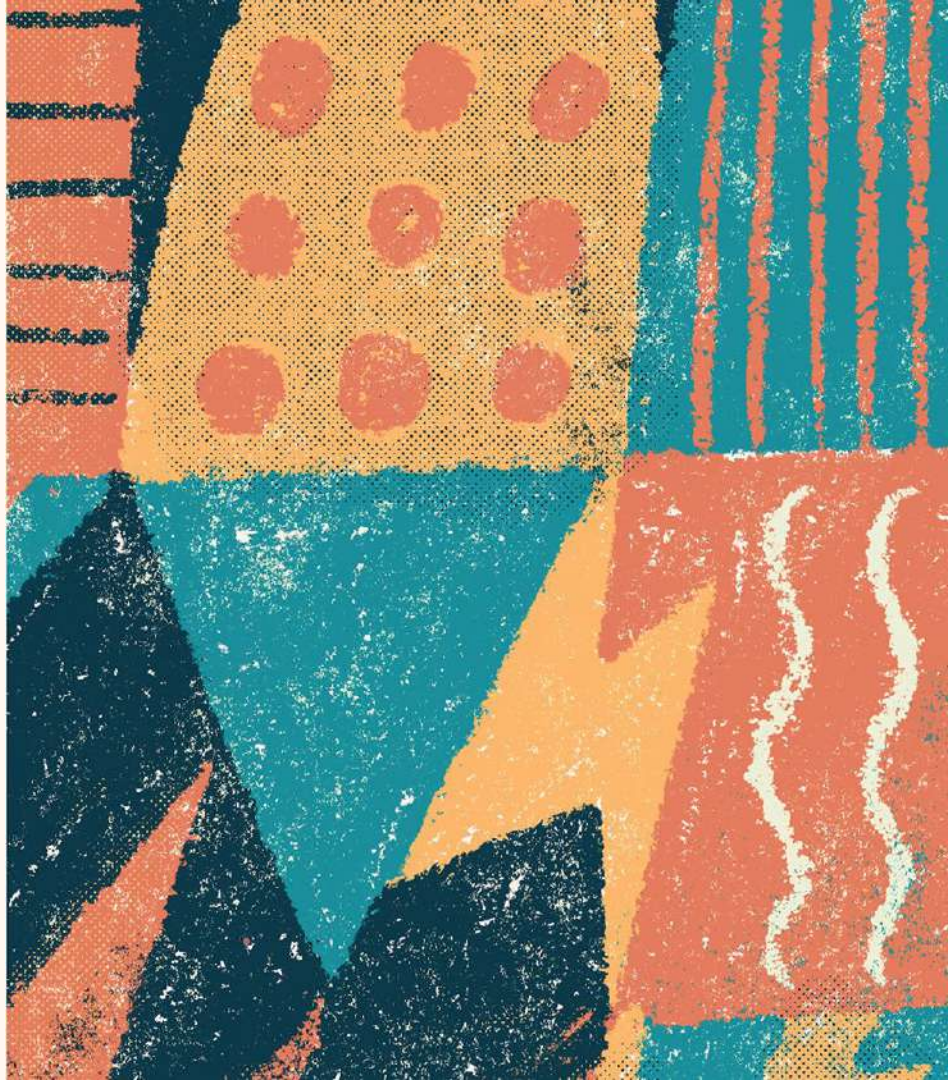


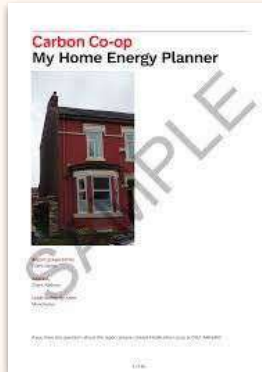
**PEOPLE
POWERED
RETROFIT**

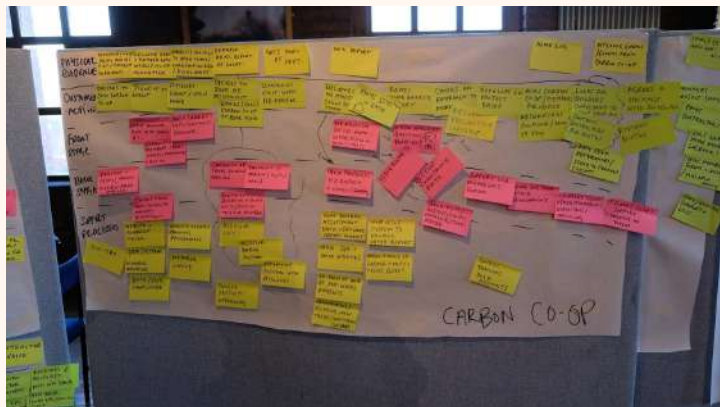
Householder Retrofit Support

July 2024



People Powered Retrofit's journey





PEOPLE POWERED RETROFIT



TRAINING RETROFIT FUNDAMENTALS FOR CONSTRUCTION PROFESSIONALS

PEOPLE
POWERED
RETROFIT

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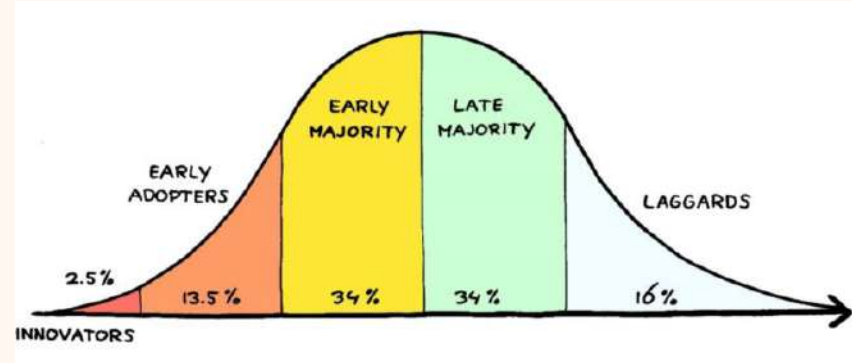




Householder Services

Demand and motivation not an issue for us!

- The 'able to pay' market is not a homogenous block!
- We focus on early adopters who want to do retrofit but struggle with the 'how' - understanding their aims and needs.
- If we help them to achieve their goals will 'normalise' retrofit for others and develop the processes so it becomes easier for others to follow on.



<https://retrofit.coop/blog/who-are-the-early-adopters-for-retrofit-and-why-does-it-matter>

But there are barriers to retrofit:

- Overwhelmed by the complexity and technical detail.
- Difficulty in making key decisions
- Concerns about risks and what could go wrong
- Confused by conflicting advice from retrofit practitioners
- Problems finding contractors
- Problems ensuring high quality works.
- Finance - *though often about not being able to go as far or fast as desired*

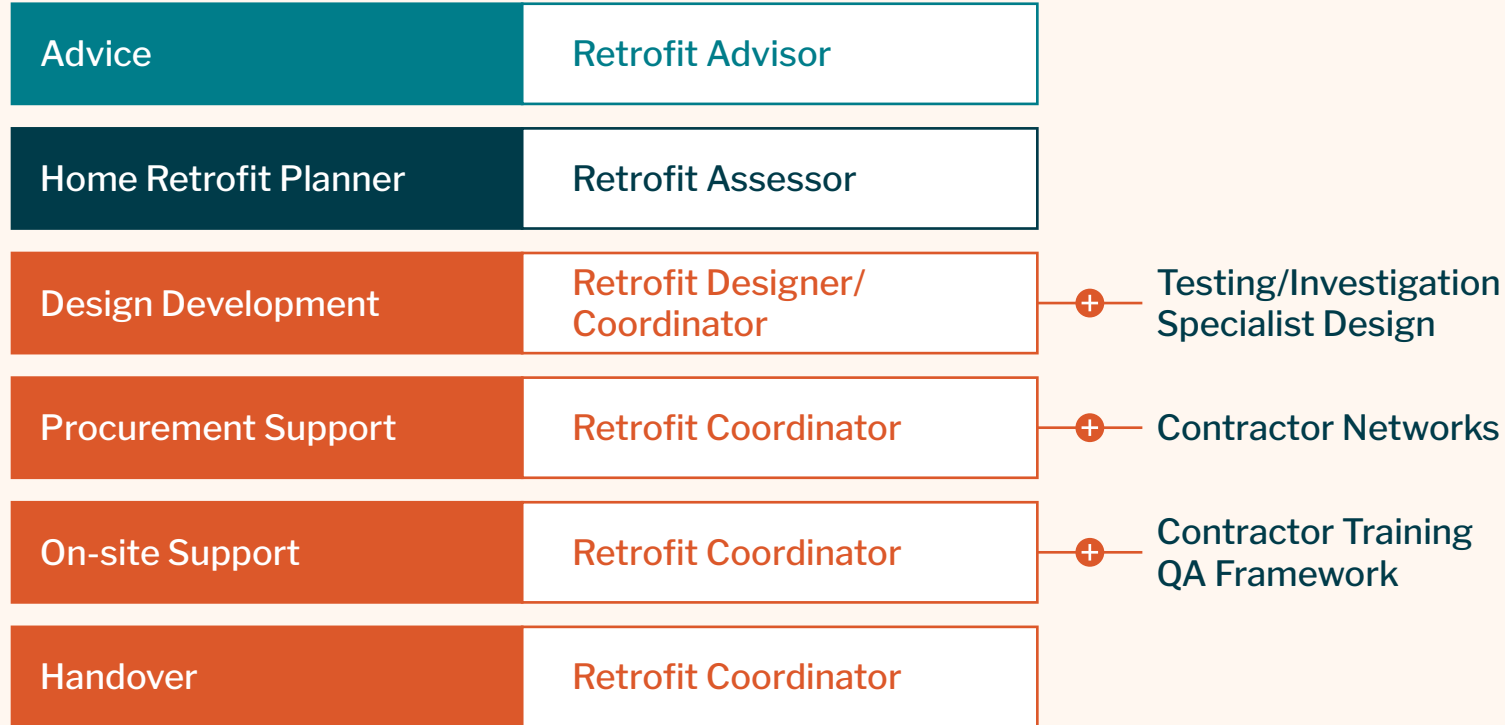
A lot of this was covered in our R&D phase report:

<https://cc-site-media.s3.amazonaws.com/uploads/2019/01/PPR-Report-June-2019.pdf>

What do people want from a retrofit service?

- **A Retrofit Advisor** offering basic help and signposting.
- **Assessment and a plan** with an overview home measures
- Advice on planning, heritage, associated issues like flooding and overheating - it's not just about energy efficiency!
- **Detailed design advice** - providing technical specifications and support with building regulations.
- Support commissioning specialist ancillary **technical advisers** e.g. structural engineer
- **Procurement of contractors** through local supply chain networks.
- An **onsite QA framework** for contractors
- A trusted '**single point of contact**' for advice.

Our service



We know it's not simple!

- Clients have different needs - so our services differ.
- Design stage services split into 3 options:
 - **Design Review:** *for larger projects where client working with an architect*
 - **Specification support:** *for simpler projects with fewer retrofit measures*
 - **Full service:** *for more complex/larger projects with more interactions*
- We're experts in retrofit and in the needs of clients in our region, but homes and client needs are different in different areas. So we support a network of developing area-based one-stop shops.



Some key lessons

- The clarity of the **client's brief is crucial!** We work to support that so retrofit done *with* rather than *to* them.
- Other people's stories are really useful in supporting understanding.
- It is possible to improve efficiency and speed at assessment and design stages through standardisation - but finding the sweet spot is hard! (*And need to consider CDM and BSA!*)
- Contractors are interested in this work - but need support and some skills development. **And it's not just about technical skills!**
- We know our influence is bigger than just the projects we deliver from start to finish!





Developing Financial Support for Retrofit

Our project

- Developing lending products to complement and expand on existing householder services.
- Addressing some barriers and lessons from past programmes:
 - Lack of targeted, personalised **advice**.
 - An assumption that **'one size fits all'**.
 - An over-reliance on **'able to pay'** and undifferentiated finance channels.
 - Missing the existing **Home Improvement lending** already taking place.
 - A lack of focus around **Financial Inclusion**.
 - Issues around **liabilities and lending**.
 - Tracking what happens after finance is issued.



GHFA project

- A focus on **Credit Unions** and existing unsecured **home improvement** lending.
- Developing **holistic solutions**.
- A **user-centred design** focus
- Collaborative **Service Design** approaches:
 - Personas
 - Empathy mapping
 - Service Blueprints
- **Data-led** approaches to Monitoring and Verification.



GHFA project

- Look for **holistic solutions and partnerships** – retrofit expertise + service design + finance + data... etc.
- Stay really **customer focused** – centre their needs and involve them in product and service design.
- Look at a **diversity of finance and lending options** for delivery.
- Recognise what's already going on in **Home Improvement Lending** and build on that.
- **Next steps**: piloting, partnership and scaling



September 2023

EXPLORING CONSUMER NEEDS FOR RETROFIT LENDING

Credit Union Finance - A Place
Based One-Stop Shop for Retrofit

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Thank you

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