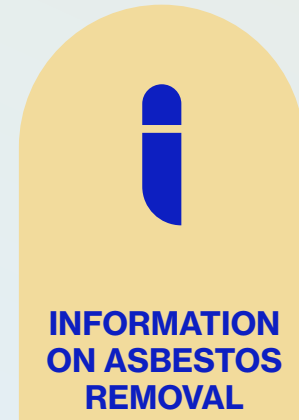
VISIT TO  
SIMILAR HOUSE  
NEARBY

Visiting a similar house in the neighbourhood that has already been renovated can show what is possible, make renovation options tangible and make the benefits visible and more achievable.



INFORMATION  
ON OIL TANK  
SANITATION

Particularly for older houses, the sanitation of an oil tank can be a barrier for renovation. Practical information about how to deal with this can help overcome this specific situation.



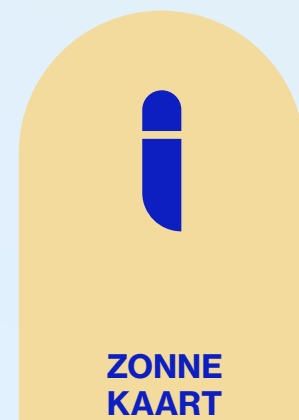
INFORMATION  
ON ASBESTOS  
REMOVAL

Particularly in older homes, removing asbestos materials (e.g. roof panels, pipes) can be a hurdle that needs to be taken before other renovation measures can follow. Information about the correct and safe procedure is key.



ENERGY  
SCAN

Specific target groups can apply for a free home visit by an energy expert. They provide advice on how to save energy at home through small behavioural and technical measures.



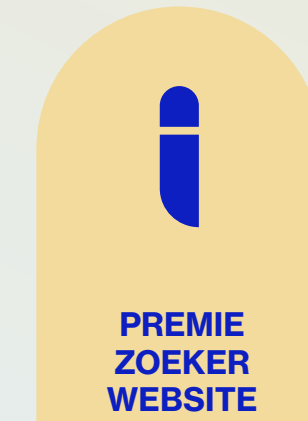
ZONNE  
KAART

An online map shows whether a specific roof is suitable for a solar boiler or photovoltaic panels. It provides a first check, cost indication and payback time for a PV installation.



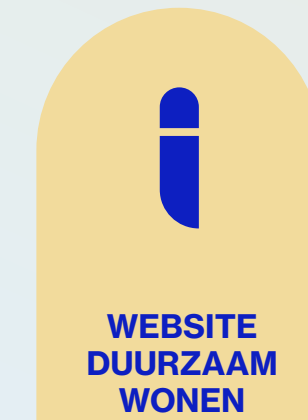
REGULATIONS  
PRIVATE  
RENTAL MARKET

Regulations for the private rental market may impose requirements about housing quality. In some municipalities a 'conformiteitsattest' can be obligatory. It requires a housing inspector to declare the property safe, healthy and conform the regulations.



PREMIE  
ZOEKER  
WEBSITE

Website that integrates information about diverse renovation subsidies.



WEBSITE  
DUURZAAM  
WONEN

Website that integrates information about renovating: subsidies and loans, renovation support, energy efficiency, housing quality, renting, nature inclusive building,...



ECOBOUWGIDS  
WEBSITE

Website with overview of ecological building professionals: designers, contractors, retailers, manufacturers, developers.



ECOBOUWERS  
WEBSITE

Website with inspiration, information and practical support for sustainable renovation projects. Includes a mapping of sustainable building partners (contractors, architects, manufacturer,...)



## PRACTICAL SUPPORT



HELP FROM  
FRIENDS &  
FAMILY

Practical help from friends and family, especially when they have renovation skills, helps to reduce costs and increase motivation.



ATTIC  
CLEANING  
SERVICE

A service to clear out the attic could remove a practical and mental barrier for renewing and insulating the roof.



MOVING  
ASSISTANCE

A moving service to assist when moving to a temporary place to stay or to temporarily store stuff while renovating.



LOGISTICAL  
SUPPORT  
RECYCLING  
PARK

Support to transport renovation waste to the recycling park.



OIL TANK  
SANITATION  
SERVICE

Professional service for oil tank sanitation.



ASBESTOS  
REMOVAL  
SERVICE

Removing asbestos safely often requires a professional approach. [Dubolimburg](#) for example is an organisation that provides this support.



TEMPORARY  
PLACE TO STAY

Place to stay during the renovation. Can be offered by friends or family, or can be organised by PED initiator, municipality or social housing company to reduce financial and practical barriers for renovation.



MEAL &  
GROCERY  
SERVICE

Food box or prepared meals delivered at home can free up mental space for the renovation project.



CHILD  
CARE

Support with child care removes practical barriers for young families during the renovation process.



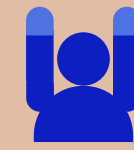
HANDYPERSON  
SERVICE

A mobile app or local network to exchange services allows to find help with chores that are too small for contractors or renovation professionals.



CLEANING  
SERVICE

Cleaning help at the temporary place to stay or after renovation interventions, can reduce mental load and practical hassle.



SUPPORT TO  
CONTACT &  
CHOOSE  
CONTRACTOR

Service often offered by renovation coach to overcome important barrier of finding, contacting, comparing and choosing reliable contractor.



POOL RELIABLE  
LOCAL  
CONTRACTORS

Informal list or pool that is formally composed through public tender. Contains reliable local contractors for sustainable renovation projects.



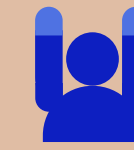
QUALITY LABEL  
CONTRACTORS

Label for reliable, qualitative or ecological contractors could increase renovator's trust in building professionals.



DIY  
TOOLKIT

Toolkit with guidelines and professional support for DIY renovators. Allows to install technical installations: electricity, heating, plumbing and ventilation.



DIY  
WORKSHOP

Practical workshops and info sessions for DIY renovators. Topics include roof insulation, windows and wall insulation, ventilation, heat pumps and solar panels.



SOCIAL  
RENTING  
SUPPORT

Organisation that unburdens landlords throughout the entire renovation process, on the condition that the property is rented out through a social rental agency after renovation. Examples are Pandschap and WarmNest.



## FINANCIAL SUPPORT



### MORTGAGE BANK LOAN

Classic mortgage loan to buy and/or renovate.



### LOAN/GIFT FROM FRIENDS OR FAMILY

Financial gift or low-interest loan from family or friends. Improves bank loan conditions and reduces financial barriers for renovation. Financing through own social networks can be linked to specific cultural habits and preferences.



### MIJN VERBOUWLENING

Public loan up to 60 000 euro for energy efficiency and housing quality measures, with a favourable rent (2,25%). For private home owners from low and middle income category, private landlords, or association of co-owners.



### MIJN VERBOUWPREMIE

Integrated application for different energy renovation subsidies. Applies for owner-occupiers, rent through a housing company or social rental agency, or other investors.



### ENERGY RENOVATION SUBSIDIES

Other renovation subsidies such as provincial or municipal subsidies, property tax reduction for energy renovation, or other.



### EPC LABEL SPRONG

Subsidy for all home owners when an EPC improvement is realised within 5 years. Applies for homes with label E/F that becomes minimum label C, or for apartments with label D, E or F to minimum label B.



### RENOVATION CREDIT WITH RENT SUBSIDY

Rent subsidy for home owners that have to comply with renovation obligation. Applies when taking out a bank loan for energy renovation upon buying a house with label E or F that will be renovated within 5 years.



### NOOD KOOP FONDS

Rentless renovation credit up to 50 000 euro for emergency home owners. Distributed through the OCMW and followed up through Energiehuis.



### VLAAMSE WOONLENING

Credit offered by 'Vlaams Woningfonds' to buy, keep or renovate a home for households or singles with a limited budget.



### SOCIAL (RENOVATION) CREDIT

Mortgage and renovation loans with favourable conditions. Can include not only energy measures but also interior renovation. Often also offers renovation support. Example of a social credit organization is Onesto.



## COLLECTIVE TOOLS



GROUP  
PURCHASE  
OIL TANK  
SANITATION

Group purchase can be organised by municipalities or other (local) governments to unburden renovators and to obtain a more advantageous price, which is the case in [Genk](#) for example.



COLLECTIVE  
NEIGHBOUR-  
HOOD ENERGY  
PROJECT

An shared energy infrastructure project (district heating) or energy sharing initiative organised by a municipality, developer, citizen group, energy cooperative or other PED initiator.



GROUP  
PURCHASE  
ASBESTOS  
REMOVAL

Group purchase can be organised by municipalities or other (local) governments to unburden renovators and to obtain a more advantageous price.



GROUP  
PURCHASE  
RAINWATER  
TANK

Group purchases are regularly organised by intermunicipal development companies or other public and collective organisations to stimulate local rain water storage and use.



GROUP  
PURCHASE  
ENERGY

Group purchases energy are regularly organised by provinces or other public and collective organisations to give people access to more affordable energy tariffs.



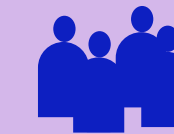
ENERGY  
SHARING  
WITH  
YOURSELF

A [service](#) supported by network operator Fluvius that allows to share energy between two buildings of the same grid user. Can be an incentive for landlords to install PV on rental units.



ESCO FORMULA  
SOLAR PANELS

A [commercial service](#) whereby solar panels are installed while the investment cost is payed back through a fixed, favourable electricity tariff. It offers clients both financial and practical unburdening.



BUREN  
PREMIE

[Subsidy for collective renovation trajectories](#) with a BENOcoach. Distributed by network operator Fluvius to the BENOcoach.