Scroll Finance: POST-FREE

Sub-heading: Point-of-Sale Technology for Financing Retrofits and Energy Efficiency (POST-FREE) Pilot Project

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Partners: Scroll Finance (Scroll, project lead and fintech lender); Sustainable Building Services (UK) Ltd. (SBS, retrofit contractor and consortium partner); Sustainable Energy Services (SES, retrofit advice and engagement specialist and consortium partner)

Funding received from GHFA:

- Discovery Phase: £136,573
- Pilot Phase: £1,505,947

Project duration:

- Pilot Phase: January 2024– June 2025

Innovation Overview

The POST-FREE (Point-of-Sale Technology for Financing Retrofits and Energy Efficiency) pilot brought together Scroll Finance, Sustainable Building Services (SBS), and Sustainable Energy Services (SES) to create an integrated retrofit solution for private homeowners and landlords. The innovation lay in embedding point-of-sale finance into a PAS:2035-compliant retrofit journey (PAS:2035 is the UK standard for managing retrofit projects), combining tailored energy advice, grant access, installation, and robust verification of energy efficiency measures.

SES launched the consumer-facing brand Home Hero to enhance engagement, offering services from free energy assessments to finance options via Scroll. Scroll also developed the Green Finance Hub, a digital layer enabling soft eligibility checks and access to green lending products. The pilot was delivered across four regions in England and Wales, planned at sites / regions around existing SBS decarbonisation schemes under the Social Housing Decarbonisation Fund. It successfully tested infrastructure and tools to support scalable, blended finance models for retrofitting, addressing a critical market gap where grants alone are insufficient.

What were the objectives of the project?

The project aimed to:

1. **Integrate finance into the retrofit journey seamlessly:** Ensure a variety of eligible loan offers are embedded in the retrofit process (from home assessment to installation) to create a smooth ‘one-stop’ experience. This meant combining expert retrofit advice, grant application support, and finance options (including secured green loans, unsecured loans, and brokered access to a wider lending panel) into a single compliant customer journey, so that homeowners could go from learning about improvements to funding them via a single platform.

2. **Build consumer trust through an area-based approach to delivery**: Utilise SBS’ established local reputation and prior successful retrofit projects to enhance consumer confidence and engagement. The introduction of SES’s consumer-facing brand, Home Hero, leveraged this existing trust, creating a credible and familiar entry point for homeowners within targeted local communities

Activities funded by the Green Home Finance Accelerator

Green Home Finance Accelerator Funding was used to develop:

- **The Green Finance Hub:** A digital finance platform that integrates with the retrofit journey. This included creating the core lending infrastructure for secured loans and integrations with lenders and brokers, digital tools including a digital pre-application form, interactive finance calculators, and landing pages to provide customers with digestible information and tools to calculate monthly payments, check eligibility, and perform credit checks, all tailored for use with retrofit measures.

- **The Home Hero advice service and retrofit tools:** Launched to be a new consumer-facing brand and website (Home Hero, run by SES) to engage homeowners. Under Home Hero, the project delivered free home energy assessments and PAS:2035-compliant retrofit advice.

- **Multi-channel marketing and outreach:** A comprehensive marketing campaign was launched to drive homeowner engagement in the pilot regions. The project carried out targeted digital advertising (e.g. Facebook/Meta and Google ads aimed at homeowners aged 35-65 in the chosen areas) and local offline marketing, such as scaffold banners, letter drops and flyers, all leveraging SBS’ local presence.

- **Partner integration and compliance setup:** POST-FREE trained and enabled pilot partners to access the finance offering. Many delivery partners (e.g. retrofit installers and advisors) were not regulated by the Financial Conduct Authority (FCA) at the time, so the project produced standard scripts, training modules, and referral protocols so they could introduce the loan option in a compliant manner.

What did the project achieve?

The project built a working platform for retrofit finance, trialled the service in four trial areas and developed a replicable 'one-stop' retrofit model. The project:

- **Built a working end-to-end platform for retrofit finance:** The project developed and rolled out a digital lending platform compliant with FCA regulations and data protection requirements, including appropriate consent flows, disclosures, and referral protocols. This platform handled everything from initial loan calculations to credit checks and referrals to lending partners.
- **Trialled the service in four areas in England and Wales:** North-East Derbyshire, Coventry, Wrexham, and Calderdale. These areas were selected for their proximity to ongoing social housing retrofit schemes operated by SBS. This enabled an area-based delivery model that leveraged existing site presence and local brand recognition to build trust with homeowners, test marketing strategies across diverse contexts, and gather region-specific insights on consumer engagement and uptake.
- **Validated a replicable 'one-stop' retrofit model and secured backing for next steps:** By the end of the pilot, the consortium had developed a repeatable process and secured resources to continue. POST-FREE successfully obtained an agreement in principle from an institutional investor to provide capital for future green home loans, should the model roll out commercially.
- **Achieved strong initial engagement through the Home Hero platform:** Over 1,500 enquiries were received by Q2 2025 across the four trial areas, demonstrating that the offer resonated with homeowners and that marketing and outreach activities successfully generated interest. This level of engagement provided a valuable pipeline for testing and refining the end-to-end retrofit and finance journey.
- The pilot offer included both personalised support and an attractive finance offer. This worked to building awareness of home retrofit options. The pilot generated over 1,500 enquiries and successfully supported a number of installations by June 2025. Most of these installations were delivered through a blend of government grants such as ECO4 and GBIS as well as customers' own personal savings. While the uptake of the formal financing offer was limited, the pilot provided insight into homeowner preferences, particularly around affordability, simplicity and the need for grant-funding in decision-making.

Key challenges and learnings for the wider sector

The project identified several lessons of value to the wider sector:

- **Loan availability alone doesn't ensure demand for retrofit**: The low uptake of loans for retrofit validated the discovery phase research finding that owners often expected government grants to cover the full cost; when told they must contribute (e.g. £5k-£10k of their own funds), most declined to proceed with retrofit measures.

- **The complex customer journey led to significant drop offs:** A significant portion of drop offs were seen at the quote stage, as customers saw they needed to contribute or take finance towards the contribution. The project reported that many participants, especially older homeowners, were overwhelmed by the complexity of decisions (technical options, grant eligibility, loan terms) and needed multiple interactions with an advisor. The Home Hero team discovered that the customer journey was more labour-intensive than anticipated: on average, five or more follow-ups (calls, emails, or home visits) were needed to guide a keen enquiry through to an installation decision. The method of follow-up was tailored based on the customer's preferred communication channel, digital confidence, and responsiveness – assessed during initial contact, ensuring that those who were older, digitally hesitant, or required more reassurance were prioritised for phone calls or in-person visits. The project also showed that older or digitally hesitant homeowners were far more likely to require a guided journey throughout. SES and SBS adapted quickly by developing structured scripts and more proactive follow-up sequences to prevent drop-offs.
- **Trusted channels and local credibility greatly enhance engagement:** The pilot found that homeowners were much more likely to engage when the offering came through organisations or brands they recognised and felt were reputable. User research showed that government logos, clear roles of partners, and links to known organisations (such as local authorities or installers) were seen as trust markers and should be surfaced upfront. Several respondents said they would feel more confident proceeding if the service were visibly backed by the government or the council. To overcome this, POST-FREE updated its design to more clearly show endorsements from recognisable and trusted groups, like Home Hero and DESNZ.
- **Personalised support and relatable messaging encourage uptake:** POST-FREE found that segmenting messaging by customer profile was an effective driver of interest. For example, health-conscious, older homeowners responded more positively to messaging that was focused on the improved health and comfort benefits of retrofit. Younger market segments responded more positively to messaging focused on property value or future cost savings.

What's next for POST-FREE?

At the time of reporting, POST-FREE / Home Hero were considering expanding into areas covered under the Social Housing Decarbonisation Fund (SHDF) Wave 2, supported by targeted market research and localised marketing campaigns. Building on the pilot, the team was planning to refine operational processes to streamline customer onboarding and reduce admin overhead. A key strength remained the digital platform and finance tools developed by Scroll Finance, which, combined with SBS's local reputation, offer a competitive edge. To support its lending, Scroll Finance has agreed terms with an institutional lender to fund a secured loan portfolio including future green lending such as green secured loans / line of credit.

While consumer appetite and market readiness for retrofits in the able-to-pay / able-to-borrow remains low, future partnerships with affordable lenders and local authorities could enhance viability. The pilot validated POST-FREE's model as aligned with the Green Home Finance Accelerator's goals, offering a replicable, digitally enabled retrofit journey.

Where to find out more?

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