

National or local retrofit advice?

To cut bills, carbon and
improve energy security,
we need both.



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Energy Saving Trust is an independent organisation dedicated to promoting energy efficiency, low carbon transport and sustainable energy use. We aim to address the climate emergency and deliver the wider benefits of clean energy as we transition to net zero. We empower householders to make better choices, deliver transformative programmes for governments and support businesses with strategy, research and assurance – enabling everyone to play their part in building a sustainable future.

1. Introduction

Higher energy bills are likely to remain a reality for most over the next decade, which means upgrading our inefficient homes has never been more important. Whilst public awareness around energy efficiency and low carbon heating as a solution to lower bills grows, each one of their homes will be different, meaning a one size fits all approach will fall short. We know that a key barrier to action is the lack of personalised advice currently available to all households who are looking to make changes to their homes. The biggest gap in advice provision in Great Britain is in England.

The importance of advice to decarbonise our housing stock is increasingly being recognised by policy makers, with some advocating for the

deployment of local one-stop-shops and others a national service. Ireland's one stop shop model and examples in major English cities, demonstrate the potential of local services to speed up home decarbonisation. However, they are not enough by themselves. **A national advice service for England would provide the scope, scale and universal reach to ensure all households have access to independent trusted advice, whilst also further enhancing existing local services.**

Such a service would ensure households are informed, supported and protected when making changes to their homes. It would also continually develop and go beyond as delivery of retrofit steps up towards 2030 and would support people interacting with growing new areas of the energy market like flexibility services.



2. Where we are now

The challenge we face is stark, with over 15 million homes across Great Britain¹ classed as energy inefficient and in need of retrofitting – not only would this help consumers to save money but it would increase British energy security and drive decarbonisation. There's significant interest from people in upgrading their homes, with our recent research² into homeowner attitudes across England revealing that 86% are interested in making home improvements to reduce their energy bills. Furthermore, 82% are interested in upgrading their property to reduce their carbon footprint, however many will encounter significant barriers to action. **One major barrier is the lack of impartial, personalised support available.**

The current retrofit process can be complex and confusing, leaving people unsure where to start or where to go for trusted information for which measures might be suitable for their property. Our research shows that half (48%) of homeowners in England don't know where to get independent, impartial advice on making improvements to reduce their home's carbon emissions. And 39% aren't confident in assessing where to start in this process.

Current advice provision is not sufficient to drive the changes that are needed to meet our ambitions. Whilst a step in the right direction, the Government's current energy efficiency advice web pages only currently offer households generic support. England is still lacking a comprehensive energy advice service that streamlines the consumer journey and offers bespoke, person



centred and action-orientated advice needed to drive mass momentum on home retrofits.

In order to drive the number of homes being upgraded and improved at the pace and scale needed to bring down costs and cut carbon, we need to empower householders across the country to take action and confidently engage in the retrofit process. **This is where the importance of information and advice at both national and local levels comes in.**

- 1 Citizen's Advice, [Home advantage: Unlocking the benefits of energy efficiency](#).
- 2 The research was conducted by Censuswide on behalf of Energy Saving Trust between 22 and 28 August 2023, surveying 4,298 homeowners in England.

3. We know what works – international case studies

In response to the energy crisis, countries around the world introduced policies that aim to cut both costs and carbon emissions.³ When looking at the international advice case studies, **the clear common factor is the recognition of the importance of offering all households tailored, impartial advice, which crucially lies at the core of each of the successful retrofit schemes.**

Two examples of major national retrofit programmes stand out – in France and Scotland – both of which are ambitious, joined

up national programmes which have a focus on comprehensive impartial advice, offered at both a local and national level for consumers.

Both schemes have considered the customer journey and sought to make this clear and simple wherever possible. The provision of personalised expert advice (delivered in different ways across these schemes) ensures that households install the right measures for them and can be confident in the benefit these will deliver.

3.1 International examples

MaPrimeRenov



- The scheme provides different funding streams, with variable levels of support for homeowners at multiple income levels, types of ownership and support for different types of homes.
- The French scheme also includes a directory of local installers, access to local advisors and a 'renovation guide'.
- The scheme website streamlines the customer journey and handles the grant application and financial flow all in one.
- There are increasingly links to local one stop shop delivery.

Source: Climate policy that cuts costs: International policy comparison (Energy Saving Trust, Green Alliance)⁴

Home Energy Scotland



- It is available to householders (owner occupiers, tenants) and smaller private landlords.
- The advice is delivered online, by phone and in person, helping to overcome the behavioural and financial barriers to the installation of energy efficiency improvements and renewable heating.
- It works alongside existing advice providers with strong referral paths into and out of the service, offering a simple customer journey.

3 Energy Saving Trust, Green Alliance, [Climate policy that cuts costs: International policy comparison](#)

4 Energy Saving Trust, Green Alliance, [Climate policy that cuts costs: International policy comparison](#)

3.2 What can we learn from other examples?

There are many more examples of advice models currently in place in other countries which have different features or approaches to the delivery of advice, such as those in Canada and Portugal. Details of these can be found in research carried out by Energy Saving Trust and Green Alliance for the CCC⁵ as well as Existing Home Alliance's report on customer journeys to net zero homes.⁶

One further country we can look to is Ireland, which provides particularly relevant insights due to its similarities to Britain. The key focus of the Irish model is its network of independent one stop shops who engage directly with consumers and manage the whole retrofit process. This model has an innovative framework for national government to work with local bodies to deliver retrofit and installation focussed advice, including developing private finance. The service was launched in 2022 and so is still in its early stages but it is scaling up and had received 1,400 applications up until March 2023. What it doesn't yet offer is the full suite of advice across the preparation or post installation support stages (see 4.2), which are key features of the French and Scottish schemes.

Two things stand out from all of these case studies. Local one-stop shop delivery can be very effective. But a well-designed national advice service can complement, support and enhance local delivery – exemplified by successful schemes in France and Scotland. **Decarbonising the UK's housing stock can only be successful if it's happening in every part of the country to deliver a just transition.** This is why we need advice to be accessible to all and offer consistent, comprehensive and personalised information through a national advice service. Local advice adds another important layer of support as local expertise can help provide householders with better tailored to reflect local circumstances (eg housing types, the installer base, the support available from local authorities and other local

organisations). The national service in Scotland, Home Energy Scotland, which we deliver for the Scottish Government, provides this local specialism through expertise and knowledge in its five delivery areas and via the local organisations it partners with. We understand the value of local expertise working alongside nationally coordinated services to deliver the best outcomes for people and so in our view you get the most impact when both are in place.

When it comes to retrofit advice provision, England is a major outlier amongst peers in Europe and North America. Whereas there are an increasing number of one stop shops at a local level, provision is not consistent and major gaps in geographical coverage remain without a national advice service. **There are some important and useful features we can adopt from the international case studies above on how best to bridge the advice gap in England that will help to improve energy security, affordability and decarbonisation.**

5 Energy Saving Trust, Green Alliance, [Climate policy that cuts costs: International policy comparison](#)

6 The Existing Homes Alliance, [Customer Journeys to Net Zero Homes](#)

4. What should an English advice service look like?

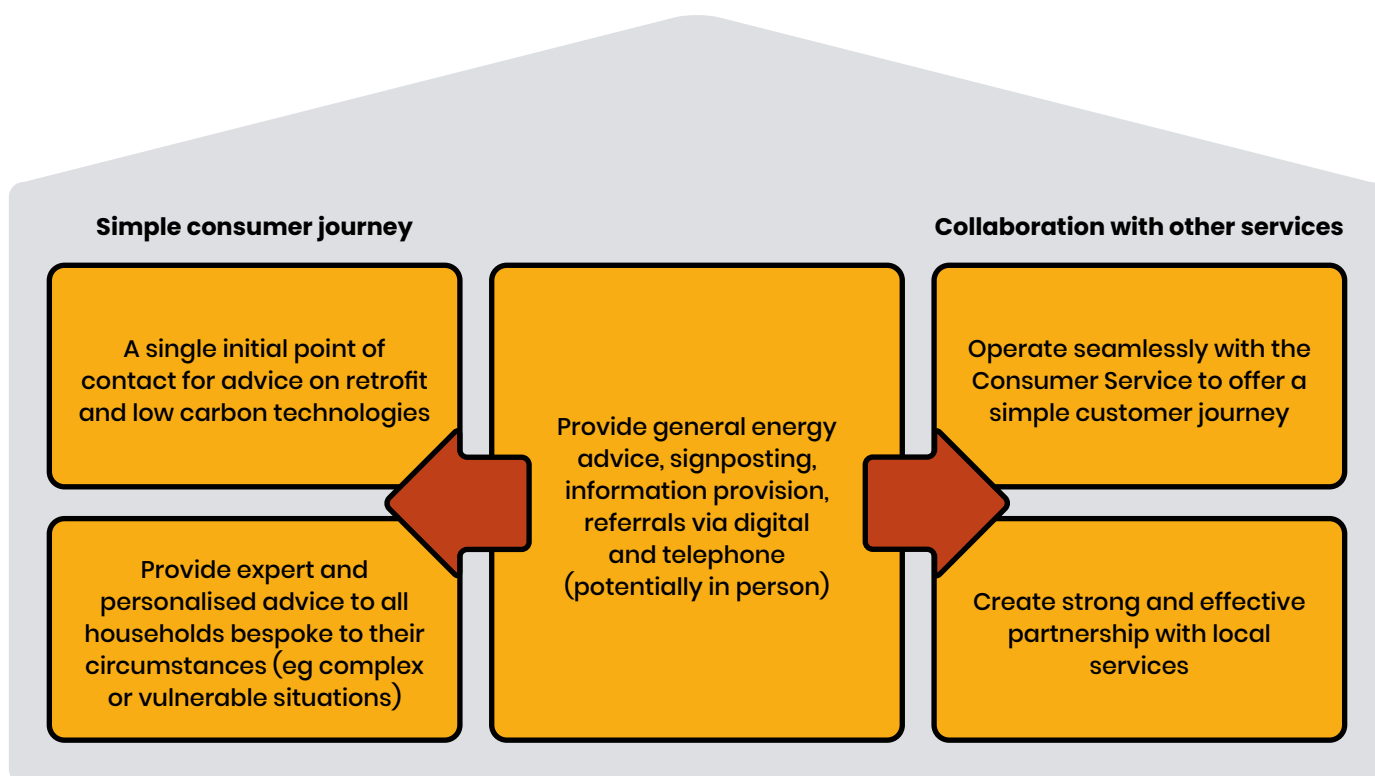
The current provision of advice in England needs to go further and we've identified the key attributes for an advice service that would provide the right level of support to meet householder needs.

Although many important and respected organisations already provide expert local advice and support to households in parts of England, overall, existing provision is patchy and variable. If we are to decarbonise homes across the country at the scale and pace needed, advice

needs to be comprehensive and accessible to all. A national advice service would accelerate retrofit and adoption of net zero technologies across England – reducing people's energy costs immediately and on a continuous basis.

This is why England needs an overarching national advice service ensuring appropriate coverage across the country, integrating with local advice services wherever these are present. What this should look like and what it could achieve is set out further below.

4.1 The structure of a national advice service in England



4. What should an English advice service look like?

The importance of working alongside existing services

As well as building on existing statutory advice services, a national service must complement and work alongside existing local services in order to offer a seamless customer journey to households who will be making changes to improve their homes. By triaging consumers' broader advice needs (for example general advice, preparation stage questions, links to energy retail advice such as tariff or metering issues) a national service can support local

services by freeing up their resources to focus on delivery. Building strong local partnerships with existing services and evolving local authority one stop shops will be a key way that the national service can create a seamless consumer journey.

Outcomes

This multi-channel service offering tailored advice and support means that consumers will experience a seamless customer journey that is both engaging and trustworthy and would lead to three key outcomes below:

1. Making homes warmer and lower bills

- Giving people the skills and the knowledge they need to make the right decision at the right time for their home.
- Providing consumers with action-focused advice that makes clear the most effective way to invest their own money through all four stages of the installation journey (see 4.4)
- Referring eligible households to appropriate funding or green finance schemes.
- Providing additional support for vulnerable circumstances.
- Helping connect consumers with locally accredited installers to make work happen faster.
- Triageing consumer needs, referring into local services where these are available.
- Taking referrals from local services where consumer needs are complex or go beyond retrofit.

2. Enhancing consumer protection

- Referring callers directly to accredited installers.
- Helping tenants understand their rights and what options might be available to them.
- Helping consumers to understand how to identify and report scams.
- Helping consumers to get further support or redress when they've experienced problems.
- Helping referrals to trading standards and collect intelligence for the government about scams.
- Providing intelligence and insight into consumer detriment.

3. Accelerating deployment of low carbon technologies

- Encouraging and support people to adopt green technologies with personalised and expert advice – this will give people confidence about what is right for them and link them with grant support or green finance.
- Supporting the electric vehicle revolution by helping people use smart charging technologies and adopt the right tariff.

4.3 What additional value does a national service offer?

Consistent and comprehensive advice across the country



Provide a national perspective to advise local authorities; help with local area planning



Comprehensive advice on other new areas of the energy system

(eg flexibility, renewables, smart device)

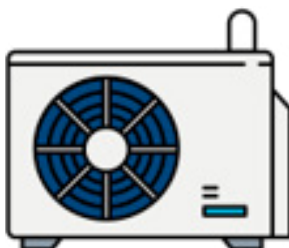


Potential to expand to advice on transport, water, cooling, adaptation in the future



Post installation advice

(how to maintain and operate any installations or access to redress in case things go wrong)



Triage consumer issues quickly and efficiently

(taking simpler measures from OSS to allow them to focus their time and resources on complex issues and installing measures)



4. What should an English advice service look like?

4.4 The stages of Home Energy Scotland's current customer journey

Source: Existing Home Alliance report⁷

| Preparation | Consideration | Installation | Post installation |
|---|--|---|---|
| The customer has not made contact with any support specific to retrofit. | The customer seeks support. | The customer makes a decision to install and how to finance and applies for finance if required. | Customer pays for installation as appropriate. |
| The customer may be starting to think about retrofit. This could be due to an emergency situation (eg inability to afford energy, heating system breakdown) or a planned upgrade. | The customer investigates finance options (this could include own funds, government or local government grants and support or commercial loans). | The customer may engage directly with installers or seek further independent advice to understand the process, costs, products and other details regarding installation to support decision making. | Ongoing system monitoring, maintenance and remedy may take place, depending on arrangements or guarantees with installer or included within the support provided by a managed scheme. Otherwise, customer is responsible for maintenance. |
| The customer is exposed to advertising from schemes, government, companies and others. | If customer is facing an emergency situation, they will need quick resolution. Planned upgrades may involve a longer decision making stage. | The customer gathers quotes and chooses an installer. | The customer may engage with support available on behaviours or potential further installations. |
| | If a multi-occupancy building involving communal works, the customer will discuss with neighbours and/or building management companies. | The customer arranges or carries out the installation or a service or scheme may provide support for the installation process. | In case of issues the customer may complain or seek remedy with help from impartial advice (eg may refer to Citizens Advice or Trading Standards). |

⁷ The Existing Homes Alliance, [Customer Journeys to Net Zero Homes](#)

4. What should an English advice service look like?

4.5 Potential impact

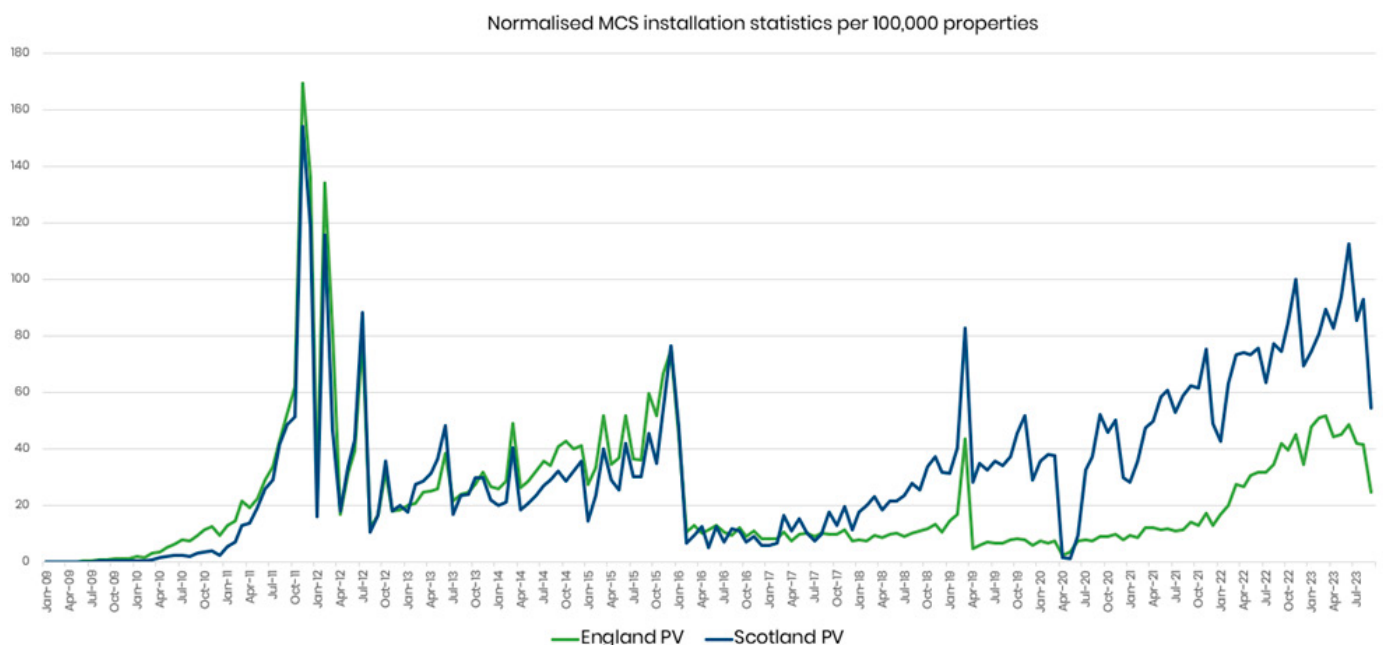
If we look at the data from the advice services we explored above, it's clear that advice is a key part of driving households to make changes in their homes that will help reduce both their energy bills and carbon emissions.

France's retrofit scheme helped to deliver 670,000 renovated homes, **including the installation of 156,000 air source heat pumps into people's homes in 2022 alone, which is 2.8 times the total number of such heat pumps installed in 2021.**⁸ In Scotland, after receiving advice from a HES adviser, 47% of customers had installed at least one energy efficiency, low carbon heat or renewable energy improvement and 38% of customers were planning to install at least one improvement in the next 12 months. Of the measures installed, among the top five that were attributed to HES advice in 2021/2 were air source heat pumps, solar PV and loft insulation.⁹

From the work we do in Scotland, we can also directly compare the installation rates of certain technologies in Scotland and England to

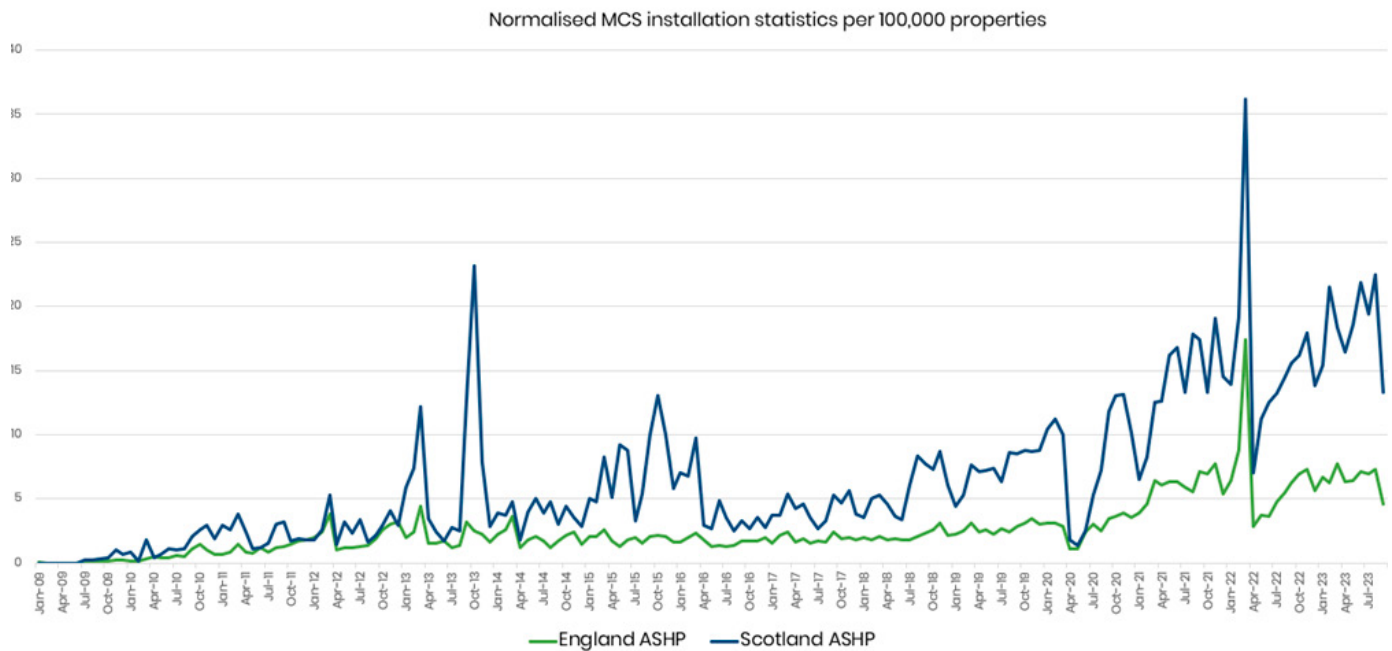
demonstrate the impact of advice. The below graphs show the weighted rates of PV solar and air source heat pumps between England and Scotland. It's clear that **Scotland is racing ahead**, with the key differentiating factor being the availability of impartial advice, as well as green finance, which acts as an important driver to getting these technologies into people's homes. We also see in Scotland that advice makes the delivery of government funding more effective.

As well as cutting consumers' bills by £24 billion, there are a number of additional co-benefits to improving the energy efficiency of UK homes. Citizens Advice highlight that insulating 13 million homes to EPC C across the UK would have a profound impact on people's health across Great Britain, saving the NHS £2 billion by 2030.¹⁰ Insulating homes also reduces energy use, meaning national and peak electricity demand would be reduced by 8% and would save £4 billion in energy system costs, helping to reduce consumer bills even further.



- 8 Energy Saving Trust, Green Alliance, [Climate policy that cuts costs: International policy comparison](#)
- 9 Energy Saving Trust, [Supporting Scotland's Green Ambitions](#)
- 10 Citizens Advice, [Home advantage Unlocking the benefits of energy efficiency](#)

4. What should an English advice service look like?



Source: Based on data from MCS data dashboard¹¹

4.6 Cost of the service

In terms of costs, the key determinant is how many people the UK government would want a service like this to help each year. We estimate that the cost of delivering a national advice service for England would be £3.75 – 5m per year for each million people served with a digital-first service (plus initial set-up costs). This would include expert or specialist technical telephone advice given to the estimated 50,000 – 100,000 who would need it. There is also scope for such a service model to be scaled in the future in line with increased need and ambition. It would also be important to consider how this new service corresponds to the statutory advice delivered by Citizens Advice’s Consumer Service in the energy market.¹² This statutory service is evolving alongside the energy market, for example it now includes customers of heat networks and there are consultations to expand to small business customers. As the energy market shifts to smarter and more flexible or bundled offers, this too may affect the statutory advice content. It’s crucial that any national service works seamlessly with the Consumer Service as a result.

Overall, the cost of a national advice service would be comparatively low next to sums already committed by the UK government

for retrofit funding and will provide significant returns on investment. This is because such a comprehensive service drives greater effectiveness and efficiency of capital spend, as we know from our experience delivering Home Energy Scotland. Indeed, **this type of service should be a vital part of the UK’s net zero infrastructure.**

Whilst an initial service national advice service for England could be quickly stood up, it will take longer to establish a fully scaled up version. Home Energy Scotland was first set up in 2008 and since then, the service has evolved significantly. Over time, the service has established key building blocks to enable successful customer journeys, such as building strong links with key partner organisations, providing advice via multiple channels to cater to the needs of different households and using customer feedback to continually improve the service. Since its inception, total lifetime energy bill savings are now estimated to be well over a billion pounds.

¹¹ <https://datadashboard.mcscertified.com/Welcome>

¹² [Contact our consumer service - Citizens Advice](#)

5. Next steps to drive retrofit in England

It is clear why the UK Government should launch an impartial national advice service in England which works alongside and with local services to help retrofit the whole housing stock. Looking to successful international examples is hugely helpful in understanding what could work in a UK context.

Whilst advice is not the silver bullet for retrofit, even with the finance incentives and supply chain in place, it is a crucial accelerator which is needed to get households on board and empower them to make the right changes to their homes. Retrofit can cut the cost of living for millions, cut carbon emissions and make the UK more energy secure: **advice is a crucial part delivering retrofit.**



Contact

Energy Saving Trust is an independent organisation working to address the climate emergency.

Energy Saving Trust

energysavingtrust.org.uk

[@EnergySvgTrust](https://twitter.com/EnergySvgTrust)

223–231 Pentonville Road
London N1 9NG

