

Snugg Green Home Hub: empowering homeowners for energy efficiency

Sub-heading: Snugg's digital platform for personalised home improvement journeys

Date of publication: October 2025

Partners: Arniston Ltd (trading as Snugg), Perenna Bank and Scroll Finance

Funding received from GHFA:

- Discovery Phase: £170,870
- Pilot Phase: £1,995,204

Project duration:

- Pilot Phase: December 2023 – March 2025

Innovation Overview

The Snugg Green Home Hub is a digital platform designed to make it easier for homeowners to understand, plan, and finance energy efficiency improvements in their homes. The innovation lies in integrating multiple features that simplify what is often a confusing and fragmented process. Homeowners receive personalised improvement plans bespoke to their property and motivations, accurate cost estimates, and access to trusted installers and financial products. The platform also includes new tools to help homeowners understand the long-term financial benefits of retrofit. The recently-launched "Carbon Cashback" feature was an innovative development, which aimed to reward households for verified reductions in carbon emissions by turning those savings into carbon credits.

What were the objectives of the project?

The Green Home Hub pilot project aimed to solve two major challenges that limit the uptake of finance for green home improvements:

1. **Low homeowner engagement:** Many homeowners find the retrofit journey confusing or overwhelming. The project sought to increase engagement through tailored digital journeys, educational content, and personalised communications.
2. **A weak financial case for retrofit:** For many households, the upfront cost of improvements is difficult to justify without clear financial returns. The platform aimed to improve the financial case by clearly outlining the impact of government grants, different borrowing options, the estimated increase in property value and the potential value of Carbon Cashback.

The project used detailed customer research, including behavioural testing and segmentation, to better understand barriers and motivations. This included user testing sessions with 588 UK homeowners and extensive segmentation of 12,500 users using Experian's Mosaic data, which groups individuals with similar demographics, lifestyles and behaviours. This approach helped tailor content and tools to different customer needs.

Activities funded by the Green Home Finance Accelerator

The Snugg Green Home Hub used Green Home Finance Accelerator funding to develop new tools and features that simplify planning, funding, and verifying home energy improvements, including:

- **Tailored onboarding journeys:** Journeys and content based on user motivations (e.g. reducing bills, improving EPC rating).
- **Targeted emails and articles:** Targeted client communications used to encourage users to take informed action.
- **Instant digital estimates:** Estimates made for measures like solar panels or heat pumps.
- **Installer quote uploads and quote comparison tools:** These were used to help users manage and compare costs from different installers.
- **Option to request in-home surveys:** Always from trusted assessors.
- **Tools to check grant eligibility and explore finance options:** Finance options included savings, loans, and mortgages.
- **Referrals to green financial products:** Green financial products included equity loans and long-term mortgages.
- **House value uplift calculator:** The calculator tool shows potential property value increases.
- **Smart meter integration:** Smart meters make it possible to track energy use and visualise carbon emissions.
- **Carbon Cashback feature:** This new feature rewards verified carbon savings using tradable credits.
- **Improvement verification:** Using trusted schemes or document uploads.

What did the project achieve?

In the pilot project, Snugg successfully integrated the features listed above into the Green Home Hub. Over the course of the pilot phase, the platform had 32,400 users. User research found strong evidence that a personalised digital platform can increase

homeowner engagement, build trust in retrofit, and improve access to finance. Key achievements included:

- **Personalisation led to increased user engagement and retention:** Of the 32,400 platform users during the pilot phase, Snugg found that those who viewed personalised articles were 50% more likely to return to the platform. Users who followed tailored onboarding journeys were also more likely to take actions such as requesting quotes or connecting a smart meter.
- **23% of users had already started to make green home improvements:** A further 63% of users said they intended to make improvements in the future. These figures were gathered in a user survey of 181 Green Home Hub users in December 2024.
- **121 users connected their smart meters to the platform:** Snugg found that those users were 124% more likely than average to re-visit the platform in the second week, indicating strong engagement with real time energy tracking.
- **9 participants tested the Carbon Cashback feature:** 7 out of 9 said that this feature would influence their decision to go ahead with improvements.
- **In a pilot with 137 Which? Members, 22% requested a physical home survey:** This showed a high level of user confidence in the preceding digital process, including more accurate cost estimates, progress tracking tools and referrals to verified assessors.
- **The Finance Finder tool improved user understanding of green finance options:** The tool enabled users to compare savings, loans, and mortgage-based finance. In a survey of 181 users, 64% reported a better understanding of options for paying for retrofit. Those who used the tool were 65% more likely to request a quote, suggesting a clear link between financial confidence and action.
- **By integrating grants, smart tariffs and estimated property value increases, the platform more clearly illustrated the financial case for retrofit:** Analysis of over 30,000 user plans showed that, by stacking the multiple financial benefits, 80% of projects could achieve payback from day one when these elements were combined.
- **Developed key delivery partnerships to enable scalable delivery:** Snugg worked with a wide range of partners to ensure the platform could reach homeowners at scale. Distribution partners including TSB, NatWest, Yorkshire Building Society and Which? helped bring the Green Home Hub to new users through customer communications and branded versions of the platform. The partnerships with Scroll Finance and Perenna enabled the platform to offer innovative green equity loans and long-term fixed-rate mortgages. Service providers, including EDF, Scottish Power, Sunsaver, and Heat Geek supported referrals to trusted installers. These partnerships were critical in creating an end-to-end experience for users, from planning and finance to installation.

Key challenges and learnings for the wider sector

The project team highlighted several key learnings that the wider sector can benefit from in developing future products and services for green home retrofit finance:

- **Tailored journeys outperform generic messaging:** Snugg found that segmenting users by motivation (e.g., saving money vs reducing carbon) led to significantly higher engagement. Targeted emails resulted in a 50% increase in app visits compared to generalised messaging.
- **Partnerships are essential to provide a comprehensive end-to-end solution for customers:** Snugg developed or deepened partnerships with banks, utilities, installers, and data providers. For example, partnerships such as those with TSB, NatWest, Yorkshire Building Society and *Which?* allowed the project to reach homeowners and installers at a greater scale, and partnerships with Scroll Finance and Perenna enabled the platform to offer financial products which would not have been possible otherwise.
- **Start small, build trust:** Many users were daunted by large retrofit projects. Offering simpler, low-cost steps first, such as insulation tips, helped build user confidence and readiness to take further action.
- **User data quality and integration are a persistent challenge:** Poor-quality smart meter data initially hampered efforts to track energy use. Snugg had to develop sophisticated algorithms to fill gaps and estimate missing data.

What's next for Snugg?

The Green Home Hub is now ready for wider roll-out, and Snugg plans to continue to expand through partnerships with banks, building societies, and installers and through further development of the tool. In terms of product development, Snugg's focus is on further increasing traction with users, taking an increasingly personalised approach to supporting customer journeys. The team are also seeking to improve the financial case for individuals making improvements, wherever possible recommending solutions that show immediate bill-saving benefits. The recently-launched Carbon Cashback proposition will be key to achieving this.

Where to find out more?

LinkedIn: <https://www.linkedin.com/company/snugg-energy/>

Website: <https://www.snugg.com/>

Project lead: Robin Peters

Contact: robin.peters@snugg.com

