



Deliverable 7.3 – Policy recommendations for expanding the network of one-stop shops

Responsible partner: BACC

Version 1.0, August 2026



**Co-funded by
the European Union**

This project has received funding from the European Union's LIFE programme under Grant Agreement No 101120740.

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I. EXECUTIVE SUMMARY

Bulgaria needs a permanent service that helps owners move from an intention to renovate their building to a prepared, financed and well-executed project. The SHEERenov+ project has shown that different organisations can provide such support according to local conditions, given that the service follows common standards and expands over the entire process. This experience provides a basis for the national network of one-stop shop (OSS) to gradually reach the indicative full coverage set out in the draft National Building Renovation Plan for the period after 2030: approximately one specialised OSS per 80,000 inhabitants. The model complements the information provided by regional information centres and the administrative support of municipalities with specialised technical and financial assistance throughout the building renovation process.¹

This document sets out four interconnected recommendations:

1. **A national network of OSSs.** The National Decarbonisation Fund (NDF) should develop a network with a public register, a common service standard, training, quality control and sustainable funding for client support. Qualified energy auditors, professional property managers, energy agencies, municipalities and joint teams should be able to participate. Expansion should be assessed by access to a functioning service and the progress of projects, rather than solely by the number of offices opened.
2. **Financing residential renovation.** Viable financial products should be available for single-family and multi-family buildings, combining owners' contributions, repayable finance and limited public support. OSSs should assist with technical preparation, the choice of suitable finance and implementation. Additional assistance for households experiencing energy poverty should have a separate, secured funding source.
3. **Support for energy communities through OSSs.** The network's services should include a clear pathway for groups of citizens and organisations: a collective decision, a technical and financial model, investment preparation, administrative procedures for energy sharing and verification of the first correct billing. This would make the new opportunities for joint generation and consumption more accessible beyond individual pilot initiatives.
4. **Effective implementation of the EED and EPBD.** Amendments to the Energy Efficiency Act should connect the obligations under both directives with the quantitative targets and financing of the National Building Renovation Plan, the NDF's activities, accessible energy performance certification and independent verification of results. Monitoring should show not only the funds invested and projects supported, but also completed renovations and achieved savings.

The four recommendations address different parts of one system. The law and plan set the targets and responsibilities; the NDF and financial institutions provide resources; OSSs turn opportunities into prepared investments; and verification shows whether renovation achieves the expected quality.

¹ Ministry of Regional Development and Public Works (MRDPW) (2026). *Draft National Building Renovation Plan of the Republic of Bulgaria*. Available at: <https://www.mrrb.bg/bg/proekt-na-nacionalen-plan-za-sanirane-na-sgradi-na-republika-bulgariya/>

II. INTRODUCTION: WHAT THE SHEERENOV+ PROJECT DEMONSTRATED

The SHEERenov+ project, funded under the EU LIFE programme, sought to demonstrate the potential of integrated building renovation support in six Bulgarian cities: Sofia, Plovdiv, Stara Zagora, Burgas, Ruse and Gabrovo. The centres operate under different organisational arrangements: their operators include a private consultancy providing the full range of services, an energy company, a technical specialist, a high-performance buildings expert, an organisation with a regional business network and a municipality. What they have in common is practical assistance to owners in planning, financing and implementing renovation.

According to the project's consolidated results, the six OSSs have achieved strong results: they have supported more than **230 building renovation projects** involving over **2,400 families** and helped mobilise **EUR 11.7 million in investment**. The centres in Sofia, Gabrovo and Stara Zagora alone supported 60 projects approved under Stage II of the National Recovery and Resilience Plan (NRRP), accounting for **more than 21% of the 282 projects approved under this scheme nationwide**. Support varies with each building's needs: organising owners, audits and design, cost estimates, application preparation or coordination during implementation, and often all of these together.

The experience explains why the NRRP reform supporting one-stop shops for building renovation, which assigned this function to the existing public regional information centres, is insufficient on its own. In multi-family buildings, continuous facilitated discussions with and among owners, adequate legal and technical advice, and an understanding of individual concerns and costs are decisive to reach a collective decision. Single-family buildings and smaller investments need affordable technical assessments and a clear choice among own funds, programmes and loans. In both cases, after the initial consultation, experienced professionals with technical, legal, administrative and financial expertise are needed to advance a project to each consecutive stage.

SHEERenov+ developed the tools to expand and improve this service: a common approach to client support, eight practical guides, training for teams and local professionals, databases of specialists, and a digital platform for owners and OSSs. Ten additional organisations are ready to adapt the model, providing the first immediate opportunity for the next stage of expansion.

The common experience gained also defines the next task. Different operators can apply the model, but national scale requires a common approach to quality assurance, resources and rules for paying for services, availability of and direct links to financial products, and reliable project tracking. The same local infrastructure can also support groups considering an energy community, from the initial decision and building assessment to investment and the practical sharing of energy.

III. RECOMMENDATION 1: A NATIONAL NETWORK OF ONE-STOP SHOPS

Context and starting point

The European framework now treats advisory services as part of building renovation policy. Article 22 of Directive (EU) 2023/1791 on energy efficiency² provides for access to integrated advisory services, while Article 18 of Directive (EU) 2024/1275 on the energy performance of buildings³ requires geographically accessible technical assistance facilities, including one-stop shops. For owners, this assistance should connect technical choices, administrative procedures and financing opportunities throughout the renovation process. The latter Directive allows different approaches to territorial coverage, including an indicative one-stop shop per approximately 80,000 inhabitants.

The draft Bulgarian National Building Renovation Plan translates this framework into three complementary functions. Regional information centres provide initial information, municipalities assist with administrative procedures, and specialised OSSs support owners from organisation and project preparation through financing and implementation to monitoring the results. The plan envisages a phased expansion of the specialised network, with a long-term benchmark of meeting the requirement of the EPBD for one OSS per approximately 80,000 inhabitants. SHEERenov+ demonstrates that local professional teams can provide such a service. Its expansion, however, depends on permanent renovation support programmes, clear operating rules and sustainable remuneration after project funding ends.

The November 2025 amendments to the Energy Efficiency Act⁴ explicitly tasked the National Decarbonisation Fund (NDF) with providing one-stop-shop technical assistance. The Fund's operational framework envisages establishing and maintaining an OSS network, a register, guidance, training and quality coordination. The institution responsible for the network has thus been identified, but practical roll-out requires the conditions for operator participation, the scope of services, reporting and payment sources to be specified.

The Social Climate Plan (SCP)⁵ offers an opportunity to add targeted support for eligible vulnerable households to the general model: help in reaching the service, preparing the project and securing additional funding for their contribution to renovation. The precise scope and resources depend on the final plan and its implementation rules. This targeted component can operate through the same OSS network, while the core service and investment products remain available to all owners.

² Directive (EU) 2023/1791 of the European Parliament and of the Council of 13 September 2023 on energy efficiency and amending Regulation (EU) 2023/955 (recast). Available at: <https://eur-lex.europa.eu/eli/dir/2023/1791/oj?locale=bg>

³ Directive (EU) 2024/1275 of the European Parliament and of the Council of 24 April 2024 on the energy performance of buildings (recast). Available at: <https://eur-lex.europa.eu/legal-content/bg/ALL/?uri=CELEX:32024L1275>.

⁴ Energy Efficiency Act. Available at: <https://www.me.government.bg/bg/library/zakon-za-energiinata-efektivnost-537-c25-m258-2.html>

⁵ Draft Social Climate Plan of the Republic of Bulgaria, June 2025. Available at: <https://www.strategy.bg/bg/public-consultations/11203>

Main barriers

Barrier	How it manifests
No continuous financing for building renovation	Support is mainly provided through time-limited programmes with 100% grants. Between calls there is no continuously available financial product combining owners' contributions, loans, guarantees and targeted grants. This interrupts the project pipeline and makes it difficult for OSSs to operate sustainably.
Fragmented support	Different institutions provide information, but owners are often left on their own when choosing measures, preparing the project and finding finance.
No sustainable payment mechanism	Existing specialised OSSs have largely been developed with project funding. There is still no common mechanism for paying for the service throughout the investment process.
Limited willingness to pay for professional assistance	The long-standing use of programmes offering 100% grants has created an expectation that public funding will cover not only the investment itself, but also the preparatory and advisory services it requires. OSS experience shows that owners recognise the value of professional assistance and its role in successful project preparation and implementation. However, securing sufficient agreement within a condominium to pay collectively for these services remains difficult. This limits the scope for financing the service solely through direct payments from clients.
Uneven local capacity	The presence of an information office does not mean that a team is available locally to arrange an audit, structure finance and coordinate construction works.
Complex preparation of residential projects	Multi-family buildings require agreement among owners, while in single-family buildings preparation costs are often high relative to the investment. In both cases, banks and funds need a sufficient supply of well-prepared projects.
No shared data or quality control	Without consistent tracking, it is impossible to establish reliably how many enquiries progress to ready projects, finance and completed renovation, or where the service breaks down.

Core proposal

The National Decarbonisation Fund (NDF) coordinates a network of qualified one-stop shops (OSSs) that help owners from the initial assessment to completion and verification of building renovation. The Fund provides common rules, a register, training and quality monitoring. Various local operators deliver the service according to their capacities and owners' needs.

How owners access the service

Local function	Role
Regional information centres	Provides basic information and directs owners to the appropriate service.
Municipality	Assists with local administrative procedures and outreach to owners. It may also provide a broader service if it has the necessary capacity.
Specialised OSS	Takes responsibility for a particular case: supports the owners' collective decision, technical preparation, choice of finance, organisation of implementation and monitoring of outcomes.

These are complementary functions, not a mandatory sequence of service desks. Owners can approach their chosen OSS directly. The investment decision remains with the owners, while the financing decision rests with the NDF or the relevant lender.

Conditions for quality implementation and accountability

Component	Proposed mechanism
Coordination and register	The NDF maintains a public register of operators, their territorial coverage, services and access conditions. Common templates, digital case tracking and regular reporting allow a project to move between institutions and specialists without repeatedly preparing the same documents.
Open operator model	Participation is based on published criteria for expertise, capacity and quality. Energy auditors, professional property managers, energy agencies, engineering organisations, municipalities and joint teams can take different roles. Tasks requiring professional authorisation are performed by the relevant qualified specialists. No professional group has exclusive access to the network.
Common service standard	Each client knows the scope of support: assessment of the building and needs, agreement among owners, a technical and financial plan, project preparation, comparable contractor offers, implementation assistance and checks after completion. In more complex cases, a designated professional maintains contact with the owners throughout the process.
Sustainable remuneration	OSS work is financed through a transparent combination of fees paid by the recipients of the services and targeted technical assistance where eligible. Public payment may be tied to verifiable stages: assessment, an investment-ready project, support during implementation and a documented outcome. It should not depend solely on grant approval. Separate support to maintain access to the service may be provided in areas with weak demand.

Training and quality	The NDF organises common guidance and operator training, while SEDA contributes technical methodologies within its remit. Fees and links with contractors are disclosed; a complaints procedure and independent sample checks of technical documents and completed projects are provided.
Territorial expansion	The network develops in stages in line with the draft National Building Renovation Plan. The benchmark for full roll-out after 2030 is approximately one specialised OSS per 80,000 inhabitants, combined with assessment of accessibility across regions. Outreach visits and remote support complement permanent local teams.

SHEERenov+ experience shows that an integrated service package combining services provided free of charge with paid services can work in practice. At the BACC OSS, some information, owner mobilisation and organisational activities are not charged separately, but are included in the overall service. Specialist technical services are paid. Packaging these activities reduces organisational and coordination costs, allowing the paid services to be offered at more competitive prices. During SHEERenov+, EU funding also made it possible to include in the package a highly specialised service - the energy audit, at no cost to owners. This further reduced their costs and helped mobilise them.

This experience points to a possible transitional model for the financial sustainability of OSSs: an integrated service offered at an optimised price, combining owners' contributions with targeted public support for specific components. It maintains access to professional assistance while creating conditions for a market for these services to develop gradually.

How results will be measured

Alongside territorial coverage, monitoring should record the number of owners actually served, projects prepared, financing secured, and renovations started and completed. Preparation time and cost, cases that do not proceed and the reasons why, client satisfaction, identified defects and verified energy savings should also be recorded. Expansion of the network can thus be judged by access to the service and completed, high-quality investments, rather than only by the number of registered centres.

Timeline

Period	Network development	Verifiable result
2026-2027	Within the NDF, coordination arrangements, the common service scope, operator criteria, register, training and payment model are established. Experience from existing OSSs is used to test these rules in actual projects.	Published conditions for joining the network, a functioning referral mechanism for owners and the first service provision contracts.
2027-2028	The network gradually expands towards the indicative 15–20 specialised OSSs envisaged in the draft National Building Renovation Plan. The service is linked to NDF financial products and other available funding sources.	Owners advised, projects prepared, financing secured and works started are reported separately.

2028-2030	Access to a specialised OSS is provided in every region, including through teams serving more than one municipality. Links with regional information centres and municipalities become part of the normal customer journey.	The service is accessible throughout the country, and its quality is assessed through completed projects and owner feedback.
After 2030	Coverage advances towards the draft plan's benchmark of one OSS per approximately 80,000 inhabitants, while actual travel time to access the service is also considered in sparsely populated areas.	Network growth is tied to demand, service quality and the volume of building renovation achieved, rather than only to the number of offices.

IV. RECOMMENDATION 2: RESIDENTIAL RENOVATION WITH ACCESS TO FINANCE

Context and starting point

The Energy Performance of Buildings Directive requires the average primary energy use of the residential building stock to fall by at least 16% by 2030 and by 20-22% by 2035 compared with 2020. The draft National Building Renovation Plan (NBRP) links this trajectory to the number and types of buildings renovated, investment and verifiable outcomes, and sets specific quantitative targets. At the same time, a fund manager has been selected for the National Decarbonisation Fund (NDF), and single-family buildings have been identified as a priority for its first financial products.

In its published comments on Bulgaria's draft NBRP, the European Commission raises two directly related questions: following publication of the targets, the assessment of investment needs and funding sources for residential buildings must be completed, and the mechanisms, expected volumes and timetable for mobilising private capital must be specified. The OSS network can turn these mechanisms into an accessible service for owners and a steady pipeline of prepared projects.

Main barriers

Barrier	How it manifests
Time-limited funding rounds	Programmes offering 100% grants create expectations of the next call but do not provide a continuously available product for owners ready to invest with their own contribution.
High preparation costs	For single-family buildings, the cost of assessment, design and application is significant relative to each investment.
Difficulty financing multi-family buildings	A collective decision by owners does not automatically settle who borrows and how payments are collected. Multiple individual loans increase banks' costs, while joint and several liability among neighbours is not an acceptable solution.
Unequal ability to pay	Owners with different incomes may live in the same building. Without targeted support for households experiencing energy

	poverty, the contribution required from some of them may block the collective investment.
Disconnected technical and financial procedures	The technical passport, energy performance certificate, costing of measures, offers, credit assessment and supervision of works are often prepared separately. This lengthens the process and makes it harder to verify the outcome actually achieved.

Core proposal

The OSS network should provide a single pathway from the initial building assessment to financing, implementation and verification of results. The NDF should develop continuously available products for single-family and multi-family buildings, based on repayable finance, owners' contributions and limited, pre-funded public support. For households experiencing energy poverty, additional resources should come from social policy, an approved Social Climate Plan or another targeted source, separate from the revolving capital of the core products.

Financing pathways by building type

Group	Proposed product and OSS role
Single-family buildings	A proportionate assessment of the building's condition and a plan for comprehensive or staged renovation determine the suitable investment. The OSS prepares the technical and financial dossier. An affordable NDF loan is offered for the repayable portion, initially through a limited pilot portfolio. After demand, costs and repayments have been assessed, bank loans with a partial Fund guarantee may be introduced. A limited grant component is possible while owners retain the leading role.
Multi-family buildings	The OSS supports the owners' decision, a shared technical project, cost allocation and the financing application. A model with approximately 40% basic public support and a 60% owner contribution from own funds or affordable repayable finance could be tested. This is a starting point for a pilot, not an established aid rate. Before loans are provided, a workable mechanism for obligations and payment collection should be tested legally and with banks, without making neighbours jointly liable for one another's debts, in light of the INSPIRenov project's recommendations.
Households experiencing energy poverty	Within the same technical process, additional support is provided for an eligible household's share once separate resources have been secured and its status can be verified under the national methodology. A separate grant pathway is envisaged for households that cannot safely take on a loan. This additional support is reported separately from the core financial product.

Conditions for quality implementation and accountability

Component	Proposed mechanism
Single investment dossier	This brings together ownership data and owners' decisions, the initial energy performance, the certificate and applicable technical documents, selected measures, costs, expected savings and funding sources. The documentation requirements are proportionate to the project's size and risk.
Technical quality	Measures are sequenced according to the condition of the whole building. For staged renovation, the first stage is checked for compatibility with later stages. Owners retain the choice of contractors, while payments are linked to documented completion and acceptance of works.
Separation of funding sources	Eligible costs and the sources for loans, guarantees, basic grants, technical assistance and social top-ups are published for each product. Checks prevent double funding. Public resources and risk assumed are compared with the funds mobilised from owners and banks.
Link to the NBRP	The NDF's annual portfolio is reported by building type, number of buildings and dwellings renovated, floor area, initial and achieved energy performance, and contribution to the national trajectory. The share of investment in the worst-performing buildings is monitored separately.
Verification of results	On completion, implemented measures, acceptance of the works and updated energy performance are documented. For a sample of projects, calculated savings are compared with operational data, taking account of use conditions. Defects and necessary remedial work are also recorded.

How results will be measured

Owners reached, investment-ready projects, applications, approved financing, renovations started and completed, and reasons why cases do not proceed should be reported separately. Financial indicators should include total investment, public support, owner and bank contributions, arrears, and private capital mobilised per euro of public resources. Energy outcomes should be reported by building type and renovation depth so that the contribution to the NBRP's quantitative targets can be verified.

Timeline

Period	Product development	Verifiable result
2026-2027	Terms for both products, financial calculations, the standard technical dossier and agreements with OSSs are prepared. The legal and banking model for payment in multi-family buildings is tested.	Published product terms and funding sources; readiness for limited pilots.

2027-2028	Direct NDF financing for single-family buildings and a limited number of multi-family projects are piloted. The social strand starts once separate resources and a workable eligibility verification procedure are in place.	Data on preparation costs, demand, approvals, cases that do not proceed, construction quality and initial loan repayments.
2028-2030	Based on pilot results, product coverage is expanded and bank participation is negotiated, including through guarantees with defined risk for the NDF and lenders. Annual results are compared with updated NBRP targets.	A continuous pipeline of well-prepared and completed projects, reported private capital and a verifiable contribution to residential stock renovation.

The level of basic support and the timetable for expansion should be confirmed through financial modelling and pilot results.

V. RECOMMENDATION 3: ENERGY COMMUNITIES IN RESIDENTIAL BUILDINGS WITH OSS SUPPORT

Context and starting point

Since 2026, the methodology⁶ of the Energy and Water Regulatory Commission (EWRC) and the Electricity Trading Rules⁷ have allowed generated electricity to be allocated among the metering points in a registered group. Remote-readable metering is needed for each point, along with registration with the network operator and data exchange with suppliers, which reflect the allocated quantities in monthly bills. Allocation is calculated for each settlement period in proportion to measured consumption, up to the consumption of each point. This creates an opportunity to share electricity with individual dwellings, but does not yet provide an easy path for a condominium or a neighbourhood from a collective decision to the first accurate bills.

Existing operational energy communities in Gabrovo, Burgas and Sofia show that citizens, municipalities and other participants can organise a joint investment in a photovoltaic installation. Under the models used so far, however, the benefit to citizens is mainly financial, and only two residential metering points owned by a community member currently use the electricity generated. The next step for the residential sector is therefore a model whose primary purpose is to deliver electricity to individual households as metered shared quantities. In Gabrovo and Sofia, the first energy communities were directly supported by SHEERenov+ OSSs, whose experience can help prepare this next step.

⁶ Methodology for Calculating the Quantities of Electricity Generated, Allocated for Consumption and Sold, published in the *State Gazette*, No 6 of 16 January 2026. Available at: <https://dv.parliament.bg/DVWeb/showMaterialDV.jsp?idMat=240501>.

⁷ Energy and Water Regulatory Commission (EWRC) (2026) Rules Amending and Supplementing the Electricity Trading Rules. Available at: <https://dv.parliament.bg/DVWeb/showMaterialDV.jsp?idMat=241058>.

Main barriers

Barrier	How it manifests in a residential building
Lack of awareness and public information	Citizens are unfamiliar with the concept of an energy community and do not understand how sharing works. They lack confidence in their investment, and there is no neutral party (an OSS) to convene and facilitate a meeting of the co-owners.
Financial burden of meter and assessment costs	The costs of a preliminary technical assessment and of replacing, through the distribution network operator, electricity meters that lack the required capabilities make the project economically unviable if borne by the condominium. Each metering point in the group must have a commercial meter for electricity consumed and/or generated, capable of remote reading and transmitting measurement data by settlement period.
Collective decision and roof rights	Owners must decide whether and under what conditions the shared roof will be used for an installation, who participates in the investment and how the rights of non-participating owners are protected.
Lack of integrated technical assistance	Roof assessment, system sizing, grid connection, hourly consumption of dwellings, projected sharing and financing are rarely prepared as one project. This makes the investment decision difficult.
Complex route to billing	Suitable meters for participating dwellings, identification of metering points, group registration, data exchange and checks on how suppliers reflect shared quantities are needed.
Difference between capital contributions and metered energy	Households may invest different amounts, while the current methodology allocates shared electricity according to measured consumption. Financial relationships among participants must be agreed separately and clearly.
Lack of finance-ready projects	Without a professional responsible for the case, owners struggle to assemble consistent technical documents, a clear price, contracts and a suitable financing source.

Core proposal

A specialised module for electricity sharing in residential buildings should be added to the services of the national OSS network. The OSS should support owners from building assessment and the collective decision through technical preparation, financing and registration of participating metering points to verification of the first bills. The principal practical case is a photovoltaic installation on the roof of a multi-family building whose output is allocated to individual dwellings. The same service can be applied to nearby residential buildings or single-family homes where technical and legal conditions permit.

To ensure that projects are financially viable for the condominium, available resources under the EEA Financial Mechanism⁸ should be used to: (1) fund OSS services (free technical, legal and organisational assistance for the building); and (2) subsidise or cover the costs of installing smart electricity meters for participating households.

How a residential project moves through an OSS

Stage	Support for owners	Verifiable result
Initial assessment	The condition and use of the roof, potential for an installation, dwelling consumption and links with planned building renovation are assessed.	Preliminary technical and financial option, including an assessment of whether the project merits further preparation.
Collective decision	An understandable proposal is prepared for owners, covering generation and consumption estimates, roof rights, participants, costs, governance, maintenance, and conditions for joining or leaving.	A decision is taken and relationships among participants are agreed.
Investment preparation	The technical design, financing model and documents for grid connection and construction are prepared.	A project ready for financing and implementation.
Registration and metering	Metering points, required meters and documents for registering the group are agreed with the network operator.	Registered metering points and readiness to account for shared quantities.
Verification of results	Generation and allocation data are checked against the first bills of participating households; discrepancies are followed up until resolved.	Verified sharing visible on the bills of individual dwellings.

Conditions for delivery through the OSS network

Component	Proposed mechanism
Common technical assistance package	The NDF-coordinated network uses common templates for building assessment, owners' decisions, technical specifications, financial calculations and case tracking. Specialist tasks are performed by duly qualified professionals.
Legal preparation	For each project, the applicable organisational form, roof rights and contractual relationships among participants are examined. Bulgarian law provides for citizen energy communities through

⁸ Explanatory Memorandum to the Act on the Ratification of the Memorandum of Understanding on the Implementation of the EEA Financial Mechanism 2021–2028. Available at: https://www.parliament.bg/pub/plenary_documents/51-602-02-5_.pdf

	existing organisational forms, including a civil partnership under the Obligations and Contracts Act.
Links with the network operator and suppliers	Practical cases are used to agree templates, data exchange, sample bills and a correction procedure. The OSS remains the point of contact for a particular project until the first billing has been verified.
Financing and participation	Prepared investments may be directed to a suitable financial product, including an NDF product where one is available for this activity. Separate targeted support with an identified source is envisaged for households unable to fund their participation, without shifting the cost to their neighbours.
Learning from real cases	Experience from the Gabrovo and Sofia OSSs is supplemented by initial residential sharing projects. Documented timelines, costs, rejected applications and bill corrections are used to train the rest of the network and inform proposals to the competent institutions.

How results will be measured

In addition to the number of initiatives established, reporting should cover residential buildings with prepared projects, household meters included, kWh actually shared, the time from collective decision to registration, and the share of households whose bills have been checked and found correct. Private investment, benefits to participating households and reasons why projects do not proceed should be monitored separately. The measure of success is functioning sharing in homes, not merely an installed system or an established community.

Timeline

Period	Development	Verifiable result
2026-2027	Conditions for financing are prepared (EEA Financial Mechanism programme).	Operational guidelines and rules are ready.
2026-2027	The common technical assistance package and a limited number of residential cases are prepared through existing OSSs.	Owners have technical and financial options, and the first buildings take investment decisions.
2027-2028	Prepared projects proceed through construction, registration and bill verification.	The first residential groups with quantities actually shared across household meters are documented.
After 2028	Verified documents and solutions are incorporated into training and services across the expanding OSS network.	More buildings can complete the process with known timelines, costs and responsibilities.

VI. RECOMMENDATION 4: IMPLEMENTING THE EED AND EPBD WITH VERIFIABLE RESULTS

Context and starting point

The Energy Efficiency Directive (EED) requires technical assistance, financial mechanisms and tracking of energy savings. The Energy Performance of Buildings Directive (EPBD) links the national building renovation plan to financial support, one-stop shops (OSSs), energy performance certificates and quality control of those certificates. These elements must work together to take owners from building assessment to an implemented and verified investment.

Two draft amendments to the Energy Efficiency Act (EEA)⁹¹⁰ were discussed in 2026. The subsequent rules, institutional capacity and funding will be decisive for their impact. The draft National Building Renovation Plan (NBRP) sets out targets and investment needs, while the National Decarbonisation Fund (NDF) already has a legal basis and operational governance. In its comments on the plan, the European Commission calls for clearer interim targets for residential buildings, an assessment of investment needs, and concrete mechanisms, volumes and timetables for mobilising private capital. A working link must be built between those targets and actual investments.

Main barriers

Barrier	How it manifests
Targets without an annual delivery mechanism	National trajectories do not show clearly enough which buildings will be renovated in the coming years, with what resources and under which institution's responsibility.
Mismatch between investment needs and available products	Announced budgets alone do not show how much private capital will be mobilised or how many prepared residential projects will secure financing.
Difficult path from certificate to project	Energy performance certification is still not used consistently enough to select measures, prepare financing and verify completed renovation.
Insufficient technical assistance and local capacity	New requirements for owners and public bodies will not accelerate renovation without specialists, OSSs and viable financial solutions.
Incomplete data and document control	A reported expense, an issued certificate or a completed construction contract does not by itself demonstrate the quality of the works or the energy savings achieved.

⁹ Draft Act Amending and Supplementing the Energy Efficiency Act. Consultation No 12542-K. Available at: <https://www.strategy.bg/bg/public-consultations/12542>.

¹⁰ Draft Act Amending and Supplementing the Energy Efficiency Act. Consultation No 12653-K. Available at: <https://www.strategy.bg/bg/public-consultations/12653>.

Core proposal

The EEA amendments and secondary legislation should be linked to a three-year implementation programme for the NBRP, updated annually. For each measure, the expected number and floor area of buildings to be renovated, investment needs, public and private resources, responsible institutions and method of verifying results should be specified. The NDF and OSS network provide a pathway to prepared and financed projects, while the Sustainable Energy Development Agency (SEDA) has the capacity needed to maintain data and verify quality and achieved savings.

From legal requirement to renovated building

Component	Proposed mechanism
NBRP governance	The three-year programme translates the long-term trajectory into annual volumes of work and finance. Progress is reviewed annually; when delivery falls behind, reasons are identified and measures, resources or the timetable are updated. Municipal programmes are connected to this framework through their own quantitative targets and lists of priority buildings.
Predictable financing	The Ministry of Regional Development and Public Works (MRDPW), in coordination with the NDF, publishes a multi-year building investment plan showing expected funding by source, financial products, target groups and projected private capital mobilised. Products for single-family and multi-family buildings combine limited public support with separately secured resources for eligible households experiencing energy poverty. Approved funding as well as contracted, started and completed investments are reported.
Project preparation	OSSs support owners with the collective decision, building assessment, choice of measures, financial plan and implementation. Legal requirements are thus linked to a permanently available service and NDF products instead of depending on occasional grant calls. Continuous access should cover both a financial product for the investment itself and the technical assistance needed to reach an investment decision. A core set of services, including an initial assessment, organisational support, preparation of a technical and financial option, and guidance towards suitable finance, should have a stable public co-financing mechanism, whether or not a particular grant call is open. Specialist services for individual clients may be paid for in full or in part by owners, depending on the service and the applicable financial product. This would make technical assistance a permanent element of building renovation policy, rather than a temporary activity attached to individual programmes.
Energy performance certificates and	An accessible digital process for preparing and registering certificates is provided without weakening the methodology or

building renovation passports	quality checks. The building renovation passport helps sequence measures when comprehensive renovation cannot be carried out at once. The data are also used to set financing priorities and conditions.
Verification of quality and savings	Comparable data on conditions before intervention, works carried out and outcomes afterwards are retained for financed projects. Sample checks cover certificates, technical solutions and construction quality. Energy savings are verified under predefined methodologies, with rules to prevent double counting. A payment into the NDF does not in itself count as an achieved saving.
Institutional capacity	SEDA's new duties concerning the information system, certification, supervision and verification of savings are backed by experts, a budget and technical infrastructure. Municipalities receive methodologies and technical assistance for their buildings and programmes. Management and financing of measures are kept separate from independent verification of outcomes.

How results will be measured

Annual reporting should distinguish residential and non-residential buildings: the number and floor area of renovations started and completed, performance before and after intervention, verified final and primary energy savings, public expenditure and private capital mobilised. For the NDF and OSSs, it should track progress from initial enquiry to technically prepared, financed and completed projects, including reasons for attrition. The results of checks on certificates and construction works should also be published. This would show whether the pace and quality of renovation are actually improving.

Timeline

Period	Development	Verifiable result
2026-2027	The legislative framework is completed and a timetable is set for the necessary secondary legislation. The first NBRP implementation programme, the NDF investment plan and shared reporting data are aligned.	Responsibilities, funding sources, annual indicators and verification methods are published.
2027-2028	Financial products and OSS services are linked to the plan's priorities. Comparable reporting on projects, certificates and inspection findings begins.	The first annual review shows how many buildings secured finance and completed renovation, and where the process stalls.
2028-2030	The programme and financial instruments are adjusted in light of verified outcomes and progress towards interim targets.	There is available public information on investments, work quality and achieved savings sufficient for the NBRP trajectory.

VII. CONCLUSION

The four recommendations in this document arise from SHEERenov+ work with actual buildings and their owners through integrated services delivered by the six OSSs supported by the project. This experience shows where the investment process stalls: at the collective decision, technical preparation, project administration, access to finance, contractor selection and quality control. Expanding the OSS network therefore makes sense when more owners can access permanent, predictable resources for implementing high-quality projects, and energy community initiatives achieve actual electricity sharing in homes.

Moreover, the project made it clearly visible that a sustainable OSS network requires a reliable model for financing the services it provides. It cannot rely solely on temporary project funding or on direct payments from owners. A blended model is needed, combining public support for continuous access to core services with owners' contributions towards the cost of professional assistance. Public support should have a clear long-term purpose: to ensure access to the service while helping to develop a sustainable market for professional building renovation services, rather than replacing that market.

Thus, alongside work at local level, a series of concrete proposals to improve the systemic conditions for building renovation and expanding the existing OSS network in a sustainable manner were presented to national institutions. They concern the draft National Building Renovation Plan, the Social Climate Plan, the two draft amendments to the Energy Efficiency Act discussed in 2026, SEDA's institutional capacity, and the operationalisation of the National Decarbonisation Fund (NDF). Dialogue with institutions and professional partners connected the OSSs' practical experience to questions of responsibilities, sustainable payment for the service, financial products and verification of outcomes.

An important part of this dialogue took place in coordination with the SMAFIN Expanded project. The national roundtables on financing energy efficiency investments organised by that project brought public institutions, the financial sector, municipalities and building renovation professionals together in a permanent forum for discussing investment needs and viable instruments. SHEERenov+ complemented this dialogue with experience of providing owners with a market-based service, regarded as crucial to preparing the necessary reforms.

Work on these issues will continue as the new rules are implemented and NDF products are developed. The next practical questions are already clear: how many enquiries result in prepared projects, how many projects secure finance, how construction and installation works are carried out, and what outcomes are verified afterwards. The answers will allow the recommendations to be refined together with institutions, OSSs, the financial sector and owners, so that national policy develops on the basis of results achieved in practice.

Related public positions and recommendations:

- [EnEffect recommendations on the structure of the NDF](#), 2023. [Center for Energy Efficiency EnEffect](#)
- [Joint position on the Buildings component of the Social Climate Plan](#), including proposals for multi-family buildings and energy communities, 2025. [Center for Energy Efficiency EnEffect](#)
- [Letter from Gabrovo Energy Community on the treatment of shared energy](#), 2025. [Center for Energy Efficiency EnEffect](#)

- [EnEffect position on preserving and strengthening SEDA](#), August 2026. [Center for Energy Efficiency EnEffect](#)
- [EnEffect position on the first draft amendment to the EEA](#), sent to the Ministry of Energy on 21 August 2026. [strategy.bg](#)
- [EnEffect position on the second draft amendment to the EEA and the future of SEDA](#), September 2026. [Center for Energy Efficiency EnEffect](#)
- [Energy Saving Ltd position on the second draft amendment to the EEA](#), concerning the transposition of the EED and EPBD and the preservation of SEDA's expert capacity, 11 September 2026
- [BACC position on the second draft amendment to the EEA](#), published in the official consultation in September 2026. [strategy.bg](#)

