Ref. Ares(2025)9324440 - 30/10/2025

GENDER4POWER

Joint executive summary for EU stakeholders on renovation challenges

Synthesis of country reports in GENDER4POWER

October 2025

Altan Sahin and Kerstin Schilcher

LIFE project GENDER4POWER is co-funded by the European Union under contract nº 101167565

Table of Contents

Purpose and scope 3
Evidence base and approach 3
State of play across countries 3
Who is most affected? 3
Systemic barriers 4
Consequences of inaction 4
Emerging practices 5
Recommendations for EU-level stakeholders 5
Roles and possible actions 6
Conclusion 6

Purpose and scope

This executive summary sums up key messages from the D2.3 country reports for Austria, Germany, Greece, Lithuania, Slovenia and Spain for EU-level stakeholders. The focus is on what holds back building renovation and how these barriers affect households in vulnerable situations. The report also looks at who benefits from current schemes, who is left out, and how gender and other factors (age, income, migration background) shape access and outcomes.

Evidence base and approach

National project partners combined a review of laws and programmes with interviews and local case work. They spoke with national and regional authorities, cities, housing providers, homeowners' associations, social organisations and market actors. Each country includes concrete demonstrators where renovation is planned or under way. The method is qualitative but anchored in programme rules and the lived experience of residents and practitioners.

State of play across countries

- Renovation need is high and uneven: Much of the housing stock, especially from the 1960s–1980s, performs poorly on energy use and comfort. In Catalonia, about 70 % of dwellings predate modern efficiency standards. Similar patterns show up in other cases with large post-war estates.
- Social risk rises when renovation meets low incomes: Eligibility rules, co-financing, and complex procedures often keep low-income tenants and owners from applying or finishing works. When projects go ahead without safeguards, rent increases and temporary moves can harm the very people public funds aim to help.
- Data gaps persist: Most monitoring frameworks track technical outputs (kWh saved, EPC labels) but not who benefits. Gender-disaggregated indicators and outcomes for specific groups (single parents, older women, migrants) are rare.

Who is most affected?

Evidence across the countries points to a few groups at higher risk of being left out or harmed:

- **Low-income tenants in private rental housing,** especially in buildings with many joint owners. They have little voice in decisions but face rent increases after works.
- **Single-parent households and older women,** who often have lower savings and face digital, language and time barriers when dealing with applications, contractors and site meetings.

- **Residents of ageing large estates,** where needed upgrades are big and complex. Coordination is difficult, funding is uncertain, and social consequences can be significant if tenants are not protected.
- **Owners with limited cash flow,** including pensioners and low-income owner-occupiers, who cannot pay upfront costs even when grants are generous on paper.

Systemic barriers

1. **Upfront cost and pre-financing:** Many schemes require applicants to pay first and get reimbursed later. This is a non-starter for households with little savings and for social or mission-driven landlords managing tight budgets.
2. **Administrative complexity and digital-only access:** Applications require technical documents, multiple proofs and online portals. Without hands-on support, many give up.
3. **Decision-making in multi-owner buildings:** High quorum or majority thresholds, unclear cost-sharing, and weak facilitation delay or block renovations. Tenants rarely have a say even though they live with the consequences.
4. **Programme design that favours those with more resources:** First-come-first-served windows, heavy co-financing, and credit-based instruments tend to reward those who already have money, time and knowledge.
5. **Weak tenant safeguards:** Where rent rules allow pass-through of costs, energy savings can be wiped out by higher rents or fees. Short-term relocation, noise, and stress during works also hit vulnerable groups harder.
6. **Fragmented capacities and unstable funding:** House administrations, SMEs and social services are stretched. Funding cycles are short, making it hard to plan multi-year deep renovations.
7. **Gender blindness:** Few programmes consider safety, time use, care duties, or communication needs that affect women and diverse genders during renovation. Monitoring rarely tracks who benefits by sex or household type.

Consequences of inaction

If renovation efforts continue to miss the hardest-to-upgrade homes, climate targets will slip. These dwellings are often the worst performers and require the most support; leaving them behind makes overall progress much harder. Public money will also miss the mark, because funds will flow to projects that were likely to happen anyway while households most in need see little benefit. At the same time, inequality will deepen. Without safeguards, rent increases, temporary moves and the stress of construction can push already fragile households into hardship, and some may still under-heat their homes after renovation if costs go up.

Emerging practices

Several approaches already show promise. On-site support and accompaniment – mixing energy advice with social help, multilingual communication and accessible meeting formats, including women-focused sessions – raises take-up and completion rates. Public or non-profit renovation agents can act as neutral coordinators: they prepare technical files, pool applications, organise contractors and stand up for tenants and owners. In some places, buildings with many vulnerable residents receive higher grant rates when such an agent is involved. Municipal and regional add-ons also help by directing extra funds to higher-vulnerability areas and linking support to tenant safeguards.

Recommendations for EU-level stakeholders

EU-level programmes could make social targeting a built-in feature. People who already qualify for social benefits could be granted automatic eligibility, which would cut paperwork and speed up access. Funding rules could also use vulnerability-sensitive scoring so that projects with clear social value are prioritised.

It would help to remove the cash-flow barrier. Grant-first models with no pre-financing for low-income households and social or mission-driven owners could be prioritised, with staged payments tied to verified milestones. Public or non-profit renovation agents could be enabled to receive funds directly so they can front costs and bundle demand in multi-owner buildings.

Tenant protection can be strengthened without slowing delivery. Public money could be linked to rent and eviction safeguards, such as limits on cost pass-through, rights to temporary rehousing and clear information on post-renovation costs. Where appropriate, adjustments to national tenancy law could be encouraged to align incentives and avoid price shocks.

Access can be made simpler with practical support. Programmes could set expectations for plain-language, multilingual processes and offer offline channels alongside digital tools. Funding for application assistance through trusted social organisations would further reduce barriers. Documentation could be standardised across programmes, and records already held by public bodies could be recognised to avoid repeated requests.

Gender equality can be built into both design and monitoring. Participation formats could reflect people's time and care duties – for example through suitable meeting times, childcare options, safe access to sites and dedicated spaces where women feel comfortable speaking. Monitoring could include sex-disaggregated data and track outcomes for single-parent households, older women and other groups at higher risk.

Decision-making in multi-owner buildings could be eased with neutral facilitation and access to legal advice so co-owners can reach agreements more quickly. Default, fair cost-sharing templates for common works would reduce friction, and building-level applications with one coordinator could streamline delivery.

Stable, long-term funding aligned with local plans would support deep renovation. Multi-year, predictable envelopes for priority districts and large estates could match the time needed for complex projects, while links to city-level strategies would help coordinate housing, energy and social services.

Finally, closing knowledge gaps would improve targeting and accountability. EU-supported monitoring could include social and gender indicators alongside technical metrics, and comparable data could be shared across countries to show what works for vulnerable groups and to scale successful approaches.

Roles and possible actions

Member States and Regions could update tenancy and co-ownership rules where needed, deploy renovation agents, and fund grant-first options with no pre-financing for low-income groups. When public money is used, they should also support clear tenant safeguards.

Cities and Municipalities should map vulnerable areas and bundle projects at district level so work can be planned and delivered efficiently. They could implement one-stop shops that offer application help and bring owners and tenants together on site with social support.

Social Organisations can lead outreach, help with applications and provide energy coaching. This should include targeted formats for women, single parents and migrants, and active involvement in programme co-design.

Housing Providers and Administrators should use inclusive communication, schedule works around residents' needs and adopt standard contracts that make rent impacts and protections clear.

Conclusion

Europe can speed up renovation and make it fairer at the same time. The lessons from D2.3 are clear:

- Remove upfront cost barriers for those with the least room in their budgets
- Keep processes simple and provide real, in-person help
- Protect tenants from rent shocks and displacement
- Put gender equality into programme design and measurement
- Stabilise funding over several years and coordinate at district level
- Make decisions in multi-owner buildings easier with facilitation and clear cost-sharing rules

When these elements are in place—often with the help of public or non-profit renovation agents—projects move faster, residents are better protected, and the social return on public investment is higher. Embedding these principles in EU guidance and funding can help deliver a renovation wave that is both effective and fair, reaching the households that need it most while keeping climate goals on track.