

City Science & Property Master: eco-Landlord

Sub-heading: A digital one-stop-shop platform piloting decarbonisation support for private landlords, with integrated finance and installer access

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Partners: City Science, Property Master, PM Data Services

Funding received from GHFA:

- Discovery Phase: £199,917
- Pilot Phase: £1,517,988

Project duration:

- Pilot Phase: January 2024 – February 2025

Innovation Overview

City Science and Property Master pilot tested a new digital platform, branded as *eco-Landlord*, designed to support buy-to-let landlords in retrofitting properties to improve energy efficiency. The tool aimed to simplify the retrofit journey by integrating Energy Performance Certificate (EPC) assessments, tailored retrofit plans, matched financing options, and local installer access in a single online service. A key innovation of the service was to cater exclusively for the private rental sector (PRS), which houses 20% of UK households but is underserved by existing retrofit support schemes.

What were the objectives of the project?

The project aimed to produce a market-ready digital solution for landlords, supporting them through four key steps:

1. **Uploading and managing property portfolios**
2. **Receiving EPC-linked retrofit recommendations**
3. **Accessing suitable finance options** (including mortgage advances and grant guidance)
4. **Connecting with qualified local installers**

The tool was also designed to support brokers and installers with dedicated portals and integrations. It sought to reduce barriers such as low awareness of green home retrofit, fragmented service delivery, and the complexity of financing retrofit measures, all of which were issues identified during the Discovery Phase.

Activities funded by the Green Home Finance Accelerator

The GHFA pilot supported the development of a full technology stack and user portals for landlords, brokers, and installers, including:

- **AI-driven retrofit planning:** The system used AI models to suggest upgrade packages (e.g., insulation, heating systems) based on EPC data, landlord motivations, and budget. These AI features allowed landlords to simulate how different retrofit measures would affect EPC ratings, offering more dynamic insights than static EPC advice.
- **Finance matching:** The platform included a bespoke mortgage calculator based on capabilities licensed from Property Master, allowing landlords to estimate borrowing potential for retrofit works. Users could then submit enquiries to a panel of FCA-regulated mortgage brokers for personalised advice.
- **Installer onboarding and verification:** Installers were manually vetted for registration with key industry bodies (e.g., MCS, Gas Safe, TrustMark). No installer was permitted to engage with landlords until these checks were complete.
- **End-to-end platform development:** A cloud-hosted web portal (eco-landlord.com) served as the single access point. It was supported by automated property onboarding (using Land Registry, Companies House, and EPC data), a Customer Relationship Management system, and integrated portals for brokers and installers.

What did the project achieve?

The platform was launched and functionally tested with users in England and Wales, generating early engagement with landlords and brokers. The project reported that private landlords, mortgage brokers, retrofit installers and buy-to-let lenders engaged with and trialled the platform, with over 7,000 users interacting with the tool and over 1,250 buy-to-let properties receiving retrofit recommendations.

Anecdotally, the project reported that the following outcomes were observed:

- **Landlord and broker reception:** The service was reportedly seen as valuable by larger portfolio landlords and brokers, segments more familiar with property management tools and the regulatory landscape.
- **Lender engagement:** The pilot was received positively by some leading buy-to-let lenders (details of which lenders were engaged is not provided due to commercial sensitivities).
- **Platform design and stability:** The web platform maintained over 99.9% uptime during the pilot. Fewer than 10 technical issues were reported, and these were resolved quickly. However, due to lower levels of installer engagement than anticipated, few full retrofit journeys were completed, meaning that full end-to-end service testing (from advice to completed works) could not be robustly evaluated.
- **Fee structure and commercial model:** The platform explored a revenue model based on fees paid by landlords, lenders, and installers per completed transaction. Due to the low transaction volume during the pilot, commercial viability remains unproven.

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:

- **Installer interest in the PRS market is low:** Despite onboarding processes and a dedicated portal, many installers were reluctant to join the platform. Larger firms focused on grant-backed social housing work saw little incentive to shift to the 'able-to-pay' PRS market, which they saw as still nascent. Additionally, smaller firms expressed concerns about workflow changes and digital onboarding. To overcome this challenge, additional resources were deployed to engage with installers on a 1:1 basis to educate them on the potential benefits of participation and/or assist them in the onboarding process.
- **Mortgage advisors were not keen to promote small additional funds on existing mortgages:** The pilot highlighted a key structural issue in the mortgage advice market: brokers were often discouraged from helping landlords arrange "further advances" (i.e. borrowing additional funds on an existing mortgage) when these advances were small, typically under £30,000. This is because brokers are usually paid through *procurement fees* – a percentage of the loan value (often between 0.5%-1%). For smaller loans, the commission received may be too low to justify the time and regulatory overhead of processing the application. As a result, many brokers either decline this type of business or only support it for existing high-value clients. This presents a barrier to scaling retrofit finance via mainstream mortgage channels, particularly because many energy efficiency upgrades fall within the lower borrowing range. The pilot explored potential solutions, such as enabling lenders to process small advances directly through automation, but this model would require buy-in from lenders and regulatory bodies to become viable.
- **Regulatory and financial uncertainty deters landlords:** Many landlords were reluctant to invest in energy-efficient improvements due to the then lack of clarity around future regulations and the financial incentives available. Similarly, while government grants and subsidies exist in some areas, they are often perceived as too limited, competitive, or short-term to justify large-scale investment. As a result, landlords are hesitant to commit significant capital, especially in a volatile housing market or during periods of high interest rates and inflation. This hesitation is particularly pronounced among smaller landlords, who may lack the financial flexibility or access to credit to absorb upfront costs without strong guarantees of return or regulatory certainty.
- **Complexity is a deterrent:** Through carrying out surveys, interviews and analytics, the project found that many landlords were discouraged due to the perceived time, cost, and uncertainty involved in retrofitting. Features such as portfolio auto-upload, in-platform messaging, and mobile-friendly design helped to reduce friction.
- **Landlords have low retrofit awareness:** The project found that landlord understanding of retrofit benefits and available grants was generally low. This was evidenced through questions submitted via the platform and direct

feedback during onboarding sessions. Many landlords expressed confusion over grant eligibility criteria and the application process, particularly when linked to tenant income, and assumed retrofit costs would be fully grant-funded.

What's next for City Science and partners?

Despite challenges, the pilot has established a functional platform and generated early engagement with landlords and brokers. Planned next steps include:

- **Installer recruitment:** Building stronger regional supply chains through partnerships with trade bodies.
- **Lender partnerships:** Continuing discussions to embed eco-Landlord in mainstream buy-to-let lending offerings.
- **Platform improvements:** Enhancing the user journey and grant guidance tools, and piloting AI-led EPC simulations.
- **Funding model refinement:** Exploring additional revenue streams, including carbon credits and impact investment.

Where to find out more?

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