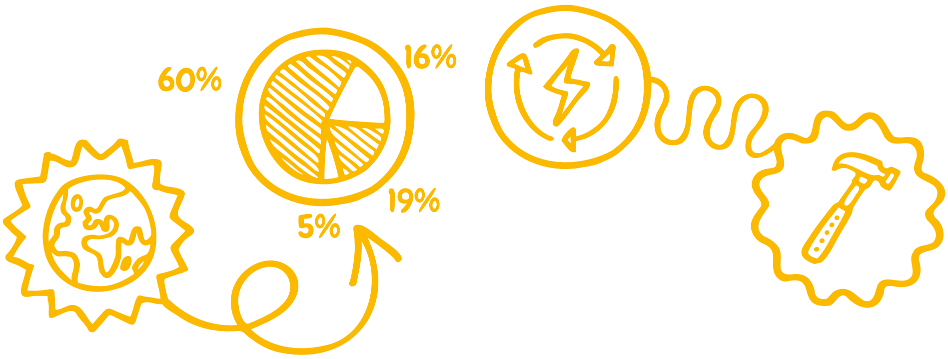

Empower One Stop Shop
End of Pilot Report

Delivery & Collaboration Partners:

ECOFURB The Low Carbon Home Service

cotality™

parity projects

LOCO HOME RETROFIT

Santander

Knight Frank Finance.

Funding partners:

Department for Energy Security & Net Zero

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Executive Summary

Introduction

Parity Projects Ltd, and partners Santander UK PLC, Knight Frank Finance LLP and Loco Home, have worked together to deliver a domestic retrofit one-stop-shop ("Ecofurb") with national coverage and links to or from financial services or products.

Through Ecofurb, homeowners in England, Wales and Scotland have access to retrofit advice, independent advice on loans and mortgages, trusted partner installers, and oversight and verification of installations.

This pilot project aimed to address consumer distrust and hesitancy by providing independent and quality assured advice on retrofit and financing.

Santander also developed a separate cashback product dependent on verified installation, and linked to Ecofurb from Santander's *Green Homes Hub* webpages.

Key Dates

The Pilot Phase opened in January 2024; with the launch of the national Ecofurb service and a link to impartial advice on loans and mortgages in April 2024; and a link to a cashback offer with Santander in November 2024. The project will complete at the end of June 2025, with advice and installation services continuing subject to demand. The Pilot Phase followed the Discovery Phase which started and completed in 2023.

Grant Amount

£699,610 grant funding from the Department for Energy Security and Net Zero's Green Home Finance Accelerator (part of the Net Zero Innovation Portfolio) was awarded across all grant-receiving partners. Over the 15 months of the project, £657,953 will have been claimed. Lower than anticipated sales meant that there was a lower spend on delivery of services.

As a consortium of organisations, partners were able to claim between 50 and 80% of their eligible costs. Total project eligible costs across all grant-receiving partners will have come to £1.1m.

Geographic Scope

The project piloted a national one-stop-shop across England, Wales and Scotland, with the aim to avoid a postcode lottery, enable word of mouth promotion across geographic boundaries, and to provide a service that national banks can link to.

Pilot Objectives

With the ultimate goal of creating a scalable mechanism to reduce carbon emissions from domestic buildings, this project piloted:

- the national Ecofurb service with a link to/from impartial advice on loans and mortgages, and a link from a financial product, and
- the use of technology to create a digital twin of customers' homes, as well as software developed inhouse to create efficiencies in this service and business-to-business (B2B) opportunities.

The project presented the opportunity to test ideas that needed meaningful input from financial organisations:

- Offering maximum value to a mortgage broker and customers: the timing of impartial advice on loans and mortgages in the Ecofurb customer journey, and when it would be best to introduce energy advice in the mortgage journey. This leads to understanding better how Ecofurb can be introduced by brokers.
- Aligning marketing messages with finance providers and related FCA regulations.

The aim for this comprehensive service for homeowners to continue beyond the period of public funding is expected to be achieved, although long-term viability is largely dependent on the impact on demand of Minimum Energy Efficiency Standards (MEES) and the extent to which Government's Warm Homes Plan supports independent advice provision.

Barriers Addressed

The key barriers to domestic retrofit that the project aimed to address with the one-stop-shop were lack of trust and 'not knowing where to start', as well as access to advice and installers, and finance, as identified in research in the Discovery Phase.

These barriers are likely still limiting uptake and contribute to the lower than anticipated sales. However, feedback from customers anecdotally indicates that Ecofurb presented a solution they felt able to trust and gave them information to explore options. A promising level of interest (71% of customers) in proceeding from advice to installation with Ecofurb indicates that the project has had success in maintaining trust and clarity of next steps for those that have taken up initial advice in the first place. So, the next challenge is how homeowners know to start by looking for a service like Ecofurb.

Outcomes and Learnings

Key outcomes

- A fully fledged national one-stop-shop. All components are in place and scalable. Continuation is subject to the timing and content of government Warm Homes policy, MEES and commercial considerations.
- A service aimed specifically at landlords including online advice that shows what landlords would need to do to their properties to comply with new regulation (launch is pending outcome of the MEES consultation).

Key learnings

- Learnings indicate that service providers and banks can’t create the market alone.
- In a market without accreditation of one-stop-shops or advice services, it is difficult to differentiate whole house advice that is tailored to the household and considers vital detail such as property structure, or damp and mould risks, from EPC recommendations and other basic advice.
- Confidence in depth of demand is a prerequisite for installers focused on grant-funded retrofit to invest in the ‘able-to-pay’ market.

Areas of deeper understanding

Areas of deeper understanding include the following:

- The efficiencies and benefits to different stakeholders of a digital twin of customers’ homes (360 degree image, floor plan, and architectural elevations); and how this can support remote quotations. Installers and Retrofit Coordinators can use the images to avoid site visits, to support communication with the customer, and to respond to changes in aims or scope.

- The challenges with offering finance for retrofit. Banks face commercial (low demand) and regulatory (related to Section 75 of the Consumer Credit Act) barriers to creating meaningful retrofit finance products.
- The effectiveness of different promotional channels, with multiple sources including trusted voices and online search advertising appearing to bring best results to date.

Unexpected Results

The project found that the market appears still to be at an early adopter stage, with a low level of awareness and incentive to spend. While challenges with sales were expected, the extent was disappointing. However, solid planning during the Discovery Phase and Parity Projects' 20 years of experience in the retrofit sector helped to adapt the project and meet key aims.

More unexpectedly, regulatory obstacles relating to the Consumer Credit Act emerged in the development of financial products, meaning that project partner Santander had to alter the planned financial products to avoid taking on liability related to installations.

Piloting the use of digital twin technologies to create efficiencies and aid remote quotation delivered useful outcomes which differed somewhat to those anticipated. The low volume of sales meant learnings consolidated later in the project than planned, effecting the ability to create an incentive or other mechanism as a result of financial savings; however, the soft benefits of a digital twin, such as risk avoidance, were greater than foreseen.

Readiness for Commercial Deployment

The Ecofurb service is fully operational, with retrofit services operating alongside financial services. However, in order for Parity Projects and Parity Projects' parent company, Cotality UK, to have complete faith in the model to invest further in growth, it will be necessary to see other elements of the market mechanisms come into play.

External areas where progress would help support commercial viability and scaling this model include: a clear government vision and strategy creating a compelling narrative; incentives for homeowners; more and more varied finance options; and regulation of the general refurbishment market.

Pilot Project Aims and Approach

Pilot Project Outline

Parity Projects sought Net Zero Innovation Portfolio (NZIP) Green Home Finance Accelerator (GHFA) funding to transform its existing London-based home retrofit service, Ecofurb, by:

- making this available to homeowners across Great Britain
- changing the customer journey to address barriers
- piloting a link to impartial advice on loans and mortgages
- piloting a link from a financial product developed by Santander
- and conducting industrial research aiming to improve chances of achieving commercial viability.

The Ecofurb one-stop-shop is now live across Great Britain and offers the following services:

- Free online retrofit advice (a tool called Ecofurb Options on the Ecofurb website)
- Paid for retrofit advice (home survey, Ecofurb Plan and a follow-up consultation)
- Links to and from financial services
- Links to installers, with oversight and verification of installations.

The service has been set up largely as envisaged at the end of the Discovery Phase. There were some changes to the plans for the service/ products, as follows:

- The addition of a dedicated landlord service to offer different levels of advice including reaching Minimum Energy Efficiency Standards (MEES).
- Customers are offered one installation quotation rather than more. Customers are still encouraged to shop around, but having undertaken due diligence on Ecofurb's supply chain, for service and pricing, it is more efficient to offer a single quote. This helps provide a good pipeline of work for partner installers, with the aim being to offer multiple quotes as the market grows and partners build confidence in quoting on the basis of the information Ecofurb provides.

- Ecofurb has the ambition to refer into local one-stop-shops (in addition to offering the 'in-house' service nationally), with core data, software and service infrastructure able to power up local engagement capabilities. This link to local one-stop-shops remains at an early stage of development for two main reasons:
    - it became clear it would be expedient to concentrate first on how to set up and represent the core customer journey
    - directing customers into other one-stop-shops would ideally requires higher volume in order to have a richer collaboration

  Instead, to date, Parity Projects' survey and advice software is used by some local one-stop-shops to service their own customers.
- Santander have iterated one green finance product rather than developed two distinct ones.

Geography

It was decided to offer the service across England, Wales and Scotland for three main reasons:

1. No area should be left behind in the transition. This project set out to prove a national service can deliver a high quality experience to homeowners, as a focus only on local delivery could leave some areas underserved, and can lead to duplication in cost and efforts.
2. To enable word of mouth and PR efforts across geographic boundaries.
3. To meet the needs of financial institutions wanting to link finance to verification of installations: discussions prior to the Discovery Phase showed they were only interested in national services.

Target Market Summary

Ecofurb's target market is homeowners, both owner occupiers and small landlords, who are able to fund installations without reliance on means-tested grants.

The primary group was owner occupiers interested in energy efficiency upgrades to reduce their carbon footprint or bills, and/or improving their health in winter, and/or carrying out refurbishment or renovation projects.

Landlords have always been able to access the service and represent 6% of customers since national launch. Later in the project, it has been decided to target landlords with a specific service, ready to launch once the metrics for the Minimum Energy Efficiency Standards (MEES) for landlords are confirmed.

A test and learn approach to marketing has been employed, trialling online advertising, offline advertising, on and offline event hosting and attendance, social media, promotion by financial service providers and other partners, and a focus on PR.

Barriers Addressed

Ecofurb seeks to address key consumer barriers to domestic retrofit, primarily lack of trust and not knowing where to start. The focus on these barriers was determined in the Discovery Phase following a YouGov survey.

To address these barriers, the project planned to simplify access to retrofit by providing a complete service from advice to installation which is trustworthy, reliable, high quality and convenient.

- To address the barrier of not knowing where to start due to the complexity of the market, the service includes high quality free online advice and paid-for expert advice based on home surveys.
- To help address the barrier of lack of trust and not knowing how to find an installer, this advice leads through to an installation service including checking quotations, Retrofit Coordinator oversight and sign-off of works.

The Pilot Phase anecdotally consolidated evidence that these are principle barriers, with customers mentioning at events or when getting in touch, that they had difficulty in finding the information and/ or services they needed to get started.

It has been possible to observe that Ecofurb's approach to addressing these barriers has had some success:

- No customers have made any comments in feedback surveys indicating that they remained unsure what to do next. A number of customers mention on initial contact that they are unsure where to start and some indicate in feedback the contrast after receiving advice, e.g. *"Prior to finding Ecofurb, we were overwhelmed with what to do (and not do) and in what order. With the [Ecofurb] Plan* *and Ian's insights, we have a logical and actionable plan which is great!"*

- Feedback surveys show that customers find the service trustworthy, with around a third spontaneously using words such as 'honest' or 'independent' e.g: *"a very personable gentleman who answered all our questions, speaking in plain English, not trying to sell us a product"*.
- Conversion rates reinforce the picture. Creating a streamlined customer journey from advice to installation for the national Ecofurb service has more than doubled the number of people seeking the next step in the customer journey after initial advice.[1]

However, despite addressing some barriers, the pilot has also indicated that the current size of the market remains at the early adopter stage. There is still a lack of awareness of the benefits of home energy efficiency retrofit. Major investment in home improvements may appeal to one in ten homeowners[2]. The experience delivering Ecofurb has been that sales of retrofit are very low in comparison. Robust all-round retrofit services can be created but may founder on commercial viability (discussed further under 'Commercial Viability' below).

Regulatory Considerations

In terms of financial products, currently both regulatory and commercial considerations limit the products on the market.

In May 2024, Santander sought external legal guidance to better understand their liability risk under Section 75 of the Consumer Credit Act (s75), which covers unsecured personal loans and credit cards. The guidance highlighted lender liability where there is a pre-existing third-party relationship: if requiring the use of a provider that arranges installation, Santander UK would be jointly liable should a customer make a claim in relation to misrepresentation or breach of contract by the provider or installer.

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[1] GHFA Pilot conversion rate from consultation call to quotation is 71%. Prior to the pilot, conversion rate from follow-up call to the next step, which was paid, was around 30% from Jan21-Sep22. It is too early to compare completed installation rates.

[2] One in ten homeowners favour renovations over moving: Together – Mortgage Strategy

S75 isn't to cover the installation works necessarily but everything thereafter. As an example:

> A customer has new solar and battery installed and the installer damages the roof, with the cost of repair being higher than the technology installed. The customer complains to the installer and they decline responsibility. At this point, s75 would allow the customer to claim against the lender for the damages.

Currently there is no case showing how the Financial Ombudsman Service, would rule. Given there is no case history, there is the potential that claims would need to be covered by the lender.

The application of this learning for Santander is to ask partners to take on uncapped liability where there is the requirement to use a partner who arranges installations linked to an unsecured loan. This presents a problem for SME partners such as Parity Projects. Whereas e.g. a large tier one energy company, given their size, may accept unlimited liability, a smaller business would almost certainly find this a barrier.

Santander had planned to launch a cashback offer attached to an unsecured loan and dependent on verified installation via Ecofurb. Parity Projects was not able to take on uncapped liability (which would allow customers to claim as per the example above). There were two solutions considered. The first was to signpost to multiple providers but not require use of any specific provider. However, there could still have been in this case liability for the lender through suggesting a provider. The second was to attach the cashback to an additional loan on a mortgage (secured lending) rather than to an unsecured loan. The latter was decided on.

Pilot Project Timeline

The Pilot Phase of Parity's Green Home Finance Accelerator funded Empower OSS project began in January 2024 and will conclude at the end of June 2025. This phase followed the Discovery Phase, which was started and completed in 2023. Table 1 summarises the key events in the project, with the project running from January 2024 to June 2025, the national Ecofurb service launching in April 2024, and Santander's cashback launching in November 2024.

Table 1: Pilot Timeline

Date	**Project activity**
Jan 2024	Empower OSS project start.
Apr 2024	Launch of Ecofurb one-stop-shop nationally, offering retrofit and financial advice, and installation. *Financial Times* Article on 31 March.
Aug 2024	Website relaunch.
Sep 2024	Online and offline advertising campaigns began.
Nov 2024	Launch of link from Santander's cashback product: £500 on completed installation.
Nov 2024	Launch of PR campaign.
Dec 2024	YouGov survey to inform Ecofurb's Home Retrofit Trends Index.
Jan 2025	First online edition of Ecofurb's "*Home Retrofit Trends Index"* published.
Feb 2025	Achieved target sales of *Ecofurb Plans* to allow for meaningful results in the project's Industrial Research.
Feb 2025	Doubling of Santander's cashback offer to £1,000.
	Completed development of: - a front end to *Plan Builder* designed for landlords - an estimator tool, in consultation with installers
Apr 2025	Price of *Ecofurb Plans* increased to commercial levels.
Apr 2025	First installations for the full national Ecofurb service completed.
Jun 2025	Completed development of *Online Ecofurb Plans*
Jun 2025	Empower OSS project close.

Timeline Adjustments

The timeline in Table 1 differed from the original plan in three main ways:

1: Sales

The target for a meaningful number of sales to inform industrial research was met considerably after forecast. This had an impact on the time available for drawing conclusions from the research.

The launch of the national service was moved back by two months to April 2024. Then, once launched, sales were lower than forecast. Initially, internal factors contributed:

- Recruitment of a new project team (including factors such as availability of desired candidates) affected the launch date and marketing capacity.
- A rewrite of the website was planned, but challenges presenting the significantly different new service and messaging on what proved to be an insufficiently flexible content management system, meant the site was instead completely rebuilt.

However, after these initial challenges, the supposition, as a result of this project, is that lower sales reflect the current size of the likely-to-purchase market, which is affected by external factors such as the following:

- The current economic climate, which has limited purchasing power.
- Households having no clear view on 'why' and 'what's in it for me' at a very high level communicated through government and other trusted sources. There is no central vision for what all homes will need to attain and by what date. Also, misinformation muddies the messaging about certain technologies (e.g. fossil fuel funded detrimental stories in press on heat pumps).

With a government-backed information scheme giving a vision, and services such as Ecofurb providing the means to assist enroute, homeowners may build a long-term picture that fits retrofit into other home-renovation and wider life plans. The vision does not need to mention 'Net Zero': homes are the soul of our society and all homes will need improvement over the next 25 years to reduce bills, carry out repairs and improve air quality.

As mentioned above, the delay in reaching volume of sales affected the planned industrial research and how the findings could be used to inform commercial decisions. It was possible to consolidate these learnings over the last 5 months of the project instead of over 9 months as initially planned. However, lower than forecast sales provided information in itself: not reliably being able to reach sales targets informed decisions on product offer and price point.

A key project objective was to reach commercial viability by the end of the funded period. The difficulty in reaching sales targets has threatened this objective, which is discussed in more detail in the Final Reflections section.

2: Financial product

The second main change to schedule was the delay in Santander being able to link their cashback offer to Ecofurb. This was in large part due to awaiting legal guidance on Section 75 of the Consumer Credit Act.

The launch of a Santander financial product linked to Ecofurb, planned for summer 2024, was in November 2024. In reaction to this delay, Santander began promotion of their *Green Homes Hub* webpages and *My Home Manager* app with links to Ecofurb in September 2024, before the launch of the product. This allowed for testing the effect of promotion by a national bank, without and then with a product link. In the event, neither approach had a significant effect on sales (as discussed in the Financial Advice and Products and Market Penetration sections) below.

3: New deliverables and project extension

The third main timeline change was related to project structure. Firstly, in the addition of new development deliverables (further details under Integration and Utilisation of Technology below):

- An estimator tool: This could enable testing of whether a remote estimate would help with conversions to install. Testing this is dependent on higher volume in the pipeline of sales.
- A landlord front-end for *Plan Builder*: This will launch in line with new Minimum Energy Efficiency Standards for landlords. It will allow landlords to see what works they would need to do to reach requirements, and will require signing into an account.
- Online *Ecofurb Plans*: Online Ecofurb Plans have been developed to reduce the time overhead in tweaking static Plans for customers, and, by offering an attractive additional service, add potential to increase conversion rates from advice to install, and future sales.

It was feasible to add these deliverables as funding was reallocated from delivery of *Ecofurb Plans* due to the lower than expected sales.

Secondly, the project close date moved from February to June 2025 due to the extension of the period available to use funding.

Timeline Learnings

Our main learnings about timeline management for similar projects are, where relevant:

- to contingency plan for delayed or short notice of the start of a funded period,
- to plan in more time for recruitment and bedding in where a team is not already established,
- to contingency plan for hold ups due to unforeseen regulatory challenges, and
- to allow more time for brand establishment.

The possibility of delays and low sales were covered in risk planning and largely also in the structure of the project outlined in the bid. New deliverables were a positive by-product of the slower than desired sales.

Pilot Partnerships

A consortium of partners came together to deliver the Empower OSS project, with Parity Projects as the lead partner. Parity Projects sought partnerships with Cotality UK (formerly CoreLogic UK), Loco Home, Knight Frank Finance and Santander UK to provide knowledge and expertise and service delivery, as set out in Table 2 below.

Table 2: Pilot Partnerships

Organisation	Partner Role	Responsibilities
Parity Projects Ltd (a wholly owned subsidiary of Cotality UK Ltd, acquired in May 2024).	Lead partner. Data-driven solutions for domestic retrofit.	Project management; development of the Ecofurb service; relationship building with installers; creation/ integration of software; and marketing.
Cotality UK Ltd (formerly CoreLogic UK), parent company of Parity Projects Ltd	Services for the property industry.	Delivery of Retrofit Assessment and Retrofit Coordinator Services.
Loco Home	Local one-stop-shop.	Inform expansion of service into Scotland. Local one-stop-shop representation. Delivery of Retrofit Assessment and Retrofit Coordinator Services.
Knight Frank Finance LLP	Mortgage broker.	Provide impartial advice on loans and mortgages. Convey learnings about financial sector readiness. Knowledge transfer to colleagues and brokers about retrofit in general and Ecofurb specifically.
Santander UK PLC	Lender.	Financial product development and delivery. Promotion of their *Greener Homes Hub* webpages and *My Home Manager* app with links to Ecofurb.

Cotality

Partnership with Cotality UK (formerly CoreLogic UK) was sought in order to be able to offer home surveys nationally and to support relationship building with national installers. Since bidding and start of project, Parity Projects was acquired by Cotality UK and is now a wholly owned subsidiary remaining a separate legal entity. The acquisition has allowed for increased efficiency and alignment of business objectives.

Success of the partnership with Cotality can be measured in the following ways:

- **Customer satisfaction with the services provided:** All customers that completed feedback surveys (9% of customers) rated the service at 4 or 5 stars (out of 5) and said they would be likely to recommend the service, giving 8-10 Net Promotor Score.
- **Viability of continued delivery via this partnership:** Parity Projects is now a wholly owned subsidiary of Cotality UK and the software systems developed by each organisation that support Ecofurb have been integrated to provide a solid basis for future delivery. Processes have proved fit to deliver a high quality *Ecofurb Plan*, quote and installations service. Delivery will continue beyond the pilot project.

Loco Home

Loco Home in Scotland was a partner in the Discovery Phase and their continued involvement was sought in order to bring knowledge of the retrofit industry in Scotland. For example, Loco Home provided connections to its local installer network, and provided guidance on how the Home Energy Scotland Grant and Loan scheme differs from the Boiler Upgrade Scheme. Also, an aim of the project was to define how a national one-stop-shop could work alongside local one-stop-shops to avoid duplication of cost and effort, and this partnership was sought to enable learnings in this area. Success can be measures as follows.

- **Customer satisfaction with the services provided**: All customers that completed feedback surveys rated the service at 4 or 5 stars (out of 5) and said they would be likely to recommend the service, giving 8-10 Net Promotor Score.
- **Viability of continued delivery via this partnership**: The processes and relationship have proved fit to deliver a high quality *Ecofurb Plan* service. The processes and commercial relationship for installations are still under development. Delivery will continue beyond the pilot project.

Knight Frank Finance

Knight Frank Finance were involved in the Discovery Phase and remained on board in the Pilot Phase in order to offer impartial advice on loans and mortgages to Ecofurb customers, allowing access to the best deals on the market. Success can be measures as follows:

- **Numbers of Ecofurb customers referred *to* Knight Frank Finance:** 23% of customers indicated an interest in financial advice though only 4% went on to access this. This falls short of the proportion that indicated in Discovery Phase research a willingness to consider finance.
- **Numbers of customers referred *from* Knight Frank Finance:** 2% of Ecofurb customers were referred by Knight Frank Finance. This is lower than desired, with difficulty in communicating the offer to the broker workforce appearing to be the main factor. Mortgage advisers remain focused on lending suitability and regulatory compliance. Energy efficiency isn't regulated as core advice so it remains outside most advisers' professional remit. However, Ecofurb's marketing statistics show that, for some customers, seeing or hearing about the brand in multiple ways effects purchasing decisions and it seems likely that being linked with a known name provides consumer confidence and would have affected the purchasing decision of more than 2% of customers.
- **Customer satisfaction with the services provided**: One customer who took up financial advice has completed the feedback survey, and their comments were very positive.
- **Viability of continued partnership**: The link to and from Knight Frank Finance is planned to remain in place to continue to offer customers a route to advice on suitable mortgage deals for retrofit. The focus of advice will move towards mortgages (Knight Frank's core business) rather than loans and mortgages.

Santander

Santander were partners in the Discovery Phase and joined the Pilot Phase as non-grant receiving partners, without deliverables listed as a part of the payment milestones. Santander provided £80,000 in match funding to support development of the Ecofurb Service.

The intent for this partnership was twofold:

1. The development of two or more financial products linked to verified installation with Ecofurb. One was developed and iterated.
2. Testing the effect of promotion by a national bank. Between 8 May 2024 and 31 March 2025, Santander sent out 9.5 million emails, interstitials and longer form reports including information about Ecofurb to their customers.

The partnership allowed both Santander and Ecofurb to test, learn and iterate in a relatively safe and low volume environment. Success can be measures as follows:

- **Numbers of Ecofurb customers taking up the Santander cashback product:** To date, one customer is likely to proceed with the cashback offer. This is in line with Santander's experience of overall low uptake of this type of product.
- **Numbers of customers citing Santander as how they heard about Ecofurb:** 2% cited Santander as how they heard about Ecofurb which is low considering the large numbers of marketing communications. As with the Knight Frank Finance relationship, it seems likely that being linked with a known name would provide confidence and affect the purchasing decision of more than 2% of customers.
- **Viability of continued partnership**: The current approach to collaboration will change at the end of the pilot. The new relationship may retain a different 'able-to-pay' domestic retrofit route.

Governance of Product/ Service Development

Parity Projects

The development of the Ecofurb one-stop-shop service and related processes had two key stages: advice service launch readiness, and commercial agreements with installers. Changes to process and offer were made throughout the project in response to learnings. There were also three software products developed: *Plan Builder*, landlord front end to *Plan Builder*, and online *Ecofurb Plans*.

In terms of oversight on service/ product development to a suitably high quality, and meeting commitments under government funding, the following structures were in place:

- The project ran six workstreams, each with a lead at Parity Projects who was responsible for the development and deployment of those products/ services.
- The one-stop-shop offer to customers was developed by the Parity Projects project team with input from partners, and process development was led by relevant workstream leads. The full Parity Projects project team with the lead contact for Cotality UK met weekly to monitor progress. Key decisions and points to test and learn from were logged.
- The full consortium of partners met monthly, to update each other on work; regular individual partner meetings were held with relevant members of the Parity Projects team to discuss actions and any issues; and individual monthly meetings between a partner representative and the project manager were held for all partners that claimed funding.
- A risk register and assumptions and decisions logs were maintained throughout the project and reviewed after most internal and partner project meetings. Any areas of concern were escalated as appropriate.
- A Quality Assurance (QA) regime is in place on *Ecofurb Plans* with 100% currently reviewed. At the end of the funded period, this will become 100% of Plans produced by a new Retrofit Coordinator tapering to a lower % after a certain number, with a risk-based approach for additional checks in relation to project type or performance.
- Customer satisfaction reviews were introduced in April 2025 once the volume of feedback surveys completed merited this (anecdotal customer satisfaction having been monitored from the start).
- The relevant workstream lead attended Parity Projects and Cotality software development sprint planning meetings. Development was subject to the standard Parity Projects development lifecycle i.e. code review, testing, and formal release procedures.

In terms of progress towards commercial viability without public funding, which is a key project aim:

- initially this was led by the Managing Director of Parity Projects (also a member of the project team), then,

- on acquisition of Parity Projects by Cotality, the governance structure changed to include reporting to Cotality UK senior management.

The key governance lesson is how the Ecofurb service is delivered alongside Parity Projects' software and services that support complementary and competing one-stop-shops. All software and services are provided to Ecofurb on the same basis as third-party clients. The commonality in terms of service-level agreements (SLAs) and functionality supports efficiency and flexibility in the use of resource across the business.

Santander

There was a framework of internal governance and approvals required from senior management at Santander. This was managed through a dedicated team at Santander supporting the GHFA project. All Santander projects are managed in terms of priority and complexity. As green finance propositions were a relatively new concept in Santander it was important that it was understood what customers wanted. The Santander team used the 2024 *Tomorrows Homes* report, a survey of over 2,000 customers, to assist with this. It was also important to understand customers' expectations of Santander i.e. whether the role of a bank is seen to be to provide useful tips or advice, or to provide partnerships, or other functions.

The project learnt that allowing a longer period for the development of financial products would be more realistic given the number of internal teams at financial organisations that need to be consulted before steps can be taken. The engagement, advice-giving, design, valuation and execution aspects of retrofit cuts across nearly all internal teams and as such progress takes considerable time.

Integration and Use of Technology

There are two main ways that technological solutions have supported the development and deployment of the Ecofurb service. The first is in bringing together existing technologies to support remote quotation by contractors. The second was by developing inhouse the software solutions that would provide online advice to customers and also provide the back-office support to an efficient customer journey. These are outlined below.

1. Remote Quotation

Digital twin

A key objective for Parity Projects was to understand how using a digital twin of surveyed properties could reduce the cost and time associated with generating installation quotes.

This testing brought together existing technologies (internal software and external 3D imaging and floorplan applications and equipment) in a new process. Throughout the course of the project different technologies were investigated to evaluate which would provide the best value and outputs. The third-party technology employed to deliver the digital twin from the beginning of the project is Matterport. Four other 3D scanning and digital modelling solutions were considered as potential replacements (to check the initial selection gave best outputs and value) and were ruled out due to issues such as app reliability and insufficient accuracy.

The research into using digital twin technology for remote estimation showed the value for the Ecofurb delivery team, installers and customers, reinforcing its desirability as a core component of the offering. Benefits include:

- Better *Ecofurb Plans* (e.g. more tailored and with less chance of inaccuracies), as each person involved in producing the Plan can 'revisit' the home over and again.
- Time saved for customers when asking questions or clarifying proposals, which can be done remotely.
- Time saved for installers (e.g. on making site visits) and potential risk mitigation as details of a property pre-installation can be double-checked.
- Risk mitigation e.g. through improved communications and being able to check if there are errors in the home assessment.

It has been possible to roughly quantify time saved for different stakeholders in different scenarios. Beyond this, there are qualitative results.

Reductions in the cost of third-party technology and services, along with the time savings for Retrofit Assessors, Retrofit Coordinators, and those carrying out internal QA, meant that it was possible to continue to include a digital twin with every home survey and *Ecofurb Plan* purchased.

Installers clearly see the benefits that including a digital twin brings when a job converts to quotation and installation stage. One of Ecofurb's third party installers commented that "*using Matterport to discuss a project with multiple partners over having to all go to site is incredibly useful - a 20-minute phone call over a 2 hour visit*."

Estimator tool

Also to support remote quotation, a prototype of an estimator tool was developed. This was added as a deliverable part-way through the project in response to early learnings around conversion from advice to installation stage and installer engagement, and was created in consultation with installers.

The prototype would allow Ecofurb to provide full estimates on installers' behalf. This could enable testing of whether a remote estimate, along with a price promise that the final costs would be within a certain percentage, would help with conversions to install.

It could save installers spending time on clients who aren't ready to proceed or may not proceed, which is a barrier to installers entering the 'able-to-pay' sector: by the time the client has accepted the Ecofurb-generated estimate, an installer should be more likely to prioritise scheduling their job. It could also cut wait times for clients as Ecofurb could produce estimates without waiting for installer responses.

In scope for this pilot was development to Technology Readiness Level[3] 3. Developing the concept to this point means Parity Projects and Cotality are in a position to react if the market accelerates. Taking this forward to the next step of development and testing is dependent on two sales-related factors:

1. There would need to be a commercial decision to prioritise this development over development of other software (across the Parity suite of products) and this would require the potential in the individual homeowner market or the B2B market for the software itself to compare well with other opportunities.
2. Testing in a commercial environment would also require installers to believe in the pipeline of customers from Ecofurb.

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3 Based on Technology Readiness Levels - NASA and used by Department of Energy and Net Zero.

2. Software development and systems integration

The tools and integration elaborated below allow Ecofurb to deliver a much higher quality of advice than would be possible without: both due to the granularity and accuracy of advice in an *Ecofurb Plan*, and as they save operations staff and Retrofit Coordinator time.

The efficiency gained means that Ecofurb could deliver at scale. At the end of the pilot, it is not the tools or systems that constrain scaling up. The funding has allowed Parity Projects to use learnings from previous delivery and Discovery Phase research to build the infrastructure necessary to handle volume.

Plan Builder

Plan Builder is Parity Projects' online tool to provide online retrofit advice to homeowners. The tool pre-populates the customer's home with all the data needed to carry out the evaluation, using a variety of open data, additional data collection and machine learning techniques. This minimises data entry on the user's part. The customer can correct the base data if they wish, with their update visible only to them.

Plan Builder is white labelled for use by local authorities and others, and is currently in use by a number of clients. *Plan Builder* on the Ecofurb website is called *Ecofurb Options*.

Ecofurb Options was launched nationally and improved throughout the project. Data is now refreshed monthly across England, Wales and Scotland, and continuous improvements to the data processing logic have been implemented. New functionality such as a return user journey, which, for example, allows users to store multiple Plans and properties within their account, has been developed, based on designs produced from user research and testing in the Discovery Phase.

The supposition is that *Plan Builder* is an engaging route in for many and it provides a solid starting point in terms of exploring relevant retrofit options, their costs and benefits. This can reduce the resources required to handle a potential lead prior to revenue generation. Also, those who don't go ahead with paid services immediately may return in the future. *Ecofurb Options* is currently presented as a tool that can be used rather than a necessary step in the route to purchase.

Landlord Plan Builder

Additionally, a front end to *Plan Builder* aimed specifically at landlords has been developed. This was added as a deliverable part way through the project, in response to the Government's consultation proposals to introduce new Minimum Energy Efficiency Standards. This tool defaults to a cost-effective Standard Assessment Procedure (SAP) C scenario which will be adapted with the announcement of the final standard. Whereas the standard *Plan Builder* can be used without registering, the landlord version will require registration, and the estimated energy performance certificate (EPC) score is an additional metric. Registration is required to avoid misuse of the SAP C scenario as it is not designed to support third-party lead generation.

Online Ecofurb Plans

Taking the *Ecofurb Plan* online allows customers who have had the *Ecofurb Plan* service to then adjust and play around with their plan. This deliverable was added part-way through the project to respond to the fact that in the follow-up consultation, homeowners often request tweaks to their Plans, which was an overhead. A static Plan also only gives the homeowner that one opportunity to request amendments, whereas access to their Plan online will allow them to further tailor it in their own time and without a per interaction cost to Ecofurb. It also means the Plan will stay up to date and more relevant for the homeowner into the years after their purchase (as the price set and tariff set used in the Plan change). This product is designed to increase conversion to install (and potentially deeper retrofit) through a better presentation of advice. Also, potentially in the long term to encourage a return for a second phase of retrofit. The technology is Technical Readiness Level 7 and these hypotheses can now be tested.

Systems integration

Integration of systems used to deliver the Ecofurb service formed a part of the initial pilot proposal as the efficiency gain would be imperative in order to deliver nationally and at scale.

The work included the design and development of communication between Ecofurb's brochure website, Parity Projects' advice software (*Plan Builder, Surveyor Pro*) and Cotality's workflow management software (*PAS Hub*).

PAS Hub integration allows a property in *Surveyor Pro* to poll for the Energy Performance Report (an unlodged RdSAP assessment) survey data from

Cotality's Energy Performance Certificate (EPC) accreditation scheme, ecmk, then select and upload it.

The volume of sales since the staged completion of integrated systems hasn’t allowed for statistical insight on the efficiency gain; however the integration has been tested in a working environment.

Pilot Product/ Service Components

Product/ Service Component Overview

The Ecofurb service is a national one-stop-shop for retrofit. While Ecofurb existed in a local form, experience had shown that:

- on the one hand, a new simpler core customer journey from enquiry to install was needed,
- while on the other, new links to and/ or from financial advice and products, add-on services, a single measure route, and a landlord route, could be beneficial.

Additionally, a new delivery model was needed in order to scale and provide national coverage.

Funding through the GHFA allowed Parity Projects to develop, test and learn how best to present and deliver the core customer journey and add-ons, and which aspects work best. Routes into Ecofurb from partners (Santander, Knight Frank Finance and others), via bespoke landing pages and advice, have also been developed.

The core customer journey is now enquiry (direct or via partners), paid-for *Ecofurb Plan*, then quote and installation.

The optional services are:

- Free online advice via *Ecofurb Options* (the Ecofurb version of Parity Projects' *Plan Builder* software)
- Boroscope survey
- Drone photography
- Air tightness test
- Link to impartial advice on loans and mortgages

Other routes are:

- Single measure
- Landlord routes (to be launched once MEES policy is confirmed)

Retrofit Advice and Guidance

Communicating the One-Stop-Shop Journey

During the pilot, Parity Projects developed a range of materials to help explain the customer journey and the concept of a one-stop-shop, and these have been pushed out via multiple channels, outlined in the marketing section below.

Ways the benefits of retrofit, and adequate retrofit advice, are outlined for potential customers include:

- case studies showcasing real retrofit projects,
- a YouTube campaign titled *Ecofurbers*, featuring stories of customers' retrofit journeys,
- an animated video explaining Ecofurb's services,
- a sample *Ecofurb Plan* (online),
- telephone, online 'chat' and email responses to enquiries,
- Google Search advertising with features and benefits outlined in ad copy appearing in search results, and
- refreshed and relaunched website, and partner landing pages.

These proved to be effective once the customer had had first contact with Ecofurb through whichever channel: the reasons that customers gave for not proceeding with quotations have not, within the pilot, included feeling uninformed, not understanding the service or next steps, or any dissatisfaction with the information received.

Communicating the Value of Retrofit Advice

Ecofurb is a pragmatic service, offering the right amount of advice for the retrofit project in question.

Where, for example, a customer is considering wall insulation and windows in a period property, a route that provides the advice to reduce risk of unintended consequences like damp and mould is offered.

Alternatively, there is a 'single measure' route if a customer requires a single straightforward measure, where no further qualification is required before undertaking a technical survey, which can lead direct to installation. The advice offered by Ecofurb and similar services reduces risk and potentially installation costs, but it is hard to differentiate this type of service from light touch surveys and reports. This has been observed in the following ways:

- Despite collaboration on materials, both Santander and Knight Frank Finance have struggled to communicate the need for expert advice on retrofit, both to brokers and clients.
- Stakeholders and customers are sometimes confused about why an EPC isn't enough to plan an installation.
- Some customers request 'straight to installation' for projects where this approach could result in unintended consequences:
    - Via the Ecofurb 'single-measure' route, two enquirers have requested solid wall insulation (SWI), although it's not listed as a measure Ecofurb installs without an *Ecofurb Plan*. SWI without advice is also requested by customers contacting Ecofurb via other routes.
    - One customer had purchased a cheaper report, from another provider, that didn't include the information needed to plan their relatively complex retrofit. They want to proceed to installation with Ecofurb and don't understand why the third-party report is insufficient to prepare a quote and support quality assurance. The service delivery team is currently seeking a solution that doesn't leave the customer out of pocket.
    - Another customer had purchased an expensive plan (substantially over £1k), from an architect, which didn't help them get started. By contrast, they saw the value in the *Ecofurb Plan*.

In conversations with local authorities, they can be unsure about which services to promote due to concern about liability and the standards they should require from a one-stop-shop.

The project has identified the need for a government-backed standard for quality assured one-stop-shops. This would enable local and national government to signpost providers, support competition, and build consumer trust. It would also support policy delivery where government wishes to require quality-assured advice and installation. In the absence of recognised standards, the project has learned that is extremely hard, in a largely new and uninformed market, to differentiate between the different types of services on the market.

A common standard would help those developing and procuring a one-stop-shop to be able to compare and contrast a range of offers, should they come forward. This might include the following:

1. Vision and aims of the service and the customer segments it is primarily intended to service.
2. The content of the customer journey, what is included or excluded.
3. The functional components and what each service incorporates:
    a. Initial messaging: how compares with other similar services and how it connects with government grants or finance mechanism.
    b. Energy advice: currently, there is no recognised standard for energy advice that can be used to understand competence or accuracy.
    c. Retrofit assessment: the process, qualifications of the professionals, and the output content.
    d. Financing: whether provided inhouse or by third parties, whether covers all types of home upgrades, and compares retrofit and other forms of investments.
    e. Contractor engagement: Currently, engagement begins with certification checks for onboarding, but much more is needed, such as ongoing checks and the collection of performance evidence for comparison. Ideally, this process would align with a national quality assurance framework for the ‘able-to-pay’ sector.
    f. Customer support through the installation process: e.g. indicating whether it is cursory or rigorous, whether consultant for additional fees, or built into the service.
4. Feedback loops: how the service intends to feedback not only performance indicators, but underlying requirements to inform service improvement and policy changes if needed.

Retrofit Advice Provision

Ecofurb advice is tailored to the homeowner’s preference and budget as well as the project and home itself. The process for advice delivery has been subject to continual improvement in response to feedback, and to the development of digital tools.

The key stages are a pre-home survey questionnaire, a home survey by a Retrofit Assessor, the preparation of an *Ecofurb Plan* by a Retrofit Coordinator, and an online or phone consultation with a Retrofit Coordinator after the customer has had time to read the Plan.

The practicality of advice is key. This differentiates an *Ecofurb Plan* from broadbrush recommendations generated by an EPC or any advice offered without a Retrofit Coordinator. By incorporating learnings, Ecofurb ensures that customers receive advice that is technically robust, practically grounded and pertinent to the home. The pilot has allowed us to develop processes that incorporate information from both the customer and the installer before recommendations and the Plan are finalised.

The Ecofurb service is available across Great Britain, and there have been only minor challenges to date in providing this coverage, with three enquiries near to Aberystwyth where it was not possible to carry out a home survey due to Retrofit Assessor availability locally enough (though other addresses in Wales have been served).

Customer Input into Design Changes

In the Pilot Phase, adjustments to the advice service have been made based on operations staff and Retrofit Coordinators' experience of delivery to customers, requests from customers, and feedback via surveys.

Some examples of changes made in response to user input are:

- ***Ecofurb Plan* adjustments:** Formatting, layout and content changes (e.g. to make commentary on phasing and costing clearer) have been identified by Retrofit Coordinators based on their experience in follow-up consultations, i.e. where they noticed the same questions or misunderstanding occurring a number of times.
- ***Ecofurb Plan* additions**: In response to customer requests, additional photos, particularly aerial photography of the roof and pdf floorplans, have been added to *Ecofurb Plans* as standard. Customers are interested in having these as it helps them to assess roof suitability for Solar PV and to understand and envisage improvements to their home.
- **Occupancy and energy-use data:** In response to customer comments, modelling for *Ecofurb Plans* now uses home occupancy and energy-use data collected in a pre-home survey questionnaire.

This means the Plan outputs are based on customers' own data, which gives confidence in the advice.

- **Approach for projects that include extensions:** Homeowners who are planning to build an extension, and can provide architectural drawings, are now given the option to include their planned extension in the modelling used for the *Ecofurb Plan*. This allows for a more accurate estimate of the likely energy use post-extension and to make more accurate recommendations.

These changes should provide a product that is more aligned with customer expectations, and help customers move ahead by giving better advice and confidence, thereby improving product appeal and reputation.

Financial Advice and Products

Impartial Advice on Loans and Mortgages

It was established prior to the pilot that Ecofurb aims to offer a national one-stop-shop with independent and expert retrofit advice; along with access to impartial advice on loans and mortgages to help customers secure financial solutions for their project. Parity Projects partnered with Knight Frank Finance to deliver this advice, as well as to disseminate understanding of the opportunity domestic retrofit presents in the real estate and financial services industries, internally and to their broker network.

Discovery Phase research (YouGov survey) showed that an average of 28% of respondents were not interested in retrofit for the reason *"I think it would be too expensive"*[4]. Of those interested in retrofit, an average of 35% said that it would be *"very unaffordable"* and an average of 22% said it would be *"fairly unaffordable"* to go ahead with installation without borrowing[5]. Feedback from customers prior to the Pilot Phase (particularly where Plans were offered free or heavily subsidised) also indicated affordability as a barrier to proceeding to install. So, affordability is known to be a barrier.

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[4] Cavity wall 20%, SWI 31%, loft insulation 17%, floor insulation 38%, Windows/Doors 34%

[5] Very unaffordable: Cavity wall 23%, SWI 63%, loft insulation 19%, floor insulation 28%, Windows/Doors 42%; Fairly unaffordable: Cavity wall 18%, SWI 19%, loft insulation 18%, floor insulation 30%, Windows/Doors 25%

This project hasn't been able to prove whether or not access to finance is a large part of the solution to this as there are a number of factors at play:

- Between 9-13% (depending on the type of finance) of YouGov respondents who were both interested in retrofit and cited at least one measure as unaffordable, were "very" or "fairly willing" to borrow. So, appetite for finance can be seen as low compared to the numbers that can be supposed to need to borrow if they were to retrofit.
- The products on the market do not sufficiently incentivise retrofit (discussed below).
- Internal factors, such as how the finance offer is presented or the process for referral, could be affecting the number of requests for advice, but to date no iteration of this has improved rates.

The number of Ecofurb customers successfully referred to Knight Frank Finance was below the number that said in Discovery Phase research that they would be willing to borrow. 23% of customers indicated an interest in financial advice but only 4% went on to access this (compared to the 9-13% cited above). This could indicate that the potential for referral to Knight Frank Finance hasn't yet been reached.

Knight Frank Finance look across the market, at specifically 'green' or 'retrofit' products as well as at regular products, to find the best solution for the customer's circumstance. They observed in their reports produced for the pilot that the array of products at present available to customers are not necessarily attractive enough to incentivise retrofit.

Financial Product Link

Parity Projects partnered with Santander who aimed to develop financial products linked to completed and verified installations. Additionally, this partnership would be used to explore the effect of promotion by a nationally known finance brand.

An ambition for the project was to create two or more financial products with Santander. During the course of the project this was adjusted to creating and iterating one product due to greater obstacles in developing financial products for the retrofit sector than had been anticipated. These delays were partially due to the regulatory challenges as described above, as well as the necessity for education internal to Santander on benefits to the customer (detailed below). The products the Greener Homes team at Santander aimed to develop were novel which necessitated a longer design and approval period compared to processes of routine new product launches.

Santander sent 9.5 million pieces of customer engagement material to promote Santander's *Greener Homes Hub,* an area of the company's website linking to services to support making homes greener, featuring Ecofurb and other partners. They also revamped internet pages to make customer journeys simpler and match their understanding of customers' thoughts more clearly. Additionally, Ecofurb was introduced to Santander employees via events and intranet, an example being their 2025 sustainability conference in which Ecofurb featured in a video played to the audience. Interestingly, the Net Promotor Score (NPS) of their marketing has been very positive, which suggests customers find the information engaging and informative, but this hasn't yet materialised into action. Santander executed three marketing campaigns, taking learning from each one and making adjustments. Each email has a 'Happy/Unhappy' option at the bottom for customers to indicate whether they found the content useful. This demonstrated a rising Net 'Happy' % following each campaign. Santander refined their target audience, leading to increased engagement as evidenced by higher click rates, which improved with each campaign. The overall net happy score was above the bank standard average.

Statistics from Santander's *Greener Homes Hub* indicate that when banks create products, customer demand doesn't necessarily follow: less than 50 customers are known to have gone on to complete works in connection with any of the offers on their Hub. The supposition of the partners involved in this project is that in the absence of a stronger government narrative around home energy efficiency, it is hard for banks and industry to have a high impact with their marketing of products and partnerships.

It is notable that, along with other banks, Santander are currently attempting to incentivise customers by providing loss leading products. Their aim in doing this is to test consumer responsiveness by providing a clear incentive to generate demand. In future, banks will not want to do this as it is financially unviable. Without these loss leading products, the case for more 'carrot and/or stick' from government is even more pressing.

Presentation of Finance Options

On the Ecofurb website, customers are able to find information about grants and a link to impartial advice on loans and mortgages with Knight Frank Finance.

There is no link *to* Santander from Ecofurb as this would remove impartiality as regards financial products; instead, there is a link from Santander to Ecofurb.

Ecofurb presents spending on retrofit and accessing finance as an "investment to futureproof your home". Using an *Ecofurb Plan* to inform decisions on what to install when is promoted.

An insight observed by Knight Frank Finance has been the need for clearer industry language around green finance. The term "green mortgage" typically refers to products accessible for properties that already meet high energy performance standards. The name indicates suitability for someone wanting to retrofit a poorly performing home when in fact they would not be eligible. Knight Frank Finance would like to see the term "retrofit mortgages" used to relate to products that incentivise home improvement for energy efficiency.

Santander encountered a challenge to ensuring that guidance/ information about retrofit given by a bank wasn't seen as 'green washing'. Although customers like the fact that banks are starting to support this area (seen in their NPS score), they can be sceptical of the connection to the bank, i.e. 'why would a bank want to promote retrofit of my home, what is in it for them?'

The most frequent questions Santander customers had (running into hundreds) were around cost/ benefit and 'Why retrofit?'. To support with this, Santander ran a number of internal training sessions, podcasts and written articles to inform front line staff (in excess of 3,000 to date) to be able to answer questions, as well as transforming web pages to provide clear information.

Next Steps

Next steps for Ecofurb in exploring the role of finance include:

- Retaining a link to impartial advice on mortgages, continuing to review the presentation aiming to align the % of referrals with the

13% “very” or “fairly willing” to fund retrofit using a mortgage in Discovery Phase YouGov research.
- Changing the partnership with Santander according to learnings.
- Continuing conversations with new potential financial partners.

Integration of Government Grants

Signposting Grants via the Ecofurb ‘able-to-pay’ One-Stop-Shop

Ecofurb can support customers in both the ‘able-to-pay’ and grant-eligible markets. The core service is designed for consumers funding their own retrofit works, and the project piloted the option of impartial advice on loans and mortgages. Ecofurb also provides support with accessing government grants where eligible. The home survey and *Ecofurb Plan* are compatible with PAS 2035 which is a requirement of government grant-funded schemes. While there is a webpage on the Ecofurb site signposting to government grants, grant access is deliberately not positioned as a core feature, to avoid setting expectations.

The Ecofurb service is underpinned by *PAS Hub*, Cotality’s digital platform that enables compliance with PAS 2035 (the government quality standard for retrofit). Completed works are lodged with TrustMark, either:

- via Licence Plus, a government endorsed scheme for customers not accessing public funding, or
- for grant funded projects, under PAS 2035.

All customers who purchase an *Ecofurb Plan* complete a pre-home survey online questionnaire. This helps assess potential eligibility for schemes such as Energy Company Obligation 4 (ECO4) or the Great British Insulation Scheme (GBIS). Where relevant, Ecofurb also runs a Department for Work and Pensions (DWP) benefits check, subject to consent, to determine eligibility. Although the majority of customers are not eligible for grants, as they fall outside of means-tested criteria, some households have been successfully identified as being eligible for GBIS.

The Boiler Upgrade Scheme (BUS) is more likely to be appropriate to Ecofurb’s customer base, and information about this grant is included as standard in *Ecofurb Plan* recommendations and pricing.

Once potential grant eligibility is identified, the customer is informed, and, if they choose to proceed with a quote through an Ecofurb approved installer, the installer takes forward the grant application process on the customer's behalf.

Blended 'able-to-pay' and Grant-Supported One-Stop-Shop

While the grant-funded market isn't Ecofurb's core customer base, during project delivery it has become clear that there could be value in a blended one-stop-shop model that offers both 'able-to-pay' and grant-supported customer journeys.

This is a valuable proposition to local authorities, especially those seeking strategic delivery partners to manage all retrofit pathways through a single triage and coordination portal. This model could significantly enhance public engagement and trust, ensuring residents receive clear, impartial advice and do not become lost in the complexity of the funding landscape. Ecofurb reports back to local authorities on levels of successful customer engagement, conversion rates and delivery outcomes, thereby supporting local strategies for energy efficiency, fuel poverty, and net zero.

Future Grant Schemes

Parity Projects and Cotality would welcome opportunities to collaborate with government and relevant organisations to help ensure that future funding schemes are accessible, complementary to the 'able-to-pay' market, and can be integrated within retrofit delivery models. The components that make up Ecofurb, from customer service and national survey capacity, to grant-eligibility checks, tailored advice and quality assured installation can be used under different brands and across funding types either as an end-to-end service or to complement partners' existing skills and capacity.

Installer Integration

Project Approach to Installer Engagement

The project's planned approach to installer engagement focused on supporting contractors operating primarily in the grant-funded retrofit sector to diversify into the 'able-to-pay' market. These organisations typically possess the workforce capacity and regional reach required to deliver at scale, and often offer multiple retrofit measures. At the start of this pilot, Ecofurb worked with a small number of contractors to demonstrate commitment to providing a regular and reliable flow of qualified leads.

This pilot built on Parity Projects' previous experience with smaller contractors. It has been observed both with smaller and larger installers that encouraging companies to commit the necessary internal resources to adapt to working with an 'able-to-pay' one-stop-shop such as Ecofurb requires demonstration of a consistent pipeline of high-quality leads.

Key Installer Integration Deliverables

Milestones in installer engagement included the development of Ecofurb's Customer Services Agreement, which set out legal obligations and clear service expectations as well as further agreements to support remote estimations based on home surveys and *Ecofurb Plans*.

Trials of remote estimation techniques were introduced to evaluate their long-term viability. Installers initially preferred conducting in-person technical surveys to estimating remotely, citing accuracy and reputational risks. However, good progress has been made, with installers now remote estimating for several measures including Solar PV, air source heat pumps, cavity wall insulation, and loft insulation in most cases. Response from external wall insulation installers has proved more challenging, with cultural resistance to measuring off the digital twin. Further exploration is needed to remove barriers to estimating remotely, particularly for solid wall insulation, and for more complex, heritage properties.

Challenges in Installer Integration

Balancing homeowner demand with the capabilities of the supply chain remains a key challenge. As a result, Ecofurb typically provides one or occasionally two quotes per customer (rather than three as initially planned), as the retrofit supply chain is not yet sufficiently mature to support full competitive tendering. Ecofurb takes a transparent approach when explaining this to homeowners, and most are comfortable with receiving one quote through the service. Ecofurb actively encourages homeowners to seek comparison quotes independently. Although this runs the risk of losing a sale, early indication is that customers understand the value that Ecofurb adds in terms of quality assurance and 'hand holding'.

The project confirmed or surfaced several systemic challenges that affect retrofit delivery for the ‘able-to-pay’ market:

- **Customer expectations**: Homeowners expect fast, clear, and personalised communication, with detailed quote breakdowns and interactive specification discussions.
- **Installer readiness and internal capacity**: Many contractors from the grant-funded sector lack the customer service systems and agility needed to serve self-funded clients. Additionally, they must commit dedicated customer focussed resources and adjust internal processes to meet these expectations. While there is appetite for a transition to new processes among some contractors, most will need to be more convinced of the depth of demand to make this investment. The grant sector provides certainty and consistency in value and delivery terms that the ‘able-to-pay’ sector can’t currently provide.
- **Coordination**: Many retrofit projects are tied to broader renovations, and this necessitates coordination between architects, builders, and retrofit teams before contracts are signed.

Next Steps for Scaling Delivery

To further installer engagement and delivery of installations, plans resulting from this pilot include the following:

- Continue to empower local one-stop-shops with a range of options that meet local skill gaps or provide efficiency and quality assurance.
- Expansion of installer network to include further contractors with grant experience who wish to transition into the ‘able-to-pay’ market, alongside contractors already in the retrofit market who offer specialist and localised services.
- Provide tools and services to other one-stop-shop providers, to avoid duplication of effort on data and workflow management.
- Monitor policy development to understand the relationship between national policy, national finance provision and devolution of delivery of advice, and adapt business model accordingly.
- Continue piloting and refining remote estimation tools, with investment in training to support uptake.
- Encourage clearer government signals or incentives to stimulate retrofit advice demand in the ‘able-to-pay’ sector.

- Continue refining Ecofurb's strategy through ongoing performance monitoring and feedback.

This is contingent on the government's *Warm Homes Plan*, the continued commitment to low interest loans as set out in Labour's manifesto, and government backing for the retrofit market through incentives and regulation. Such backing would position quality assured one-stop-shops as being integral to providing guidance to customers and the supply chain, and for increasing the likelihood of achieving lower risk outcomes.

Measure-Specific Observations:

Customer preference

Windows and doors upgrades remain a very popular request, often due to the discomfort of draughts. Underfloor insulation (UFI) is also frequently requested for comfort reasons, though actual energy loss may be minimal. Many homes are not suitable for UFI due to insufficient cross-ventilation. Also, homeowners can be deterred once they understand the level of disruption involved in lifting and replacing flooring. Ecofurb now offers alternative draught-proofing advice in its Plans for these scenarios. Solid floor insulation is typically only recommended during major renovations. Air source heat pumps and Solar PV are also commonly requested and recommended in *Ecofurb Plans* (often with fabric upgrades alongside).

Customers may seek to bring Ecofurb into projects at a late stage in their project to provide Retrofit Coordination and close the energy efficiency gaps. They can become aware of the need for specific advice only once they are already part way through their project. Ideally, an *Ecofurb Plan* or similar should be done early in the planning process to help identify the most suitable energy efficiency measures. However, in practice, many homeowners only recognise its value during the mid-stages of their retrofit. Earlier signposting for homeowners undertaking retrofit projects would therefore be beneficial.

Installer availability

Ecofurb experienced difficulty sourcing installers for certain measures, particularly internal wall insulation (IWI) and suspended underfloor insulation.

Many installers favour external wall insulation as it is used for social housing projects where IWI is impractical as tenants cannot be disturbed to allow for internal works. These installers are often not geared up to complete IWI with the required plastering, decorating and other finishing effects normally required as part of an IWI job. Where builders offer IWI, this tends to be as part of extension jobs with the aim to meet minimum building regulations, rather than considering holistic retrofit goals in existing parts of a house.

UFI is less popular with installers due to low conversion rates after having invested time with a customer, and technical challenges (e.g. insufficient cross-ventilation) and the potential risks and liabilities associated with removing and reinstating flooring.

Heritage homes requiring specialist treatments e.g. lime plaster or brickwork repairs also presented challenges due to limited contractor capacity.

Verification Processes and Quality Assurance

Use of PAS 2035 and Licence Plus

Ecofurb's quality assurance approach is underpinned by the use of *PAS Hub*, a digital platform developed by Cotality. *PAS Hub* is purpose built to support the delivery of domestic retrofit projects in line with the PAS 2035 framework. It enables streamlined project management, facilitates compliance, and enhances collaboration across teams, ensuring quality and consistency are embedded throughout the customer journey.

As Ecofurb follows the PAS 2035 process, eligible works can be lodged with TrustMark for customers accessing grant-funded schemes. For customers not eligible for grants, the same PAS 2035-compliant process is followed, with works lodged instead under the TrustMark *Licence Plus* scheme.

The *Licence Plus* scheme is a TrustMark quality assurance initiative that supports Trustmark registered installers delivering domestic energy efficiency improvements. It serves as a transitional pathway for businesses that offer predominantly single measure retrofit and are aiming to adopt a fabric-first, whole-house retrofit approach. The *Licence Plus* Scheme complements existing standards like PAS 2035 by providing a structured yet flexible approach. It is especially relevant for the 'able-to-pay' market, offering a credible alternative for homeowners seeking energy efficiency improvements outside government funded programs.

Insulation Assurance Authority (IAA)

All Ecofurb partner installers are required to be members of the Insulation Assurance Authority (IAA), a TrustMark approved scheme provider under *Licence Plus*. Although *Licence Plus* has more limited requirements than PAS 2035, Ecofurb voluntarily exceeds these by applying the core principles of PAS 2035 across all projects, ensuring a consistent and high quality customer experience.

In general, installers operating in the grant-funded market are already aligned with TrustMark and IAA requirements or are well placed to gain certification. However, local SME energy efficiency installers often face higher administrative barriers to achieving certification with schemes like *Licence Plus*. To help address this, Ecofurb encourages local one-stop-shop providers to become certified under *Licence Plus*, which enables Ecofurb to collaborate with them. This model supports supply chain development while maintaining compliance with quality assurance standards.

Awareness and Public Sector Signposting

Customer awareness of TrustMark *Licence Plus* remains limited, and further efforts by government and industry will be necessary to promote awareness of quality-assured, whole-house retrofit services for the 'able-to-pay' market.

In particular, greater visibility and signposting of one-stop-shop services like Ecofurb, equivalent to how PAS 2035 installers are promoted for grant-funded schemes, would help improve consumer understanding and uptake.

Ecofurb's experience illustrates the impact of this kind of support. The average conversion rate from initial enquiry to a sold *Ecofurb Plan* is 30%. However, when local authorities have been actively involved, either through signposting, or formal partnerships outside the GHFA pilot project, significantly higher enquiry conversion rates were observed. For instance, projects partnering with local authorities prior to the launch of the national one-stop-shop achieved rates of 63% and 74%. While in these cases, Plans were offered free or at a subsidised rate (and a learning was that subsidised advice tends to be more effective than free advice), enquiry and conversion rates across all projects highlight the value of local authority endorsement in encouraging consumer engagement with retrofit services.

Ecofurb is currently partnering with a number of local authorities across the UK. Some provide light touch support through signposting, while others are exploring more formal collaborations, including co-branded Ecofurb website landing pages. Parity Projects and Cotality welcome further opportunities to collaborate with local authorities, and see such partnerships as an important enabler in scaling up retrofit delivery in a trusted and customer-friendly way.

Pilot Product Marketing and Market Penetration

Market Testing, Deployment and Distribution

Marketing Strategy

The Ecofurb marketing strategy has been focused on addressing barriers to starting and completing retrofit projects. These obstacles were identified, from market research during the Discovery phase, as being lack of trust, not knowing where to start, access to advice and installers, and finance.

The overall marketing strategy aimed to test how to overcome these obstacles by:

- Providing a complete service from advice to installed which is trustworthy, reliable, high quality and convenient.
- Normalising the concept of upgrading your home to make it energy efficient by putting it on a par with replacing a kitchen or bathroom or refurbishing and re-decorating.
- Trialling a localised and personal approach by attending/ arranging in-person and online events with community energy and climate action groups.
- Working with local authorities to address the trust barrier, building on relationships that Cotality and Parity Projects have developed through their work on social housing and other projects.
- Building brand credibility through a brand awareness campaigns targeting the home renovation and climate-concerned market.
- Offering a quality assured installation service.
- Offering access to impartial advice on loans and mortgages, across green and standard finance, to identify the best way for each household to fund the work.
- Providing links to Ecofurb at trigger points in the market such as financing of home buying or renovation, via Santander and Knight Frank Finance, and at the point of selling or buying a home.

The three strategic marketing objectives were:

1. to raise awareness of energy efficiency retrofit and position it as being necessary, societally-normalised and important for

homeowner health, wealth and wellbeing as well as for reducing the cost of living and carbon emissions,
2. to build the confidence of homeowners in retrofit as a concept, in the advice they are able to access via Ecofurb and in their ability to source and employ installers who will do the work well, and
3. to position Ecofurb and its one-stop-shop partners as the trusted guide to their energy efficiency retrofit journey.

Over the course of this pilot and prior, the experience of the service delivery team has been that demonstrating expert knowledge in published material, and when contacted by customers, helps overcome the trust barrier. And targeting the home renovation market reaches the customer at the right point in their journey. However, there is insufficient urgency in the customer base. This can only come at a rate that will support a competitive and commercial market through clearer incentives from government.

Target audience / personas

Three focus personas were identified using YouGov research in the Discovery Phase, all based around engagement with climate change/ sustainability issues and the extent to which these issues influenced purchasing decisions.

Mid-way through the project, a PR agency, that had developed three key audience groups specifically for ‘able-to-pay’ retrofit, was engaged, and this refined the approach. These were drawn from a large evidence base of academic and consumer research over the last 20 years and had been tested in market research in south-west England.

Messaging and Offers

Different messaging depending on audience segment was employed. The two primary campaigns were ‘Legacy’ (Fig. 1) and ‘Nest Egg’ (Fig. 2). Messaging around health was also trialled.

Time limited offers were trialled: ‘upcoming price increase’ and ‘refer a friend’. The ‘upcoming price increase’ saw an uptick in sales though this likely concentrated rather than increased interest, and it is too early to report results on ‘refer a friend’.

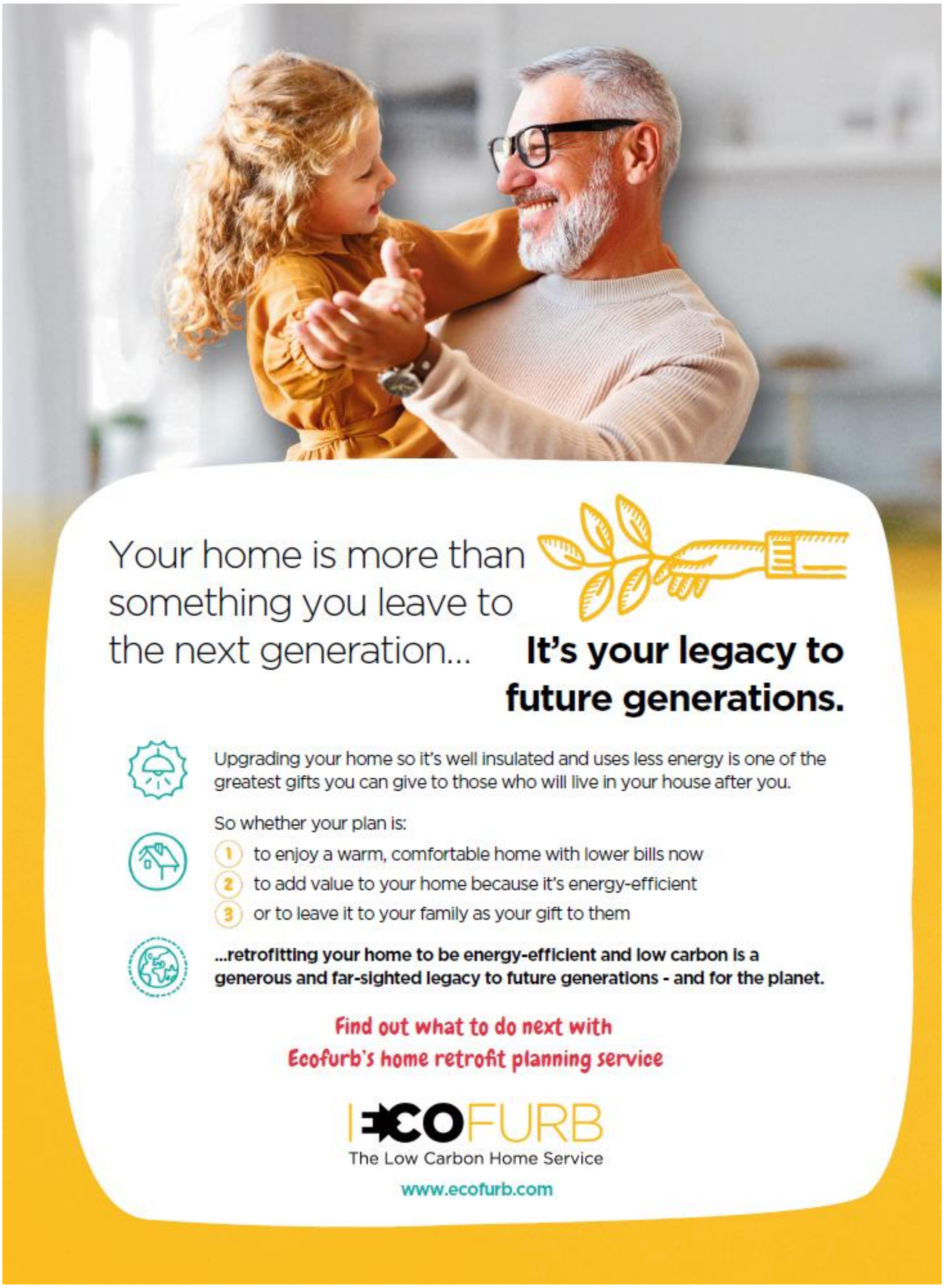

Figure 1 Offline magazine "Legacy" campaign

Figure 2 Offline magazine "Nest Egg" campaign

Promotion Channels

Channels tested for promoting Ecofurb included search engine optimisation, online search and programmatic ads, organic and paid social media, offline advertising in magazines and papers, a PR campaign, hosting and attending events, and working with partners who signpost or promote Ecofurb (including Santander, Knight Frank Finance, community groups, local authorities).

The tools and marketing collateral that were used via these channels included a brochure website, *Ecofurb Options* tool, real life case studies, and retrofit explainers.

Multiple touchpoints

It is notable that many sales came via multiple touchpoints. So, validation from BBC coverage may have spurred people to the website, but explainer or real-life retrofit case studies may have cemented their decision. One specific example would be a customer who said that after seeing a BBC article citing Ecofurb they got in contact, but this was also because they had seen Ecofurb mentioned in connection with Santander; and that it was the two in conjunction that gave them the confidence to proceed.

So, obvious as it may seem to say, when wider marketing activity reduces (e.g. as a result of reduced budget or capacity), overall leads/ sales also reduce as it is not possible to cast the net as wide. Having a diversity of marketing touchpoints backed up by validation from trusted sources appears to be crucial.

Individual channels

Noting that multiple channels are important, which specific channels were most effective was also tracked. This was done in two main ways:

- ‘How did you hear?’ asked on the contact form, order form and pre-visit questionnaire.
- A tracker detailing all marketing activity and key factors (such as price change or season) against leads and sales.

It is hard to track *precisely* which individual activity has generated more or less leads and sales (and cost/ benefit) over the 15 months of the live national one-stop-shop. Marketing activity overlaps in time, and there can also be a delay in the effect on uptake, and there are many internal and external factors at play. However, there are certainly lessons to learn:

- Looking at Ecofurb's 'How did you hear?' statistics, online research and media coverage are clear winners, with council/community group/local provider, events, and hearing from a friend/ neighbour also all showing good numbers.
- Looking at the marketing schedule against leads/ sales timing, noting that lag makes it hard to assign sales reliably, a BBC article had the biggest effect on sales. Advertorials also seemed to have a positive effect.

Events

It is particularly difficult to draw a strong conclusion at this point on the success of events as a promotional channel. There is a high time-cost and low immediate sales. The project and prior experience is that contact at events can take 12 months or more to generate sales, as people attend them early in their market exploration.

Community groups

Loco Home reports a conversion rate of 40% from firm leads (such as contact form submissions), which is higher than Ecofurb's current 30%. While it is challenging to directly compare lead quality, this suggests that the trusted nature of a local cooperative can positively influence customer engagement. Rather than diminishing the need for a national service, this highlights the value of collaboration between national and local providers. Local groups are not active in every community which can leave gaps in provision, and different brands connect with different consumer segments, making a combined approach essential for broad reach and impact.

Market Penetration

In terms of market penetration, it is the conclusion of all partners in this pilot that service providers and banks can't create the market either separately, or alone.

The *Green Home Finance Accelerator* Discovery and Pilot Phases allowed Parity Projects to reimagine the previously local Ecofurb London one-stop-shop (supported by former Department of Business, Energy and Industrial Strategy *Supply Chain Coordination* funding). Learnings through the *Green Home Finance Accelerator* funded project built on the learnings gained through this prior funding.

Customer Numbers

In the Green Home Finance Accelerator Pilot there has been a higher marketing budget, better researched messaging, better marketing expertise and capacity, and the service is offered to a wider market. Ecofurb's sales of *Ecofurb Plans* (disregarding partnerships with local authorities) have increased on average, but there has not yet been the marked uptick that would indicate an accelerating market.

The market doesn't appear to have shifted on from mainly climate conscious early adopters. Healthy competition and new financial products, which the Green Home Finance Accelerator programme has helped to create, increase consumer confidence and boost numbers. However, it could be surmised that the same pool of customers has been divided across the increasing number of suppliers without greatly increasing the depth of the ready market.

Learnings and evidence from this pilot that speaks to this include the following:

- **Service Providers can create robust offers but demand at scale doesn't necessarily follow:** In this pilot, conversion rates from *Ecofurb Plan* sales to installation have more than doubled compared to Ecofurb London. This indicates the service has improved and customers are more likely to proceed through the customer journey once they have made an initial purchase. However, the numbers of initial sales haven't greatly increased.
- **Customer awareness of services like ours is low, and there is no common terminology:** 5% of customers spontaneously[6] mention in their pre-home survey questionnaire the doubts they had around lack of trust or not knowing where to start. Similarly, a common comment at events was "*You're what we need! but didn't know existed*."

A government-backed information campaign on home energy efficiency, and signposting to providers that meet standards, backed up by aligned

[6] There is no question in the pre-home survey questionnaire specifically about barriers but customers spontaneously mention barriers in a question about 'priorities and motivations'.

policy, could increase awareness and trust, reducing the communication challenge and costs that service providers face.

Installer Response to the Market

In the *Supply Chain Co-ordination* pilot, installers (multiple small contractors) did not respond readily to the initially high levels of demand from early adopters. It was demonstrated in that project that there was an early market and a lack of skilled contractors to meet this. Reasons installers gave for their lack of willingness to upskill and prioritise 'able-to-pay' customers pointed to needing to believe in the depth of the market.

In the *Green Home Finance Accelerator* pilot, it has been possible to adapt the way that installers are integrated into the one-stop-shop service to smooth operational barriers for installers seen in the *Supply Chain Coordination* pilot (e.g. adjusting how installers are supported to provide quotations that meet Ecofurb's standards). This has improved installer engagement, however installer feedback remains that volume needs to be higher for more internal resource to be dedicated to meeting the demands of 'able-to-pay' retrofit.

The Customer Experience

The two main ways of understanding the customer experience of the Ecofurb service are:

- day to day interactions, which naturally include verbal and email comments on the service, and
- customer feedback surveys, which 9% of customers have completed.

Both these give qualitative feedback, and the surveys also contain quantitative results. It is also possible to extrapolate from data points such as conversion rates.

Customer Satisfaction

Overall, feedback from customers is very good (100% gave 8-10 NPS), and it appears that once customers are engaged, the service meets their needs and expectations very closely. Parity Projects had learned from Ecofurb London that it is important to be very clear about what a service is and isn't, and giving this clarity appears to have paid off.

The most frequently cited comments in qualitative answers (un-prompted by tick box choices) to feedback surveys were:

- in answer to **Which parts of your Ecofurb plan did you find particularly helpful or less helpful?**
  that Plans were detailed, clear and comprehensive, and that it helped prioritise or plan work.
- in answer to **How happy were you with your 30 minute follow up consultation call with your Retrofit Coordinator?**
  that Retrofit Coordinators answered questions well and that they were honest and not salesy.
- in answer to **Overall, how satisfied are you with the advice service you've received from Ecofurb?**
  that advice was independent and confidence-building, and that the service met all or exceeded expectations.

Likelihood to Install Measures

Of those who completed the feedback survey, over 70% say they are “very likely” and around 20% “likely” to proceed with work in the next 12 months. Of course, it is possible that those planning a renovation are more motivated to complete the feedback.

Those who were unsure, or who had determined to proceed but still had barriers, mentioned complexity, planning permission or available budget.

Around 30% of respondents mentioned that they had already planned or started work (normally extensions or extensive refurbishment) before seeking advice.

Customer Experience of the Financial Products or Service

The numbers are too small to draw conclusions on the customer experience of those referred from Knight Frank Finance or planning to take up the piloted Santander product. However, a feedback survey completed from a customer who had taken up advice from Knight Frank Finance was very positive.

Commercial Viability

Commercial Viability following the Pilot

Ecofurb is an efficient and scalable service that makes cost-effective use of software and resources. Commercial viability depends on several elements: the level of demand for retrofit; consumer understanding of the value of advice; consumer awareness of the advice availability; supply chain support for advice provision and quality assurance e.g. through partnerships or referral payments; and efficient service delivery.

This project has demonstrated that Ecofurb can deliver efficiently. It deploys Parity Projects and Cotality's suite of software and services (including those already supporting grant-funded retrofit at scale) with a wrapper of tailored customer service delivered by a small, dedicated team. A CRM and associated dashboards enable the team to respond flexibly to customer needs and adapt processes or outputs as required.

Installer partners working with Ecofurb recognise the value of upfront advice provision and the need for independent quality assurance to build consumer trust.

However, the other elements are more challenging. One-stop-shops will remain reliant on local or national government funding whilst there is a low sense of urgency among homeowners and limited government support for advice from accredited services or those aligned with PAS 2035 or *Licence Plus*. Progress in the following external areas could help support commercial viability:

- **Clear messaging:** Messaging to households based on a clear long-term vision for UK homes could help build the retrofit market. This would also influence those working in home refurbishment or seeking a career change driving expansion of the skills base. Nearly three quarters of Santander's existing mortgage backbook don't know the energy efficiency of their home (of which the vast majority are EPC D or below) indicating a huge awareness challenge. Currently, the lack of vision and messaging allows misinformation to spread, and consumer urgency remains low. A YouGov survey carried out in late 2024 found that while 74% of consumers are interested in the energy efficiency of a home, only 6% plan to invest in insulation and 4% in heat pumps over the next twelve months[7].

- **Incentives for homeowners:** Incentives that appeal across diverse households and bring forward investment are needed to trigger action. Financial benefit from energy bill savings does not offset the non-financial barriers, and may not incentivise action at all in higher income households. Advice on potential rise in property value is speculative as the drivers are not clear cut, the relationship is likely a correlation rather than causation. This leaves homeowners undermotivated and lacking urgency.
- **Variety of finance options:** 'Green mortgage' offers at this time tend to benefit those who have already reached high energy performance in their homes, and there are few 'retrofit finance' mortgages that adequately incentivise works or are commercially viable if taken up at scale. Expecting the market to develop these without additional policies to drive demand and reduce lender liability is not realistic.
- **Clear regulation of the 'regular' refurbishment market:** Some well-meaning regulations are circumvented by the construction sector, notably, application of solid wall insulation when walls undergo significant change in Part L of the Building Regulations. Where Building Control Officer presence can be avoided, it generally is. This situation calls for stronger enforcement and could be extended to a 'consequential improvements' model requiring energy saving assessments at the time of significant changes.

A policy which may drive demand is the proposed increase in Minimum Energy Efficiency Standards (MEES), which is generating interest from current and prospective partners. Ecofurb will be extended to support the private rental sector once changes to MEES are confirmed.

Further Possible Innovation

Further areas of innovation that may support the development of a retrofit market could be explored by Parity Projects and Cotality or others in the industry.

[7] Ecofurb (2025) Home Retrofit Trends Index 2025, Ecofurb - Home Retrofit Trends Index - Summer 2025

Data-driven tools

Cotality and Parity offer a suite of data tools and software that support further innovation in customer engagement and retrofit delivery. These tools are already used by one-stop-shops such as Ecofurb and Cosy Homes Oxfordshire, and include:

- *Plan Builder:* Tailored online advice based on address-level data and user goals.
- *Pathways:* Area-wide housing data to help local authorities and partners identify need and opportunity.
- *Surveyor Pro:* Whole House Plan creation for Retrofit Coordinators using RdSAP 10, costed measures, and survey data.
- *Net Zero Hub:* Insights for lenders on financed emissions and the cost of meeting MEES.
- *APIs:* Enable third parties to build services using Cotality and Parity property data and recommendations engine.

These tools create opportunities for others, such as local authorities, lenders, or service provider, to build new or integrated services around existing retrofit data infrastructure.

Smarter surveys

Time spent on surveys could be reduced through the sharing of data that is captured through government-funded programmes. As the provider of survey software to the ecmk Accreditation Scheme, Cotality believes there is an opportunity to facilitate auditing and reduce time on-site through access to data such as past government-funded works. Data on EV chargers and smart meters would further reduce survey time, and if made available as open data in a similar manner to EPC data, would support local authorities, lenders and landlords in their analysis of existing homes (as and when these factors are included in the EPC dataset). Cotality included a full list of datasets as part of its response to the EPC reform consultation.

Contractor training and competence:

An industry structure to underpin institutional and sector continuous learning could allow for assimilation of lessons and research outcomes into future changes to training content and to support policy decisions. Further Education colleges react to the needs of local employers and seek to establish qualifications but only dip into those that pre-exist as there is a lack of budget to develop content. Those in the industry that have experience know that current qualifications are mostly insufficient to deliver higher a quality workforce and one of the key reasons is that course content has not kept up with innovation, experience and possible future deployment strategies.

Competition:

In this market innovation benefits from competition. So do homeowners: different providers and brands can speak to homeowners in different ways. Government appears to have a choice: signpost homeowners to a single provider on a long-term contract or set a standard so that homeowners can shop around among providers who are incentivised to deliver quality efficiently and required to meet minimum standards. In an immature market, which needs to speak to every household, government can consider how innovation continues. Parity Projects and Cotality believe this should be developed through accreditation of services or signposting to those one-stop-shops that deliver in line with PAS 2035 or *Licence Plus*.

Final Reflections

Ecofurb's Business Model resulting from the Pilot

Ecofurb's Unique Selling Points

The unique selling propositions validated during this pilot include:

1. **The whole journey, in one place:** Competitor analysis has not found any other single provider that has as many elements of the customer and data journey delivered inhouse as Ecofurb.
2. **Quality-assured national advice:** Ecofurb has scaled up to deliver advice and installation oversight nationally through its network of Retrofit Assessors (often sole traders or SMEs) and inhouse team of qualified and experienced Retrofit Coordinators, with a tight audit regime, meaning that a high quality of advice and support is delivered.
3. **360° surveys:** The value of capturing the whole house in a 'digital twin' was proven in terms of:
    a. Retrofit Coordinators quickly able to get a full sense of the home layout.
    b. Additional measurements can be taken remotely to support advice and estimate development.
    c. Homeowners valued the architectural plans and measurements.

Scaling Up

Parity Projects and Cotality now have all the components in place to handle scale in domestic retrofit. It would be relatively straight forward to make the following adjustments with increased demand:

- Additional service delivery team members.
- Additional automation in customer relationship management as processes mature.
- Additional partners in our supply chain.

Remaining Barriers to Commercialisation

Lead generation and real volume is now key. Barriers for Parity Projects and Cotality include the following:

- **Lack of a national standard for energy advice:** A national standard, covering online tools, and written and oral advice, would enable multiple, trusted organisations to provide specific energy advice for customers at the point of first contact. Without a national standard helping homeowners to understand what advice is appropriate for which types of work, there is a huge challenge for service and finance providers in communicating this. At present the value of advice and oversight is often only understood once works have gone wrong.
- **Lack of consistent government messaging, regulation, and incentives:** Right now, the only incentives for retrofit are carbon emission reductions and the potential for lower energy bills, along with uncertain claims about the impact of retrofit works on house prices, and minimum energy efficiency standards in the rented market. This means uptake is generally limited to climate-conscious buyers. Experience from this and other projects suggests that even when comfort, enjoyment of home or innovation, are used in marketing, home retrofit struggles to gain broader appeal.

If one-stop-shops that provide tailored, expert advice and quality assured installation are to thrive, government needs to underpin them with working capital until incentives and the regulatory environment within which a domestic retrofit market can operate exist. Ecofurb, and many other one-stop-shops, are running on voluntary time, grant funding and/or investment at risk (which isn't converting to profit within a viable timescale).

Financial providers are struggling to justify product launches: while there is now higher awareness of the potential, the demand isn't currently there and ESG policies do not provide a strong enough case to forge ahead. Parity Projects and Cotality are currently working with several financial providers to assist them in understanding risk and opportunities related to retrofit, and the key driver remains homeowner and landlord demand.

Impact of the GHFA on Ecofurb's Commercialisation

The government's Green Home Finance Accelerator (part of the Net Zero Innovation Portfolio) has enabled Parity Projects, now part of Cotality UK, to develop all the key operational components for a quality national one-stop-shop providing retrofit advice and impartial advice on mortgages; to better understand the current market and competition, and the barriers to commercialisation; and to create working relationships with national installers and a model to increase the number of installers engaged.

This funding has enabled Parity Projects and Cotality, in partnership with financial service providers, to be ready to deliver retrofit at scale whether this is self-driven direct from householders or working in partnership with local authorities and corporates, given the right market conditions.

Planning for the Future

Summary of Key Insights

Some of the most important insights from this Pilot relate to government narrative on domestic retrofit. There is no evidence from the pilot that the step change needed in the market to meet the UK's carbon targets will come, or come soon enough, from a natural acceleration in adoption, from offering quality assured retrofit services, or from nudges from lenders.

- Without a government-backed public engagement campaign on home energy efficiency, and standards for advice, there is a risk of homeowner confusion, and inadequate advice. This could lead to poor retrofit and increased consumer mistrust.
- For a one-stop-shop to be commercially viable (without grant-funding or public sector partners) for service providers and the partner supply chain, the project has indicated that external elements are needed:
    - Government signposting to advice providers that deliver under frameworks such as PAS 2035 or *Licence Plus* could help increase awareness and improve the barrier of 'not knowing where to start'.
    - Regulation and fiscal incentives could provide the compelling case to homeowners for retrofit that the potential for energy savings, improved comfort and other messaging has so far not been able to.

Next Steps

Parity Projects and Cotality are currently evaluating which elements of the national Ecofurb one-stop-shop can remain live post the funded period; as well as exploring alternative ways to financially back the service. Much of this depends on the detail provided by government as the Warm Homes Plan is designed.

The following services can be confirmed at the time of writing as remaining live or launching post the funded period:

- **One-stop-stop:** The full Ecofurb service will remain live until full commercial evaluation, taking account of recent and new avenues, has been completed. This is anticipated by end of August 2025.
- **Link to financial service:** There will be the option for Ecofurb customers to be referred to impartial advice on mortgages, and other finance options.
- **Landlord specific service:** Launch of rented sector-specific online tool and service in line with MEES confirmation.

To summarise, the Ecofurb service is fully-fledged, offers quality retrofit advice and oversight of installation by trusted installers, with the option of impartial advice on mortgages. The service is valued by customers who take up the offer and the supply chain alike. However, the cost of the service is not regarded as a ‘normal’ expenditure by homeowners, where modus operandi is to go straight to a contractor when seeking advice and for work to be carried out. Where homeowners recognise the need for advice, they do not know who to turn to or who to trust.

Critically, the service can only reach commercial viability if customer demand increases. A government-backed public engagement campaign and signposting to services are a low-cost route to help customers find quality advice. Additionally, aligned carrot and stick policies would increase the chances of success.

Glossary

PAS Publicly available standard

PAS 2030 A publicly available standard setting out the requirements for the installation, commissioning, and handover to the property owner of installed retrofit measures in domestic buildings.

PAS 2035 A publicly available standard providing a framework for the design and delivery of energy retrofit measures in domestic buildings.

PAS Hub A piece of software developed by Cotality to track installations in accordance with PAS 2030 and PAS 2035.

SAP Standard Assessment Procedure, a government-established methodology for evaluating the energy efficiency of domestic buildings.

RdSAP Reduced Data Standard Assessment Procedure (see above)

Whole House Plan: A comprehensive retrofit strategy that considers all elements of a home (insulation, heating, ventilation, etc). to optimize energy efficiency, comfort, and performance as a coordinated system.