

# C.REAL

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



This project has received funding from the European Union's Horizon 2020 Research and Innovation Programme under Grant Agreement No 890537.











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 1<sup>st</sup> 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

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#### 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

| low to mi<br>little kno                   | CUSTON<br>udget (purchase + re<br>iddle income<br>wledge about costs,<br>ng / building or reno<br>h quota | eredits  |  |                                    |       |  |                      |                     |                  |            |
|---|---|--|--|------------------------------------|-------|--|----------------------|---------------------|------------------|------------|
| STOMER<br>AL / BUYERS                     | . renovation is no<br>. renovating as so  | o move in or to ren<br>ot insurmountable.<br>con as possible has                   | Ƴ<br>multiple gains.   |                                    |       |  |                      |                     |                  |            |
| DESIRED CUSTOMER<br>JOURNEY C-REAL / BUYI | information to provide insight  | ARENESS FOR SE<br>the customer<br>knows which<br>lender (s) can<br>help with this. | ARCH .<br>exploratory<br>consultation +<br>renovation<br>commitment. | PHASE 2 / PRE-<br>house<br>hunting | PHASE | 3 / PURCHASE.<br>negotia-<br>tion of<br>loan | renovation<br>advice | approval of<br>Loan | purchase<br>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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