
Briefing Subject 1: A ‘one-stop shop’ for retrofitting private housing

The following briefing note summarises some of the key findings and recommendations from NEF’s recent report for Hampshire County Council, ‘A Green Economic Recovery for Hampshire’. For the full report see [Hampshire 2050/NEF](#)

Background

Retrofitting private housing is often a complicated process involving a large number of stakeholders. A council-operated ‘one-stop-shop’ approach could overcome some of these barriers by operating as a central point of information for residents interested in retrofitting privately owned property. It can effectively raise awareness of the need for retrofit; signpost key resources to residents; and collate information and approaches to home assessments, financing options, and suppliers.

Recommendation: Establish a council-operated one-stop shop for housing retrofit of privately owned housing, as a key element of Hampshire’s retrofit strategy.

[INNOVATE](#), the [UK Green Building Council Retrofit Playbook](#), and [Local Partnership’s Local Authority Domestic Retrofit Handbook](#) are helpful resources for setting up a one-stop shop. [Retrofitworks](#) – a not-for-profit cooperative of contractors, tradespeople, and community groups – is also active in trying to establish and promote one-stop shops across the UK.

Table 1 highlights potential one-stop-shop models. While these increase in cost and complexity for the council the further down the list you go, the council’s control of outcomes also rises correspondingly.

Table 1. Add heading

Business model	Roles and responsibilities	Practical examples of what a one-stop shop can offer homeowners
(1) Facilitation model	Raise awareness of energy renovation benefits. Provide general information on optimal renovation works. Give the first advice at the ‘orientation stage’.	Advice on how to renovate a house and a list of suppliers.
(2) Coordination model	Coordinate existing market actors (suppliers). Make sure all one-stop-shop services are offered to homeowners. Take no responsibility for the result of renovation works (only oversee the whole process), or for the overall customer journey.	Advice on how to renovate a house and a push for suppliers to comply with promises, with suppliers remaining responsible for the final result.
(3) All-inclusive model	Offer a full renovation package to homeowners. Bear responsibility for the result of renovation works and the overall customer journey.	The one-stop shop is a contractor that sells the whole service package and is the main contact point if things go wrong.

(4) Energy Services Company (ESCO)-type model	Offer a full renovation package with guaranteed energy savings to homeowners. Bear responsibility for the result of renovation works, and the overall customer journey.	The one-stop shop sells the renovation package to the homeowner and guarantees energy savings for the contract duration. The one-stop shop is paid through the energy savings achieved.
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Recommendation: Assess and communicate the benefits of retrofit to residents alongside key guidance

The council should work alongside lower-tier authorities and community groups to provide a high-level assessment of the benefits of retrofit to residents, and widely disseminate these findings to drive up local demand for retrofitting. In tandem, it should inform renters of their rights to energy efficiency standards, communicate the importance of a whole-house plan to residents, and emphasise using trusted suppliers and financiers.

Recommendation: Communicate the different blended financing options to residents interested in retrofit

The council should provide residents with guidance on choosing the most appropriate financing for their circumstances. Customers should be informed on what measures are possible and given a long-term renovation plan that can realistically be achieved at a flexible pace.¹

Recommendation: Support the expansion of long-term financing options for residents interested in retrofit

The council should work with home improvement loan providers, mortgage providers, and green finance experts to identify existing finance available in Hampshire. It should support the development of additional financing through initiatives such as Lendology’s retrofit-targeted financing facility. The council could contribute to this funding pool and use its status to signpost residents to these initiatives, where appropriate. This could also be operationalised through existing council duties, such as inspecting multiple-occupation houses.

Recommendation: Drive forward progress on retrofit in social housing and the ‘able to pay’ market segments

The council should work with lower-tier authorities and social housing providers to finance the retrofit of social housing stock and put a one-stop shop in place that also serves better-off privately owned households (the so-called able to pay). As financing, skills, and resident engagement develop, this can then be expanded to harder-to-reach groups. The [Optimised Retrofit Programme in Wales](#) and the [Energiesprong Initiative in Nottingham](#) are good case studies as to how councils can drive action forward in these segments.

The government’s Heat and Buildings Strategy

The government’s new [Heat and Buildings Strategy](#) highlights that decarbonisation of our buildings, energy system, and transport systems requires major action at regional and local levels. Installing a council-operated one-stop shop could help achieve some of the strategy’s overarching aims, including the government’s commitment to enhancing its advice service to homeowners on decarbonising their homes through tailored retrofit advice in local areas, and links to local accredited trusted installers.

The new strategy² earmarks £3.9bn to support low-emissions homes. Expanding on its commitment in the 2020 Spending Review, the government has also allocated an additional £950m of funding over 2022–2025 to the existing [Home Upgrade Grant](#) (HUG) and £800m to the [Social Housing Decarbonisation Fund](#) (SHDF), both of which address energy performance in low-income households. The former covers improving energy performance of low-income households’ homes, while the SHDF specifically covers the retrofit of social housing. Over the same period, funding has also been boosted in the Public Sector Decarbonisation Scheme (for £1.425bn), the Boiler Upgrade Scheme (£450m), and the Heat Network Transformation Programme (£338m).

Summary

A council-operated one-stop shop can vary in its ambition, but it should, at a minimum, create an information hub for residents seeking to retrofit privately owned property. Potential models differ in the responsibility the one-stop shop bears for the outcome and the overall customer journey. Creating a one-stop shop can provide an effective local and regional solution to retrofitting private property and should form an integral part of Hampshire's retrofit strategy.

¹ Sero is currently working with Monmouthshire Building society to develop this. More information on the approach can be found at Green Finance Institute. (2020). *Financing energy efficient buildings: The path to retrofit at scale*. London: GFI. Retrieved from <https://www.greenfinanceinstitute.co.uk/wp-content/uploads/2020/06/Financing-energy-efficient-buildings-the-path-to-retrofit-at-scale.pdf>

² GOV.UK. (2021). *Heat and Buildings Strategy*. London: BEIS. Retrieved from https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1026507/heat-buildings-strategy.pdf
