Advancing renovation in Luxembourg – 9-point programme to strengthen building renovation

Mouvement Ecologique and Oekozenter Pafendall are committed to placing much greater focus on Luxembourg's existing building stock with a view to promoting sustainable use of resources and reducing grey emissions in the construction sector. The preservation and further development of existing buildings and the facilitation of redensification in existing buildings are key levers for creating (additional) living space without causing additional land consumption.

The fact is that, according to estimates, between 5 and 10% of buildings in Luxembourg's municipalities are vacant. This potential has not been sufficiently exploited to date. The reactivation and renovation of existing buildings is therefore not only a key element of resource and climate protection, but also a significant contribution to combating the housing shortage and the problems in the construction sector.

This makes it all the more incomprehensible that political and public discourse continues to focus heavily on new construction instead of systematically mobilizing the considerable potential of existing buildings.

Vacant buildings have a variety of negative effects: they detract from the appearance of towns and cities, can cause safety and hygiene problems and, above all, mean that existing living space is not being used. This is irresponsible, especially in times of acute housing shortages.

The **causes of vacancy** are manifold – and the measures to reduce it must be correspondingly broad: from legal frameworks and fiscal instruments – such as a reform of property tax or a vacancy levy – to targeted support measures for the renovation and reactivation of these buildings.

The **promotion of renovations** – starting with the removal of existing legal, financial and administrative hurdles – must therefore become a much greater political focus and be pursued in a timely manner. This is not only necessary from a housing policy perspective, but also imperative for reasons of climate and resource protection.

Numerous European studies show that the **grey emissions of a new building** typically range from several hundred to over 1,000 kg CO_2 equivalent per square metre, depending on the construction method. In comparison, the preservation and renovation of existing buildings can generally avoid between 50% and 75% of these emissions. This difference is particularly significant in light of the climate targets set for 2050.

Both **Luxembourg's Integrated Energy and Climate Plan (PNEC)** and **the** EU's Energy Performance of Buildings Directive (**EPBD**) envisage a significant reduction in grey emissions in the building sector by 2050. These targets can only be achieved if renovation and conversion are systematically given priority over demolition and new construction. The National Plan for Waste and Resource Management also explicitly emphasizes the importance of responsible use of existing building stock and the avoidance of construction waste.

Last but not least**, renovations** offer **further structural advantages over new buildings:** existing buildings are usually already connected to municipal infrastructure, additional land consumption can be avoided, conflicts of use in new developments are reduced , and existing locations are often better connected to public transport than new residential areas.

And last but not least, existing buildings can – if the conditions are right – be tackled and implemented relatively quickly compared to various new construction projects. This means that **additional living space** can be **mobilized** much more quickly, along with the **associated jobs**.

Without consistent prioritization of the renovation and further development of existing buildings, neither national climate targets nor a sustainable housing policy can be achieved. The current focus of public and political discourse on new construction falls short, as it does not sufficiently take into account the considerable potential of existing buildings in terms of resource conservation, climate protection and short-term housing creation. A strategic reorientation in favour of building in existing structures is therefore necessary.

With this 8-point programme – which is based, among other things, on a round of discussions with stakeholders in the construction sector – Mouvement Ecologique and Oekozenter Pafendall aim to contribute to the targeted promotion of renovation and construction in existing buildings in Luxembourg and to effectively mobilize existing potential.

The renovation and conversion of existing housing stock is not a marginal issue, but a central component in overcoming the housing crisis in Luxembourg.

This requires a coherent mix of instruments: from an improved regulatory system and optimized financial assistance to consistent awareness-raising efforts.

1. Renovation before new construction: making climate- and resource- e decisions

When discussing the energy efficiency of buildings, the focus has traditionally been on subsequent energy consumption during operation. However, the actual climate impact of construction is also – and increasingly – influenced by what is known as **grey energy and the associated grey emissions**. These include emissions from the production of building materials, the construction process, maintenance, demolition and disposal.

Against this backdrop, the EU Energy Performance of Buildings Directive (EPBD), amended in 2024, requires member states to calculate the **life-cycle greenhouse gas potential** of all new buildings – and thus indirectly also of replacement buildings after demolition – from 2030 onwards and to disclose this in the energy performance certificate. This is the first time that it has been recognized and stipulated at European level that climate protection in the building sector cannot be achieved solely through energy consumption during operation, but requires a holistic view of the entire life cycle of a building.

In addition, all Member States must submit **a national roadmap by 2027 at the latest**, setting out how the life cycle emissions of the building sector are to develop by 2050 and what maximum permissible values or target values will be used in future.

- In order to achieve the goal of decarbonizing the Luxembourg construction sector, it is therefore necessary **to make** a **holistic life cycle assessment mandatory** not only for new buildings, but also **for demolition and decommissioning**. , demolition permits should be systematically reviewed to determine whether the preservation or conversion of an existing building would result in significant CO_2 savings compared to new construction and whether the planned new use can be reconciled with the existing building fabric. Several European countries such as France, the Netherlands and Denmark have already begun to use life cycle analyses as **a basis for decision-making**, and the preservation of existing buildings is increasingly being considered as a climate policy option. In Luxembourg, there should be an open discussion about whether such a regulation would also be appropriate and necessary in Luxembourg.

2. New regulation within the framework of the harmonized building code – distinction between new construction and renovation

As part of the government's *"Méi a méi seier bauen"* strategy, there are plans to replace the building regulations that have previously applied at municipal level – some of which are based on a *règlement type* from the Ministry of the Interior – with a binding national building code on key points. The Ministry of the Interior is currently working on drafting this national set of regulations.

The development of a national building code thus offers a key opportunity to systematically align the building code with the requirements of the European EPBD directive and national climate targets for the first time.

Against this background, however, it is clear that both the existing *règlement type sur les bâtisses* and the vast majority of municipal building regulations contain numerous requirements that unnecessarily complicate renovations of existing buildings.

A key problem is that the **current regulations** do **not** distinguish **between new buildings and conversions** – regardless of the fact that many existing buildings were constructed according to earlier building and regulatory standards. In practice, this means that even minor conversion work is subject to a set of requirements that effectively corresponds to those for new buildings. Due to the considerable financial outlay involved, the result is often demolition rather than conversion ( ). The current application of building regulations therefore contradicts climate policy objectives at national and European level, as it structurally incentivises demolition and new construction, thereby causing higher grey emissions.

One example , representative of others , illustrates this problem particularly clearly: many existing buildings have ceiling heights of 2.50 m, while the *règlement-type sur les bâtisses* now requires a minimum height of 2.55 m. If such a building is converted – for example, by knocking through a wall to connect two rooms – in extreme cases, all ceilings would have to be removed and reinstalled five centimetres higher. Such an intervention is disproportionate in terms of both construction and cost and often entails further adjustments to stairs, façade openings or parapets. Under these circumstances, it is understandable that building owners consider demolition to be a more economical option.

Similar difficulties arise when current requirements for **sound insulation or statics** are applied across the board to older buildings. In many cases, appropriate and effective solutions can be found for existing buildings that improve the situation without applying the standards of a new building.

Against this background, the following demands arise:

- Building regulations must no longer apply the criteria for new buildings to existing buildings, but must provide **clear and differentiated regulations** for **dealing with existing buildings between new buildings and conversions**. Conversions in existing buildings must be facilitated by adapted specifications and provided with appropriate protection of existing buildings. Such protection of existing buildings is also a key lever for reducing grey emissions, as it systematically favours the preservation of existing building structures over demolition and new construction. This is also in line with resource conservation.

- This requires the **introduction of a separate paragraph fen for existing buildings**. This should clearly stipulate that, in the case of existing buildings, the construction requirements applicable at the time of construction remain decisive, provided that this does not compromise any fundamental protection objectives of the building regulations (e.g. safety, health, fire protection). Such a general regulation would create legal certainty and prevent conversions from regularly only being possible with individual exemptions.

Also on this topic:

Accessibility

- As the provisions on accessibility in multi-family dwellings are already regulated in the Act of 7 January 2022, these **aspects** should be **removed from the building regulations** in order to avoid duplication of regulations and additional complexity.

Fire safety requirements

In *the* existing *règlement-type sur les bâtisses*, fire safety requirements are not currently linked to a minimum building size or a minimum number of residential units. Since fire safety requirements are generally based on the escape time required for residents, it is clear that the same requirements cannot apply to single-family homes as to multi-family homes.

- There is therefore a need for clear regulations **on when a fire brigade assessment** must be obtained and which **fire safety requirements** must be met. A differentiation according to building size or number of residential units is necessary in order to avoid unnecessary construction work and additional costs; this is also considered sensible by the CGDIS.

Administrative Procedures

The government has made it a goal to simplify administrative procedures; this also led to the decision to adopt a national building code.

- In this context, it would make sense to generally examine to what extent current applications for the conversion of existing buildings or for corresponding financial support can be **simplified, harmonized, or further standardized**. Since historic preservation aspects can play a role, especially in building renovations, these decision-making and approval processes should also be included in this study.

3. Facilitating redensification in existing buildings

Redensification of existing buildings is one of the most effective levers for creating **additional living space in the short term**. This can be achieved without sealing new areas or developing cost-intensive additional infrastructure in the countryside. Adding storeys, converting attics, installing granny flats or changing the use of buildings make it possible to further develop existing buildings and neighbourhoods, make better use of existing infrastructure and at the same time curb urban sprawl.

In practice, however, this potential is not being sufficiently exploited. As already mentioned, the current *règlement-type sur les bâtisses* often applies the full range of requirements for new buildings to conversions and redensification measures. This equal treatment of new buildings and conversions fails to recognise the structural realities of existing buildings and means that even limited interventions involve disproportionately high construction, planning and financial costs. **The resulting additional costs and uncertainties often make redensification projects unattractive or economically unviable for owners and investors alike**.

The consequence is that structurally sensible and urbanistically desirable measures are not carried out or, in the worst case, the demolition of existing buildings appears to be the supposedly simpler alternative. The current regulations thus run counter to both housing policy objectives and climate and resource protection goals, as demolition and new construction are regularly associated with significantly higher grey emissions.

- Against this backdrop, a **clear distinction** must be made **between new construction and renovation**: adding storeys, installing additional residential units or changing the use of existing buildings should be made easier in a targeted manner by continuing to apply the **building regulations that were in force at the time of construction** to existing buildings. In addition, only those specific and absolutely necessary requirements that are essential for ensuring key protection objectives – such as structural safety, fire protection or health – should be imposed. Such a regulation would create legal certainty, promote investment in redensification and systematically favour the preservation of existing buildings over demolition and new construction.

4. PAG / PAP provisions: facilitating conversion

The requirements in the PAG and PAP also make energy-efficient renovations and redenzification in existing buildings more difficult.

Relaxing distance regulations in favour of insulation work

In the current development plans, for example, lateral distances between buildings and neighbouring properties are generally set at 2.50 to 3.00 metres. These rigid requirements mean that energy-efficient renovation measures on existing buildings – in particular the retrofitting of external insulation – are in many cases not possible or only possible to a limited extent. Even small additional insulation thicknesses can result in the prescribed minimum distance being undershot, even though the measure serves exclusively to improve energy efficiency and does not result in any additional use or structural densification.

- Since external wall insulation of around 25-30 cm can already achieve very good energy improvements, the **applicable distance regulations for retrofitting insulation measures on one's own property** should be made **more flexible**. Specifically, a reduction of up to 10% in the prescribed distance areas should be permitted, provided that this serves exclusively to improve energy efficiency and does not have any adverse effects on neighbouring properties.

Adjust parking space allocation in existing buildings in line with PAP nouveaux quartiers (QN) regulations

Another key obstacle to redensification in existing buildings is the minimum number of parking spaces per residential unit specified in the general development plan (PAG). These flat-rate parking space allocation keys are usually based on new buildings and assume ideal property conditions ( ). However, these conditions are often not met in existing buildings: plots are smaller, already built on or do not allow for the creation of additional parking spaces due to their location and topography.

In practice, this means that even structurally sensible and urbanistically desirable measures – such as the conversion of an attic, the creation of a granny flat or the conversion of existing space into living space – fail because the mathematically required proof of parking space cannot be provided. This effectively prevents redenzification, even though it does not result in additional land consumption or require the development of new infrastructure. This clearly contradicts the housing, climate and land-saving policy objectives at national level.

In addition, rigid parking space requirements no longer meet the actual mobility needs of many households – especially in well-connected locations with access to public transport or in residential areas that deliberately focus on reducing motorized private transport. The requirement to create additional parking spaces can even be counterproductive in this case, as it generates additional traffic and increases construction costs. The option of "buying out" of this obligation, which is practized in various municipalities, is not a solution either. Ultimately, it leads to people who do not need these parking spaces being financially disadvantaged.

- Against this background, it is appropriate to **consistently** apply the **existing instruments for making the parking space ratio more flexible to existing buildings as well**:
  The principle already established in the PAP NQ of reducing the parking space allocation ratio by providing evidence of a coherent mobility concept that deviates from the PAG should also be made possible in the PAP QE (existing neighbourhoods). This would allow for location-specific solutions to be taken into account and facilitate targeted redensification of existing buildings without accepting disadvantages in terms of traffic or urban development.

5. Fundamentally reform the funding and financing instruments for existing building renovation

Maintain eligibility for the climate bonus even if minimum requirements cannot be met in terms of construction

The eligibility of insulation measures on exterior walls is currently linked to the achievement of certain minimum insulation values, which are determined by the thermal conductivity of the insulation material used and the insulation thickness achieved. The use of high-quality insulation materials with low thermal conductivity does, in principle, allow for a reduction in the required insulation thickness.

In practice, however, this approach often encounters clear structural and legal limitations in existing buildings.

For example, it may not be possible to fully implement the insulation thickness required for funding in existing buildings for structural or technical reasons due to distance regulations, monument protection requirements or urban planning specifications. In these cases, the rigid linking of funding to a fixed target value means that energy-efficient measures are either not implemented at all or are not eligible for funding despite the considerable investment required.

The regulation therefore contradicts the climate policy goal of **gradually** improving **the energy efficiency** of **as many existing buildings as possible**. Even insulation measures that do not fully achieve the theoretical optimal value can result in significant energy savings in practice and often represent the maximum achievable progress, especially in existing buildings.

- In proven cases where the required minimum insulation value cannot be achieved for structural, technical or legal reasons, eligibility for funding should nevertheless be retained, provided that the **maximum technically feasible insulation thickness** is achieved. The decisive factor should not be the achievement of a minimum insulation thickness alone, but the actual energy improvement achieved within the scope of the given structural possibilities.

Pre-financing of energy renovation measures under the climate bonus

However, the current renovation rate for residential buildings in Luxembourg is only 0.7 to 1%, which is well below the national target of 3% per year. Given that the majority of residential buildings were constructed before the 1990s and therefore have high energy losses, this represents a significant obstacle to achieving climate and energy targets in the building sector.

The pilot project "*Zesumme* renovéieren" for the planned energy-efficient renovation of a neighbourhood in Differdange has clearly shown that the biggest hurdle to comprehensive renovations is not a lack of technical know-how, but financing – especially for low- and middle-income households. High initial investments deter many owners, even if energy-efficient renovations would pay off in the long term.

The advantages are obvious: renovating energy-inefficient buildings permanently reduces heating costs, protects households from rising energy prices and, at the same time, significantly reduces CO_2 emissions in the building stock. In line with the *"worst first"* approach of the EU Energy Performance of Buildings Directive (EPBD), priority should therefore be given to renovating those buildings with the worst energy performance. This is where the potential savings – both ecological and social – are greatest. At the same time, this approach makes an important contribution to combating energy poverty, as it specifically relieves the burden on households that are particularly affected by high energy costs.

In order to effectively overcome structural barriers, it is not enough to increase subsidy rates or provide additional advisory services. Rather, a **paradigm shift in the design of subsidy instruments** is necessary, because pre-financing is not an additional cost, but rather an acceleration of existing subsidies.

- It is therefore urgently necessary that builders and owners of energy-efficient renovation projects no longer have to make financial advance payments. Instead, the new climate bonus subsidy programme should provide for **government pre-financing or an advance payment mechanism** that covers all or part of the eligible costs in advance. Such a scheme would enable lower-income households in particular to access energy-efficient renovations, significantly

increase the renovation rate and, at the same time, effectively support the achievement of social and climate policy goals.

Closing the financing gap between subsidy programmes and lending

In addition to the lack of pre-financing, there is another key structural hurdle to energy-efficient renovations in existing buildings that has not yet been adequately addressed by policymakers: a financing gap between government subsidy programmes for lower-income households and the lending criteria of banks.

Programmes such as *Prime d'amélioration* are specifically aimed at low-income households and are an important social policy instrument. At the same time, however, practice shows that a **growing group of households fall between these systems**: they have an income that is above the subsidy thresholds, but do not meet the banks' creditworthiness requirements due to limited own funds. These households effectively earn "too much for a subsidy, but too little for a loan".

The result is a **structural investment backlog in the building stock**: energy-efficient and economically viable renovations are not carried out, even though they reduce energy costs in the long term, prevent energy poverty and make a significant contribution to climate and energy targets.

This problem is closely related to the need for pre-financing, but goes beyond it. Even with attractive subsidy rates, renovations cannot be carried out if neither subsidies nor loan financing are available.

- To effectively close this gap, targeted instruments are needed that **better integrate subsidy policy and lending**. In addition to state-backed guarantees or low-interest public loans, the eligibility criteria should also take greater account of the real credit and income situation of households. The aim must be to design renovation subsidies in such a way that they do not fail due to formal income limits, but rather overcome actual financing hurdles and thus enable broad sections of the population to access energy-efficient renovations in existing buildings.

6. Extension of the greatly reduced value added tax rate

The entitlement to the greatly reduced VAT rate (3% TVA Logement) currently ceases to apply as soon as an additional residential unit – for example, in the form of a granny flat – is created in an existing residential building. However, given the current legal minimum sizes for residential units, this regulation is not an effective instrument for ensuring quality of life, but rather an obstacle to the creation of additional living space in existing buildings. The existing minimum requirements already ensure that no disproportionately small or inadequate quality flats are created, thus eliminating the risk of speculation-driven creation of extremely small residential units.

Against the backdrop of an acute housing shortage, the current structure of the VAT system therefore appears counterproductive. Instead of promoting high-quality additional housing in existing buildings, the **creation of further residential units** is **in fact** associated **with financial disadvantages**. Furthermore, the greatly reduced VAT rate in its current form **does not** have **a targeted steering effect in favour of building within the existing housing stock**, as it applies equally to new buildings and renovations and thus does not provide any incentive for the further development of existing buildings over demolition and new construction.

It is well known how important such financial incentives are in influencing behavioural decisions. This gives rise to the following suggestions:

- The **entitlement to the significantly reduced VAT rate** (3% TVA Logement) should also remain in place when an **additional residential unit** is created in an existing residential building ( ), so that the creation of housing in existing buildings is no longer financially disadvantaged (zu benachteiligen).

- In order to specifically promote construction in existing buildings, a **reduced VAT rate** should be introduced – similar to existing regulations in Belgium – which explicitly favours renovation and conversion measures and thus has a clear steering effect in favour of construction in existing buildings.

Raise the tax exemption cap

The amount set for the tax credit cap is over 30 years old and has not been adjusted since then. It is obvious that the amount is no longer in proportion to the costs incurred (maximum tax exemption of €50,000 for expenses of €350,000, which can be reached quite quickly in the case of a major conversion).

- The **tax allowance** should be adjusted to reflect price developments and **increased significantly**.

7. Swiftly advance the vacancy tax and property tax reform

It is no coincidence that the introduction of a vacancy tax and the reform of the property tax constitute a central element of the coalition agreement:

"Property tax and land mobilization tax

The work on the reform of the property tax, the introduction of a national tax on non-occupied dwellings and the mobilization of land will be continued in light of the opinions of the consulted bodies and finalized as soon as possible.

Revenue from the property tax will remain municipal revenue. In order to mobilize more land and non-occupied dwellings in a context of crisis, the level of taxation will be increased and its implementation accelerated.

The Government will ensure that a vertical cadastre is effectively implemented throughout the country. A national register of buildings and dwellings will subsequently be established to record occupied and non-occupied dwellings and to calculate the tax on vacant housing."

as well as:

"In addition to the short-term measures put in place, the work relating to the reform of the property tax, the introduction of a national tax on non-occupied dwellings and the mobilization of land will be continued in light of the opinions of the consulted bodies and will be completed as soon as possible.

A register of non-occupied dwellings will be established. In order to mobilize more land and non-occupied dwellings in a context of crisis, the level of taxation will be increased and its

implementation accelerated."
(Coalition Agreement, p. 44)

As part of an overall strategy to promote renovation and mobilize additional housing supply, fiscal instruments constitute a key lever. If properly designed, they can significantly influence investment decisions and create targeted steering effects.

Combined with improved legal and financial framework conditions, a vacancy tax can demonstrably encourage owners to reactivate unused housing. It is particularly effective when embedded in a coherent overall policy package.

The reform of the property tax is equally crucial in this context. It addresses key issues such as building densification as well as the size and use of existing housing units, and therefore represents an important steering mechanism for the development of the housing stock.

- The work of the Ministry of the Interior on the **reform of the property tax and the introduction of an effective vacancy tax** must be advanced swiftly and anchored as a central component of a coherent renovation and housing mobilization strategy.

- At the same time, **municipalities** should be required to systematically and promptly record vacant dwellings on the basis of clearly defined and uniform criteria in order to establish a transparent data foundation for targeted measures.

8. The role of public authorities: securing existing housing instead of focusing solely on new construction

It is a fact that public authorities must become significantly more active in addressing the housing crisis. Initiating new construction projects alone is not sufficient. The state and municipalities should increasingly acquire existing buildings, renovate and convert them, and integrate them into the public or non-profit housing stock.

A look at Vienna shows what is possible: around 30% of rental apartments there are publicly owned. In Luxembourg, by contrast, the share of public rental housing is barely 2%. This limited stock significantly restricts the state's room for manoeuvre and increases dependence on the private market.

Renovation, in particular, makes it possible to combine two key objectives: the targeted expansion of public or non-profit housing stock and the implementation of exemplary refurbishment projects with a significantly reduced carbon footprint compared to new construction. Public authorities should consciously assume a dual role here – as a housing policy actor and as a climate policy frontrunner.

The exemplary role of public authorities must be systematically strengthened, especially through the targeted planning and implementation of innovative conversion, renovation and densification projects in state and municipal buildings, accompanied by transparent public communication and information.

- A clear political objective is needed to **gradually expand the public or non-profit housing stock through the acquisition, renovation and densification** of existing buildings. At the same time, public construction and renovation projects should be firmly aligned with ambitious CO_2 and life-cycle criteria in order to credibly fulfil the state's exemplary role in climate and resource protection.

9. Promoting awareness in a targeted manner

Public and political discourse on housing construction is currently heavily focused on new construction. This one-sided perception means that the renovation and further development of existing buildings is given significantly less social and economic importance, even though this is precisely where there is considerable potential for additional living space, climate and resource protection, and sustainable settlement development.

In order to initiate a change of perspective, the state and local authorities – in particular the ministries of housing, construction, the interior and the environment – should take targeted awareness-raising measures. The aim must be to highlight the value of existing buildings as a valuable resource and to establish renovation, conversion and redenzification as **equivalent, if not priority, alternatives to new construction**.

Awareness-raising measures cannot replace structural reforms, but they are crucial for reinforcing their impact, creating acceptance and steering investment decisions towards renovation and building in existing structures in a sustainable manner.

The following measures are particularly suitable for this purpose:

- **Introduction of fair and binding assessment standards for existing buildings** that not only identify risks and deficits, but also systematically evaluate their structural, functional and energy potential. Such standards are a key prerequisite for highlighting the actual value of existing buildings and facilitating investment in their renovation.

- **Systematic application of life cycle analyses over different time periods** to transparently present the total CO_2 impact of buildings – including emissions already generated ("grey" emissions) and future emissions – and to incorporate this into decision-making processes. This will clearly demonstrate the ecological advantage of preservation and conversion over demolition and new construction.

  The introduction of instruments for assessing climate impacts across the entire life cycle is also explicitly announced in the coalition agreement:

  "New tools for assessing carbon impacts across the entire construction and renovation value chain will be put in place (...)" (Coalition Agreement, p. 166)

- **The public sector should set an example**, in particular through the targeted promotion and implementation of innovative conversion, renovation and redensification projects in state and municipal buildings, accompanied by active public relations and press work.

  This objective is explicitly in line with the coalition agreement, which states:

Directive 2023/1793 on energy efficiency will be implemented with regard to public buildings. The pioneering role of the state and local authorities will thus be emphasized. (Coalition agreement, p. 152) and

The Government will continue to improve the energy efficiency of public infrastructure and identify energy-saving measures that are suitable for structural implementation. (Coalition agreement, p. 163)

- **Introduction of an annual award for exemplary renovations** to highlight good examples, disseminate know-how and motivate private and public actors to follow suit.

- **Broad-based information and communication campaigns**, once existing barriers have been removed and funding instruments for renovation have been further developed, to publicize these measures and increase their use.

  This objective is also in line with the coalition agreement, which states:

  "The Government will ensure that citizens receive accurate, targeted and practical advice to help them make decisions, particularly with regard to house construction, building renovation, heating systems, photovoltaic installations and heat pumps." (Coalition agreement, pp. 52–53)

- **Active mobilization of the financial sector** to support renovations and conversions through targeted loan products at attractive terms. This requires a clear political framework and the recognition of renovation projects as sustainable and future-proof investments.

Translated with deepl