Parity Projects: Empower OSS

Sub-heading: a One Stop Shop with national coverage of advice and quality assurance of retrofit installations

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Partners: Parity Projects Ltd (lead partner, acquired by Cotality UK in May 2024), Cotality UK Ltd (formerly CoreLogic UK), Knight Frank Finance LLP, Santander UK PLC, and Loco Home

Funding received from GHFA:

- Discovery Phase: £165,590
- Pilot Phase: £699,610

Project Duration:

- Pilot Phase: January 2024 - June 2025

Innovation Overview

Empower OSS aimed to create a national, scalable one-stop shop for domestic retrofit, building on Parity Projects' existing London-based Ecofurb service. The innovation lay in combining retrofit advice, impartial financial guidance, trusted installer links, and quality assurance into a single, customer-friendly offer. Empower OSS targeted homeowners in England, Scotland and Wales. Key innovations of Empower OSS included integrating a digital twin approach (a detailed virtual model of a property, created using technologies like 360° internal and external photography, floor plans, and architectural elevation scans) to streamline remote quotation; partnering with Knight Frank Finance to offer unbiased advice on loans and mortgages; a novel £1,000 cashback offer with Santander where a Santander loan was used to carry out a verified Ecofurb installation; and developing a separate, tailored, retrofit advice tool for landlords to help them understand how to meet future Minimum Energy Efficiency Standards (MEES).

What were the objectives of the project?

The Empower OSS project aimed to:

1. **Create a scalable, national one-stop shop:** To make high-quality home retrofit more accessible, affordable, and straightforward for homeowners and landlords.
2. **Address key barriers**: Such as confusion about where to start, lack of trust in the supply chain, and limited access to appropriate finance, by offering a joined-up service combining technical advice, installation, and financial guidance.

3. **Test how best to integrate impartial financial advice into the retrofit journey:** Helping customers identify and access suitable loans or mortgages to fund their upgrades. In parallel, the project partnered with Santander to pilot a financial product linked to verified installations, exploring how lenders could support retrofit through innovative offers. A landlord-specific service was developed to support compliance with anticipated energy efficiency standards, and to better understand the retrofit needs of this customer group.
4. **Reduce delivery costs and improve the customer experience**: The project tested new digital tools, including a digital twin approach for remote surveying and a prototype estimator tool to speed up quotations. Through these activities, Ecofurb aimed to identify a viable commercial model for delivering high-trust, tech-enabled retrofit services at scale in the able-to-pay market.

Activities funded by the Green Home Finance Accelerator:

GHFA-funded project activities and deliverables included:

- **Expansion of the Ecofurb service to national coverage**: Including England, Wales, and Scotland.
- **Development and launch of the core Ecofurb customer journey**: This covered a free online retrofit advice tool ("Ecofurb Options" https://app.ecofurb.com/), paid-for retrofit assessments and Ecofurb Plans, Retrofit Coordinator support and post-survey consultation, and end-to-end installation management with quality assurance.
- **Development of a landlord-specific version of Ecofurb Plan Builder**: Designed in anticipation of new Minimum Energy Efficiency Standards (MEES).
- **Integration of financial services**: Including a referral partnership with Knight Frank Finance for impartial mortgage and loan advice, and a link from Santander's website to Ecofurb, and co-development of a mortgage-linked cashback product.
- **Development and refinement of software infrastructure**: Including Plan Builder upgrades (e.g. return user journey, multiple property management), integration of Plan Builder with survey tools (Surveyor Pro) and PAS Hub for end-to-end data flow, and development of online Ecofurb Plans to reduce manual report editing time.
- **Piloting of digital twin technology:** To support remote quotation and reduce installer time on site.
- **Creation of a prototype installer-facing estimator tool**: Designed to pre-price installations and streamline quotes.
- **Design and deployment of marketing materials and campaigns**: Including website rebuild, digital and print adverts, case studies, videos, and outreach via events.
- **Partnership development and coordination**: Including regular governance meetings, risk management, and quality assurance procedures.

- **Industrial research to inform commercial viability**: Including customer behaviour analysis, price testing, and service iteration.

What did the project achieve?

Empower OSS created a fully functioning national 'one-stop shop' for retrofit, demonstrating a viable model for integrating financial advice, technical guidance, and installation support.

Key achievements included:

- **Launch of a national service:** Ecofurb became available across England, Wales, and Scotland in April 2024. It offers retrofit advice, installer coordination, and impartial financial guidance. This filled a gap in areas without local 'one-stop shops' and enabled national bank partnerships. Over the course of the project, 88% of Ecofurb Options accounts were set up by people who registered a non-London-based address, and 68% of the total Ecofurb Plan sales were outside of London.
- **High customer satisfaction**: Among the 9% of customers who completed feedback surveys, all rated the service 4 or 5 stars, giving a high Net Promoter Score of 8-10. Feedback highlighted clarity of advice and trust in the service, e.g., "With the [Ecofurb] Plan and Ian's insights, we have a logical and actionable plan which is great!"
- **Digital twin rollout**: All 153 home surveys carried out throughout the course of the project included a digital twin. Installers and internal teams reported significant time savings and improved communication as a result of this. One installer said they were able to replace 2-hour site visits with 20-minute calls.
- **Improved conversion rates**: Streamlining the customer journey more than doubled the number of customers progressing from advice to installation, compared with Ecofurb's earlier London service.
- **Launch of a landlord-specific service**: Although not yet fully rolled out, a tailored Plan Builder for landlords has been developed to support Minimum Energy Efficiency Standard (MEES) compliance.
- **Pilot of a Santander cashback product**: A £1,000 cashback product linked to verified installations was launched in late 2024. While only one customer is known to have progressed with this offer, the pilot clarified legal barriers (notably Section 75 of the Consumer Credit Act) and influenced Santander's future retrofit strategy.
- **Installer partnerships and remote quoting**: Installers began accepting remote estimates for several measures, including solar PV and loft insulation. Although cultural resistance remains for more complex installations (e.g. internal wall insulation), early success suggests feasibility.

- **Marketing insights**: Sales correlated strongly with media coverage and trusted referrals (e.g., BBC feature, Santander branding). Events were effective over long timeframes but were resource-intensive.
- **Integration of PAS 2035 compliance**: All projects followed PAS 2035 or Licence Plus standards. This allowed for grant compatibility and ensured high-quality oversight.

Overall, the project proved that a robust national 'one-stop shop' is technically and operationally viable. However, sustained market development will depend on government-led awareness, regulation, and financial incentives.

Key challenges and learnings for the wider sector

The Empower OSS project provides a number of important lessons for organisations developing green finance products or delivering home retrofit services, particularly in the able-to-pay market. The following insights emerged from a combination of customer feedback, project monitoring data, referral and uptake statistics, and regular partner review meetings:

- **Market demand remains limited, despite strong conversion rates once engaged:** While 30% of initial enquiries converted to a paid-for Ecofurb Plan, and 71% of those receiving advice expressed intent to proceed to installation, total sales volumes fell significantly short of forecasts. These figures are based on 15 months of live service data. This suggests that while the Ecofurb model is effective at moving interested customers through the retrofit journey, broader awareness and motivation to engage with retrofit services remain low. Multiple marketing strategies were trialled, but the overall size of the ready-to-purchase market appears small, consistent with wider market research identifying retrofit as still largely in the early adopter phase.
- **Access to finance alone does not unlock retrofit uptake:** During the pilot, 23% of Ecofurb customers indicated interest in receiving financial advice, yet only 4% followed through to engage with Knight Frank Finance. This mirrors findings from a pre-pilot YouGov survey, where 35% of those interested in retrofit described it as "very unaffordable," but only 9-13% were willing to borrow, depending on the finance type. This suggests that while affordability is a known barrier, willingness to borrow — especially for home improvements without an immediate return — is low. It may also indicate that available products (e.g. unsecured loans or green mortgages) do not yet align with consumer needs.
- **Installers need confidence in future demand to engage:** A key aim of the project was to bring grant-funded retrofit installers into the able-to-pay market. However, partner installers were reluctant to commit time and resources to quoting or adopting new remote estimation processes without a clear pipeline of high-quality leads. For example, solid wall insulation and underfloor insulation quotations were delayed or declined due to uncertainty about customer readiness. Installers also expressed concern that customer expectations in the

able-to-pay market — for speed, communication, and detailed breakdowns — require additional capacity not currently resourced for in their business models. This highlights the need for consistent demand signals and coordinated market stimulation.

- **Clear standards are needed to build trust and differentiate quality:** Ecofurb's Retrofit Coordinators often encountered customer confusion over why a paid-for Ecofurb Plan was necessary when an Energy Performance Certificate (EPC) or other cheaper retrofit report had already been purchased. For instance, one customer had spent over £1,000 on an architect-led report that lacked actionable sequencing or risk analysis, and others had relied on third-party reports that were insufficient for producing accurate installation quotes. Without a recognised quality standard, it is difficult for consumers — and for partners such as mortgage brokers or local authorities — to understand what constitutes good advice.

What's next for Ecofurb?

Ecofurb will continue operating nationally beyond the GHFA pilot, with support from Cotality. Future priorities include expanding installer coverage, launching the landlord service, enhancing digital tools such as those for remote estimation, and refining referral links with finance providers. Discussions are underway with new potential finance partners.

Where to find out more?

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