

Retrofit Right: Save Energy, Live Better, Go Greener.



- 1. Market Drivers
- 2. What do we do?
- 3. Where are we at?



1. Market Drivers

Macro Drivers:

- Net Zero targets
- Minimum EPC regulations
- Rising energy bills

UK Retrofit Market:

- 28 million homes
- 90% use gas or oil for heating
- £350bn+ investment by 2050

Lender Segment:

- 10.5 million homes with a mortgage
- 4.4 million below an EPC C



The problem

The RMI market is set up to sell and install single measures.

Retrofitting is both complex and often requires multiple measures that require sequencing.

Homeowners don't know where to start, where to go for independent advice or who to trust.



Lenders are declining mortgages on homes with spray foam insulation

More than 250,000 properties are affected

3. What do we do?

Borrower needs

We give homeowners

Access to professional retrofit advice.

Knowledge of retrofit costs and benefits.

Trustworthy implementation partner.

Confidence outcomes will deliver benefits.

Borrower retrofit journey

"Designed for Homeowners and Landlords"



RetroPlanner

FREE to consumer





Create digital home*.

Model different preferences.

FREE consultation. Loan approval in principle.

Confirm retrofit pathway.

RetroAssure

Starting from £595





Onsite Survey & Consultation.

Works specified & guotes reviewed.

Loan & contracts agreed.

RetroVerify

FREE to consumer





Installation quality framework.

TrustMark lodgement.

Post inspection evaluation.

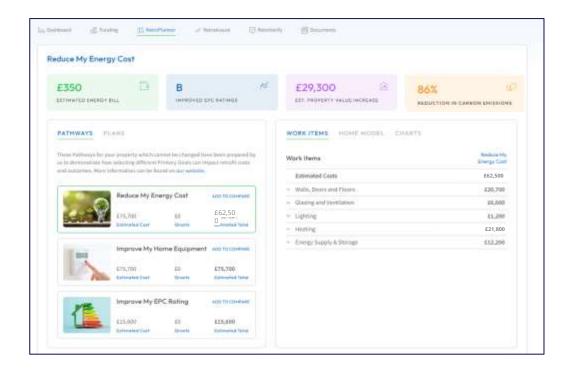
Improve property
value
Improve running
costs
Improve mortgage
rate



* Also available to Lenders, Agents and Brokers as a sales tool

RetroPlanner





Enter property address

Review the property data

Create optimum retrofit plan

Review measures, costs & impact

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Enabling local retrofits

We give councils and lenders

- A ready made local supply chain for financing, assessing and installing private retrofits safely.
- A compliant Framework delivered by us as a licensed
 Trustmark Scheme Provider.
- The visibility of retrofit costs, anticipated EPC ratings and anticipated carbon emissions for every property.

350,000 retrofits required annually

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Green home improvement certification



A scheme for protecting investors

The scheme increases investor returns and assures healthier homes. It provides protection against:

- Incorrect energy efficiency improvement designs
- Inaccurate performance estimates, and
- Poor installation.

Green Home Improvement Certified



Legally binding

framework







Retrofit professionals



Code of conduct & onsite audits



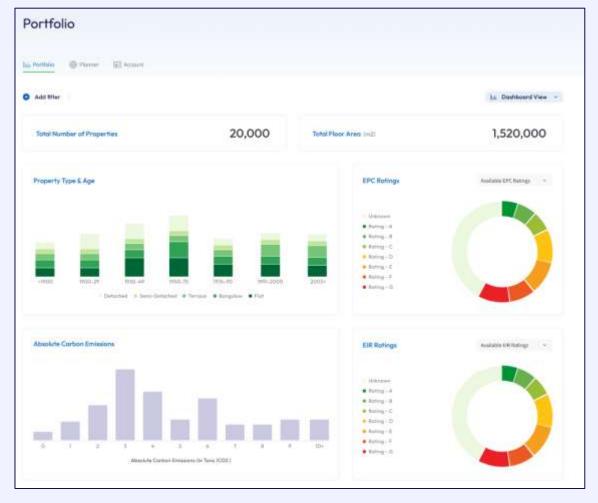
Compliance & EPC certificates



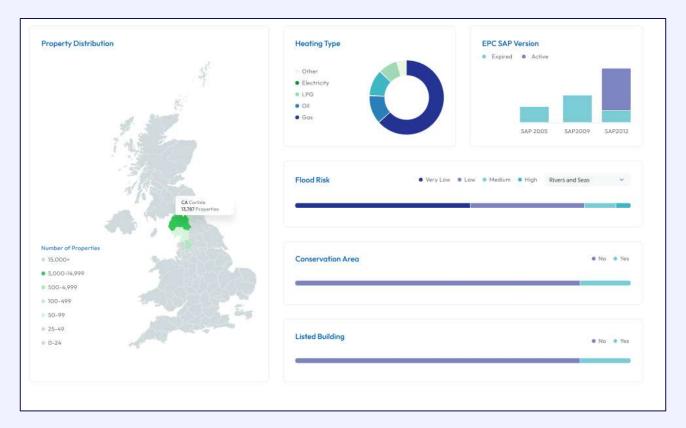


Insurance backed Guarantees

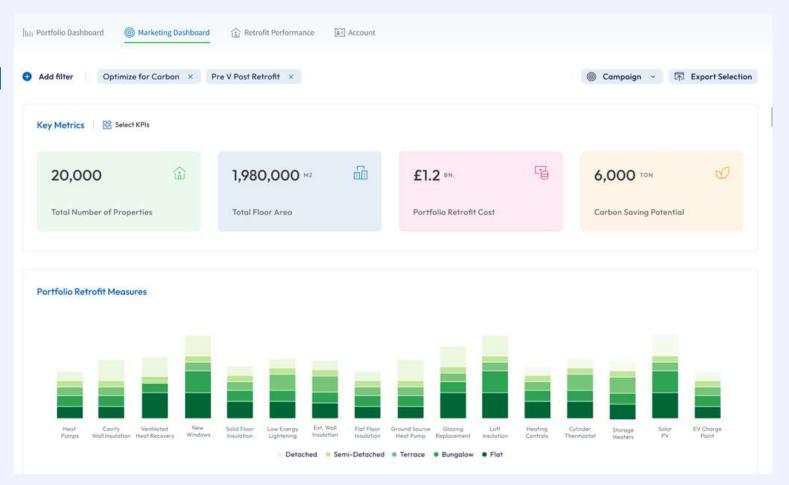
Portfolio Dashboard



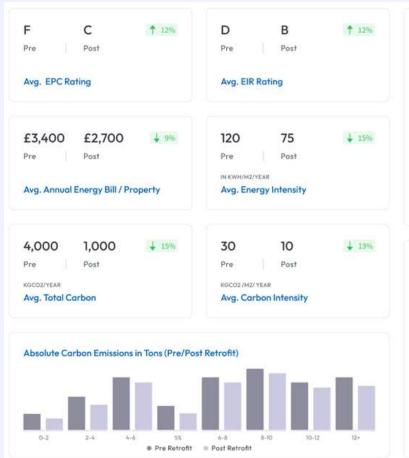
Portfolio Dashboard

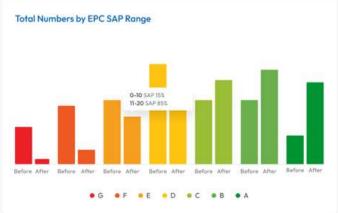


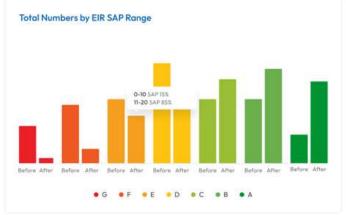
Planner Dashboard



Planner Dashboard



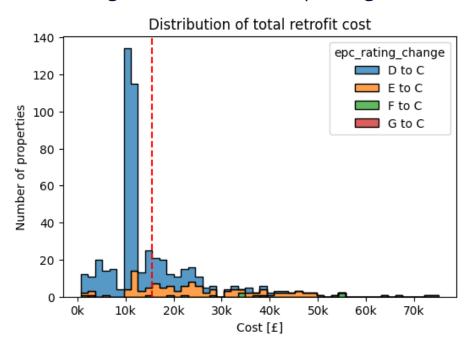




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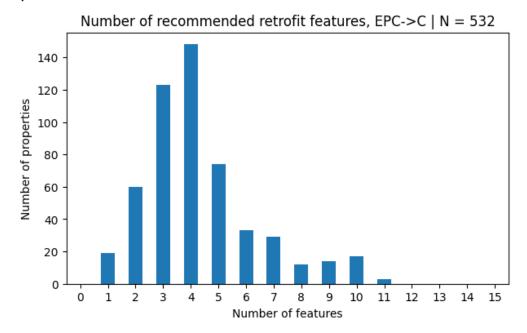
Cost to Retrofit

The modelled average retrofit cost for improving EPC to C is £15,500



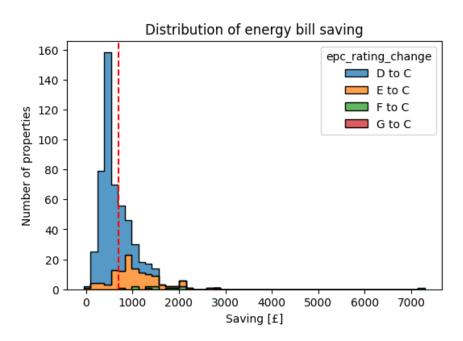
Number of Measures

96% of the properties have more than 1 retrofit feature recommended.



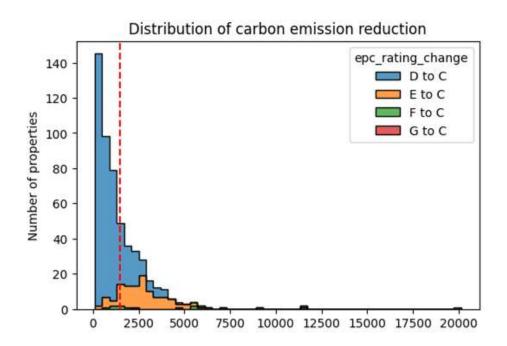
Energy bill saving

The modelled average energy bill saving for improving EPC to C is £700.



Carbon emission reduction

The modelled average reduction in carbon emissions for improving EPC to C is 1.48 tonnes.



4. Where are we at?

Activity

- Approved Retrofit Coordinator on the Green Home Wales scheme
- Appointed to the Greater Manchester Combined Authority's Net Zero Housing Retrofit Framework
- Our Retrogreen service will be promoted by one of the top five surveying firms from this month
- We expect one of the smaller building societies to promote us from September
- We are in discussions with a large lender regarding embedding us into their lending terms for their buy to let product offering

Building our network

- Government
- Local Authorities
- Lenders
- Retrofit Assessors
- Retrofit Contractors
- Retrofit Coordinators

Our values

#1 Create confidence

Consumers need the courage to make big decisions about their homes. Our purpose is to build trust and confidence into every customer relationship.

#2 Listen, understand and make a difference

Every communication is an opportunity to make a difference. Our aim is at all times to provide clear, easy to understand answers our customers value.

#3 Heal our planet

We care about the environment. Our purpose is to make existing homes better places to live and climate friendly.

#4 Right first time

Delivering consistently good outcomes involves relentless attention to detail. Constant improvement is our way of ensuring we eliminate mistakes.

#5 Honesty, transparency & fairness

Sometimes things will go wrong. How we put them right through honesty, transparency & fairness is our way of building an even stronger brand reputation.

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