

C.REAL

Creation of a holistic methodology for Renovation Advice with focus on Lending solutions differentiated by Target Group



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Acronym: C-REAL Title: Creation of a holistic methodology for Renovation Advice with focus on Lending solutions differentiated by Target Group Coordinator: Dubolimburg vzw Consortium: Dubolimburg vzw, Provincie Limburg, Onesto Kredietmaatschappij nv Start: September 1st 2020 Duration: 48 months

WP3– Target group of Buyers WP4– Target group of Existing mortgage clients WP5– Target group of ACO's

D3.1: Detailed Customer Journey all target groups

Type R Dissemination Level PU Author(s) Joris Piette Onesto Kredietmaatschappij NV Karen Smets Dubolimburg vzw

Target Group(s):

Peers Renovation advisers Lenders Estate agents ACO's Syndics Credit advisors

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General Introduction

Developing the customer journey is key to be able to map all the aspects that should be taken into account when developing a methodology to recruit, inform and unburden a candidate renovator.

It is also an important instrument to detect the key moments in which a house owner is receptive for renovation as well as to detect the actors that are involved in those moments.

Executive Summary

This document contains the desired customer journeys of all three target groups within C-REAL.

The customer journeys were developed during 3 online workshops where experts representing all key actors, were invited to co create.

Below, they are presented in a graphic way.

They will be used as a starting point to detect the issues to be tackled in order to develop a tailored methodology for renovation advice and guidance for every target group.











1 Detailed customer journey - target group of buyers

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STOMER AL / BUYERS	. renovation is no . renovating as so	o move in or to ren ot insurmountable. con as possible has	Ƴ multiple gains.							
DESIRED CUSTOMER JOURNEY C-REAL / BUYI	information to provide insight	ARENESS FOR SE the customer knows which lender (s) can help with this.	ARCH . exploratory consultation + renovation commitment.	PHASE 2 / PRE- house hunting	PHASE	3 / PURCHASE. negotia- tion of loan	renovation advice	approval of Loan	purchase deed	renovation



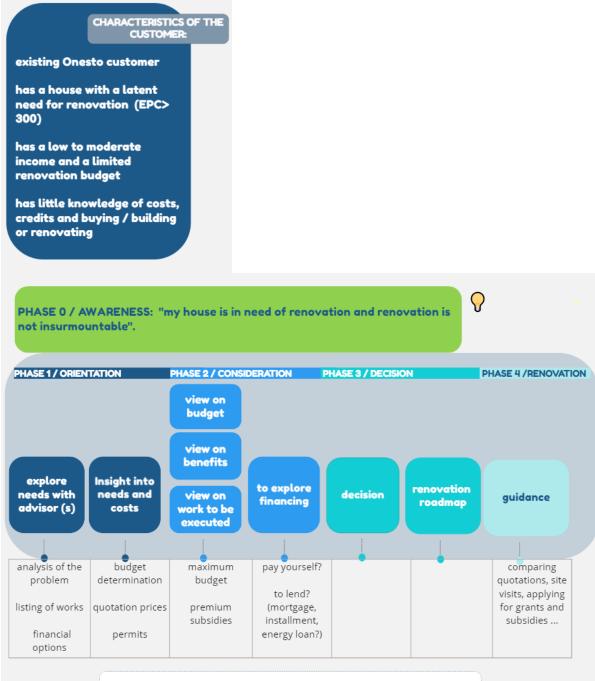








2 Detailed customer journey - target group of existing mortgage clients



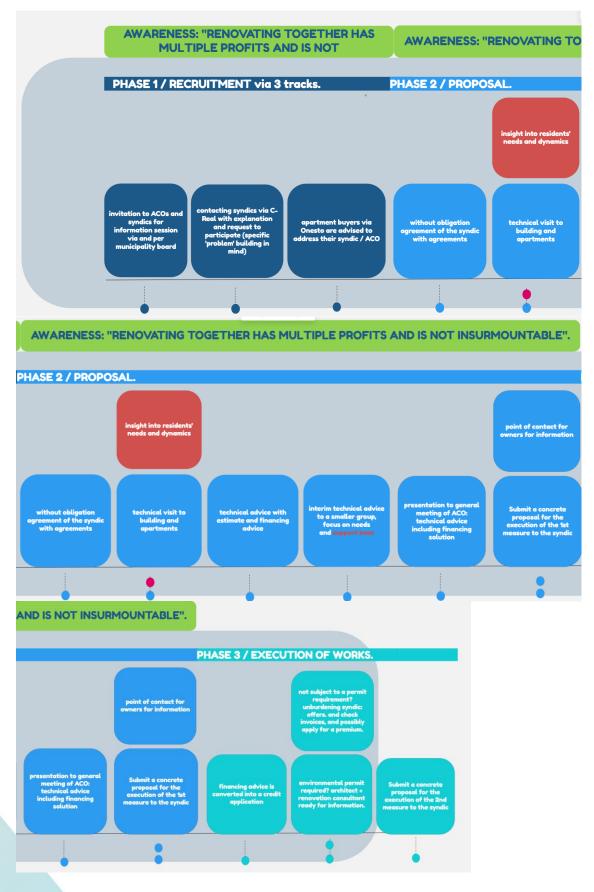








3 Detailed customer journey - target group of ACO's





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