

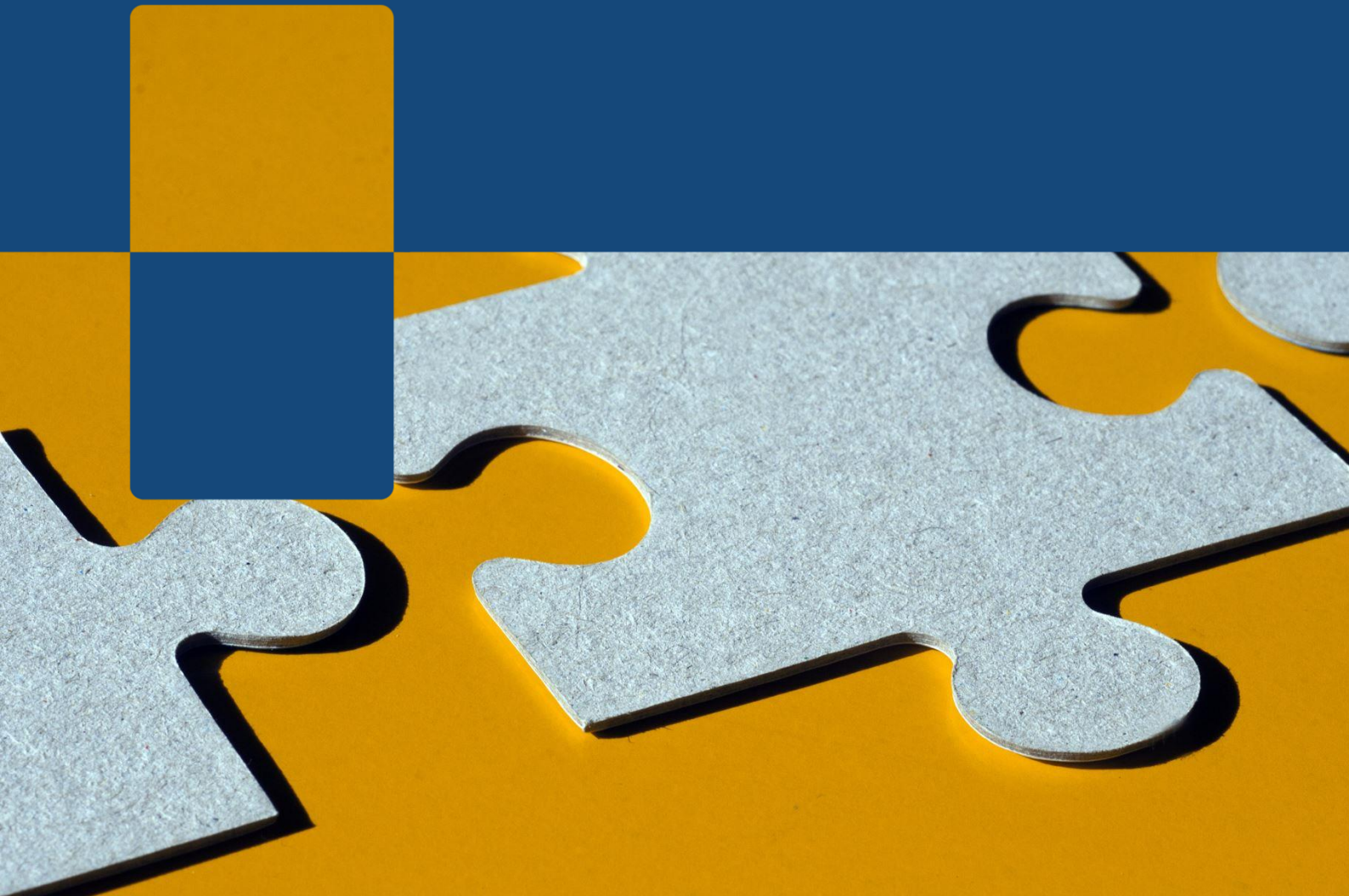


GHFA End of pilot report

Energy Saving Trust, TrustMark, Residential Logbook Association

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1. Executive summary

1.1. Introduction

In 2023 the Energy Saving Trust-led consortium, which includes TrustMark and the Residential Logbook Association (RLBA)¹, was awarded Green Home Finance Accelerator (GHFA)² Discovery Phase funding from the Department for Energy Security and Net Zero (DESNZ) to design an integrated retrofit service for the private rented sector. Through extensive market research and engagement with lenders, landlords and installers, we developed the concept of the Retrofit Proposition Toolkit (RPT) – a suite of pre-configured digital services that will enable financial service companies to create an end-to-end retrofit proposition.

The toolkit approach enables lenders to draw on some of, or all of the components, to develop bespoke, retrofit propositions tailored to their brand, product offerings and customer journey. The RPT is designed to be flexible. Individual components can be used to deliver an end-to-end retrofit journey, which is the approach we are piloting in this project. However, lenders can also pick and choose specific elements of the toolkit that are relevant to their customers and journey, such as the provision of tailored and impartial energy saving advice or the ability to search for trusted installers to carry out the installations. The full list of components is outlined in Table 2.

In 2024 we were awarded GHFA Pilot Phase funding to develop the RPT and pilot it with a lender. This involved integrating the new and improved components of the toolkit into an existing instance of Energy Saving Trust's Home Energy Check (HEC)³ digital advice product, which had been previously developed and branded for our lending partner. They renewed their HEC license with Energy Saving Trust in August 2024, ensuring their energy advice tool was available for the duration of the GHFA pilot period.

¹ The RLBA is an industry group that promotes the adoption and standardisation of residential building logbooks. Chimni is one of the RLBA members and was sub-contracted by the RLBA to deliver and test the logbook components of the RPT as part of the pilot.

² The Green Home Finance Accelerator (GHFA), part of the DESNZ Net Zero Innovation Portfolio (NZIP), provided grant funding to support the development and piloting of innovative green finance products and services.

³ Home Energy Check (HEC) is a digital advice product developed by Energy Saving Trust. It includes an API that integrates with our property modelling software, Dynamic Engine, to create a detailed property model from a limited set of inputs and recommend cost-effective packages of improvements, based on a specified budget and motivation. For lenders, this service is offered through a brandable user interface to streamline the process of collecting user inputs, presenting recommendations, and signposting to additional calls to action.

1.2. Key dates and financials

Table 1 shows the initial project milestones and due dates for delivery. All milestones were successfully delivered within the GHFA project period. However, due to unforeseen organisational changes with our lending partner, our approach to delivering some of the milestones (specifically, 4 and 7) changed during the project. The delivery timeframes for these milestones were subsequently pushed back later in the project to accommodate these changes.

Table 1 – Project milestones and delivery timeframes

Milestone	Description	Due
1	Project setup	15.03.24
2	Toolkit development	30.04.24
3	Lending partner solution build	31.05.24
4	UAT version of solution goes live for user testing	30.06.24
5	Submission of Interim Pilot Phase report	31.10.24
6	RPT demo platform goes live	30.09.24
7	Pilot evaluation	31.12.24
8	Commercialisation strategy	31.01.25
10	Submission of End of Pilot Phase report	28.02.25

1.3. Grant amount

The total project costs were £1,337,472.86, comprised of:

- £829,204.02 – grant funding provided by DESNZ
- £508,268.84 – match funding provided by partners

1.4. Geographic scope

We did not set a specific geographical focus for our pilot. The instance of the HEC we developed for the pilot is publicly available online so customers across the UK can access it. Due to limitations on data availability for properties in Northern Ireland, certain features of the toolkit, such as Energy Saving Trust's enhanced property lookup service, are only available to customers in Great Britain. This means the customer journey is slightly different for Northern Ireland users.

1.5. Pilot objectives

The objective of this project was to develop and pilot the RPT, a suite of digital services designed to support financial service companies in creating end-to-end retrofit propositions. As Table 2 illustrates below, the RPT comprises six key components or features: energy saving education and awareness, a property data lookup service, tailored energy saving advice, digital logbook⁴ creation, find an installer functionality and installation verification.

By integrating these components into an existing customer journey, the project aims to provide lenders with a flexible and customisable approach to promoting energy-efficient home upgrades. Through collaboration with key stakeholders, the initiative aimed to streamline the retrofit journey, enhance market engagement, and support the transition to a more sustainable housing sector.

Table 2 – RTP components and benefits

Component	Benefit for finance service provider	Benefit for customer
Education / awareness	- Removes hassle of providing landlord / homeowner with information in a fast-moving area (retrofit) - Spurs demand for green finance products by demonstrating the value of green products to customers	- Impartial information about measures, regulations, in-home assessments, etc. helps establish trust in advice and recommendations - More aware of the benefits of green finance, energy efficiency and practicalities of installing measures, etc.
Property lookup	- Reduced drop-off rate during customer journey - Better customer experience improves customer satisfaction, retention and brand power	- Less manual input required - More tailored advice or product offers - Accurate and up to date details about their property

⁴ A digital building logbook is a centralised, digital repository that stores and manages key data about a building's characteristics, history, and performance over its lifecycle. It serves as a structured, evolving record of a building, helping homeowners, property managers, lenders, and policymakers make informed decisions about maintenance, renovations, energy efficiency, and regulatory compliance.

Tailored energy saving advice	• Satisfies Environmental Social and Governance (ESG) requirements by promoting energy efficiency and carbon saving advice • Builds trust and brand power by encouraging customers to invest in best value measures	• Tailored advice specific to their property • Increased understanding of likely costs, savings, carbon and Energy Performance Certificate (EPC) impact of specific measures
Digital logbook creation	• Increased customer satisfaction by offering free access to a relevant and desirable service • Potential to surface relevant property improvement information to lenders as part of verification activity	• No-cost method for collecting and storing property data • Single source of truth about the property, owned by the householder • More convenient property management and improvement plan tracking
Find an installer	• Reduced risk under the Consumer Credit Act (CCA) 1974 • Peace of mind that TrustMark has a process in place to resolve issues / complaints through scheme providers without needing to involve the lender • Better customer experience improves customer satisfaction, retention and brand power	• Easier to find an installer that is certified to carry out the required work • Peace of mind that the work will be carried out by an organisation that has been thoroughly vetted to meet the required standards and has made a commitment to good customer service • A minimum two-year guarantee for all works carried out, including

	Encourages more customers to progress with a green borrowing application	warranties and workmanship
Installation verification	- More robust verification process mitigates lending risks and reduces financial exposure and legal claims under the CCA (especially Sections 56 and 75) - More streamlined and automated process for completing verification checks - Confidence that funds have been spent on qualifying measures - Less resource time required to manage verification checks	- More convenient as they don't have to provide direct evidence to the lender that the work has been completed - Peace of mind that a record has been properly documented and lodged - Smoother customer experience

Table 2 above shows the components that make up the RPT and the relevant benefits they can deliver for both finance service providers and customers.

1.6. Barriers addressed

The RPT has been designed to address several key barriers for lenders and consumers. The flexible, toolkit approach enables lenders to pick and choose the components they are most interested in to develop bespoke, retrofit propositions, tailored to their brand, product offerings and customer journey. The ability to deliver personalised property data and retrofit recommendations through an automated digital journey, enables lenders to support their customers and promote their green finance offers through an enhanced user experience. Streamlining the installation verification process also helps overcome information and data barriers while mitigating lending risk.

For consumers, the toolkit addresses common barriers in their retrofit journey such as a lack of trusted and impartial advice that's tailored to their property and occupancy patterns and a lack of an independently verified list of installers that can carry out the

recommended work. There's also the need for a low or no-cost digital solution to store relevant property documents and information, which the digital logbook component helps address.

1.7. Consumer impact

Our product can significantly improve the financing and retrofitting process for consumers by providing tailored, impartial retrofit advice and action planning. It includes an accredited installer finder, simplifying the journey for homeowners. By leveraging Energy Saving Trust's Home Analytics Application Programming Interface (API), users can retrieve detailed property data with just a postcode and selected address, making the process more accessible, especially for less computer-literate consumers. Customers can also benefit from their lenders being able to use the toolkit to retrieve property action plans before making lending decisions and to digitally review completed work, rather than arranging one-or-many home visits.

To address accessibility challenges, we designed the product with a user-friendly interface and ensured that it caters to underserved communities. Measures such as clear guidance, step-by-step assistance, and integration with existing support services helped make the product more inclusive for different consumer segments, including those who may lack digital confidence.

1.8. Outcomes and learnings

Key learnings from the pilot include the effectiveness of automation in reducing user friction and the importance of interoperability in making retrofit planning and financing more seamless. The most successful aspect of the pilot was the streamlined user journey, which significantly reduced the time required to gather essential property data and act, and the simple call-to-action allowing householders to create a new digital building logbook that can easily import their action plan to support them as they engage with installers and lenders.

1.9. Unexpected results

During user testing, we noted how respondents appreciated the simple-to-use interface and how quickly they could review tailored energy saving advice based on their available budget. While not surprised to learn that users had a keen eye for costs, it was evident that many prioritised learning about the potential return on investment over carbon savings or EPC improvements. We have addressed this by adjusting the presentation of the action plan, bringing more prominence to key facts and figures.

1.10. Readiness for commercial deployment

Following the pilot, the product is well-positioned for commercial deployment, though further refinements could enhance user education and engagement. Wider sector

collaboration may be required to integrate with additional financial and regulatory frameworks. This pilot has demonstrated the potential for further innovations in green finance, particularly in leveraging property data to drive more informed decision-making and accessible financing solutions.

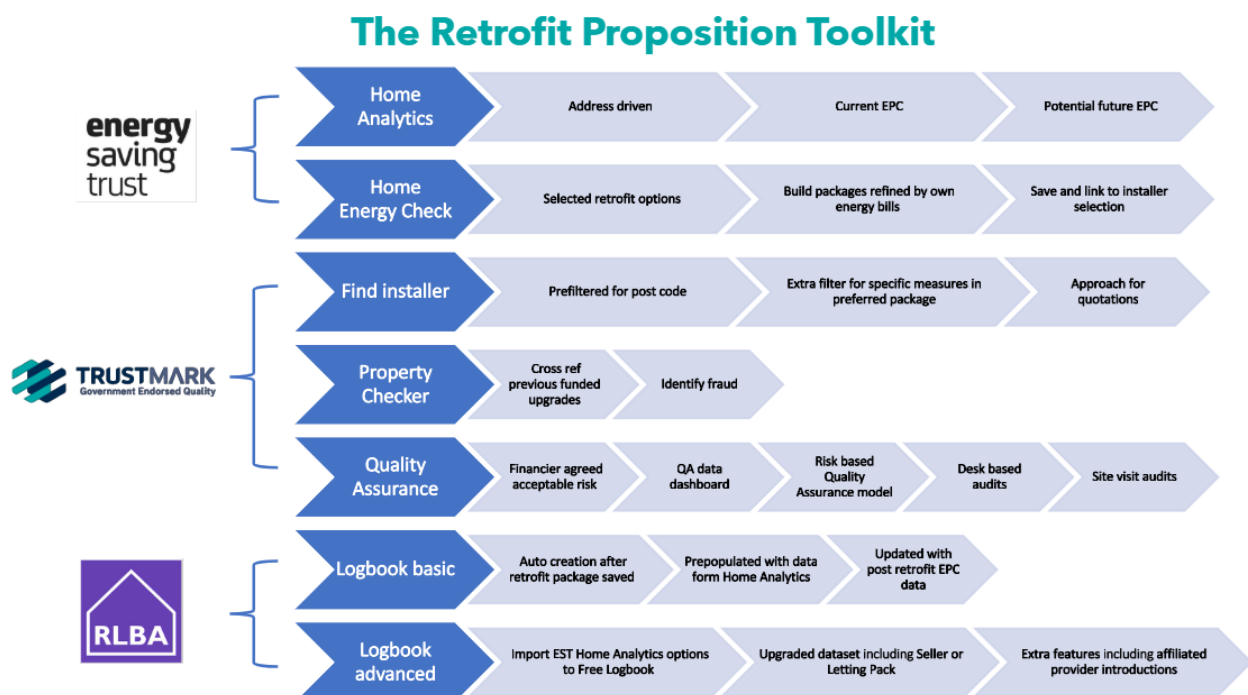
2. Pilot project summary

The Retrofit Proposition Toolkit (RPT) is a suite of pre-configured digital services that enable financial service companies to create an end-to-end retrofit proposition for their customers. It encompasses six main components delivered by each project partner within our consortium:

- **Energy Saving Trust** – educational content on energy saving and retrofit, property data lookup service (Home Analytics API) and tailored energy saving advice (through the Home Energy Check API and user interface)
- **TrustMark** – ‘find an installer’ functionality (Business Profile API) and installation verification service (through the Data Warehouse API and user interface)
- **Chimni** – basic and advanced digital logbook services

The following graphic (Figure 1) summarises how these elements are provided by the consortium partners to produce a flexible package of services and features.

Figure 1 – RPT components by partner



Our pilot, developed in partnership with our lending partner, allows users to assess the energy performance of their property and to receive tailored retrofit advice and an action plan designed to meet both their budget and improvement goals. The pilot effectively demonstrates digital components from our wider toolkit to provide users with a clear onward journey towards creating a digital building logbook that

automatically captures their tailored retrofit action plan and property data. From here, the user can explore accredited Trustmark installers and log their progression through to full retrofit. While the pilot itself is aimed at householders, our strong partnership with our lending partner makes for a strong demonstration of how each element from our wider toolkit can offer benefit to other stakeholders including lenders and installers.

Our lending partner played an important role in the pilot as they reviewed the toolkit's influence on the take up of green lending products, as well as an improved ability to track the end-to-end lifecycle of user's retrofit journeys. By demonstrating the toolkit in this way, we can assess the benefit to householders through education and easy to access advice, whilst also assessing the reduced friction in the green lending space. Providing lenders with assurances that accredited installers have been used, and that work has been completed and lodged aims to build industry confidence without the reliance on physical site visits.

To test our pilot, we recruited 10 individuals (five householders, five landlords) located in Great Britain, representing a mix of ages and genders. To conduct our semi-structured interviews with lenders, we relied on existing contacts held by members of the RPT project team.

3. Integration and utilisation of technology

3.1. Technological solutions

The RPT offers a robust and flexible toolkit of digital services that serve as building blocks for assembling a customised retrofit journey. These digital services are powered by relevant databases such as Energy Saving Trust's Home Analytics property database, TrustMark's registered installer database and data warehouse, which stores installation records delivered through government-funded schemes, and RLBA's logbook register.

To surface the data from these databases and to ensure the highest level of compatibility and integration, agnostic APIs were developed by each partner to provide distinct functionality. Through this separation of concern and with clear documentation, friction was removed at all points of interaction. This approach allowed the development of a toolkit that could be used in full or in part, depending on requirements. While the pilot effectively demonstrated how each toolkit component could be used to provide a full end-to-end user journey for various user types, it was also possible to make use of just one element from the toolkit if required.

We discovered early on how many different services that are provided by vendors, rely on similar yet different datasets (e.g. home assessments, retrofit coordination and quality assurance, green mortgages and loans, risk mitigation and underwriting for green finance, property logbooks, property valuation, conveyancing). We decided that it would not be possible to design and adopt a common data schema that would be used by all lenders and participants as part of this project. Therefore, great care was given to how each API was engineered to ensure maximum interoperability and ease of implementation by developing the smallest number of components.

For example, while the pilot demonstrated a link to the Chimni digital logbook, the agnostic design of the toolkit means any other logbook provider would be able to integrate their own products using the same toolkit components by following the same, simple documentation.

Although a common data schema was not attained, we attempted to align our schemas with SAP Appendix S (Dwelling Characteristics) and Appendix T (Improvement Measures) to support interoperability. For Chimni this required extending the core logbook data schema to include the required fields from the SAP schema. This offers significant future potential for Chimni and the RLBA to integrate logbook data with other relevant building databases across the UK, such as the EPC register, and with systems run by other energy and survey professionals. The RLBA will now be adding this requirement to its recommended data structure for member logbook companies.

One novel use of existing technologies included the integration of automated retrofit advice within a UK digital building logbook. While there are examples of this in other European countries, this project represented a first in the UK and one that Chimni will promote to other RLBA members to help make retrofit advice available to more logbook users in the future. In the UK the National Retrofit Hub and the Climate Change Committee have both recommended that every home has a Digital Property Logbook that contains a retrofit plan. The system that we have created follows these recommendations and is now the first UK example of this combined approach.

3.2. Performance

By using Energy Saving Trust's HEC tool as the base for the RPT platform, there were very few technical issues encountered. Our lender partner already had a license for the tool, so our development and testing focused specifically on creating the new components, integrating them into the tool and modifying the user interface and design accordingly.

We did not receive a firm approval from our lending partner to push the enhanced tool live during the pilot period, which required us to modify the scope of our pilot to conduct in-depth user testing sessions with on the test version of the tool instead. This caused one issue during our own internal testing as the process for sending welcome emails from the Chimni logbook system was not configured to automatically send emails in User Acceptance Testing (UAT) when an account was created via the RPT. This required additional development work prior to the user testing sessions to ensure users could test the full customer journey. Despite this change in pilot scope, the user testing sessions did not reveal any technical challenges or performance issues with the solution.

3.3. Future improvements

There are several technological improvements that could potentially enhance the value proposition of the RPT in the future.

1. **Expanded list of trusted installers** – currently, the 'find an installer' feature is limited to TrustMark registered businesses – some of which may be MCS certified. Developing a comparable API for MCS to surface their installer panel would expand the list of trusted tradespeople that customers could see, specifically for priority technologies, such as solar PV and heat pumps. This would also align with lender preferences to avoid limiting customer choice.
2. **Funding register database** – currently, there is no single 'source of truth' covering all national and local funding sources available for retrofit. While most of this information is available online, it's not stored in a single, structured format and requires significant time to quality assure the data (particularly for local grants and loans). Energy Saving Trust is working to create a funding register

database and associated API which will enable this information to be reliably surfaced to customers during their retrofit journey. The plan is for this component to be added to the RPT in the future to further expand the functionality on offer.

3. **Green finance database** – similar to the funding register database, establishing an industry-wide green finance database and API would increase customer awareness of available green lending products and enable the estimated value of this funding to be integrated directly into a customer's action plan. This would give a more realistic view of costs and payback, which could make investments in energy efficiency and low carbon technology more attractive. This would be particularly useful for local authority and digital service providers who are agnostic between funding sources but incentivised to share as much information with customers as possible.

4. Integration of design or process innovations

4.1. Customisation

The individual components within the RPT are highly customisable, enabling customers and clients to tailor them to their respective needs. Table 3 below highlights the main customisation options for the relevant components of the toolkit and the value they can deliver for customers.

Table 3 – Customisation options within the RPT

Component	Customisation	Value to customer
Education / awareness	Educational content is tailored to the attributes of a user's home, their occupancy patterns and suitable improvements	More relevant, trusted and actionable
Property lookup	- Users enter their address details to pre-populate a summary of their home - Option to modify data if any elements are out of date or incorrect	- More confidence in the results - More accurate information, leading to informed decision-making
Tailored energy saving advice	- Users can enter occupancy details and energy bills to calibrate energy profile - Recommendations are tailored to conditions of a user's home - Users can modify their plan (e.g. removing measures that are not relevant) - Users can set their motivation (e.g. reducing carbon, lowering fuel bills, achieving EPC C) and budget to further tailor recommendations	- More realistic costs and savings - More personalised to their financial circumstance, motivations and preferences
Digital logbook creation	- Users have option to create their own digital logbook - Users can choose to import their recommended	The logbook provides the tools to help manage the installation

	improvements into a personal renovation plan • Users can import their own property information or documents such as user manuals required to run and maintain relevant systems (e.g. solar panels) • Users can grant logbook access to trusted parties	process (once installers have been found). • Storing relevant property information in one place makes it easier to access relevant documents when needed • The logbook acts as a legal record that can be used in future sales and is intended to be passed on to future owners.
Find an installer	• Users can filter the installer list to focus on specific recommended improvements of interest • Users can filter installer list to 'Trading Standards Approved' businesses only	• Easy to shortlist installers for relevant work • Reduces search cost • More confidence in going forward with retrofit work
Installation verification ⁵	• Lenders can integrate installed measure data directly into their verification process via TrustMark Property Checker API or choose to visualise data through the Property Checker User Interface (UI)	• Flexibility to choose preferred level of integration with RPT • Enables quick assessments and analysis of lodgements

An important learning from our semi-structured interviews with lenders which influenced our technological solution was their hesitance to integrate with new solutions in a time scale compatible with the project duration. For some lenders, the governance and existing development roadmap commitments meant that other solutions were necessary. For example, the TrustMark verification and quality assurance service provided a variety of options to suit the lenders capacity and capability. This

⁵ The customer of the installation verification component is the lender. Therefore, the customisation and value proposition outlined in Table 3 for this component refers to the lender rather than the consumer.

ranged from a deeply integrated API-driven solution to a lighter touch service supported with a portal to permit the lender to conduct screen input. Data upload and export functionality acted as a hybrid between these integration extremes.

4.2. Process innovations

One key process innovation was the way user input was collected through the journey. Instead of requiring users to answer a series of questions about their home which they may not know the answer to, our new design just requires them to enter their postcode and address (Figure 2).

Figure 2 – Address lookup functionality

Where do you live?

1 Where do you live? 2 Property details 3 Energy bills

Required fields are marked with an asterisk *

What is the address of your property? *

Why do we need to know your address?

This means we can create a unique record for your property, and check your local climate (such as outdoor temperature) to help predict your energy demands.

House number or name *

Postcode *

☐ I agree to the [website terms of use](#) and I've read the [privacy policy](#).

Back **Next**

From there, our product uses the Home Analytics API to gather and display a simple-yet-detailed summary of the property, highlighting datapoints such as built form, age, number of bedrooms, insulation levels and main heating type (Figure 3). This step allows the user to gain an immediate sense of confidence that they are receiving advice that is tailored to their home, rather than steps based on high-level averages.

Figure 3 – Pre-populated property summary

Your property summary



We've imported details of your property from our database

To ensure that our assumptions are accurate, we ask that you take a moment to review the information we have retrieved. If anything is incorrect, you can easily edit each section.

Property address

Flat 2, 52, Friends Road, Croydon, CR0 1EB

[Edit](#)

Property details

Property type

Flat: Ground floor

Property age

1900-1929

Number of bedrooms

1

Type of roof

Another property above

Main wall type

Solid brick wall

Main heating type

Modern gas system (installed after 2005)

[Edit](#)

In addition, the underlying HEC API that is used to calculate the energy performance of the property makes use of the property postcode to determine its location. This enables the model to apply appropriate thermal factors to further hone estimates, savings and recommendations for improvement. This change added significant value to the product, allowing users to get a detailed action plan based on minimal input and very little of their time.

Another important innovation involved streamlining the logbook setup and the associated data import from the HEC to the renovation plan section of the Chimni logbook. To achieve this in the past, a user would need to download a copy of their action plan from the HEC, navigate to the Chimni website, create a logbook account and then upload the PDF document. This would have sat in a documents folder, but the information and data contained within the report wouldn't be surfaced within the logbook interface, making it difficult for logbook users to visualise their plan and track progress over time.

By automating this process via the enhanced HEC API and logbook creation API, customers can now create a logbook as part of their advice journey and immediately import the data from their plan into a dedicated renovation plan module in the logbook. This will enable them to easily visualise the data and create new retrofit projects to plan and track progress for their preferred recommendations. Figure 4 shows how the logbook creation process is presented to the consumer within the HEC journey.

Figure 4 – Logbook integration with HEC advice journey

Save your plan in a building logbook

What is a Chimni logbook?

A Chimni logbook is a secure, online tool to help you **manage your home** in this increasingly digital world. In the logbook you can **store your action plan** or even:

- find an **installer**
- find **grants and loans** to fund the work
- **set up and run a project** around the whole plan or just one of the elements
- source an **in-home assessment** and more comprehensive plan

Most importantly, a Chimni logbook will be a digital companion for running your home. It will act as a legal record of all the work done should you choose to sell your home at any point and can be shared with estate agents, conveyancers and prospective buyers.



Chimni - all your property data and plans in one, safe place

Create a logbook for your property and save your action plan

Your property



Your property energy saving action plan



Create Chimni logbook

Create a Chimni logbook account to save your plan, access it later on, compare with other plans and find the right specialists to make it happen.

Enter your email address *

You will receive an email with an invitation to your new logbook

☐ Agree to Chimni terms and conditions

Create the Logbook

4.3. User-centric design methods

We established user-centric design as a guiding principle in the development of the RPT and its component parts to:

- **Improve usability and engagement** – users engage more with products they find easier to use.

- **Reduce development costs and risks** – catching issues early prevents costly redesigns later in the process.
- **Increase customer satisfaction and loyalty** – happy users are more likely to complete the journey, engage with calls to actions (CTAs) and recommend the product to others.
- **Drive commercial success** – products that solve real problems will be more attractive to clients and their customers, creating a more compelling offer.

We started by defining user personas and epics from our Discovery Phase research. We translated these into low-fidelity prototypes that were shared with lenders and tested by end-users to ensure the user journey matched expectations and could easily be adopted by homeowners and landlords. This helped us iterate our product and API design according to real world feedback.

During the prototype phase, we discovered that asking the end user to enter their email at the beginning of the user journey presented a significant barrier to entry, and so we re-aligned our user interface design to present this as an optional added benefit at the end of the process to make use of the logbook offer. We understood from these initial investigations that advice presented throughout our product needed to be fully tailored to the householder, allowing them to get a sense of ownership of their final retrofit action plan.

Accessibility was also an important consideration. By streamlining the number of steps in the customer journey, simplifying the amount of information on each page and the way this information was presented visually to the user, we were able to minimise cognitive load and ensure the RPT would be accessible to a broad audience. Energy Saving Trust has implemented similar user interface and customer journey improvements for other digital advice products in the past, which have shown reductions in drop-off and higher rates of engagement.

Some of the feedback from the user testing in the pilot helped identify further opportunities for improvement in this area. For example, introducing more support text on the 'find an installer' page and more visual aids to explain the benefits of the logbook. We knew we had too many CTAs at the end of the journey, but we weren't sure which to prioritise or remove. Our user testing validated this hypothesis, informed our content for each CTA and helped us to prioritise the CTAs of most interest to customers – the 'find an installer' feature, hints and tips (e.g. behavioural advice to save energy) and more information about in-home assessments.

5. Pilot partnership learnings

5.1. Product strategy

Our vision for the RPT was a suite of pre-configured digital services that enable lenders, government and service providers to create end-to-end retrofit propositions for their customers, by integrating elements of trusted energy advice, assurance and digital logbooks into their customer journey. Based on research and analysis from our GHFA Discovery Phase project, we conceptualised two broad delivery models for the toolkit:

1. **Modular approach** – flexible scope, enabling lenders, local authorities, digital service providers, etc. to pick and choose the relevant components of the toolkit to create or integrate into their existing retrofit or green finance customer journey.
2. **Service-led approach** – a white-labelled product with the RPT components pre-configured to deliver a coordinated solution, validated by user testing.

For the Pilot Phase, we started by developing the individual components of the toolkit as this was a dependency for both delivery models. Due to constraints on time, governance and security, our lending partner preferred light touch integration with their systems, so we agreed to pilot the service-led approach. To do this, we used Energy Saving Trust's HEC tool as the foundation for the product. We then integrated the other elements of the toolkit and updated the design and interface to accommodate the new features and enhance the user experience.

Table 4 summarises the Pilot Phase partners involved in the consortium, the work they led or supported and the components they contributed to the toolkit.

Table 4 – Consortium partners

Partner	Role
Energy Saving Trust	• Leading: project management, reporting, user testing, RPT website development • Supporting: API development, commercialisation strategy, dissemination • RPT components: education, property lookup, tailored energy saving advice
TrustMark	• Leading: lender engagement, commercialisation strategy • Supporting: API development, RPT website development, reporting, dissemination • RPT components: find an installer, assurance and verification

Residential Logbook Association	• Supporting: API development, commercialisation strategy, RPT website development, reporting, dissemination • RPT components: digital logbook creation via Chimni • Dissemination of findings and standards developed to other UK Logbook companies.
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In addition to the consortium partners, we also worked with a lending partner to help shape and test our white-labelled RPT product. The intention was that they would be a consortium partner with primary responsibility for testing the proposition, coordinating and marketing the product to their customers and support evaluation and reporting activities. However, due to an unforeseen change in their internal structure early in the project, they were limited in the support they could provide. Consequently, they did not claim any grant funding, opting for a more informal support role in the project separate from the grant agreement and collaboration agreement signed by the consortium partners.

5.2. Benefits of partnership

The main benefit of the consortium partnership was the opportunity to build on our progress in the Discovery Phase to develop and pilot the RPT. Each organisation is an industry leader in their area of expertise (property data and energy saving advice, assurance and verification, digital logbooks) so bringing together these complementary services helped develop a proposition that added value beyond each partner's individual offering.

While this may have been achieved separately from GHFA funding, there would have been less collaboration and alignment between partners, likely resulting in a lower quality toolkit with components that didn't properly integrate. This would have led to a more costly development process to address misalignment and fixes. The diverse range of technical skills and domain expertise within the partnership helped improve the quality of each organisation's components through testing and review sessions, which will have commercial value outside the RPT context.

Another benefit included the opportunity to develop a joint commercialisation strategy that accounted for each partner's existing products and services, client base, commercial model and preferred ways of working. The collaboration agreement gave us the space to share this information candidly and collectively agree on the target market segments, distribution channels and an overarching go-to-market strategy.

The success of the partnership can be measured in many ways, including:

- Depth of knowledge of each partner's capabilities and offerings

- Understanding of each partner's data, APIs and documentation and ease with which the APIs can be deployed
- Understanding of each partner's preferred ways of working, internal processes (e.g. project management, financial management, development) and improved quality of working relationships
- Signing of collaboration agreement to facilitate future relationships
- Contract variation template to facilitate integration of components into existing customer solutions
- Number of projects and commercial opportunities outside of the GHFA project that partners are currently collaborating on

5.3. In-flight changes

From a strategic perspective, all partners remained aligned in our approach to product development, testing and commercialisation. This helped avoid any significant, in-flight changes to the RPT or our ways of working during the Pilot Phase. The most significant in-flight changes for the consortium partners were linked to accounting and financial management.

Signing of the collaboration agreement between partners was slightly delayed because of different views within the partnership on whether VAT could be recovered between partners and therefore, whether invoices to the lead partner should be inclusive or exclusive of VAT. This required external tax audit advice to resolve. While this delayed our claim submission for our first milestone, it ensured all parties were invoicing correctly from the start.

Due to differences in annual turnover and cashflow between partners, delays completing milestones or submitting the associated evidence, grant claims and change requests had a disproportionate effect on partners. For example, early in the project, there was an instance where Senior Responsible Owner level approval for a change request was required. Due to the value of the milestone and the lead time required (e.g. to approve the change request, submit the invoice to DESNZ, receive the funds, make payment to the partners), cashflow became an issue for one of our partners, causing a temporary pause on development work.

To prevent this issue from recurring later in the project, we took several proactive measures:

- Holding dedicated finance sessions between partners to review timesheets and variance between the profiled budget and actual expenses
- Streamlining evidence collection for project deliverables and change requests

- Raising anticipatory purchase orders to minimise delays between grant claim approvals and invoicing
- Reducing standard payment terms to expedite the transfer of funds from the lead partner to the other project partners
- Approving the transfer of funds to partners prior to receipt of payment from DESNZ to minimise burden on smaller partners
- Reporting our issue with change request approval times to DESNZ during monthly and quarterly meetings

To DESNZ's credit, they acted on our feedback and made two key changes during the project: allowing grant claims to be submitted in parallel with change requests and shortening the time required to approve change requests. Collectively, these changes helped streamline financial management for the second half of the pilot.

5.4. Learnings and future collaboration

One key lesson learned was the importance of not imposing a particular method of data collection or transfer onto another partner. Instead, we committed to a robust understanding of goals and thorough API documentation. This commitment was essential in maintaining flexibility and ensuring that all partners could work together harmoniously without imposing unnecessary barriers.

By fostering a collaborative environment and clearly defining roles and responsibilities, we were able to maximise the strengths of each partner and achieve our project goals effectively. This was supported by several actions throughout the project lifecycle:

- When forming the consortium, we ensured that each partner brought complimentary knowledge, skills, networks and products. This helped minimise redundancy and overlap between partners.
- Signing a collaboration agreement at the beginning of the project helped manage any concerns around intellectual property that could have stifled data sharing or created barriers during technical discussions between partners.
- Adopting a consistent template for tracking timesheets by partner and milestone helped streamline the grant claim and change request process.
- Inviting representatives from all partners to attend quarterly meetings ensured all partners had the opportunity to share learnings and insights with DESNZ and receive relevant feedback directly from project stakeholders.

Additionally, partners were able to leverage their corporate relationships to enable the discussions to inform the development of the individual customer journey of their toolkit components.

This model also allowed partners to identify improvements to their individual products / propositions as the end-to-end packaged RPT underwent customer testing, which led us to highlight points in the user journey where customers needed additional clarity or where information could be presented in a more user-friendly manner.

The circumstances that prevented our lending partner from participating in the project as an official consortium partner were unique. However, our experience in delivering this project and other HEC contracts for banks and building societies has underscored the need to budget considerable time and contingency to account for the many layers of internal governance required to:

- Agree on core features and customer journey
- Receive assets and branding guidelines
- Complete IT security review (if solution is not hosted on bank's infrastructure, which is often the preference)
- Approve commercials of arrangement, covering development, hosting, support and maintenance
- Agree Service Level Agreements (SLAs)
- Draft and sign off contracts or contract variations, especially when new suppliers or sub-contractors are introduced
- Review and approve deployment of new products, or changes to existing products, often through rigid product governance processes
- Coordinate between internal teams (e.g. legal, compliance, IT, product, data protection, branding)

6. Governance frameworks

6.1. Internal governance structures

To oversee the development, deployment and commercialisation of the toolkit, we established a steering group representing relevant members from all consortium partners. This included a range of roles including directors, project and product managers, business development and sales managers. Our first milestone involved signing a collaboration agreement to formalise the partnership for the duration of the project. This agreement covered standard contractual terms, a data sharing agreement, intellectual property rights, etc.

The steering group met on a weekly basis to review progress across the milestones of the project. During development sprints, more frequent meetings were held with the relevant product teams to ensure sufficient velocity. When working on aspects of development with a high degree of interaction with other components of the toolkit (e.g. API design, data schema considerations), the relevant product managers and technical leads were invited to dedicated standups to review requirements, dependencies and design implications. This approach maintained cross-functional collaboration and effective decision-making.

Throughout the pilot phase, we established a clear understanding of roles, responsibilities and deliverables among our partners to minimise friction between the many touchpoints. This separation of concerns allowed each partner to leverage their strengths effectively, focusing only on areas of the pilot where they could add most value. By defining specific areas of responsibility in this way, we ensured that each partner could focus on applying their specific expertise, leading to a more efficient and productive collaboration.

The approval process for RPT components included multiple stages: concept approval, technical feasibility review, regulatory and compliance checks, financial risk assessment, and final executive sign-off. Regular engagement with internal compliance teams (e.g. legal, data protection, IT) helped mitigate these challenges efficiently.

6.2. Governance challenges

Due to the modular nature of the toolkit, most product design decisions and approvals were taken independently by the partner responsible for delivering and supporting the relevant service. During the specification and development process, updates were reported regularly to the project steering group to ensure key dependencies and interactions were being accounted for.

There were some instances, specifically at handover points between services, where more focused working groups were setup to agree the technical service design. For example, when integrating TrustMark's Business Profile API into the HEC to deliver 'find an installer' functionality or when retrieving a user's recommended plan from the HEC API to populate their logbook. This helped us anticipate potential integration challenges early and avoid the need for significant service modifications later in the project.

The most significant governance challenge on the project was in relation to our lending partner. Their internal restructure during the Pilot Phase prevented them from joining the project as a consortium partner as intended and ringfencing the necessary time and resource to co-create, test and market the solution. While they provided as much support as they could within these constraints, we lacked a contractual mechanism to force engagement or timely decision-making.

As an existing client, we had to respect their internal governance processes, which included several layers of approvals from various teams and committees (e.g. product, data protection, legal) that met at specific times each month. Receiving the initial approval to implement enhanced RPT functionality to their existing branded HEC was relatively straight forward. The main challenge came when trying to secure final approval to move the UAT version live.

To help expedite the sign off process, we provided workshops, demonstrations and documentation to various teams and stakeholders. We also worked with the lender to add a variation to their existing HEC contract, which covered TrustMark and Chimni as sub-contractors and bound them to the same terms as Energy Saving Trust. This variation received executive-level sign off in December 2024, but further changes in the lender's governance process required another round of internal reviews which prevented the UAT version going live within the Pilot Phase.

6.3. Lessons learned

To address governance challenges, we implemented a data trust hierarchy to structure data sources and provided comprehensive API documentation to avoid enforcing a single schema. Regular partner meetings and incremental sign-offs kept the project on track and ensured compatibility, minimising risk.

Risk management was a key focus, with regulatory compliance audits, technical risk assessments, financial oversight, and operational contingency plans in place. These measures ensured adherence to industry standards, cost control, and preparedness for potential disruptions.

Key lessons from the pilot included the value of clear API documentation for interoperability, the importance of ongoing stakeholder alignment, and the need for a structured-but-flexible governance approach. While our pilot could not dictate

changes in the data demands of the property or lending industry, it demonstrates a valuable toolkit that stakeholders can easily adopt and expand upon.

7. Pilot Product Components

7.1. Advice and guidance utilised throughout the Pilot Phase

We were able to build on a wealth of experience in providing digital retrofit advice to householders whilst making significant improvements to the pilot's user journey. By prototyping, we were able to tailor how our user interface combined instruction, guidance and user input to ensure users are empowered to get tailored advice in the most effortless way possible.

While our pilot is available for users to access on their own, we wanted to validate our product through one-to-one user interviews. Here, we split our testers into two groups: homeowners (five) and landlords (five), tailoring the guidance and advice as necessary. From these sessions we were able to validate our design that focused on a "as little guidance required to be useful" principle, with users telling us they felt engaged and informed without being overwhelmed by technical or heavily worded instructions.

Our feedback from user testing showed that users generally valued the tailored advice and guidance, but often found themselves looking for financial information, such as upfront costs and payback periods before looking at increases in EPC rating or carbon savings.

"I mean that would tell me 20 years to make that back... it doesn't feel that interesting to me" – Participant 3, homeowner

When asked why, many users indicated that high upfront costs and long payback periods provided a disincentive to act or engage, regardless of the other benefits:

"If I've been doing this casually through a tool that I'd found online, I might be closing down the website at this point... it's suggesting nearly £10,000 worth of improvements to save less than £300 a year" – Participant 8, homeowner

We identified this as an area for improvement by re-structuring results pages to bring more prominence to spend and return.

The RPT has two types of users – consumers who seek advice and guidance on making improvements to their home and financial service providers who incorporate the RPT into their customer journeys. As has been described, we were able to build on existing experience of providing advice for consumers. Our second set of users are financial service providers who also need advice and guidance on what information to provide their customers, the verification approach they should adopt in the context of their risk appetite and how they use logbooks within their service to their customers.

Financial service providers have ambitions to decarbonise their lending and asset books, but are not experts in that area. They need the support of the commercial

partners to minimise the chances that they breach the Consumer Duty requirements placed on them by their regulator – the Financial Conduct Authority – and minimise the risks of financial recompense resulting from Section 75 of the CCA. The feedback from testing the RPT and specifically the verification process with banks highlighted the specific information banks needed, e.g. confirmation of EPC improvements, split of invoices to identify the elements of funding spent on energy efficient/low carbon/green installations to categorise them for ESG reporting.

8. Installer integration

8.1. Deployment in pilot

To integrate ‘find an installer’ functionality within the HEC customer journey, we used the existing TrustMark Business Search API. This is an existing API that links to a database containing all registered TrustMark businesses. For each business record, the API returns the following information:

- Business name
- Contact details (e.g. phone number, website)
- Trade codes
- Trading standards
- Service areas

When calling the API, geographical information such as postcode, town name or local authority can be included in the request to retrieve locally relevant results. Additional parameters, such as whether a business is trading standards approved, can also be used to narrow down the search results.

To enable customers to make use of this functionality, we created a dedicated page within the HEC journey. The page is available as a separate call to action following the creation of a user’s home improvement plan. As Figure 5 below shows, the page pulls through a list of measures from the plan, giving the user the option to select one or more measures that they want to find installers for. They also have the option to filter for trading standards approved business only.

Figure 5 – Example of installer search functionality in HEC journey

Find an installer

Find your local tradesperson



Search provided by TrustMark. TrustMark is the only UK Government-endorsed Quality Scheme for home improvements carried out in and around the home. We are passionate about quality and assurance and what that means for homeowners and our Registered Business.

Your property:
Select the measures and upgrades from your local action plan that you would like to have installed at

Include installers that can install any of the following:

- ☐ Replacement of remaining incandescent lightbulbs with low energy lightbulbs
- ☒ Solid wall insulation
- ☐ Suspended wooden floor insulation
- ☐ Underfloor Heating (£3,731), Time and temperature zone control for underfloor heating (£726)

Only show Trading Standards Approved installers?

☐ Yes

[Search](#)

[Back to Action Plan](#)

This information is used to structure the API query and filter the results. This required mapping the TrustMark trades codes to the list of HEC measures to ensure the businesses returned in the search results can deliver the required service(s). As Figure 6 shows, the result is a filtered list of TrustMark registered businesses and their relevant details, located within a 30-mile radius of the customer's postcode.

Figure 6 – Example of results from installer search

Search results

Caridon Eco Ltd

Address: CROYDON, Surrey, CR0 0XJ

Telephone: 0203 5762 146

Website: Unknown

Specialises in: Internal Wall Insulation [B8 - 2019] | Cavity Wall Internal Insulation [B8 - 2019] | Loft Insulation [B9 - 2019] | Internal Wall Insulation [B8 - 2023] | Cavity Wall Internal Insulation [B8 - 2023] | Loft Insulation [B9 - 2023]

Visit at TrustMark 

Evergreen Power UK Ltd

Address: South Croydon, Surrey, CR2 6HW

Telephone: 02037937323

Website: www.evergreenpoweruk.com

Specialises in: External Wall Insulation [B4 - 2019] | Cavity Wall External Insulation [B4 - 2019] | Loft Insulation [B9 - 2019] | Gas Fired Condensing Boilers [C1 - 2019] | Heating & Hot Water Controls [C5 - 2019] | Electricians | Solar Panel Installers (PV) [MCS] | Battery Storage Systems | Electric Vehicle Charging Installations

Visit at TrustMark 

ECO Approach Ltd

Address: Beckenham, Kent, BR3 1EW

Telephone: 01772802006

Website: www.ecoapproach.co.uk

Specialises in: Solar Panel Installers (PV) [MCS] | External Wall Insulation [B4 - 2019] | Internal Wall Insulation [B8 - 2019] | Cavity Wall External Insulation [B4 - 2019] | Loft Insulation [B9 - 2019] | Room in Roof Insulation [B12 - 2019] | Air Source Heat Pump Installers [MCS]

Visit at TrustMark 

8.2. Feedback

Based on feedback collected from user testing sessions with customers and demos with lenders, we identified the following areas of potential improvement for the ‘find an installer’ component of the toolkit in the future:

- The supply chain is limited for retrofit, especially when drilling down to specific localities. There is a need to offer more options to customers and a more simple pathway for businesses to become TrustMark approved.
- TrustMark and MCS have their own approved installer lists. While some installers are registered on both, there’s potential to show a more comprehensive list of tradespeople, particularly in relation to retrofit and low carbon technology, by exploring ways to integrate these databases.
- There are opportunities for further exploration around how search results are presented to users when users are looking for an installer to deliver more than one improvement as there can be complexity in certification.

- There are further opportunities to explore user expectations around the locality of businesses, as often where a business office is located does not reflect the range of geography where the company actually delivers the work.
- Consumers would benefit from additional details about businesses such as customer reviews or number of jobs completed.

9. Verification processes and quality assurance in the delivery of RPT

The starting point for our discussions relating to the verification process was the approach that is available as standard within TrustMark's Quality Assurance approach. The financial services providers we engaged with were offered the options of the PAS 2035 approach and the Licence Plus model, which includes confirmation that designs are in place, installation quality meets relevant standards (e.g. MCS) and building regulations, and financial protections for consumers are in place.

Extensive workshops with financial services providers suggested that most banks and building societies engaged sought a very light touch approach towards verification to confirm that installations were in place and that they had been installed by a competent and accredited installer. Banks and building societies were particularly concerned about minimising the perceived time impact and friction that verification might cause to their lending customer journeys. The banks had low levels of interest in whether the correct installation standards were used. Their starting position is that organisations like TrustMark were checking the competence of their installers on their register. There is a lack of knowledge, amongst banks and building societies, of the working practices in the home improvements industry. They appear to be relying on installers on the TrustMark register to mitigate their risk. However, without the information about installations being captured and quality assessed, risk mitigation for the banks will be limited. The fundamental issue is that there is a difference in interpretation, on the part of banks and building societies, on what they need to comply with / report against (i.e. lower carbon footprint) vs the assessment of risk mitigation in the home improvement industry which is linked to installation quality and an assessment of financial protection for which TrustMark needs to capture evidence to provide assurance.

The banks and building societies' operational verification requirements were:

- Providing their customers access to competent trades people delivered via the register of TrustMark registered installers.
- A light touch approach to capture information on the energy efficiency or low carbon measures installed and an update to their predicted impact on energy performance.
- Being able to independently demonstrate the amount of lending related to EPC derived performance improvements (energy demand and carbon emission) is driven by corporate ESG reporting criteria.

- These insights led to the creation of “TrustMark Assure” which has an initial focus on supporting the bank’s ambitions for scaling low carbon measures with a varying level of verification and quality assurance processes.
- Verification services components were offered at various points in the user journey. The lender could check whether a measure exists in a dwelling in the EPC register (in England and Wales) or within the TrustMark data base before making a lending decision to support counter fraud.
- If the lender opted for the lodgement and verification, they would then have the ability to view core data about the measures installed along with the invoice to supporting evidence for ESG reporting.

TrustMark Assure combines a register of competent businesses with a data-driven assurance model, creating a framework that bridges the risk mitigation needs of banks and building societies with the quality assurance and consumer financial protection practices used in the home improvement sector. This approach not only drives better quality outcomes for customers but also supports the scalable delivery of decarbonisation and energy efficiency measures.

10. Pilot Product Marketing and Market Penetration

10.1. Market testing, deployment and distribution of RPT

10.1.1. Marketing strategy

For the pilot, our initial plan was to deliver a marketing strategy that featured a broad-based campaign centred on the benefits of energy efficiency and retrofit, highlighting how the Home Energy Check and green borrowing offer could help. The purpose of this marketing effort was to encourage what we perceived to be our client's target audience (described below in section 11.2) to click a link to the tool and engage with the various components of the toolkit that are relevant to their point in the customer journey.

The campaign was originally going to be delivered jointly between our lending partner and the wider consortium. Internal approval of the enhanced Home Energy Check tool was a key dependency for launching the marketing strategy. Unfortunately, the go live decision was delayed between September 2024 and February 2025 due to internal restructuring within our lender partner, preventing the solution from going live during the Pilot Phase. As a result, we could not move forward with the marketing as planned and instead shifted the methodology of our pilot to dedicated user testing sessions with a focus group of likely users.

As a product, the sales and marketing strategy for the RPT is still being developed by the partners and will not formally begin until the GHFA Pilot Phase is complete, and the consortium has had the opportunity to internalise learnings from the pilot.

10.1.2. Target audience for RPT

As a product, the primary target audience for the RPT is financial service companies (e.g. banks, building societies). Specifically, those that meet the following criteria:

- Offer green finance products to their customers
- Have a need to track and report the measures that have been installed and/or the amount invoiced via their lending
- Are seeking an approach or solution that will help to manage their Section 75 risk related to defective products or poor-quality installation work
- Have a need or interest in providing energy efficiency advice to their customers
- Value accessibility, a streamlined customer journey and high-quality customer experience.

While the RPT was designed and developed with the requirements of this core audience in mind, we also identified two secondary audiences that will benefit from the RPT offering; local authorities and digital service providers.

Local authorities have a commitment to address the climate emergency, which in many cases, includes a time-bound target for their region to achieve net zero emissions across housing, transport, etc. To this end, many local authorities are increasing the level of advice and guidance they offer their residents to support their retrofit journey, for example, through a one-stop-shop (OSS) advice model. From our experience working with local authorities and delivering OSS advice services, we know that certain elements of the toolkit such as tailored energy saving advice, ‘find an installer’ and installation verification functionality could offer value as components within the OSS model too.

In Scotland and the north east of England, Energy Saving Trust has already demonstrated the value of integrating some of these elements through the Home Energy Scotland (HES) and Home Energy Advice North East (HEANE) programmes. Greater Manchester and West Yorkshire Combined Authority are other examples where the OSS advice model is in development or operation. We anticipate more combined and strategic authorities launching similar services in the coming years, which should also benefit from RPT component integration.

The digital service provider audience encompasses a wide range of organisations that operate in the energy, home advice and retrofit space. For example, companies that provide automated energy saving advice to homeowners or serve as lead generation / qualification services for installers. These organisations are unlikely to need a full-service implementation of the toolkit. Depending on their business model, existing customer journey and data access, these organisations are more likely to find specific subsets of the toolkit useful to enhance particular aspects of their digital product or service and pursue integration via API.

10.1.3. End-users of RPT

The target end-users of the RPT are owner occupiers and private rented sector landlords that meet one or more of the following criteria:

- Interested in improving the efficiency of their property, lowering their carbon footprint and/or reducing their fuel bill
- Unsure what home improvements are best suited for their home
- Unsure about how to find a trusted tradesperson to carry out the work
- Lack the funds to improve their home but are open to green finance offers
- Planning a renovation project for their property

- Interested in a digital content management solution for their property documents and data

Owner occupiers and private landlords are two broad segments, composed of many sub-groups, based on socio-economic and demographic attributes. Research collected through our GHFA Discovery Phase project suggests that owner occupiers and small or accidental landlords (e.g. those who have inherited property or purchased second homes) share similar characteristics. For example, they are less likely to be aware of the cost-effective improvements they can make to their home(s) or have a list of trusted installers to complete the work. Relative to large landlords, they are also more dependent on grants or green finance to fund the improvements.

Since larger landlords will be more likely to self-fund property improvements through their own savings and typically will already have their own trusted installers to carry out the work, these aspects of the RPT will be less relevant. However, other components such as the digital logbook offer may be more attractive as it will help them organise key property documents across their portfolio.

10.1.4. Distribution channels

To recruit a sample of users to participate in the dedicated user testing sessions, we used a recruitment service provided by User Interviews. This enabled us to rapidly recruit 10 qualified individuals (five householders, five landlords) located in Great Britain, representing a mix of ages and genders. To conduct our semi-structured interviews with lenders, we relied on existing contacts held by members of the RPT project team.

Following the completion of the Pilot Phase, the partners in our consortium will launch a joint marketing campaign for the RPT using their own networks and distribution channels (e.g. website, email, social media). Messaging from Energy Saving Trust, TrustMark and RLBA/Chimni will be coordinated to highlight the broad aims and purpose of the RPT and the specific features or components that each organisation has contributed to the toolkit.

To promote the value of the toolkit to organisations that already hold licenses for specific components (e.g. Energy Saving Trust clients with their own branded HEC tool), consortia members will introduce the new elements directly to client contacts during their regular check-ins. From our experience implementing changes to our lender partner's HEC in this project, we anticipate that securing internal approval from other HEC clients will also likely require significant lead time. For this reason, we will share these innovations early to allow time for consideration ahead of any contract renewal decisions.

To promote the toolkit beyond our current client base, we have developed a website to serve as a digital storefront for the toolkit. It will serve the following purposes:

- Provide an overview of the RPT and each component within it
- Demonstrate the value of the toolkit to our target audiences
- Highlight the partners involved and the role government funding has played in developing the concept
- Provide links to relevant API documentation for developers
- Enable interested parties to get in touch with the team via a contact form

This will provide a common digital resource consortium members can use to signpost relevant contacts and audiences to when discussing the RPT (e.g. at webinars or events), which should help support long-term promotion and lead generation goals. Once the initial pilot is complete and the RPT is officially launched, additional sections such as pricing and case studies will be added to further bolster the marketing effort. Google Analytics and other web data services will be used to monitor traffic to the site to understand usage patterns and potential improvements that can be added in the future to increase reach and conversions.

We anticipate public procurement will be our primary distribution channel for the combined and strategic authority market. Many of the recent OSS development opportunities that have been contracted for, exceed the direct award limit for local authorities, triggering a formal ITT process. We plan to integrate the relevant components of the RPT into our bids to develop and manage these services.

Part of our marketing will also involve promoting the toolkit directly to other digital building logbook (DBL) providers in the UK who are members of the RLBA to encourage them to make use of the RPT components in their products. Using the Chimni logbook as a working example, we plan to showcase how the RPT enables DBLs to plug their product into existing digital advice or retrofit journeys. We will also demonstrate how their property information can be augmented by consuming Energy Saving Trust's property and recommendation data and TrustMark's business profile and installed measure data via API.

11. Market penetration

11.1. Market segmentation

We started by developing a longlist of market segments which, based on our market research, analysis and collective experience, would potentially pay to use or license components of the toolkit to enhance their product and service offering. We then narrowed our focus to three primary segments where we felt the value proposition of the RPT was strongest: financial service companies (e.g. banks, building societies), government (e.g. local, combined and strategic authorities) and digital service providers. As a business-to-business-to-consumer (B2B2C) proposition, we considered the value of the RPT proposition to our prospective clients as well as their customers (i.e. end users).

11.2. Barriers to entry with lenders

While the RPT was not officially launched to the wider market during the Pilot Phase, our market research and semi-structured interviews with lenders identified some potential barriers to uptake:

- **Integration** – lenders typically prefer light touch integration both from a technology, data governance and customer journey perspective. A proposition that requires direct, technical integration with the lender's systems will be less attractive.
- **Customer journey** – lenders are keen to minimise friction in the lending process. Therefore, a proposition that introduces additional, unnecessary steps or creates friction in the lending process will struggle to gain traction with key decision-makers.
- **Demand** – demand for green finance products is low as customers are not engaged enough in decarbonising or making homes more energy efficient. This may suppress demand from lenders to invest in providing customers with a bespoke retrofit proposition journey.
- **Reputational risk** – lenders are very protective of their brand. They will be less inclined to adopt a solution if it does not allow them to tailor to their branding guidelines and provide reasonable assurances that any risks are low with clear mitigation measures in place.
- **Contracting** – lenders are likely to require all sub-contractors involved in delivering the service to be signatories of the contract and agree to the same terms as the lead organisation. Smaller organisations or those which lenders haven't worked with before may be asked to submit additional documentation about their business and the service they provide.

- **Internal governance** – there are many layers of governance to navigate, particularly within banks (e.g. product, data protection, legal, compliance, content). The addition of a new service or changes to an existing one will require multiple reviews and signoffs before it receives executive level approval. Some of these reviews only occur at scheduled sessions on a fortnightly or monthly basis, which may cause delays in go live.

By understanding these barriers, we were able to refine the technical specification for the RPT components and shape the commercialisation strategy in a way that will align with lender requirements and reduce delays in contracting and delivery. While some aspects are out of our control (e.g. demand for green finance, internal governance processes), we have implemented several mitigation measures. For example:

- Offering to build and host a customised green finance journey using the components of the toolkit, without requiring integration with lender systems.
- Developing HEC as a Software as a Service (SaaS) product that enables quick deployment and full flexibility in terms of branding and design.
- Developing standard contractual templates (for new clients) and contract variations (for existing clients) that bring all members of the consortium into the agreement to streamline contract signing.

11.3. Barriers to entry with customers

We relied on our user testing sessions with homeowners and landlords (see Section 14) to inform our understanding of the market-fit of the toolkit to end-users (e.g. our clients' customers or residents). Table 5 below summarises our hypotheses about the relative value of the toolkit to each audience by component. Our assumptions about landlords were directly informed by the workshops we conducted in our GHFA Discovery Phase research project.

Table 5 – Audience assumptions

Component	Homeowner	Landlord
Advice	• Less focused on ROI / payback • More interested in learning about impact on comfort, aesthetics, practicalities of installation, etc. • Lower energy literacy	• More focused on ROI / payback • Less concerned with comfort and other aspects of energy efficiency • Higher energy literacy
Find an installer	• Higher value – not just about competitive cost, quality of work important	• Lower value – more likely to have their own trusted contractors
Building logbook	• Useful way to store documents • Low awareness of digital building logbooks	• Attractive for streamlining management of portfolio of properties
Green finance offer	• More likely to be interested	• Not as interested – more likely to self-fund from savings

Our findings indicated no significant differences between audiences across the core components of the offering. For example, both homeowners and landlords appreciated the depth and quality of advice but expressed a strong preference to see the payback period of the recommended improvements alongside the costs and savings. Both found the ‘find an installer’ functionality useful but would’ve have benefited from more support text explaining the filter options. Both saw the logbook proposition as interesting but would have preferred more information upfront before signing up.

Due to the high upfront costs, neither group was particularly motivated to pursue improvements but would have been more likely to explore the green finance offer if the value was shown within the advice journey rather than as a separate call to action at the end of the journey.

It’s worth noting that our above findings are based on a small sample size and therefore, may not capture differences that exist between these groups. For this reason, we would treat these as observations or indications rather than firm conclusions.

12. Customer Sales – Success Metrics

During this pilot it has become clear that in many ways the most influential ‘customer’ of the RPT proposition is not the individual property owner, but the funder or financier of the retrofit works. While the consumer facing aspect of the service (understanding what to do, how to finance, who to trust) is important, the successful market penetration of the RPT relies upon it being offered as part of a wider financing service.

A series of semi-structured interviews and workshops with mainstream retail lenders, more ethically driven retail lenders, combined authorities, and corporate lenders targeting social landlords revealed a range of issues likely to influence their perceived value in the RPT. These included:

- **Mainstream retail lenders** – have significant concerns around their exposure to Consumer Credit Act claims from consumers if retrofit works go wrong or their benefits mis-sold. This means the prospect of being more closely involved with retrofit advice, introductions to installers and requiring more factual evidence of work delivered, all raise concerns of unintentionally taking on greater liability and risk. Therefore, the preferred RPT ‘package’ needs to be as light touch as possible, presenting no barriers to the current customer journey.
 - Key metrics are EPC derived energy and carbon improvements of the property, for some the invoice total versus loan amount is also important
- **Ethically driven retail lenders** – have a much greater interest in supporting their customers with technically impartial advice, introducing pre-approved installers and capturing data on quality of works. They are more open to embedding lodgement of data by retrofit installers within their lending journey.
 - Key metrics beyond headline ESG ones typically include the type of energy efficiency and low zero carbon measures funded, invoiced evidence of capital costs and customer satisfaction rankings
- **Combined authorities** – are still exploring the opportunities and risk of supporting retrofit at scale. Whilst their current focus is on providing independent advice and increasing the local supply chain, they are becoming more aware of risks such as their exposure to Consumer Credit Act claims and the negative impacts of rogue installers and poor-quality work.
 - Key metrics build upon the Ethical Retail Lenders and appear to include insights to the growth in local supply chain and early warning of poor-quality work
- **Corporate lenders** – driven primarily by the National Wealth Fund banks receiving capital from them are tasked with supporting social landlords outside of existing government funded schemes (e.g. Warm Homes, Social Housing Decarbonisation

Fund). Their focus is very similar to mainstream retail lenders in terms of headline ESG reporting. However, there is a specific value seen in developing a process that takes the most relevant risk mitigation aspects of PAS 2035 but fine tuning the data lodgement burden to match the technical risk of each project.

- Key metrics are still unclear but are likely to be more aggregated portfolio level trends in which technologies are being installed, in what house types and by which companies. With the aim of developing a tailored risk model to target verification and quality assurance activities for both the lender and the social landlord.

13. Customer and behavioural insights through the delivery of RPT

13.1. Research objectives

We divided our pilot evaluation into two strands of research. The first strand focused on the customer experience of homeowners and landlords using different aspects of the RPT (e.g. education, tailored energy advice, ‘find an installer’ functionality, building logbook services) delivered through Energy Saving Trust’s enhanced HEC tool journey.

Our research objectives for this strand were as follows:

- Measure customer understanding of all aspects of the toolkit proposition when offered at various stages through the proposed process (and if not, where clarifications and improvements need to be delivered).
- Understand if customers valued the proposition as a whole, or if separate elements were valued differently and why.
- Evaluate the likelihood that customers would use the proposition unprompted and if appropriate, identify the major barriers stopping them from progressing to undertake actual work in their home.
- Gauge whether users understood the potential links to green finance products offered by the lender (and their likelihood to request them).

The second strand tested the value proposition of the RPT for clients (e.g. lenders). The focus of this market research was to collect feedback specifically on the verification and risk mitigation components of the toolkit to inform future developments and refinement.

Our research objectives for this strand were as follows:

- Understand what customer and business problem statements lenders are trying to solve for.
- Understand the major blockers to current homeowner uptake and gauge the perceived value of different adjustments, primarily to the technical elements of the RPT, to reduce such barriers.
- Understand to what extent the proposed design features and data points will be useful to mortgage lenders and their customers and gauge the attractiveness of the toolkit proposition to as wide a group of lenders as possible.
- Collate and capture the importance of future design and feature considerations for future development improvements to the toolkit.
- Evaluate the commercial impact of promoting the toolkit on our pilot partner.

13.2. Methodology

For the customer experience strand, we initially planned to measure these objectives by collecting and analysing live system data as users progressed through our lending partner's enhanced Home Energy Check journey. In-depth qualitative interviews or focus groups would then be conducted with a sample of users that provided their contact details and opted-in to participate in the research.

Due to unforeseen, internal restructuring within our lending partner, we were not able to launch the enhanced tool in the planned timeline. However, we were granted permission to share the test version of the tool with a small group of ten homeowners and landlords to conduct in-depth qualitative user testing sessions.

These sessions followed the 5 Act Interview approach for structured one-on-one interviews, which includes a friendly welcome to build rapport, context questions to understand current user problems, an introduction to the prototype, completion of tasks to gain insight into the customer's experience, followed by a quick debrief. Each session was conducted over Teams and lasted 45 minutes. The information gathered from each session was added to a Miro board and analysed using an affinity diagram – a visual tool that helps organise information by theme and identify key relationships.

For the client experience strand, we conducted in-depth semi-structured interviews with a representative group of existing and prospective clients, recruited from lender contacts within our project team.

13.3. Customer experience findings

Feedback from the user testing sessions was generally positive, with the education and tailored energy advice components being particularly well-received. Users appreciated the personalised nature of their action plans and the opportunity the tool provided to explore potential costs and savings. They felt the information was interesting and helpful, with several participants expressing that it exceeded their expectations in terms of the level of detail and type of guidance.

Going beyond the installation cost to explain the practicalities of installation and likely impact each improvement would have on comfort, aesthetics, etc. was also viewed as helpful. As one participant noted as they progressed through the journey:

"I'll be curious to know what is on offer and how it can help my property... I also need information about what I need to do, not only for the property, but what I need to do personally." – Participant 1, landlord

This indicates a need for greater energy literacy. By providing educational content and more holistic guidance (e.g. tips and tricks to reduce energy bills through behaviour change) alongside retrofit advice, the tool helps close this knowledge gap.

From a usability perspective, our testers felt the tool was easy to use. There were some areas for improvement noted below, specifically with the respect to the ‘find an installer’ and logbook creation features. This was the first time these RPT components were integrated into the advice and green finance journey as calls to action (CTA), so this was not surprising.

Users appreciated having the option to find local, trusted installers that specialise in the improvements recommended in their plan. There was some confusion however about the filter on the installer finder page, which enables users to select only TrustMark registered installers who are ‘Trading Standards Approved’. All users selected this option but didn’t know quite what it meant and how it differed from the unfiltered list. There was also some confusion in how the specialisms for each installer were shown. Users would have preferred to have the measures they were looking for highlighted.

This shows that when looking for installers, consumers are most interested in tradespeople who can be independently verified, providing assurance about their quality of work and service. In terms of the user interface, these findings demonstrate the need to include clear support text, not assume prior understanding and to present results in a personalised way that acknowledges previous user inputs.

For the digital logbook offer, there was a desire to see more of a preview of the logbook up front, so they could better understand what it was before providing their email address to create an account. Awareness of digital logbooks is still relatively low in the UK compared to other European countries, so this confirmed that additional information is required to make this a more compelling option. To address this, we will be enhancing the information on both the CTA and account creation pages, to explain in more detail with visual examples, what a digital logbook is, how it works and what the benefits are.

At the end of the advice journey, the tool presents users with several CTAs. Our testing sessions revealed that the ‘find an installer’, ‘hints and tips’ and ‘home energy assessment’ CTAs garnered the most interest. There was some confusion with the ‘what we offer’ CTA, which links to our lending partner’s green finance product page as users thought it was more about what the tool can provide rather than a finance offer. There were mixed opinions on whether this would inspire them to explore further financing, with many stating that this would depend on the payback period – if it was too long, they likely wouldn’t investigate further.

These findings indicate that there may be too many CTAs in the post-advice journey and that customers would potentially benefit from a simplification. As one participant framed it:

“Now I’ve got six options... where do I start” – Participant 6, homeowner

To address this, we will reduce the number of default CTAs in the journey, for example, by removing the option to repeat the advice journey. We will also reconsider the positioning and the order in which CTAs are presented to the user. This will reduce the likelihood users are overwhelmed with choice and instead, will help them focus on the option(s) that are most relevant to them.

Interestingly, our findings indicated no common differences in customer experience between homeowners or landlords, across the customer-facing components of the offering. Given the small sample size of both groups involved in the user testing, it's possible that testing across a larger, more diverse sample may reveal some of the differences that we anticipated to see. This suggests that these segments share more similarities than differences when it comes to their approach and expectations for seeking energy saving advice. This validated our decision to expand the target audience of the RPT proposition from private sector landlords (as conceptualised in the GHFA Discovery Phase) to include able to pay homeowners.

13.4. Client experience findings

As explained in earlier sections, the majority of mainstream financial service providers currently prefer an 'arm's length' approach to providing advice, requiring specific installers to do the work, or provide data to evidence what has been delivered. This has particularly significant impacts on their interest in the verification and quality assurance elements of the RPT.

However, our semi-structured interviews and workshops have allowed us to identify the top three most likely early adopters of the RPT offering, including their primary motivations, products/services and likely interest in the proposition. They are:

1. Mainstream retail lenders
 - a. **Product/service** – unsecured and secured loans direct to homeowners and preferably linked to general home improvement
 - b. **Motivation** – light touch ESG reporting and CCA risk mitigation
 - c. **Interest in RPT** – full-service, arm's length approach to delivering an end-to-end retrofit advice and verification journey
2. Combined / strategic authorities
 - a. **Product/service** – many investigating the creation of a OSS advice service for independent energy saving and retrofit support
 - b. **Motivation** – increasingly responsible for public spend to improve energy efficiency, reduce fuel poverty and drive decarbonisation efforts
 - c. **Interest in RPT** – consumer advice and retrofit quality

3. Digital service providers (Emphasis on expanding datasets at scale via APIs)
 - a. **Product/service** – retrofit advice currently targeting social landlord portfolios to help with strategic planning of works and budget allocation
 - b. **Motivation** – need reliable, granular data at individual property-level that expand at scale via APIs
 - c. **Interest in RPT** – enhanced property data, including historical records of installed measures

Other potential later adopting customers of the RPT modules have been identified but are considered to be less likely to be a source of immediate success for the consortium. They include:

1. Ethical retail lenders
2. Private landlords
3. Energy companies
4. District Network Operators

13.5. Learnings and future design considerations

A few key themes emerged from our user testing sessions and interviews with prospective RPT customers and clients:

- **Less is more** – customers are easily overwhelmed when presented with many CTAs at once. A flexible post-advice customer journey is important, but maintaining a structure around the most common CTAs is important to encourage further engagement and avoid drop off.
- **Payback is king** – the average cost of retrofitting a home without public or private support is too high for most homeowners and landlords. Advice becomes more actionable if it shows the anticipated payback period and reflects available funding from government grants and private green finance.
- **Role of energy literacy** – wrapping educational information around property data and recommendations helps customers enhance their understanding of energy-related topics and gain a more holistic understanding of the impact their decisions could have on their day-to-day life at home.
- **Design choices matter** – providing high quality, trusted information and desirable features is important, but the way these are presented to users is equally important. The layout of the page, the look and feel of buttons, the choice of titles, etc. can influence a user's impression and likeliness to engage in actions further down the funnel.

14. Integration of government grants

14.1. Grant signposting

In our pilot, we used support text within the Home Energy Check journey to make customers aware of some of the relevant national grants they may qualify for (e.g. Home Upgrade Grant, Boiler Upgrade Scheme). Since the Energy Saving Trust digital property assessment cannot guarantee whether a property or household will qualify for a specific government grant, we do not adjust our estimated costs to include grant values. Instead, we make the customer aware of the grants as a general note alongside the estimated cost figures reported in their action plan page.

14.2. Challenges

Findings from our user testing sessions indicate that customers – whether householders or landlords – are keen to understand the potential return on investment for each recommended improvement in their plan. The majority view measures with long payback periods as less desirable and therefore, are not likely to consider them. In the absence of government grants, many interventions have long payback periods (over 20 years), which presents an immediate barrier to action. For this reason, there is a need to account for the impact of government grants within the digital advice journey in a more integrated way.

One common way to do this is to display the full cost of the measure, then the discounted cost with the grant applied. Highlighting the percentage saved can increase the perceived value of the grant while noting the end date for the grant can create a sense of urgency to act. These design choices are supported by a strong body of research in behavioural economics and consumer psychology, including:

- **Anchoring effect** – people rely heavily on the first piece of information (the ‘anchor’) when making decisions. By presenting the full measure cost first, customers are likely to internalise this as the ‘true’ cost. When they see the lower price with the grant, it will feel like a significant saving.
- **Loss aversion** – people tend to fear losses more than they value equivalent gains. Seeing a price reduction framed as a ‘discount’ due to the grant can make customers feel that they would be losing an opportunity if they don’t act now.
- **Perceived value and discount framing** – customers perceive products as more valuable when they see a discount relative to the original price. Therefore, showing the original cost is important. Without it, the grant’s impact may feel less compelling.

- **Urgency and scarcity effects** – when a discount or incentive feels time-sensitive, people are more likely to act. Framing the grant as a limited time offer can help create urgency and reduce drop off rates through the customer journey.

14.3. Learnings

When promoting government grants, it's important to acknowledge that advice providers must balance the need to encourage customer action with the need to provide trusted, impartial advice. While some grants have simple eligibility criteria (e.g. Boiler Upgrade Scheme) others are much more complex in terms of qualification, measure coverage and grant values. Care must be taken to ensure customers are aware that any advertised savings are indicative and contingent on meeting the relevant terms and conditions for the specified grant. Signposting to trusted sources of information on each grant can help mitigate against the misrepresentation of savings.

There is also a fundamental question about how government grants should be promoted alongside financial offers from lenders. In the case of the RPT, the answer may depend on who is funding the advice. If it's a combined or strategic authority, then there will be a strong desire to promote all available national grants. There may also be smaller local grants or loans that a local authority may want to promote alongside the national offering.

In the case of banks or building societies, the positioning is less straight forward. On one hand, promoting government grants can have a positive impact on uptake of private green finance by:

- **Increasing customer engagement and trust** – showing government-backed grants increases credibility, making customers more likely to engage with the advice journey. It can also make the bank appear customer-centric rather than just trying to sell its own financial products.
- **Reducing the perceived cost barrier** – many customers perceive energy efficiency improvements as too expensive, so reducing the upfront cost with available government grants can make the bank's green finance offer more attractive to bridge the remaining gap.

On the other hand, it can also have potential negative impacts on uptake:

- **Substitution effect** – customers may rely on government grants instead of the bank's green finance offers, further suppressing demand for these products.
- **Confusion and decision paralysis** – presenting multiple funding options together within an advice journey may overwhelm customers, leaving them wondering if they are better to self-finance, apply for a government grant, sign up for a green finance product or some combination.

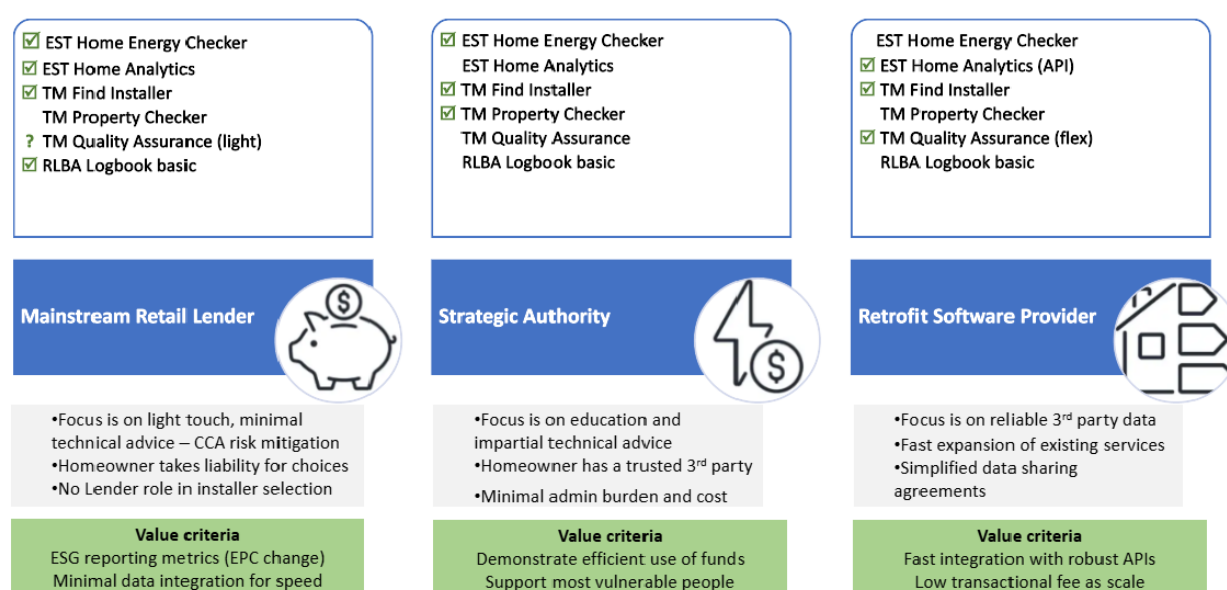
While not explicitly tested in our pilot, there are ways to position grants alongside green finance offers to mitigate these negative impacts. For example, presenting public and private funding as complementary solutions (e.g. framing government grants as a ‘first step’ and private finance as the ‘enabler’).

15. Commercial viability

Insights gathered during engagement with the range of potential client types for the RPT show they each see value in differing combinations of the modules / elements developed. It's clear that our three priority client types for RPT in the immediate future are likely to want different combinations of the modules available.

Figure 7 provides an overview of the different focuses for success and value criteria for each audience.

Figure 7– RPT audience breakdown



- Mainstream Lenders** – see most value in Energy Saving Trust's Home Energy Check, and Home Analytics products as well as TrustMark's Business Profile API. Some potentially see value in a light quality assurance element and basic logbook.
 - Barriers to sale – complex setup process for APIs and data sharing agreements. Less sensitive to upfront costs and more concerned about exponential costs if at scale.
- Strategic Authorities** – could see value in the entire RPT offering but they are currently uncertain of the exact role they want to play and liabilities for consumer protection. Therefore, they see most immediate value in the modules closest to consumer advice and fraud detection which include EST Home Energy Check, TrustMark's Business Profile API and TrustMark Property Checker.
 - Barriers to sale – high initial set-up charges, as they need to minimise their administrative burden and maximise funding benefits to customers.
- Software Providers** – see value in rapidly expanding their datasets via reliable independent sources, so show more interest in TrustMark's Business Profile API and

Property Check API as well as Energy Saving Trust's Home Analytics database, compared to owner occupier facing logbooks. Some who seek to differentiate their consumer support offering have shown initial interest in the TrustMark Quality Assurance (flexible rather than full PAS)

- Barriers to sale – complex setup for gaining API access, including data sharing agreements or any ethical limitations Energy Saving Trust and TrustMark place on the data and how it can be used (e.g. no cold sales generation).

As a consortium we are still trying to understand what the correct price point is when offering our services in packages to target clients.

At the individual partner level, each organisation has commercialisation plans for their components that are separate from the overarching RPT commercialisation strategy.

Energy Saving Trust

To commercialise its standalone RPT components and associated product improvements, Energy Saving Trust envisions a two-stage approach where new HEC clients are offered an enhanced HEC product by default (at a higher price point to reflect the added value) and existing HEC clients are offered the option to upgrade their current HEC to a new version with the enhancements of their choice. In this case, Energy Saving Trust would charge a development fee to implement, test and deploy the features within the client's existing HEC. The TrustMark and RLBA/Chimni components will be offered as optional add-ons and may incur annual license fees and/or transactional costs that will be passed on to the client.

New and existing HEC and Home Analytics API clients will be encouraged to use the new version of the APIs, but the older versions will remain supported for an agreed length of time before deprecation. The commercial model for the APIs will still include an annual license fee and transactional pricing. The standard rates will be reviewed to ensure they are reflective of the additional value the RPT enhancements will deliver.

TrustMark

One of the most challenging aspects of commercialising the TrustMark Quality Assurance offering is establishing the correct price point. Having now better understood that each customer has a different perception of both quality and acceptable technical risk, the underlying data lodgement and analytics require a variety of both automated and human workload. For now, we are using a market norm established for Energy Company Obligations (ECO) and Social Housing Decarbonisation Fund projects delivered to the Publicly Available Specification (PAS) 2035 standard. But as the offering matures, we envision the commercial model of the

verification and quality assurance component of the RPT to contain several stages, including:

- Set-up fee for defining the data capture requirements and developing their reporting dashboard via TrustMark's data warehouse.
- Annual fee to access the property and portfolio-level insight dashboard.
- A fee per lodgement of data of green measures installed at a property. Financial service companies will have the option to pay for this, wrap the costs into their lending products, or require installers to pay this fee upfront
- Per diem fees if TrustMark auditors / quality assessors are required to support the remediation of a property where a green measure is incorrectly installed.
 - As an example; our standard PAS 2035 based service includes the QA team (desktop and/or site based) flagging any issues of non-compliance discovered with the responsible parties (i.e. Retrofit Assessor, Retrofit Co-ordinator or Installer). A maximum timescale is set within which the responsible party has to rectify the problem and lodge evidence of such on the TrustMark Data Warehouse. If this is not done to TrustMark's satisfaction the issue is further escalated to the Scheme Provider for them to facilitate a resolution. After this standard first cycle of remediation process, TrustMark would seek to charge additional fees if our extra support is requested by the lender

RLBA

This project has produced a framework that will allow a lender to use the toolkit with any compliant logbook. In the UK there are 6-8 logbook companies with the capabilities of being included as the logbook option within the RPT. These organisations are either current or prospective RLBA members (and therefore comply with the required data, security and insurance standards).

Each of these logbook companies operates a different commercial model and are currently distributing logbooks via a range of partners and industry verticals (e.g. conveyancers, letting agents, architects, developers). The intention of the RLBA with the RPT is to enable 'retrofit' to become another industry vertical, driving the uptake of logbooks.

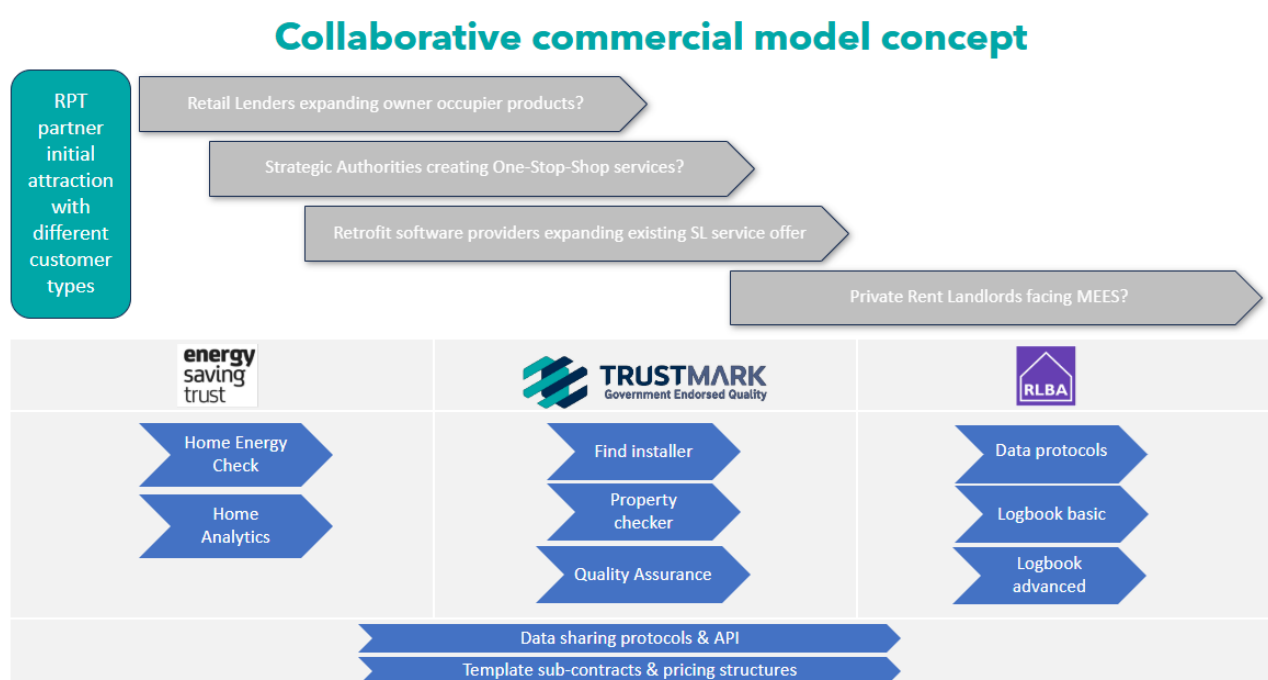
While logbook companies differ in proposition and functionality, they all share basic approaches to commercialisation, which include one or more of the following:

- A basic 'free' tier to encourage as many homes as possible to have a logbook
- Fees for specific add-on services (e.g. a Sellers Pack or a Lettings Pack)
- Subscriptions for enhanced levels of service or functionality

- Affiliate revenue from introducing third party service providers to logbook owners

Due to these potentially complex ‘client by client’ bespoke offerings, we are planning to create a selection of template sub-contracts between the three RPT consortium partners, including agreed rates for each module of the RPT service. As illustrated in the graphic below, this will allow anyone of the partners to act as ‘Lead Contractor’ depending on who the client is and which aspects of the RPT they see most value in. Figure 8 illustrates the concept for our joint commercial model.

Figure 8 – Conceptual commercial model



16. Final reflections

16.1. Green finance industry

The Pilot Phase of the RPT highlighted critical takeaways that the green finance industry should consider when designing new products or services:

1. Automation and data interoperability are key

- Customers prefer seamless, low-effort interactions. Automated property data retrieval (e.g., via APIs) significantly improves engagement.
- Standardising data schemas across retrofit, finance, and property systems remains a challenge but is critical for interoperability, as it ensures seamless data exchange, reduces errors and enables better decision-making across stakeholders.

2. Financial returns drive consumer interest more than carbon savings

- While environmental benefits are a motivator, most consumers prioritise cost savings and return on investment (ROI) over carbon reductions.
- Green finance products should clearly present payback periods and integrate with grant and loan databases to help customers understand their financial options.

3. Lender hesitancy on deep integration

- Many lenders prefer a light-touch approach due to technical and governance barriers.
- Solutions must be modular and flexible, allowing financial institutions to adopt components without full-scale integration.

4. Lender risk mitigation requirements

- Lenders want a light touch approach to verification to confirm that installations are in place and that they had been installed by a competent and accredited installer.
- Their primary interest is in measuring decarbonisation of their lending footprint because there are built-in incentives via lower cost securitisation, reporting progress against ESG targets, etc.
- They are also keen on minimising impacts on the lending journeys and don't want to add to the time it takes in making lending decisions. However, they also want to mitigate risks to emanating from the Consumer Credit Act, their requirements under Consumer Duty – which is a guidance from the Financial Conduct Authority – and the need to mitigate asset risk from poorly installed measures.
- Lenders will need support or guidance from DESNZ on the approach to take so consumers are not left in detriment because of poor quality installations and there

is a remediation mechanism where poor quality installations have taken place which are linked to the lending.

4. Consumer trust is built through transparency and simplicity

- Users valued clear, actionable advice, but were deterred by complex processes or excessive upfront information requirements.
- Simplified calls-to-actions and transparent grant/loan details can enhance engagement.

16.2. Project delivery

We have identified the following learnings related to the delivery of the project which may inform future project delivery in this area:

- If re-designing the delivery process from scratch, the team would have considered incorporating multiple lending partners in the initial bid to mitigate the risk of delays or unforeseen governance issues. We also would have budgeted more time for internal lender approvals and sign offs to avoid delays.
- From a financial management perspective, we would have re-profiled our grant claims earlier in the project to avoid higher tier change requests which caused payment delays and cashflow issues for smaller partners.
- Had we known our pilot would ultimately not go live in the way we planned, we would have fast tracked the user testing sessions, potentially allowing more rounds of refinement within the project timeline.

16.3. Future of RPT

Based on the insights drawn from the Pilot Phase, we have identified several key next steps to bring the proposition to market:

- Confirm joint pricing values for when multiple toolkit components are delivered as a packaged service.
- Finalise new RPT sales contract templates to streamline the sales cycle.
- Develop collateral for the proposition to share with prospective clients.
- Start introducing RPT components to existing HEC clients as part of regular account management process.
- Build on pilot learnings to improve the underlying components of the toolkit, delivering additional value for clients and end-users.
- Develop a funding register database as a separate component in the RPT to help deliver more accurate and attractive payback figures within the digital energy advice journey.