

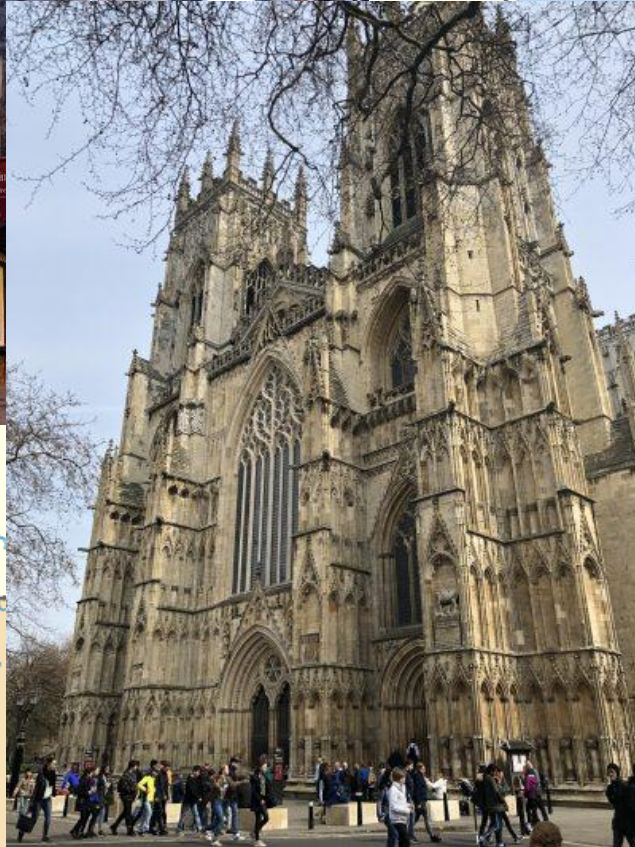
Retrofit One-Stop-Shop York

Accelerating Home Energy Transformation

City of York Council

Shaun Gibbons
Head of Climate Change



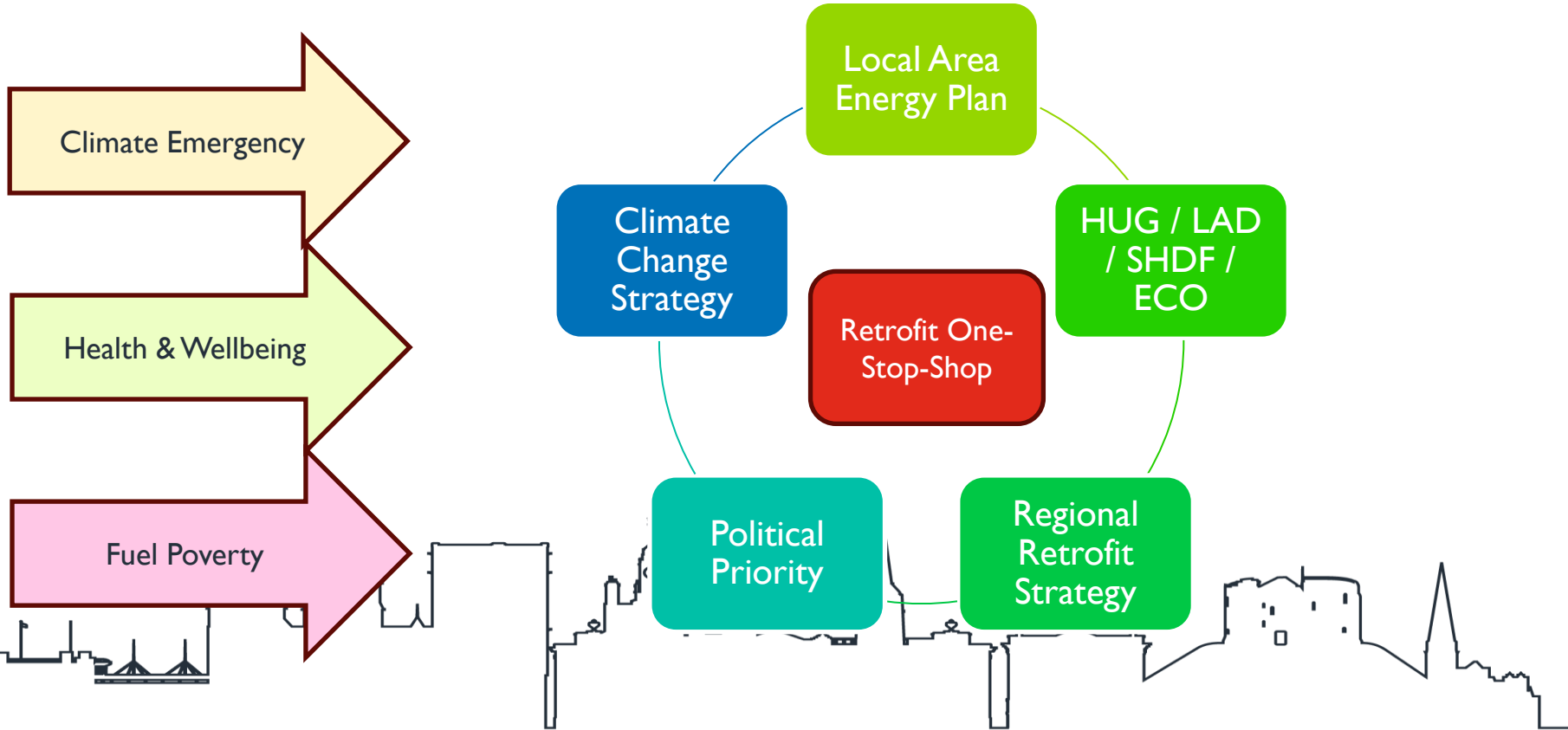




cc-by-sa/2.0 - Terraced houses, Queen... by Stephen Craven - geograph.org.uk/p/4648070



Drivers for Retrofit

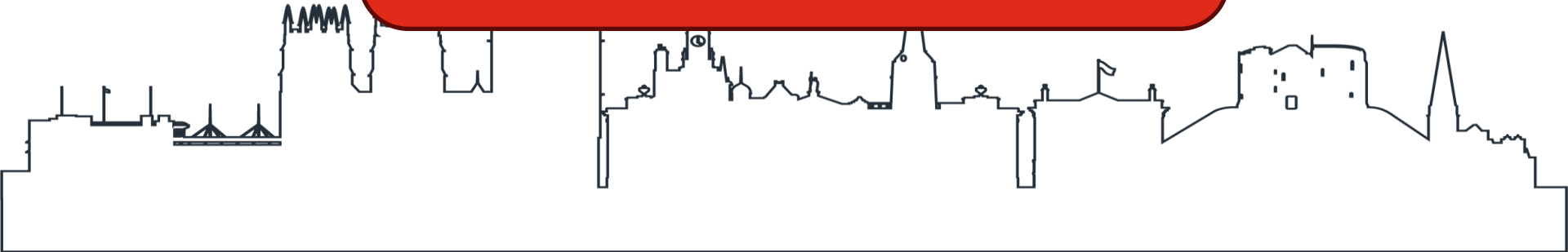


Innovate UK Net Zero Living Phase I – Research

Develop our understanding of the non-technical barriers to retrofit

Working hypothesis:

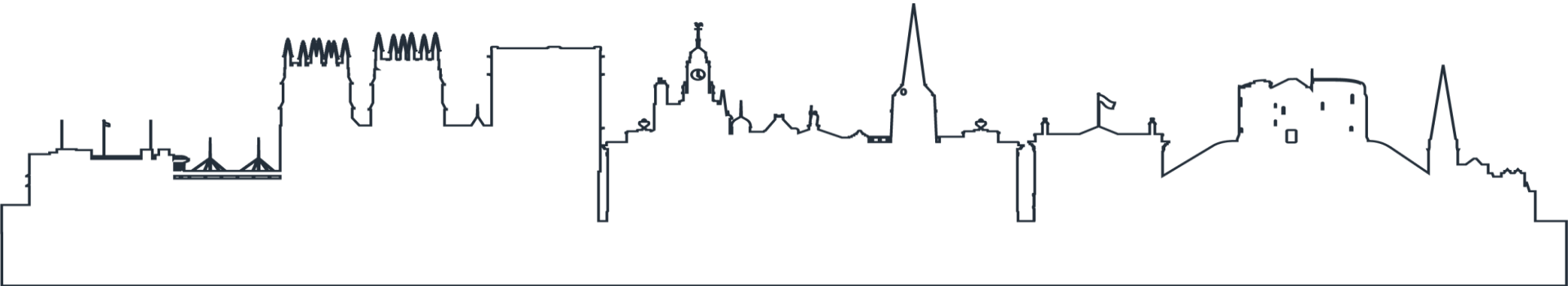
“Overcome the initial awareness and information barriers to increase uptake of domestic retrofit”



Innovate UK Net Zero Living Phase I – Research

Findings

- i. While access to sufficient information and knowledge may have been seen as a gateway barrier, increasing understanding does not appear to drive buying intentions
- ii. Making people aware of the environmental benefits of retrofit and low-carbon technologies is not sufficient motivation to drive behaviour



Innovate UK Net Zero Living

Phase I – Research

Hassle

Unappealing retrofit installation processes, space requirements and long lead-in times

Understanding

Don't feel supported to understand the benefits. A lack of trust and confidence in unknown brands and installers

Cost

Limited access to affordable finance and concern over upfront costs.





ROSSY Partners

- A collaboration of 8 partners led by the **City of York Council**.
- **Brightsparks Agency:** Digital platform developer and creators of the marketing and brand.
- **York Community Energy:** Retrofit Advice, Assessment and Coordination experts.
- **York and North Yorkshire Combined Authority:** Supply chain development.
- **Energy Systems Catapult:** Curriculum development and data modelling systems.
- **Abundance:** Financial solutions.
- **University of York:** Evaluation and scale up partners.
- City of York Council also subcontract **Wrapt** for development of 2 demonstrator homes.

YorEnergy's Service Offer



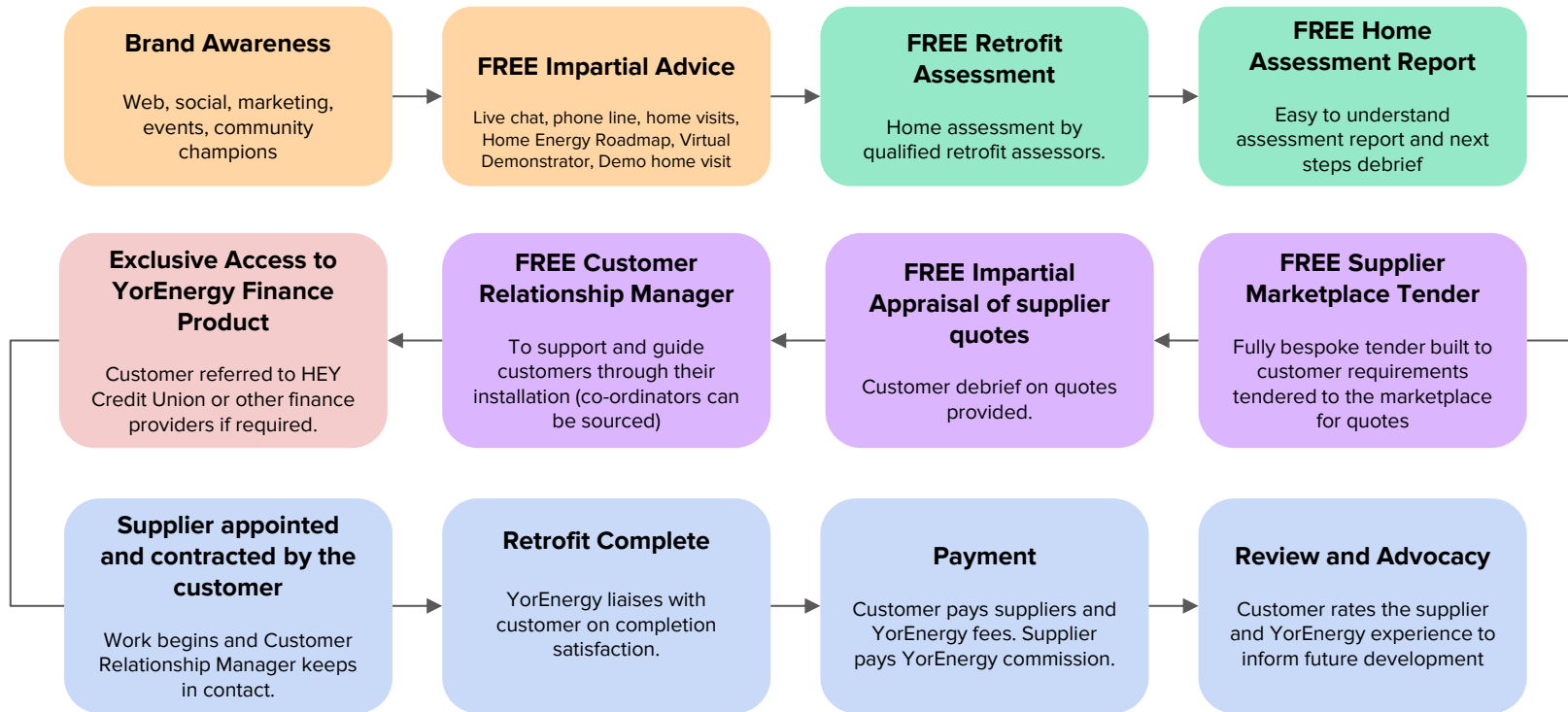
YorEnergy supports households, community organisations and businesses make their buildings warmer, more efficient and cheaper to run. YorEnergy's offering includes:

- **Impartial energy advice:** Clear guidance on insulation, ventilation, heating, solar panels, batteries and energy use.
- **Building assessments:** Understanding the building and identifying practical improvements.
- **A tailored improvement plan:** Prioritising measures around needs, motivations, budget and long-term goals.
- **Grants and finance guidance:** Helping customers explore available funding and payment options including a bespoke loan offering with a credit union
- **Trusted installation partners:** Connecting customers with vetted contractors for surveys, quotations and installation.
- **Support and aftercare:** Helping customers navigate the process and get the most from their improvements.

One point of contact throughout the home energy improvement journey.



User Journey



Demo Homes

As part of the project, two demonstration homes in York were retrofitted to show how energy efficiency improvements and clean technology could transform typical houses. Open to residents and suppliers, they offered a hands-on opportunity to see retrofit in action.

The Vine Street home included internal wall insulation, an air source heat pump, solar panels with battery storage, and mechanical ventilation with heat recovery. Loft and floor insulation and airtightness measures helped retain heat and reduce energy demand.

Visitors explored how these measures worked together to create a warmer, healthier and more efficient home. Vine Street attracted significant interest and proved a powerful engagement tool. A second property was also retrofitted, allowing more people to visit, ask questions and experience the benefits of whole-home upgrades firsthand.



Finance Offer



Context: Gaps in Mainstream Finance for Homeowners

Despite growing demand for energy-efficient home improvements, large financial institutions have yet to offer viable, accessible lending solutions tailored for mass uptake by homeowners. Traditional lenders often impose high interest rates, rigid repayment terms, and lack specific products designed to support sustainable home upgrades. This creates significant barriers for many households wishing to invest in energy efficiency measures, slowing progress towards net zero goals.

The Offering: Affordable, Tailored Finance Solutions

YorEnergy and HEY Credit Union offer affordable loans with competitive rates and flexible terms, tailored to homeowners' needs. With clear lending terms and a simple application process supported by YorEnergy, this finance is dedicated to energy improvements like insulation, heating upgrades, and renewable installations, making sustainable home investment easy and accessible. The terms of the offering can be found at (<https://www.yorenergy.co.uk/green-home-improvement-loan>) and shown are below:

- Borrow up to **£20,000** with repayment terms of up to **10 years**.
- Enjoy competitive interest rates starting from just **6.5% APR**.
- Your interest decreases as your loan balance reduces.
- There are no setup fees involved and you can repay your loan early without any penalty charges.

Local Authority White Label

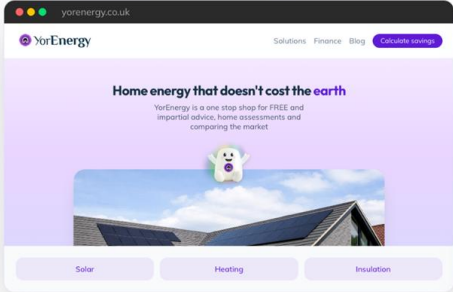
[Solutions](#) [Tools & Support](#) [Finance](#) [Blog](#) [Shop](#) [SA](#) [Calculate savings](#)

White Label Partnership

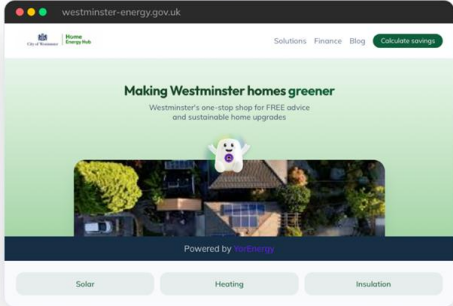
Your Council's Energy Platform, Powered by YorEnergy

Deliver a comprehensive home energy retrofit service to your residents with our proven white-label platform and operational support. Launch faster, reduce costs, and achieve your Net Zero targets.

YORENERGY PLATFORM



WESTMINSTER COUNCIL (WHITE LABEL EXAMPLE)



Same powerful platform, fully branded to your council's identity

YorEnergy's Impact so far...

- **Completed Installations:** 86 projects successfully completed.
- **Supplier Connections:** 121 customers connected with suppliers to progress their improvements.
- **Home Assessments:** 289 assessments completed to identify suitable energy improvements.
- **Advice Calls:** 424 adviser calls delivered.
- **Initial Engagement:** 922 enquiries received.
- **Community Buildings:** 23 enquiries received, with 5 installations underway.
- **Commercial Buildings:** 2 installations completed.
- **Supplier Marketplace:** 20 suppliers offering a range of energy solutions.

North Yorkshire expansion underway with more expansion to come...



Thank you

Feel free to get in touch:
shaun.gibbons@york.gov.uk

