

THE MULTIHOME ONE-STOP SHOP

The successful cooperation model
that transforms the renovation market
in Plovdiv Region



MultiHome
#RenovateTogether

Challenges, achievements
and lessons learnt

CONTENTS

THE IMPORTANCE OF MULTIHOME IN PLOVDIV REGION.....	1
MULTIHOME AT A GLANCE.....	2
THE BULGARIAN RENOVATION WAVE.....	3
MULTIHOME: A MARKET-DRIVEN APPROACH TO RENOVATION	
THE CHALLENGE	4
THE SOLUTION.....	4
THE ACHIEVEMENT.....	5
THE MULTIHOME COOPERATION MODEL: FROM THEORY TO PRACTICE.....	6
MUNICIPALITIES AND ENERGY AGENCIES LEADING THE RENOVATION.....	7
HOMEOWNERS AT THE CENTRE OF THE RENOVATION TRANSITION.....	8
TRUSTED CONTRACTORS FOR QUALITY-DRIVEN RENOVATION.....	9
FINANCIERS EMERGING ON THE RENOVATION SCENE.....	10
THE MULTIHOME RENOVATION JOURNEY	
THE VALUE PROPOSITION.....	11
ONE-STOP SHOP SERVICE PROVISION.....	13
SERVICE DELIVERY STAGES.....	14
FROM ZERO TO HERO: THE IMPACTS OF MULTIHOME.....	15
RENOVATION OUTLOOK 2050	
HIGH DEMAND AND UNTAPPED POTENTIAL.....	17
THE RENOVATION TWIN.....	18
SCALING RENOVATION TOWARDS 2050.....	18
CONCLUSION. TOP 10 LESSONS LEARNT.....	19

THE IMPORTANCE OF MULTIHOME IN PLOVDIV REGION

“The residential sector in Bulgaria remains the largest energy consumer, while the renovation market of the worst-performing buildings is practically non-existent. The mission of MultiHome is to guide homeowners through the entire renovation journey, connect them with reliable energy service and technology providers, and support them in securing financing for their renovation projects.”

Liyana Adjarova, Executive Director of the Energy Agency of Plovdiv

Renovating homes in the Plovdiv Region (Bulgaria) is not just a necessity – it is an opportunity to improve quality of life, lower energy bills, and accelerate a low-carbon future. Yet for many homeowners, administrative, technical, and financial complexities have long kept essential energy upgrades out of reach.

Since 2012, only 231 multi-family buildings in the entire region have been renovated under the National Renovation Programme – less than 1% of all buildings and barely 2% of all dwellings. Meanwhile, nearly two-thirds remain in urgent need of renovation.

To facilitate real-life renovation projects, boost renovation rates, and generate renovation demand, the Energy Agency of Plovdiv and the Municipality of Plovdiv established the MultiHome One-Stop Shop (OSS). Its mission: to structure and simplify the renovation journey, guiding homeowners seamlessly from start to finish.

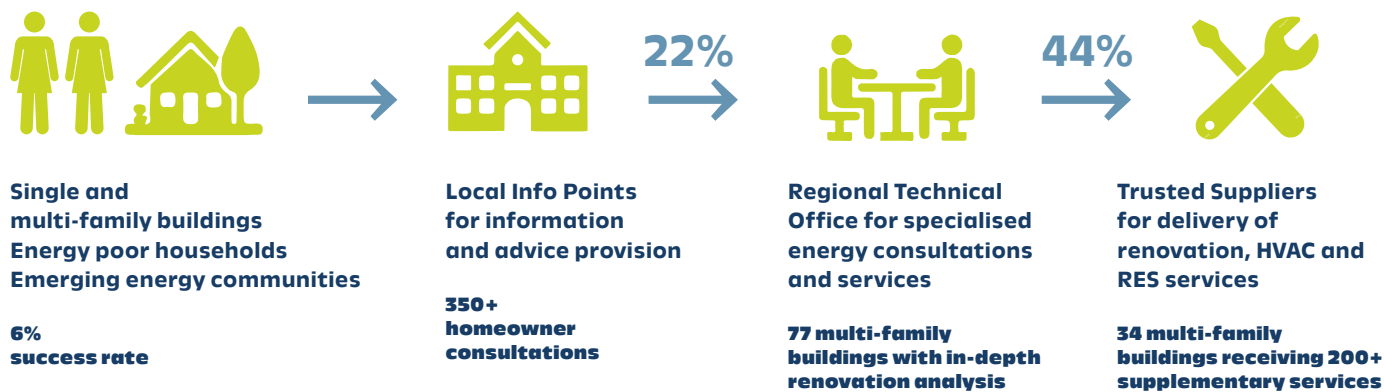
Behind the OSS service itself, MultiHome is not the traditional OSS model known in Europe. It is an ambitious local initiative whose originality and success lie in its foundation: a market-driven cooperation model. It brings together the municipality, regional energy agency experts, local renovation businesses, and financial institutions – all sharing a common vision and commitment to activating the Renovation Wave.

Since its launch in 2024, MultiHome **has delivered** tangible results that speak for themselves:

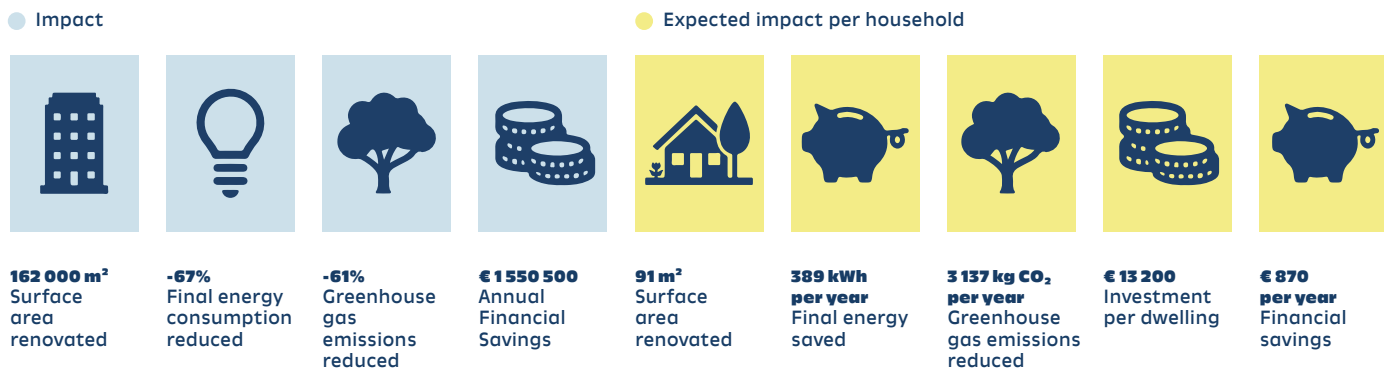
- **Over 350 consultations** provided to homeowners who finally had a place to start,
- **200+ renovation services** from technical assessments to financial engineering,
- **6% of initial inquiries** turned into viable renovation projects and another 16% remain in the pipeline,
- **€23.4 million mobilised investment** – every €1 spent on services delivered by the MultiHome OSS unlocked €221 renovation investment.

MULTIHOME AT A GLANCE

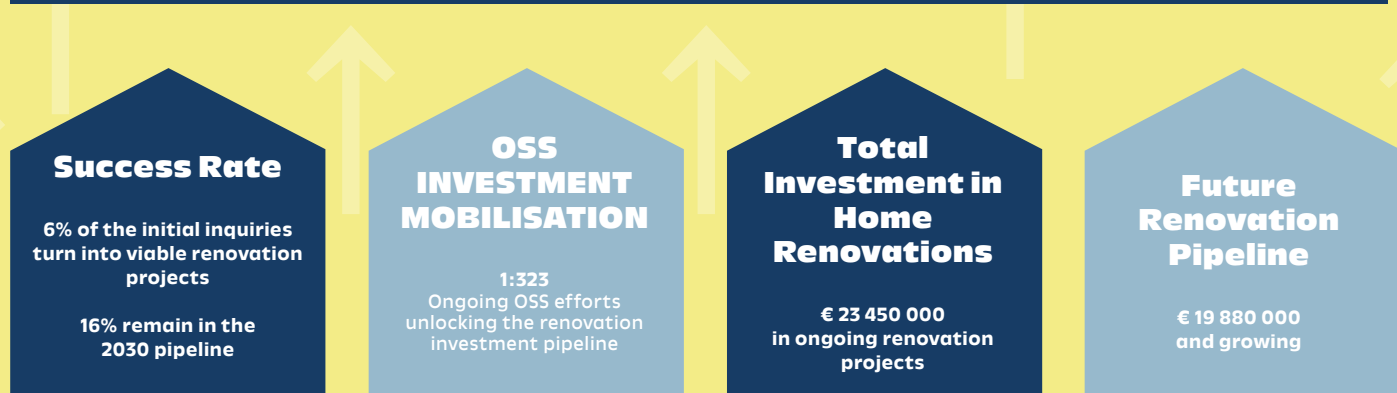
MultiHome has pioneered a groundbreaking approach to home renovation in Bulgaria and Europe, significantly reducing project drop-off rates and achieving a 6% success rate in delivering projects from start to finish – thereby accelerating the renovation market.



With MultiHome's support, thousands of homes have become warmer, more affordable through lower energy bills, and – of course – truly more sustainable.



Setting an ambitious 2050 target, MultiHome aims to realise even more renovation projects and mobilise further millions of investment throughout Plovdiv Region.



THE BULGARIAN RENOVATION WAVE

High grant intensity, limited market development

In Bulgaria, 96.5% of the residential buildings are privately owned and about 20% are not constantly occupied. High co-ownership rates in multi-family buildings, combined with their large surface area and complex decision-making processes, have hindered energy renovation for years. As a result, the ageing building stock has become a major contributor to final energy consumption (up to 80%) and to CO₂ emissions and air pollution in Bulgarian cities.

Since 2012, the Renovation Wave in Bulgaria has been sustained through the state grants provided by the National Renovation Programmes with an increasing grant intensity from 50% to 100%.

While this approach has enabled many households to improve their living conditions and access more energy-efficient housing, it has proven limited in its ability to scale. Public financing was never sufficient to meet the massive demand for renovation of privately owned dwellings.

Instead of mobilising the renovation market, the generous public funding hindered its development by:



Even with public funding, the high upfront costs and financing uncertainty discouraged many homeowners. Limited technical knowledge and a lack of trusted expertise made renovation planning difficult. Administrative procedures felt slow and complicated. In multi-family buildings, differences in income, priorities, and engagement levels created additional hurdles to collective action.

As a result, renovation rates remained critically low despite significant market demand and potential. The message was clear: to renovate the building stock at the required pace and depth, Bulgaria had to move beyond public subsidies alone – towards balanced, integrated market models that mobilise both public and private investment.

So, private capital needs to be mobilised not only to achieve the ambitious goals of the Renovation Wave, but - more importantly – to make thousands of homes warmer, with lower energy bills and, of course, more sustainable.

This is precisely the gap that MultiHome was designed to fill.

MULTIHOME: A MARKET-DRIVEN APPROACH * TO RENOVATION

Solving fragmentation through coordinated renovation delivery

MultiHome's support for home renovation is based on a vast cooperation model laying the foundations of an entirely new renovation ecosystem in the Plovdiv Region.

THE CHALLENGE

Before MultiHome, home renovation in Plovdiv felt like a frightening labyrinth of administrative, technical, and financial hurdles.

Homeowners – especially those in multi-family buildings – felt insecure and often reluctant to embark on the renovation journey. Many never even tried to start. Municipal officials across the Plovdiv Region long struggled to manage complex renovation projects under the National Renovation Programme. Renovation businesses did not believe renovation could become a viable market niche; they focused on new construction instead. The Energy Agency of Plovdiv promoted ambitious renovation targets but knew that existing market mechanisms were insufficient to turn those targets into real projects.

As a result, many renovation projects never moved beyond initial interest, and very few were funded through the National Renovation Programme.

THE SOLUTION

At the start, the renovation market in Plovdiv was highly fragmented, with non-existent demand, overreliance on public funding, and no alternative business or financial models. So, MultiHome had to create market demand and provide a holistic home renovation service accessible to all homeowners – while bringing all relevant market actors together into a cohesive cooperation framework.

The cooperation model of MultiHome was designed from the ground up through an extensive consultation process with renovation businesses, municipal officials, and most importantly, homeowners. Through dedicated co-design workshops with homeowners and guided co-creation sessions with public authorities and businesses, MultiHome embedded their visions, concerns, and expectations directly into its fabric. Even more – it established joint market services supporting home renovation across the entire value chain, ensuring no homeowner is left behind in the Renovation Wave.

Today, these partnerships are MultiHome's organic engine and core strength – delivering tangible renovation projects and driving the local energy transition.



THE ACHIEVEMENT: COOPERATION MODEL THAT DELIVERS

MultiHome demonstrated that the biggest barrier to the Renovation Wave is not technology or funding – it is the lack of trusted market cooperation. By bringing all actors together into a transparent, accountable partnership, it turned a hesitant market into a demand-driven one.

Rather than becoming another stand-alone one-stop shop with limited scope and capabilities, MultiHome built a lasting cooperation between key market actors to deliver integrated home renovation services across the entire renovation value chain – creating market demand and inspiring market acceleration.

As a result, MultiHome is now a well-coordinated renovation ecosystem whose highly effective local partnerships are the catalyst for the clean energy transition at local and regional levels. This showcases MultiHome's strong potential to turn demand into viable renovation projects and mobilise investment at scale.

THE MULTIHOME COOPERATION MODEL: FROM THEORY TO PRACTICE

Turning a bold idea into a living renovation ecosystem

MultiHome developed its cooperation concept through **an inclusive, multi-stage co-creation process** involving homeowners, renovation businesses, municipalities, and financial institutions. Dedicated co-design workshops ensured that stakeholder needs and expectations were embedded directly in its fabric.

The process proved that a hesitant market does not lack ideas – it lacks trust and steady partnerships. Without these, renovation ambitions rarely translate into action.

A WIN-WIN APPROACH IN PRACTICE

The MultiHome cooperation concept incorporates market roles and responsibilities into a partnership model that works for every market actor. Together, they form a structured renovation ecosystem that enables the delivery of renovation projects through dedicated service pathways from initial information to implementation and monitoring. As a market-based partnership, the model ensures reliable project development and consistent service delivery.

Furthermore, the impact of this model is self-reinforcing. Structuring the renovation process unlocks more projects. More projects, in turn, increase public acceptance and homeowner confidence. That, in turn, encourages even more homeowners to act – and gives renovation businesses and financial institutions a structured investment pipeline to invest in.

As a result, MultiHome mobilised the actors from a scattered market into a **coordinated renovation ecosystem**, demonstrating the value of strong local partnerships in accelerating the clean energy transition.

1 For **homeowners**, MultiHome transforms a confusing, high-risk process into a clear and supported journey. They gain a trusted guide, independent technical advice, verified contractors, and direct mediation with financiers – everything they need to move from hesitation to action.

2 For **renovation businesses**, MultiHome unlocks real demand and better-prepared projects. It promotes quality standards, builds a reputation for reliability, and turns a fragmented renovation value chain into a structured, transparent pathway – giving businesses the confidence to invest in this emerging market.

3 For **municipalities and energy agencies**, MultiHome elevates their role from managing isolated renovation actions to becoming true market enablers. It improves renovation delivery, strengthens policy implementation, and deepens regional cooperation – multiplying their impact far beyond what individual renovation programmes could achieve.

4 For **financial institutions**, MultiHome positions residential renovation as an emerging and reliable investment segment. Well-structured pipelines with bundled projects are easier to assess, significantly reducing perceived risk and opening the door to blended finance models that can scale.

MUNICIPALITIES AND ENERGY AGENCIES LEADING THE RENOVATION

The MultiHome prototype was built on the Energy Agency of Plovdiv's (EAP) experience with the Bulgarian National Renovation Programme. This positioned EAP as the independent technical backbone of MultiHome, working in close cooperation with a regional network of local authorities to deliver viable renovation projects across the Plovdiv Region.

From programme administrator to ecosystem facilitator

MultiHome redefined how energy experts and municipal officials work together. Previously, municipal officials handled the administrative processing of renovation applications, while energy experts at the agency supported technical aspects and specialised topics. MultiHome brought them together to collaborate and exchange on renovation cases. This integrated approach demonstrated the power of coordinated local support – connecting administrative procedures with technical expertise and facilitation within a single trusted framework. Together, municipal and energy expertise help homeowners navigate complex regulations and connect them with real solutions. The result: viable renovation projects and a significantly reduced drop-out rate of renovation intentions.

→ Regional Council for Home Renovation: steering the Renovation Wave

Facilitating home renovation in Plovdiv City was only the beginning. Smaller municipalities across the Region faced the same big challenges but with limited administrative capacity and resources. To address this, the Regional Council for Home Renovation was established as a community of practice – joining municipal and energy expertise to build a broader network benefiting homeowners across the entire Plovdiv Region.

The Council's role is to drive renovation policies at the local level and help steer them at the national level. Through joint training, workshops, and working meetings, the municipal experts exchanged experiences, identified common challenges, and developed shared solutions.

For the municipalities in the Council, MultiHome represented a fundamental shift in perspective – **from managing individual programmes to facilitating an integrated renovation framework**. Within MultiHome, municipalities and the energy agency evolved into **market enablers and strategic partners**, supporting both homeowners and renovation businesses throughout the entire renovation journey.

Looking ahead: energy agencies and municipalities as strategic catalysts

MultiHome laid the foundations for a new approach to residential renovation – demonstrating that home renovation should no longer be treated as an isolated administrative procedure or technical intervention, but as a **strategic instrument for urban development, social resilience, and local economic transformation**.

HOMEOWNERS AT THE CENTRE OF THE RENOVATION TRANSITION

Designing MultiHome started from the very heart of the renovation – the homeowners. They were never treated as passive beneficiaries. Their experiences, concerns, and expectations were investigated through dedicated co-creation sessions that shaped the entire process. Their feedback was essential – not only in understanding technical hurdles, but also the fears, doubts, and small victories that define a real renovation journey. Their message had a recurring pattern that needed addressing: the desire to improve living conditions is strong, but the journey often felt unclear and overwhelming.

A journey of learning and engagement

MultiHome organised dedicated co-creation sessions with homeowners who had already renovated their buildings. These sessions revealed what worked, what did not, and where the biggest gaps in renovation support lay. Many homeowners struggled with complex technical information, unclear procedures, and a fragmented understanding of their options. They knew the benefits of renovation but did not feel equipped to take the first step.

MultiHome responded by placing homeowners at the centre – not through passive information delivery, but through active engagement and learning. Local events, one-to-one consultations, and accessible materials introduced the renovation journey in a way that was understandable and relevant to everyday life. The focus remained on practical benefits, clear implementation steps, and informed decision-making. This shift – from passive service provision to active engagement – proved essential for strengthening homeowner confidence and participation in collective decisions.

→ Co-creation, Renovation Champions, and the spark of example

To build trust and confidence in the renovation process, MultiHome organised "Renovation Champions" – events and peer-to-peer meetings that brought together representatives of renovated buildings with those still hesitant to renovate. The goal was simple: to light the spark. Seeing a neighbour's warmer home and lower energy bill proved far more powerful than any brochure.

These direct engagements did more than inspire action. They directly led to the creation of the MultiHome Service Catalogue and shaped the customer handling procedures in MultiHome that now ensure every homeowner receives consistent, compassionate, and efficient support – from first contact to final quality check.

Looking ahead: a gradual but positive shift

MultiHome brought a gradual shift in homeowner perceptions: renovation is increasingly seen not as a cost, but as an investment in comfort, lower bills, building quality, and long-term property value. It also proved a simple truth: homeowners are more willing to act when **the renovation process is understandable, accessible, and backed by reliable local support.**

TRUSTED CONTRACTORS FOR QUALITY-DRIVEN RENOVATION

MultiHome had to create a new renovation market ecosystem that involved renovation businesses from the Plovdiv Region as its co-creators. By bringing together key market actors – construction companies, HVAC and renewable energy technology providers, energy service companies, and financial institutions – the Plovdiv Chamber of Commerce and Industry secured perspectives from across the entire renovation value chain. Rather than operating in isolation, these actors agreed upon an integrated market framework that ensures smooth cooperation, seamless renovation services, and the integration of advanced market solutions.

From market fragmentation to win-win partnerships

Renovation businesses started their dialogue in the dedicated **Business Accelerator**, facilitating face-to-face meetings, sector events, and broad awareness campaigns. This participatory approach proved essential for building ownership, ensuring relevance, and capturing practical market insights that were translated into field action.

From the start, renovation businesses voiced the same structural challenges: lack of clear quality standards, administrative and regulatory barriers, and limited access to suitable financing mechanisms. A major hurdle was the complexity of working with multiple homeowners – especially in multi-family buildings, where decision-making and coordination were slow and resource-intensive. Low public awareness and inconsistent service quality further limited demand and trust.

MultiHome was seen as the solution – a coordinating intermediary to structure the process, reduce complexity, and build confidence among homeowners, contractors, and financiers alike, backed by a service hub and platform.

→ Renovation Expo, Trusted Supplier Network, and high-quality assurance

To pilot the business partnerships, MultiHome launched the first **Home Renovation Expo** in Bulgaria as a direct bridge not only between businesses but also towards vetted customers. During the expo, homeowners received free, on-spot consultations and services – a direct bridge between demand and trusted supply. This cooperation evolved into a permanent Trusted Supplier Network, supporting homeowners in delivering their renovation projects. Even more, its members agreed to a Trusted Supplier Label to ensure quality, reliability, and transparency – based on clear criteria: technical competence, compliance with standards, and proven quality of execution. For homeowners, the label provides a seal of trust and quality, and for businesses - it opens the market to mature and visible renovation projects.

Looking ahead: an integrated renovation market

From the perspective of renovation businesses, MultiHome demonstrated a clear willingness to build market consensus – leading to reliable partnerships and accelerated market development. More importantly, it proved to contractors that **renovation is a growing market niche that may be cultivated** through cooperation rather than competition.

FINANCIERS EMERGING ON THE RENOVATION SCENE

For over a decade, the National Renovation Programmes have played a key role in delivering renovation grants. This created an over-reliance on public funding grants that hindered the development of sustainable business models and financing pathways for home renovation.

A funding landscape in transition

The scale of investment required to renovate Bulgaria's building stock by 2050 far exceeds the capacity of public funding alone. The renovation market needs a full restart, moving beyond grant dependency towards a more diversified and sustainable financial landscape. This transition is already visible in evolving policy frameworks, a growing expert dialogue, and the discussion over pilot financial instruments such as revolving funds and guarantee mechanisms – all laying the groundwork for scaling up more diversified financing approaches.

→ MultiHome driving a new financial dialogue

For the first time in the last 15 years, MultiHome initiated a direct dialogue with financiers to gather their perspectives and discuss emerging alternative business and financial models to trigger the financial transition.

This investigation challenged a common assumption – that financial institutions were unwilling to engage in the renovation market. On the contrary, they would act upon clear and visible demand, well-prepared and structured investment cases, reliable and standardised technical and financial data, and mechanisms to reduce perceived risk. These findings aligned closely with MultiHome's understanding of holistic market cooperation. It confirmed that financing depends not only on available instruments, but also on project readiness, aggregation, and market maturity.

The shift from publicly-funded Renovation Wave to an open, competitive private market for home renovation cannot happen quickly. A transition period is needed backed by viable financial alternatives. Within this evolving landscape, **package-based financing** emerges as a practical solution – by structuring renovation at building level and using predefined packages of measures with clearly defined investment scopes, renovation projects become coherent and assessable investment cases. This approach enables tailored financing solutions for individual homeowners while maintaining a coordinated building-level framework – avoiding the limitations of purely collective lending structures. In this way, package-based financing bridges the gap between collective renovation planning and individual financing solutions.

Looking ahead: a new financial ecosystem

Residential renovation will increasingly rely on blended finance – combining public support with loans and guarantee mechanisms to mobilise additional investment and scale up renovation activities. The transition towards blended financing models requires stronger local market preparation and long-term policy consistency. Regional financing mechanisms – **including technical assistance funds, tax incentives, revolving and guarantee-based instruments, and targeted support for energy-poor households** – can all contribute to expanding investment in renovation.

MULTIHOME RENOVATION JOURNEY

From the first inquiry to the final touch of the renovation

VALUE PROPOSITION

MultiHome supports home renovation as a **holistic one-stop shop (OSS)**, addressing a wide range of targeted homeowner groups and offering a variety of energy interventions across the entire value chain. All market actors are orchestrated in a coherent operational model according to their capacity and willingness to deliver renovation services.

As a result, homeowners can access a complete renovation offer through a single entry point. They are guided through a structured, achievable process that gives them the confidence to move forward and turn their renovation projects into reality.

In practice, MultiHome delivers its services and consultations through **Local Info Points**, a **Regional Technical Office**, and a **Trusted Supplier Network**. Their interactions are facilitated through the **MultiHome Service Hub and Platform**.

The handling of renovation requests is a **five-step process** – Information, Facilitation, Preparation, Implementation, and Quality Monitoring – according to strict action protocols and customer handling procedures.

With this disaggregated approach, MultiHome transforms the renovation journey into a **clear and supported pathway**. It meets homeowners where they are – and walks with them all the way to a successfully renovated home.

MULTIHOME SERVICE HUB AND PLATFORM

The MultiHome OSS combines human expertise with digital self-service tools to support the renovation journey:

- **The MultiHome Service Hub** provides live support through qualified experts who guide homeowners throughout the entire renovation journey. It delivers administrative, technical, financial, and legal assistance, helps identify trusted contractors, and supports the adoption of advanced energy solutions.
- **The MultiHome Platform** is the digital counterpart of the Service Hub. It provides tools to identify suitable funding opportunities and contractors, access knowledge resources, self-assess renovation potential, and request a live consultation. It helps homeowners manage their renovation project and store key technical and energy data for their building – including energy performance certificates, building passports, lists of trusted suppliers, and financing opportunities.

Together, the MultiHome Service Hub and Platform provide clarity, confidence, and continuous support – making renovation simpler, more transparent, and more accessible.

1

TARGETED HOMEOWNERS

Single-family
buildings

Multi-family
buildings

Energy poor
& vulnerable
households

Emerging
energy
communities

Whether for single- or multi-family buildings – MultiHome meets homeowners where they are and supports them throughout the entire process. It pays special attention to vulnerable households and energy poor families, ensuring no one is left behind in the transition to cleaner, more efficient living. It encourages citizen energy communities and supports their establishment and operation.

2

TARGETED INTERVENTIONS

Improving
the building
envelope

Refurbishing
outdated
heating systems

Deploying
individual and
collective RES

MultiHome encourages integrated building renovation rather than single energy saving interventions. It combines renovation interventions in **seven ready-made renovation packages**, ranging from basic improvements to advanced solutions aligned with high-performance standards such as NZEB and Passivhaus. They grow with homeowners' ambitions, combining energy efficiency measures, heating system upgrades, and renewable energy solutions into **coherent and manageable steps**.

MULTIHOME SERVICE AND CONSULTATION CATALOGUE: Your practical guide to every step of the renovation journey

For each stage of the renovation journey, MultiHome offers a wide range of services and consultations described in a dedicated Catalogue. Designed with direct feedback from homeowners who have already renovated their buildings, the Catalogue is a unique, homeowner-centred guide. It addresses key administrative, technical, financial, legal, and social barriers – and contains 30 tailored services and consultations. These include both traditional offerings and advanced, innovative services such as 3D thermal imaging, building energy modelling, digital renovation passports, Smart Readiness assessment, etc. By providing structured support at every stage, the Catalogue helps homeowners make informed decisions and choose the right renovation solutions.

Beyond homeowner guidance, the Catalogue also serves as an internal accounting protocol for MultiHome. It provides essential statistics on service usage along the renovation journey, helping its team track market potential, refine offers, and fine-tune service delivery.

ONE-STOP SHOP SERVICE PROVISION

As a one-stop shop service, MultiHome operates across three domains – Local Info Points, Regional Technical Office and a Trusted Supplier Network. Together, these three core elements ensure smooth project development, effective implementation, and continuity throughout the entire renovation process.



→ Local Info Points for information and advice provision

In the Local Info Points, trained municipal officials meet the homeowners face-to-face, providing firsthand advice on renovation options, administrative steps, and available funding. Acting as the friendly local face of the MultiHome OSS, they support and encourage homeowners to move forward with their renovation project.



→ Regional Technical Office for specialised energy consultations and services

Motivated homeowners are then referred to the heart of the OSS – the Regional Technical Office, managed by the Energy Agency of Plovdiv. This is where renovation projects are born and managed. Its energy experts conduct detailed energy assessments, create tailored renovation plans, and serve as independent renovation managers, ensuring quality and transparency throughout.



→ Trusted Supplier Network

Finally, homeowners can always rely on MultiHome's Trusted Providers – a network of highly qualified contractors from Plovdiv Region who adhere to a strict code of conduct, guaranteeing high technical standards and customer centric service to complete the renovation.

SERVICE DELIVERY STAGES

By design, MultiHome transforms an overwhelming renovation journey into a manageable, five-step process for both homeowners and renovation practitioners.

1. Information

The process begins with an initial consultation from a municipal official at the Local Info Point, where homeowners receive guidance on renovation options, administrative procedures, and available funding.

2. Facilitation

An energy expert from the Regional Technical Office assesses the building's condition, energy use, household profiles and financial capacity. Suitable renovation packages are identified, and an initial investment plan is developed, supporting homeowners in choosing the most appropriate path forward.

3. Preparation

As a next step, the energy expert coordinates the development of technical documentation, incl. a technical passport, energy audit, and architectural, HVAC or RES designs.

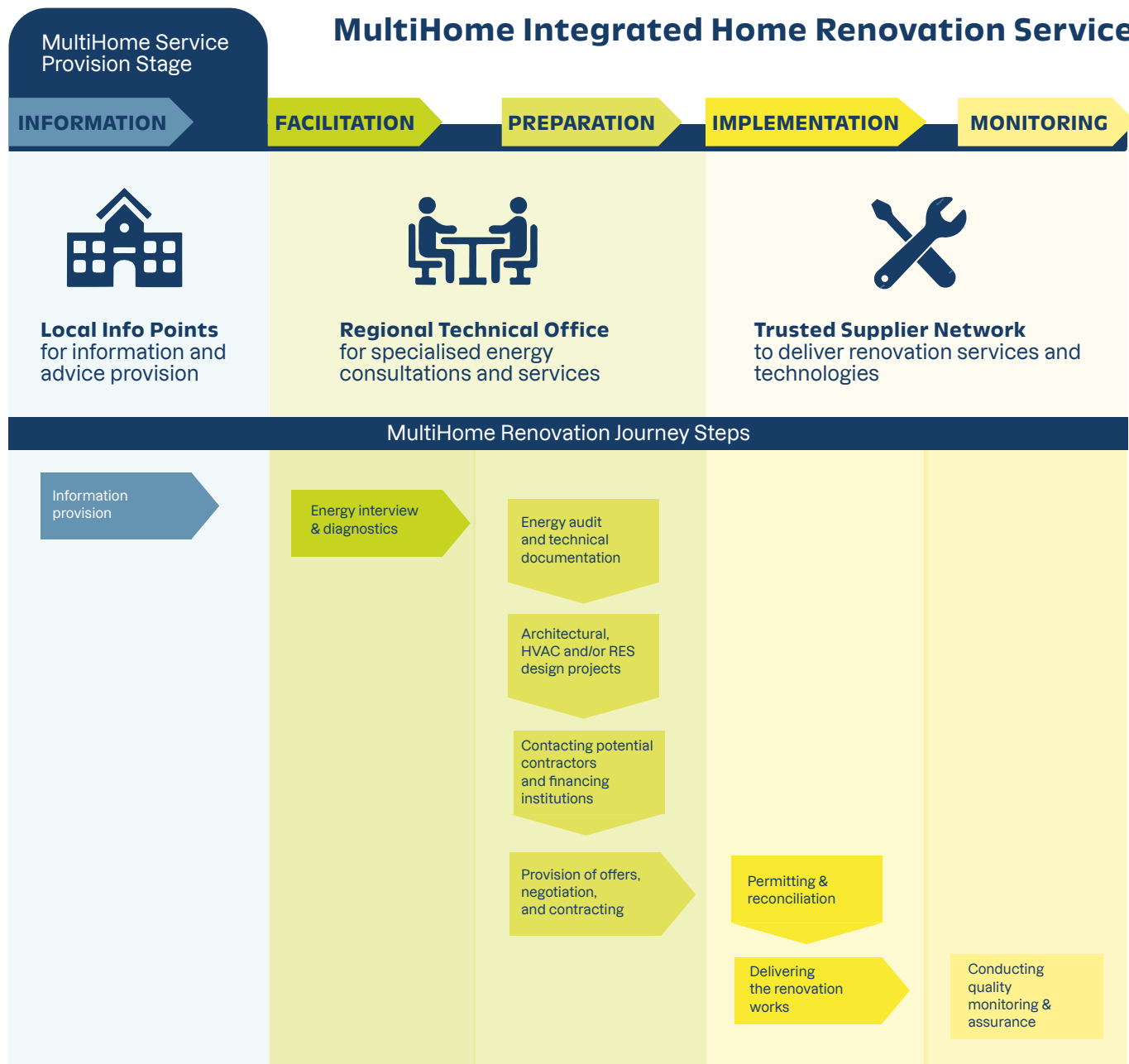
Financial aspects are addressed through the preparation of detailed renovation budget, support with funding applications, and mediation with contractors and financial institutions.

4. Implementation

After choosing the Contractor, permitting and reconciliation documentation is acquired and renovation works start. MultiHome can act as a project manager, overseeing the renovation and liaising with the contractors.

5. Quality assurance and monitoring

A few levels of control ensure that all works comply with legal and safety requirements. Upon completion, MultiHome verifies energy performance, emissions reduction, and financial outcomes, demonstrating the tangible benefits of renovation in practice.



CITIZEN RENOVATION TOOLBOX: the trusted guide you need to start your renovation

MultiHome OSS and its renovation journey are fully described in the Citizen Renovation Toolbox - a practical guide to the renovation process designed specifically for homeowners.

It translates complex organisational, technical, legal, and financial information into clear, accessible language, helping users navigate the renovation process step by step. By bringing together essential information in one place, the Toolbox reduces uncertainty and makes the renovation journey easier to understand and manage. It empowers homeowners by giving them the knowledge and confidence needed to act, strengthening their decision-making capacity and supporting better communication within homeowner communities. In this way, the Toolbox transforms homeowners from passive recipients into active participants in the renovation process – playing a key role in turning interest into action and helping homeowners move forward with greater confidence.

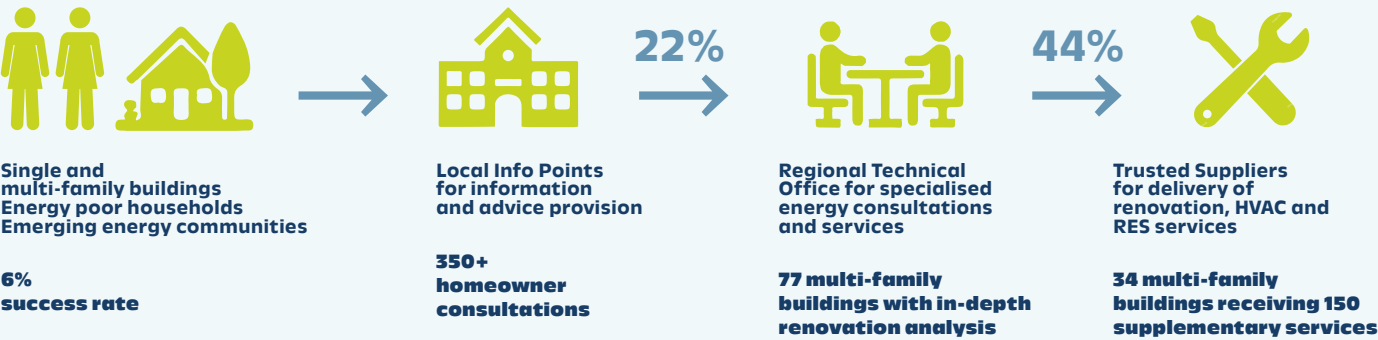
FROM ZERO TO HERO: THE IMPACTS OF MULTIHOME

Demonstrating scalable renovation in practice

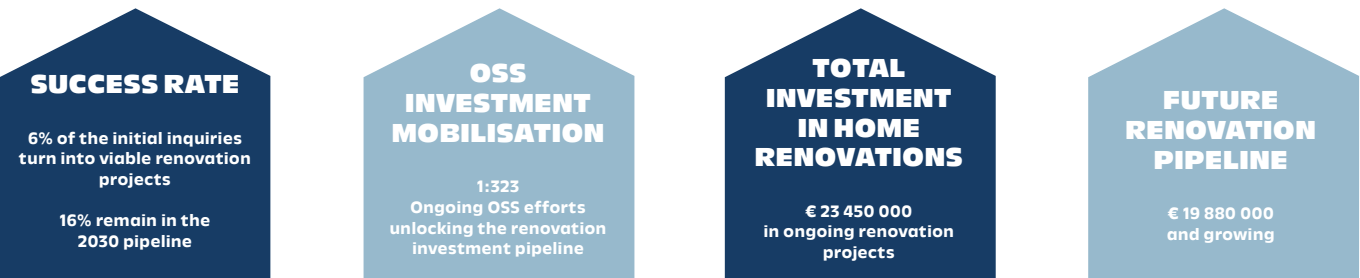
MultiHome's approach has proven effective accelerating the Renovation Wave. Since its launch in 2024, the MultiHome OSS has provided over **350 homeowner consultations** and delivered more than **200 renovation services** from its Catalogue - covering the full spectrum from administrative support to technical design and financial engineering.

For the first time in the Plovdiv Region, homeowners can access services that were simply not available before: independent technical audits, digital renovation passports, smart readiness assessments, and support for energy communities. MultiHome did not just fill individual gaps – it built a complete support ecosystem.

Across the renovation value chain, MultiHome has delivered:



Through its coordinated, step-by-step approach, MultiHome has significantly reduced the drop-out rate along the renovation journey – transforming hesitation into action:



MultiHome proves that coordinated local action can **deliver renovation at scale** and accelerate the clean energy transition. Its impacts translate into tangible improvements in living conditions – making homes warmer, more comfortable, and more affordable.

With a growing pipeline and a proven model, MultiHome will keep renovating dwellings across Plovdiv Region.



LOCAL
INFO POINTS



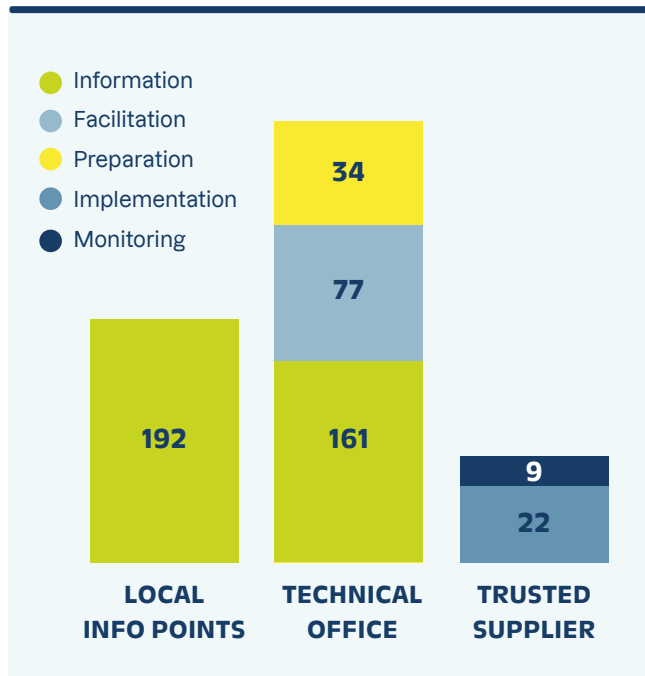
TECHNICAL
OFFICE



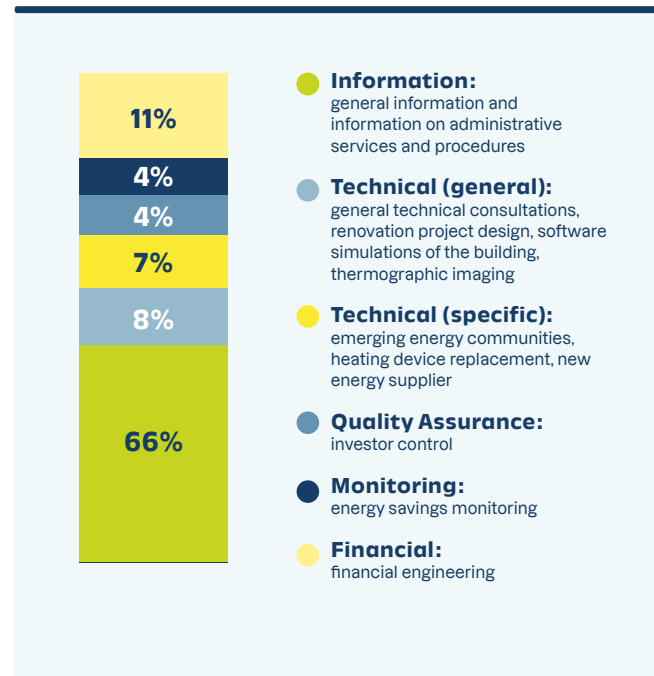
TRUSTED
SUPPLIER

Information	192	161	
Facilitation		77	
Preparation		34	
Implementation			22
Monitoring			9

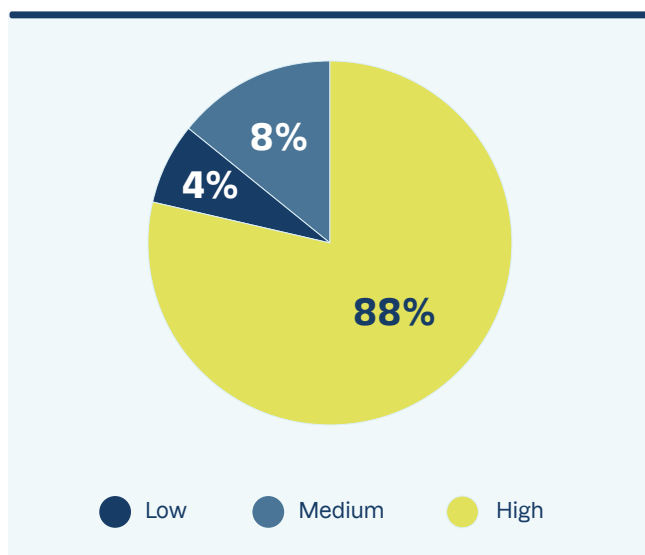
Delivery of services across the MultiHome Service Hub



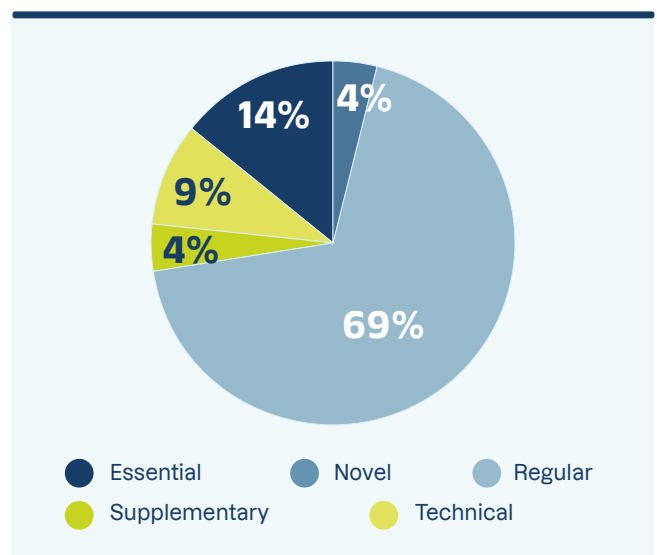
Types of services delivered by the MultiHome Service Hub



Market demand for the MultiHome services



Importance of the service provided by MultiHome Service Hub to the renovation process



RENOVATION OUTLOOK 2050

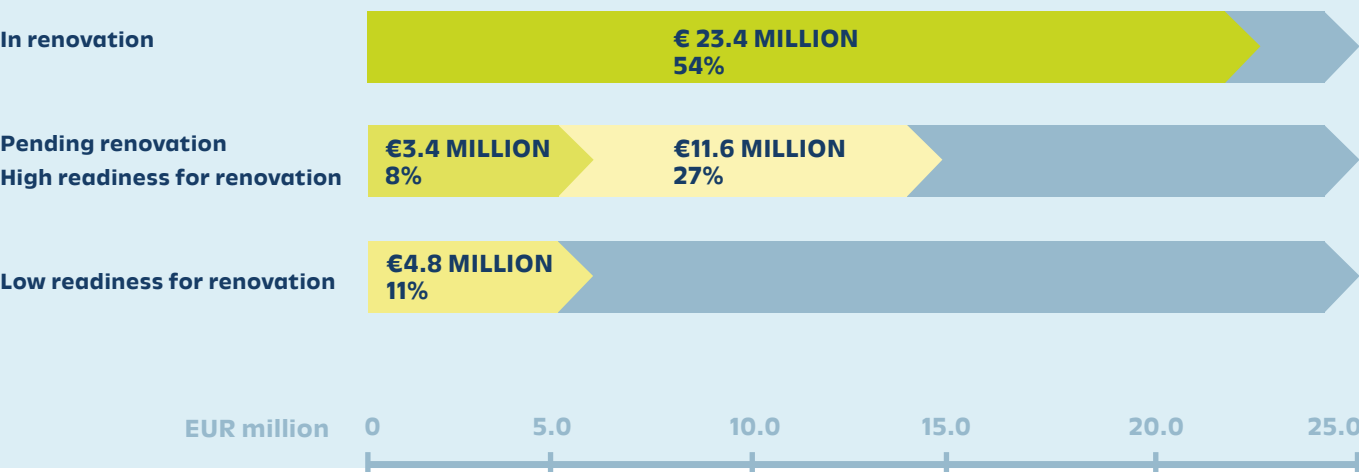
Looking ahead to 2050, the Plovdiv Region can transition from a fragmented, grant-based approach to a coordinated, market-driven renovation ecosystem – where public support, private investment, and technical assistance mechanisms work together to deliver renovation at scale. MultiHome has triggered a shift from isolated interventions to a systemic, city-wide transformation.

HIGH DEMAND AND UNTAPPED POTENTIAL

The demand for renovation in Plovdiv is both high and growing. The city has nearly 17 000 residential buildings and around 200 000 dwellings, many of which are outdated and energy inefficient. More than 75% were constructed before the 2000s and are characterised by poor insulation and outdated construction standards. Around 60% of dwellings lack external insulation, and 35% still do not have energy-efficient windows. Although district heating is available, many households continue to rely on inefficient systems, while the penetration of renewable energy solutions remains low.

The scale of renovation opportunity is significant. With coordinated and large-scale market interventions, Plovdiv could achieve over 65% energy savings and reduce CO₂ emissions by 35%, transforming its ageing buildings into a high-performance, low-carbon housing stock.

MULTIHOME RENOVATION PIPELINE



MultiHome's Renovation Roadmap 2050 influenced how renovation is embedded in municipal planning – moving it from a standalone activity to a core element of broader urban development strategies. Renovation priorities are now integrated into other municipal strategic documents linking home renovation to improvements in the urban environment and fossil fuel phase-out. This integrated approach allows a shift from fragmented, patchwork approaches to comprehensive, area-based energy planning. Furthermore, it achieves multiple benefits simultaneously: energy savings, improved living conditions, and reduced environmental impacts.

THE RENOVATION TWIN: A DIGITAL GAME-CHANGER FOR HOME RENOVATIONS

To support evidence-based decision-making for home renovation at scale, the Energy Agency of Plovdiv (EAP) developed the Renovation Twin — a patented GIS-based 3D digital platform that enables data-driven renovation planning at scale. The Twin facilitates the identification, prioritisation, and bundling of buildings into targeted renovation pipelines, while enabling the monitoring of progress and the planning of large-scale regeneration programmes. Its heart is a living EPC prediction algorithm that allows homeowners to assess their building energy performance and simulate renovation scenarios. It also provides interactive tools such as the Renovation Motivator and Solar Simulator.

The Twin is a groundbreaking development, one of the most advanced tools of its kind in Europe and a flagship innovation in MultiHome. It represents a landmark in data-driven policymaking for Plovdiv, addressing long-standing challenges such as fragmented data, inconsistent standards, and static analytical models.



SCALING RENOVATION TOWARDS 2050

The Renovation Twin enables the identification of clusters of low-performing buildings and supports the creation of coordinated renovation pipelines and long-term investment strategies. By integrating fragmented data into a single system, the Renovation Twin enables a shift from isolated, building-by-building interventions to coordinated, portfolio-based renovation planning. Its functionalities promote efficiency, reduced costs, and ensures that resources are directed at the buildings most in need. It also strengthens monitoring, reporting, and evaluation of renovation outcomes. In the long-term, it will grow to be a scalable digital building stock observatory supporting a scalable digital ecosystem supporting Plovdiv's long-term urban transformation.

CONCLUSION

Lessons learnt

MultiHome has proven that accelerating home renovation requires more than funding and technical solutions. It depends on how the process is organised, how stakeholders cooperate, and how homeowners are supported throughout the entire renovation journey.

Its performance statistics tell part of the story, but the greater achievement of MultiHome is the renovation ecosystem built to keep delivering them: a functioning one-stop shop with municipal officials, energy experts, and a Trusted Supplier network, a Regional Council bringing together all municipalities of the Plovdiv Region, and a Renovation Twin that enables data-driven, large-scale renovation. MultiHome is no longer a pilot. It is a replicable blueprint – for Bulgaria, for Europe, and beyond. Yet the most valuable takeaways are the lessons learnt – the distilled experiences what must change for the **Renovation Wave** to finally scale.

TOP 10 LESSONS LEARNT

1. Homeowners at the centre

Placing homeowners at the centre of the renovation transition is not just a guiding principle – it is a necessity. When properly informed, supported, and actively involved, homeowners move from uncertainty to action and become key drivers of renovation. MultiHome proved that a homeowner who feels heard and guided is a homeowner who renovates.

2. Homeownership means responsibility

The right to adequate housing is fundamental, but homeownership also carries responsibilities – not only for one's own property, but also for neighbours, the wider community, and society. Supporting homeowners in taking this responsibility – through clear information, trusted advice, and collective decision-making tools – is essential for long-term impact.

3. Empowered homeowners drive change

With the right guidance and support, homeowners gain the confidence to make decisions, collaborate within their buildings, and pursue more ambitious renovation solutions. MultiHome's "Renovation Champions" showed that a neighbour's warm home and lower energy bill is more persuasive than any brochure.

4. Coordination over fragmentation

Renovation processes are often fragmented, involving multiple actors and complex steps. Integrated one-stop-shop models help organise this complexity, providing a clear pathway from initial interest to project implementation. MultiHome demonstrated that a single-entry point – combining technical, administrative, and financial support – dramatically reduces drop-out rates.

5. From interest to implementation

Initial demand alone is not sufficient. Continuous support throughout the renovation journey – from information to preparation and delivery – is critical to ensure that projects are actually realised. MultiHome's clear and simple five-step renovation journey (Information, Facilitation, Preparation, Implementation, Quality Monitoring) ensured hesitant inquiries into completed renovations.

6. Energy Agencies as enablers

Energy Agencies and local authorities play a central role in coordinating stakeholders, building trust, and supporting renovation project pipelines. Their involvement is key to ensuring continuity and scaling up renovation efforts. MultiHome redefined their role – from administrator to market enabler and strategic partner.

7. Project readiness unlocks finance

Access to financing depends not only on available instruments, but on the quality of project preparation. Well-structured, transparent, and standardised projects are more likely to attract financial support. MultiHome's dialogue with financiers revealed – they are waiting for investable cases and MultiHome can deliver them.

8. From single interventions to ecosystems

Sustainable renovation requires a shift from isolated, grant-driven projects towards coordinated local renovation ecosystems, where public authorities, businesses, and financiers work together. MultiHome built exactly that local renovation economy – a living partnership that outlasts any single funded action.

9. Aggregation creates scale

Working at building or portfolio level increases efficiency, reduces transaction costs, and creates investment opportunities that are more attractive for financial institutions. MultiHome's package-based financing model bridges the gap between collective renovation planning and individual financing solutions.

10. Blended finance is the future

Public funding alone cannot meet renovation needs. Combining grants with loans and guarantee mechanisms is essential to mobilise additional investment and drive the market transition. MultiHome has shown that with proper project preparation and trust, blended finance is not only possible – it is inevitable.

THE MULTIHOME LEGACY



At its start, MultiHome's ambition was to build and accelerate the home renovation market and it has successfully activated demand, supported homeowners throughout the renovation process, and developed a robust renovation pipeline.

But the true legacy of MultiHome is this: it has proven that the biggest barrier to the Renovation Wave is not technology, nor funding, nor policy – it is **market fragmentation**. And it can only be overcome by **trust, coordination, and a shared vision**.

RECOGNITION AND LEADERSHIP

MultiHome has established itself as a pioneer in home renovation, recognised both in Bulgaria and across Europe. Its achievements include organising the first Home Renovation Expo in Europe, receiving multiple awards (International Fair of Plovdiv, City Lovers, EU Sustainable Week), and actively participating in the European one-stop-shop network, including its governance structures.

Beyond recognition, MultiHome demonstrates leadership through innovation. Its patented 3D Renovation Twin enables data-driven, large-scale renovation planning. It has also developed a comprehensive Consultation and Service Catalogue, a practical Citizen Renovation Toolbox, and other tools supporting both homeowners and the performance monitoring of one-stop-shop structures.

Most importantly, MultiHome leads by example. It has built a functioning local renovation ecosystem with strong regional coordination across the Plovdiv Region – a novel cooperation model bringing together municipalities, experts, businesses, and financial actors to deliver real renovation projects. This model is now contributing to national policy discussions, being included in emerging financing frameworks, and showing strong potential for replication in other European countries.

Yet, its greatest achievement remains making 2 000 homes warmer, more affordable, and more sustainable – with many more in the pipeline towards 2050.

AWARDS & RECOGNITION

MultiHome is an EUSEW 2026 finalist in the category Local Energy Action



The Plovdiv Chamber of Commerce and Industry received a Recognition Award for the MultiHome Renovation Expo



The Energy Agency of Plovdiv received an Energy Innovation Award for the Plovdiv Renovation Twin



Project

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Service Hub and Platform for
Accelerated Home Renovation in Plovdiv
Region

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