Rural Energy Efficiency Roadmap (REER) for Vulnerable Groups in Bükk LAG

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1. INTRODUCTION

This guideline is for households in Bükk region who want to make their homes more energy efficient, lower their bills, or make their homes more comfortable. Additionally, it is useful for those who aren't sure if energy renovations are worth investing in.

The guide was created as part of the RENOVERTY project [1], which aims to help improve homes in vulnerable rural areas and make energy-saving improvements fair and easy for everyone to access.

The Bükk Regional LEADER Action Group (LAG) is located in Northern Hungary. The area includes 42 municipalities with a total population of 76 960 people. Its diverse landscape is characterized by the Bükk Mountains, forested valleys, rolling hills, and karst formations.

Typical buildings in the Bükk region are single-story houses, mostly built from adobe, brick, or stone in the early 20th century, as well as Kádár-era concrete block houses constructed in the 1960s and 1970s. Recent constructions include modern, insulated family homes, though these remain relatively few. Overall, the building stock is characterised by low comfort levels and poor energy efficiency. Because average incomes are below the national level, households often have limited resources for home renovation or energy upgrades.

2. ENERGY RENOVATION OF DWELLINGS

Energy renovation is all about making your home more comfortable, more energy efficient, and last but not least, greener. Even small steps, like adding insulation, fitting new windows, or upgrading your heating system, can start saving you money right away, while bigger upgrades pay off over time and make your home more comfortable and valuable.

There are some hurdles, though. Upfront costs can be high, savings take time, and finding reliable contractors or understanding grants can be confusing. And on top of that, because of the government's utility price cuts, gas and electricity are relatively cheap right now. So, you might wonder, why spend money on energy upgrades now? Let's see why an energy efficiency renovation makes sense for your home:

- Lower your bills :
    - Better insulation and an upgraded heating system mean you'll spend less on gas and electricity each month. That is the real "utility cost reduction".
    -
- Stay comfortable all year
    - A well-sealed home keeps warmth in during winter and heat out in summer, so rooms stay pleasant without turning the thermostat up or down.

- Breathe cleaner air
    - Modern ventilation reduces damp and mould, which is healthier for everyone.

- Future-proof your house
    - Solar panels or other renewable systems can generate your own power and protect you from rising energy prices.

- Increase your home's value
    - A higher energy rating makes the property more appealing if you ever sell, and can boost the sale price.

- Do your bit for the planet
    - Using less energy and adding renewables lowers your carbon footprint.

- Stay ahead of regulations

    - Upgrades ensure you comply with current and upcoming energy-efficiency rules, so there are no surprises later.

Even small steps, like improving insulation or fitting a more efficient boiler, can start saving you money right away, while bigger upgrades pay off over time and make your home more comfortable and valuable.

3. STEPS TO FOLLOW TO RENOVATE YOUR HOME

If you're struggling with high energy bills, a well-planned renovation can make your home warmer, cheaper to run and better for the environment. As such, a step-by-by step plan has been created and described below, which you can follow to ensure that the renovation process will be as smooth as possible.

Step-by-Step Plan

Because grants and subsidies can be limited, plan the work carefully and in the right order:

1. **Check the basics**
2. **Get an energy audit**
3. **Decide the order of work**
4. **Look for financial help**
5. **Plan the work**

3.1. Step 1 – Check the basics

Before you start making energy improvements, it's really important to address any serious problems the building already has, such as old electrical wiring, a leaking roof, or walls and floors that aren't properly waterproofed.

If you skip these repairs, the energy upgrades you install might not work well, or they could even be damaged. For example:

- **Old wiring** can be unsafe or unable to handle new systems like heat pumps or electric heating. This could cause power failures or even fire risks.
- **A leaky roof** lets water in, which can ruin insulation, cause damp and mould, and make the building lose heat faster.
- **Poor waterproofing** means moisture can get into walls or floors, which can rot timber, damage plaster, or make new insulation or finishes fail.

By fixing these issues first, you make sure the building is dry, safe, and stable. Then, when you add energy improvements like insulation, new heating systems, or solar panels, they'll perform properly and last much longer. It also prevents wasting money on upgrades that could be damaged later by existing problems.

3.2. Step 2 – Get an energy audit

Start by looking carefully at your building to find any weak spots - areas where heat escapes, cold air gets in, or systems aren't working efficiently. An **energy audit** can help with this. It measures how much heat your building loses, how well the insulation performs, and how efficient your heating system is. This gives you a clear picture of what needs improving first.

The main areas to focus on are:

- **Insulation:**
  Good insulation in your walls, roof, floors, doors, and windows keeps the warm air inside and stops draughts. Without proper insulation, you lose a lot of heat, meaning you have to spend more on heating your home. Adding or upgrading insulation might cost some money at the start, but it quickly pays off through lower energy bills and a more comfortable indoor temperature all year round. For older buildings, during renovation, insulation thickness typically ranges from 8–12 cm for walls and 20–25 cm for roofs using conventional materials, which is generally sufficient to achieve the required thermal performance according to regulations.[8][1]

- **Heating system:** Older boilers or heaters often use a lot of energy and don't heat rooms evenly. Replacing them with modern, efficient systems - like condensing boilers, heat pumps, or heating controls - can make your home warmer while using less energy. This reduces both your energy costs and your carbon footprint.
- **Renewable energy:** Installing renewable systems, such as solar panels or a heat pump, can further cut your energy use and bills. While these systems can be expensive to install, over time they save you money by generating your own energy.

Although all these improvements require an initial investment, they are well worth it in the long term. You'll spend less on heating, enjoy a more comfortable and healthy living space, and protect your home from damp and cold. Plus, you'll be helping the environment by using less energy and producing fewer emissions.

Good planning means you can make smart choices, spread the work and cost if needed, and get the most benefit from each step. The energy auditor's expertise is a big help in this — they carry out the assessment, explain where your home is losing energy, and give professional advice on which improvements will have the best results and value for money. Done properly, these upgrades can make your home cheaper to run, more valuable, and more pleasant to live in for many years to come.

[1] [8] https://otk.hu/blog/hoszigeteles-vastagsagok

The table below looks at typical rural family homes and gives concrete examples of the kind of savings you can get from different renovation measures. You can also calculate this for your own house by entering your data - there are online calculators available for this, such as the RenoPont: https://renopont.hu/tudasbazis/kalkulator [6] or K&H Bank: https://www.kh.hu/rezsi-kalkulator/ [7] calculators.

Building	Before Renovation	After Renovation	Best Cost-Effective Measure (eligible in OFP)	Savings Achievable with Best Cost-Effective Measure (kWh/m²/year)	Cost of Best Measure (million HUF)	Savings Achievable with Comprehensive Renovation (kWh/m²/year)	Cost of Comprehensive Investment (million HUF)
80 m² Adobe House	1 floor + attic, uninsulated, double-glazed windows, stove	20 cm external wall insulation, 25 cm attic insulation, triple-glazed windows, heat pump	Attic insulation + window replacement	33%	2.8–4.6	75%	14.4–20.8
100 m² Kádár Cube	1 floor + attic, uninsulated, double-glazed windows, convector	20 cm external wall insulation, 25 cm attic insulation, triple-glazed windows, condensing gas boiler	Attic insulation + wall insulation	54%	5.5–8.2	83%	11.2–18.8
115 m² Family House (built 1980s)	1 floor + attic, uninsulated, double-glazed windows, convector	20 cm external wall insulation, roof insulation, triple-glazed windows, condensing gas boiler	Wall insulation + condensing gas boiler	47%	8.1–14.8	80%	18.2–27.1
Two-Generation Family House (built 1980s)	200 m², 2 floors + attic, uninsulated, double-glazed windows, convector	20 cm external wall insulation, roof insulation, triple-glazed windows, condensing gas boiler	Wall insulation + condensing gas boiler	47.1%	14.8–20.1	70.3%	25.8–38.7

Table 1 - Energy efficiency of individual renovation measures illustrated with specific examples – Source: MEHI [1]

INDICATORS TO MEASURE RENOVATION GOALS AND PROGRESS

Table 2 - Targets, indicators and expected results of energy renovation

Target	Indicator	Expected result
- Improving the energy efficiency of the residential building	- Energy saved (kWh) - Saved energy per unit area (kWh/m2) - Improved energy efficiency rating.	- Energy demand per unit of living space (1 m2) is reduced to 50-90 kWh/year - The energy rating of the building will be improved by at least two classes (e.g. from G to E)
- Reducing household overhead costs	- Reduction in utility bills (HUF)	A 20% to 50% reduction in energy bills.
- Improving quality of life - thermal comfort, indoor air quality	- Increase / decrease in indoor temperature in winter (°C) - Ideal indoor humidity - mould eliminated - Reduction of indoor particulate matter	- The indoor humidity does not reach 50% - Mould growth is eliminated
- Reducing the carbon footprint of the household	- Reduction of carbon dioxide emissions (kg) - Reduction of carbon dioxide emissions per unit area (kg/m2)	- Carbon dioxide emissions reduced by 20-50%

Energy audits of four family houses were conducted in collaboration with key stakeholders in the Bükk region. The selected houses were chosen to represent the typical building materials and construction methods found in the area.

The RENOVERTY project utilised the so-called DREEM model to analyse the potential energy savings achievable through various energy renovation measures. The model was applied to the selected experimental households' region to determine the impact of different renovation steps on overall energy efficiency.

The table below presents the energy savings that can be achieved through different renovation steps (energy efficiency measures - EEM):

Modernisation activites	Energy saved (kWh)	Energysavings (%)
EEM1 - Thermal insulation of external walls	**16,196**	**39.5**
EEM2 - Replacement of doors and windows	**2,503**	**6.1**
EEM3 - Floor insulation	**13,275**	**32.4**
EEM4 - Heating modernisation - natural gas	**10,477**	**25.6**
EEM5 - Heating modernisation - biomass	**8,149**	**19.9**
EEM6 - Heat pump	**29,415**	**71.8**
EEM7 - Energy efficient luminaires	**390**	**1.0**

Table 3 - Energy saving potential of energy efficiency measures (EEM) by using the DREEM model

The cost-effectiveness and return on investment of the renovation activities examined are shown in the Figure 1 below.

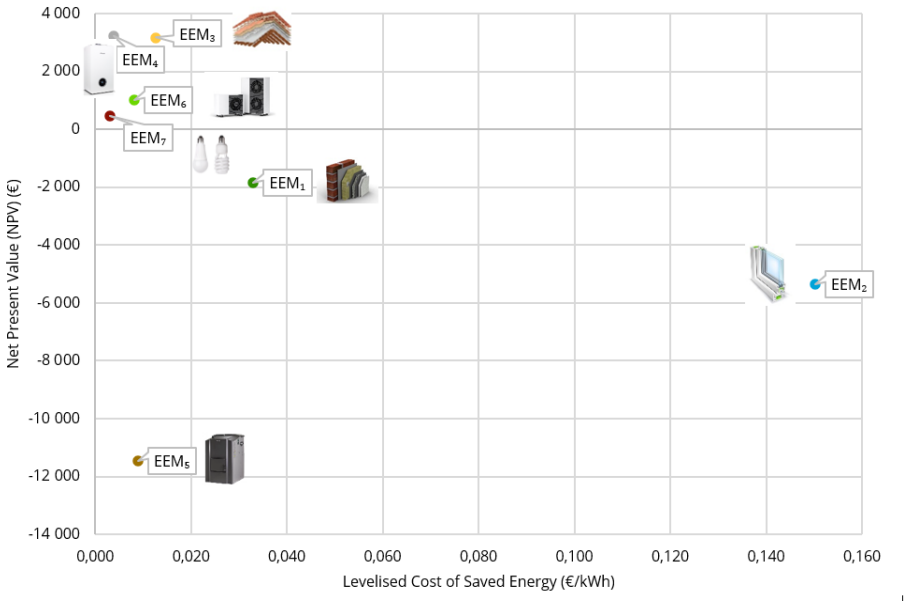


Figure 1 - Cost-effectiveness and return on investment of DREEM model renovation activities

3.3. Step 3 - Decide the order of work

Once you know what needs to be done, it's important to plan the work in a sensible order. Doing things in the right sequence helps you save money, avoid redoing work later, and make sure every upgrade works properly.

- Start by fixing **damp or ventilation problems** before you replace windows or doors. If you fit new, airtight windows in a house that already has moisture issues, you could end up with condensation or mould. Good airflow keeps your home healthy and helps insulation and heating systems perform better.
- If your budget is tight, begin with **simple, low-cost improvements** such as sealing gaps around doors, windows, and floors, or adding draught-proofing strips. These small fixes can make your home feel warmer right away and lower your bills without major expense.
- Next, add **insulation** wherever it's possible and makes sense — in the attic, walls, roof, or floors. Insulation is one of the most effective ways to keep heat inside your home and reduce energy costs year after year.
- When upgrading your **heating system**, always get professional advice. If you're switching from old gas convectors to a central heating system or installing a heat pump, you might need extra plumbing, radiators, or even changes to the building's structure. An expert can help you plan this safely and efficiently, so everything works together.
- Finally, consider adding **solar panels** or other renewable energy systems. These can generate your own clean electricity and reduce your bills over time. Make sure the system is the right size for your household's energy use — bigger isn't always better and overspending on equipment you don't fully use won't give you good value.

If you decide to carry out all of the steps mentioned above, it is called a deep energy renovation. The duration of a deep energy renovation depends on several factors: the size and condition of the building, the complexity of the work, the availability of skilled workers, and the permitting process - under optimal conditions it takes 5-7 months, but it can last up to 8-12 months.

The estimated duration of each step is desribed below.

Step	Estimated Duration
Fixing damp and ventilation problems	1–3 weeks (minor), 3–6 weeks (major)
Replacing windows and doors	1–3 days (average house), up to 1 week
Small, low-cost improvements	1–3 days
Insulation	Attic floor: 1–3 days
	Facade: 1–2 weeks
	Roof: 1–2 weeks
	Floor: 1–3 days
Heating system upgrade	1–3 weeks (minor), 3–6 weeks (full replacement)

Renewable energy systems installation	3–7 days (average house), 2–4 weeks including permits

Table 4 - The estimated duration of renovation steps

Taking a step-by-step approach and getting advice from qualified professionals, like an energy auditor or heating engineer, ensures you invest your money wisely. With good planning, you can spread the work and costs over time, make your home more comfortable, and enjoy lasting energy savings.

3.3.1. The general contractor

Should you hire a general contractor for an energy renovation, or work with separate contractors (such as an insulator, plumber, or electrician)? Let's look in detail at when it makes sense, and when it doesn't.

What is the role of a general contractor? A general contractor is a company or individual who manages the entire project - from planning and design through to construction and handover. They coordinate all the subcontractors (for example, insulation, window replacement, heating upgrades), handle permits, schedules, and material procurement, and take full responsibility for the final result.

When is it worth hiring a general contractor?

- **For complex energy renovations**:
  If several contractors are involved - for example insulation, windows, roofing, heating systems, solar panels, or a heat pump - there's a lot of coordination required. A general contractor can save you time, stress, and potential mistakes by managing everything as one project.
- **If you don't have the time or technical knowledge to manage the work**:
  Energy renovations involve countless details - material choices, thermal bridges, coordination between plumbing and electrical work, and so on. A contractor takes care of all that for you.
- **When applying for grants or funding**:
  Many contractors are familiar with government support schemes (such as the Home Renovation Programmes) and can help with the necessary paperwork and documentation.
- **If deadlines and guarantees matter to you**:
  With a general contractor, you have one contract, one point of responsibility, and usually a warranty covering the entire job.

When it's not worth hiring a general contractor

- **For small or simple projects**:
  For example, only replacing windows, adding façade insulation, or changing a boiler. In these cases, the contractor's management fee (often 10-20% of the total cost) might not be worth it.
- **If you already have experience and reliable contacts**:
  If you know good contractors and can organise the work yourself (e.g. scheduling insulation, painting, and plumbing), you may not need an intermediary.
- **If you're flexible with timing**:
  Working directly with separate contractors is usually cheaper, but slower and involves more coordination. If time isn't an issue, this approach can work well.

Cost considerations

In terms of costs, using a general contractor tends to be more expensive, but it offers a faster, safer, and more predictable outcome. Organising separate contractors is usually less costly but carries greater risks, including possible delays, miscommunication, or issues with accountability.

In summary, a general contractor is the better choice for complex, time-sensitive, or grant-supported renovations, while smaller, simpler projects can be efficiently managed by hiring individual contractors directly, especially if the homeowner has the experience and flexibility to oversee the work.

3.4. Step 4 - Look for financial help

Funding for households that struggle with high energy costs can be limited, but new programmes and grants are gradually becoming more available. It's worth taking the time to look into what support is offered in your area, as these schemes can help cover part or even most of the cost of improvements like insulation, heating upgrades, or renewable energy systems.

Each programme has its own rules about who can apply and what types of work are covered, so read the details carefully before starting any renovation. Some grants only pay for certain materials or require you to use approved contractors. If you're unsure, a grant advisor or RenoPont can help you understand your options and guide you through the application process.

Even if the funding doesn't cover everything, it can make a big difference by reducing the upfront costs and helping you start important energy upgrades sooner. Over time, these improvements lower your bills, make your home warmer and healthier, and save you money in the long run.

3.4.1 Financial schemes available in October 2025

KEHOP Plus Home Renovation Programme (Hungary, 2025–2027)

This government programme helps homeowners in Hungary make their homes more energy efficient. It offers a combination of an interest-free loan and a 50% grant, worth between HUF 2.5 and 6 million in total. Half of the total amount is a non-repayable grant. The other half is an interest-free loan, repayable over up to 12 years. Homeowners must contribute at least one-seventh of the project cost themselves (e.g. HUF 1 million for a HUF 6 million project). Funds can be received either as reimbursement or direct payment to contractors.

What can be funded

You can get support for improving your home's energy efficiency, such as:

- Insulating walls, roofs, or ceilings.
- Replacing or upgrading windows and doors.
- Modernising hot water systems.
- Upgrading heating systems, including installing air-to-water heat pumps or smart controls.
- Related repairs and restoration work are also covered within cost limits.

Energy savings requirement

The renovated home must achieve at least a 30% reduction in primary energy use compared to before the project. If this target isn't met, all support (grant + loan) must be repaid.

Who can apply

Applicants must:

- be natural persons (private individuals), of legal age and full capacity.
- have a Hungarian tax number.
- be a Hungarian or EEA citizen with at least 1 year of residence in Hungary.
- own or have rights (ownership, usufruct, or widow's right) to the home being renovated.

Eligible properties

- Single-family or multi-family houses built before 1 January 2007.
- Must be continuously inhabited and used only for residential purposes.

- A business can be registered at the address, but no business activity can take place there.
- Business energy use must be metered and billed separately.

Project timing
Projects must be finished within 24 months of signing the loan agreement (with a possible 6-month extension). The final payment deadline is 30 November 2029.

Payments and documentation
To receive payments, applicants must provide:
- Proof of own contribution.
- Invoices and supporting documents for eligible costs.
- An energy certificate showing the required 30% energy saving after completion.
- Payments are made in instalments based on project progress.

More information: https://www.palyazat.gov.hu/programok/szechenyi-terv-plusz/kehop-plusz/kehop_plusz-4.1.7-24/dokumentumok [2]

Rural Home Renovation Programme (Hungary, 2025–2026)

This state-funded programme supports home renovations in small municipalities with fewer than 5,000 residents. It reimburses 50% of eligible renovation costs, up to a maximum of HUF 3 million per property.

Funding details
Covers 50% of total eligible costs including50% contractor fees and 50% material costs

Reimbursement is based on submitted invoices. If you previously used the Rural Home Renovation Subsidy (closed 31 Dec 2022), your maximum eligible amount is reduced by the earlier subsidy.

Who can apply
From 1 January 2025:
- Persons expecting a child,
- Persons with at least one child under 25,
- Spouses or life partners living at the same address.

From 26 March 2025:
- Pensioners can also apply.

Applicants must live in a municipality with fewer than 5,000 inhabitants.

Eligible renovations
A wide range of home renovation works is supported - but it's best to use it wisely and focus on energy-efficiency improvements. Invoices must include at least 50% contractor fees and 50% material costs.

Programme timing
Start: 1 Jan 2025
End: 30 June 2026

Application and payment
Applications are processed in the order received by the Hungarian State Treasury.

Processing times

- 90 days (paper applications)
- 30 days (electronic applications)
- One extension possible: +45 days

Applicants have one 30-day opportunity to provide missing information. Once approved, the subsidy is transferred to the applicant's bank account within 5 days.

For more information: https://www.allamkincstar.gov.hu/csaladok-tamogatasa/Csalad_gyermek/videki-otthonfelujitasi-program/a-videki-otthonfelujitasi-program-kereteben-nyujthato-otthonfelujitasi-tamogatas [3]

Rural Family Homebuilding Allowance

This state programme helps families and individuals buy, extend, modernise, or build homes in rural areas. It is a non-repayable subsidy if the applicant fulfils the agreed child-related commitments.

Funding details
One child: HUF 1 million (up to HUF 600,000 for home upgrades/extension)
Two children: HUF 4 million (up to HUF 2 million for home upgrades/extension)
Three or more children: HUF 15 million (up to HUF 7.5 million for home upgrades/extension)

Half of the subsidy can often be used for upgrading or extending an existing home.

Who can apply

- Married couples, cohabiting couples, and single people.
- Existing children are eligible; childless young married couples (wife under 41) can apply if they commit to having 1–3 children.
- Must have a Hungarian address and nationality.
- Must have no criminal record and public debt ≤ HUF 5,000.
- At least 2 years of continuous social insurance for one of the applicants, with a maximum 30-day interruption.
- Children must live in the same household, be under 25, and not have sufficient income to support themselves.
- Children must live in the property supported by the allowance for at least 10 years.

Eligible use

- Purchase of a second-hand home
- Extension or modernisation of a second-hand home
- Purchase or construction of a new single-family home

Conditions

Subsidy is non-repayable if the family meets the agreed conditions regarding children and use of the property.

For more information: https://csalad.hu/tamogatasok/falusi-csok [4]

Attic Floor Insulation Programme (EEOS)

This programme provides free attic floor insulation for eligible homeowners, funded under the Energy Efficiency Obligation Scheme (EEOS).

What is covered

- Attic floor insulation with:
- Minimum thickness: 25 cm
- Maximum thermal conductivity: 0.039 W/mK
- Installation is free of charge.

Who can apply

- Any natural person who is the owner or co-owner of the residential building.
- Must have a valid address card registered at the property.
- The property must be registered as a residential building (not a holiday home, commercial property, or vacant building).

- The attic floor must not already be insulated.
- The attic must be accessible and emptied; wasp nests must be removed if present.
- Written consent from all owners is required.

Energy savings and compliance
Energy savings from the insulation must be certified by a registered energy auditing organisation. The insulation must remain part of the building for at least 5 years to ensure guaranteed energy savings. Only verified energy savings are counted towards EEOS obligations.

For more information, please contact your municipality.

3.4.2. One-stop shop in Hungary - the RenoPont

If you find yourself having difficulties in the renovation process, contact RenoPont. You can get the advice and support you need for your home renovation in one place, as RenoPont is a One-stop-shop (OSS) for information about renovation. You can consult with them online through their online office, but please note that advice is only partly free. - https://renopont.hu/kapcsolat/irodaink/budapest [5]

RenoPont can help you understand which grants or subsidies you are eligible for, guide you through the application process, and answer any questions about energy efficiency improvements or home upgrades. During the first consultation, a RenoPont colleague will review your property's details, discuss your energy renovation needs, and go over the next steps. The advice covers basic financial, technical, energy-related, and administrative guidance. They will also explain what additional services are available and how RenoPont can assist with managing a full home renovation. This initial consultation is free and can be used at any RenoPont office, but it is available only once per applicant.

3.5. Step 5 - Plan the work

When planning your renovation, make sure your schedule follows the rules of any grant or funding programme you're using. Some grants have strict requirements about what work can be done, which materials can be used, and which contractors are approved.

It's also important to build extra time into your schedule for things that can delay work, such as bad weather, late deliveries of materials, or the time it takes to find skilled and reliable contractors. These delays are common, and planning for them prevents stress, rushed work, or extra costs.

By carefully scheduling the work, you can make sure that each step happens in the right order, meets grant requirements, and uses the right materials and contractors. This not only helps you get the funding but also ensures the work is done safely, efficiently, and lasts longer.

Addressing complexities in the retrofitting process

Starting an energy renovation project involves various complexities, ranging from financial and technical difficulties to adapting to regulations, administrative complexity, and resistance to change. Table 4 below offers an analysis of potential risks that may emerge during an energy renovation project.

Barriers and challenges	*Options for overcoming barriers and challenges*
TECHNICAL	
Occupancy of living spaces during renovation - a living spaces are not intended to be used for living purposes for a longer or shorter period.	The problem may arise in the case of extensive renovation when replacing windows, insulating floors and/or upgrading the heating system, in which case it is advisable to carry out the renovation in phases or, if possible, to move out during the renovation.
Lack of skilled professionals - there are few skilled and competent professionals, and they are highly engaged	Contact well-respected professionals in advance - even months before - to schedule and contract for the planned work.
Under-qualified professionals - there are several contractors in the area whose work may lack professionalism and there may be quality related concerns with them.	Before contracting, request references of previous work carried out. Ensure that there are no proceedings against the company.
The range of materials and service providers available for renovation is limited - the range of suppliers and service providers available under the Home Renovation Programme is limited and subject to registration, with few applicants so far.	Considering the possibility of an application, follow up the call and its modifications, and prepare an application in case of favourable changes.
It is unclear which renovations are worth doing.	Ask for our free light energy audit to determine the benefits. Contact: reflexegyesulet@gmail.com

Lack of knowledge about renovation process	Complete the RENOVERTY training course about renovation: https://renoverty.aisforacademy.eu/course/index.php?categoryid=16
FINANCIAL	
There are no funds available for energy efficiency investments	Check with the local municipality to see if there is a company active in the EEOS scheme that they are connected with.
Hhouseholds lack the financial resources to invest in energy-efficiency renovations.	Check with RenoPont (https://renopont.hu/kapcsolat), whether there is a subsidy or loan at a reduced rate where no upfront funding is required and the household can repay the loan from future savings.
Difficult to get funding, the application forms are complicated.	Contact your municipality, the LAG, the RenoPont or the local NGO for assistance.
LEGAL AND ADMINISTRATIVE	
General contractor or own coordination - It is up to the vulnerable households to decide whether to coordinate the renovation process themselves and consult with the various professionals or to involve a general contractor to coordinate the process.	An advisor with expertise or the RenoPont can assist the decision-making process of the concerned vulnerable households
The application for the Home Renovation Program is complicated - without professional help, a small percentage of households experiencing energy poverty can fill out the application themselves.	Check with RenoPont the list of experts, free or discounted professional advocacy.
Renovation of non-residential property - In rural areas, it is common to find people living in properties that are in residential areas, and classified as non-residential, but as agricultural property (e.g. a press house or a storage building). There is no subsidy scheme for these properties, as they could not be used for permanent housing.	Local authorities could assist you with the cadastral rezoning of inhabited properties and their reclassification as residential.

Renovation of a heritage listed property - heritage protection rules make the process of energy upgrading more difficult.	Contact a construction professional. The renovation process must be carried out without altering the protected parts - e.g. the street façade or the roof shape, roof materials.
COMMUNITY	
Not every household has access to renewable energy or can afford the investment.	In the coming years, community energy is expected to be an opportunity for households experiencing energy poverty. Check locally if there is an energy community in your municipality.
AWARENESS, BEHAVIOUR AND CONFIDENCE	
Lack of knowledge - Households experiencing energy poverty are not aware of the benefits of energy-efficiency renovations, the availability of resources and eligibility of opportunities.	Participate in programmes and awareness raising campaigns organised in your region to to get better overview about energy-efficieny renovations, and the available or the expected funding schemes. Complete the RENOVERTY training course about renovation: https://renoverty.aisforacademy.eu/course/index.php?categoryid=16
No confidence in entrepreneurs and professionals.	Check with your municipality, the LAG, local NGO or the RenoPont, whether there is a local, regional databases with the contact details of trusted professionals and their references.
Distrust towards workers of attic floor insulation companies.	Municipality, the LAG, or RenoPont can recommend you a trusted contractor.

Table 5 - Analysis of possible risks associated with energy renovation and options for overcoming them

3.6. Summary

Congratulations, you have arrived at the end of this guide.

Before you start improving the energy efficiency of your home, take a good look around and check the basics. See what's old, damaged, or wasting energy, and what could be upgraded. Then, ask an expert to do an energy audit. This will show you how your home uses energy and what changes would make the biggest difference.

After that, decide the order of work. Do the jobs in a smart order.

Once you know what you want to do, look for financial help. Check if there are any grants, subsidies, or loans you can apply for. Even though grants are paid after the work is finished, some funding options can help you pay the costs upfront.

Finally, plan the work carefully. If you can afford it, hire professionals who can take care of everything — from planning and budgeting to managing the work and finishing the job. Don't forget that you might need permits from your local council and may have to pay some fees.

Good luck with your energy efficiency renovations!

4. REFERENCES AND LINKS

References:

Table 1: https://mehi.hu/erdemes-eligazodni-az-otthonfelujitasi-program-utvesztojeben/

Table 2 - Energy saving potential of energy efficiency measures (EEM) by using the DREEM model

Table 3 - The estimated duration of renovation steps

Table 4 - Analysis of possible risks associated with energy renovation and options for overcoming them

Table 5 - Targets, indicators and expected results of energy renovation

Figure 1 - Cost-effectiveness and return on investment of DREEM model renovation activities

Links:

[1] RENOVERTY project
[2] https://www.palyazat.gov.hu/programok/szechenyi-terv-plusz/kehop-plusz/kehop_plusz-4.1.7-24/dokumentumok
[3] https://www.allamkincstar.gov.hu/csaladok-tamogatasa/Csalad_gyermek/videki-otthonfelujitasi-program/a-videki-otthonfelujitasi-program-kereteben-nyujthato-otthonfelujitasi-tamogatas

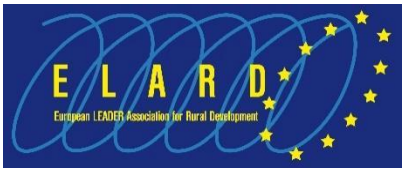
[4] https://csalad.hu/tamogatasok/falusi-csok

[5] https://renopont.hu/kapcsolat/irodaink/budapest

[6] https://renopont.hu/tudasbazis/kalkulator

[7] https://www.kh.hu/rezsi-kalkulator/

[8] https://otk.hu/blog/hoszigeteles-vastagsagok



RENOVERTY Project

https://ieecp.org/projects/renoverty/