

# Glasgow City Region

## Home Retrofit Strategy and Action Plan 2025-2028



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## 1. Introduction

- 1.1** To meet our national and local net zero carbon objectives, it will require the retrofitting of Glasgow City Region's (GCR's) homes - installing energy efficiency measures and clean heat systems - at an unprecedented scale and pace.
- 1.2** When the Glasgow City Region local authorities came together in 2021 to commission an analysis of what would be required to deliver a large scale retrofit programme, it was in anticipation of an imminent national effort by the Scottish Government and UK Government to accelerate domestic retrofit through legislative and regulatory changes, and an accessible programme of funding and financial products that would support the homeowners to retrofit their properties.
- 1.3** While funding for retrofit continues to be provided through national funding programmes, and some progress has been made to amend the policy landscape in relation to heat in buildings, the anticipated step change in domestic retrofit activity, driven by national government, has yet to occur. Despite both the UK Government and Scottish Government declaring a 'climate emergency' in 2019, the legislative and regulatory landscape for domestic retrofit remains at an early stage; the challenges faced by property owners are not fully defined, public sector funding is limited, and the funding available to homeowners is not easily accessible nor meets the scale of the challenge.
- 1.4** Reflecting these constraints and an expectation that significant national policy changes will be introduced to facilitate increased retrofit delivery, this strategy offers a short-term approach for the period 2025-2028. This document seeks to build on the existing collaboration between Glasgow City Region's Member Authorities (GCR MAs) and identifies five key focus areas for joint action. These are:
- Maximising the benefit of existing retrofit funding;
  - Maintenance and disrepair;
  - Finance and funding;
  - Improving the Customer Journey, and;
  - Data and Digital Platforms.
- 1.5** The efforts of local government, even when combined through a regional collaboration on the scale of Glasgow City Region, will not alone deliver a domestic retrofit programme at the scale required. A transformational retrofit programme will require to be founded upon and driven by clear national policy objectives, and underpinned by a package of regulatory, financial, and funding measures from national government.



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*This document has  
 been prepared through  
 consultation with  
 Regional partners.*  
 .....

- 1.6** Member Authorities (MA) are committed to tackling fuel poverty and poor housing conditions, a just transition to net zero carbon: improving energy efficiency and supporting the move to clean heat systems. This Strategy raises awareness of the shared challenges in the local delivery of housing retrofit and signals where there needs to be support from and collaboration with national government to meet GCR's ambitions.
- 1.7** This document has been prepared through consultation with Regional partners. It offers practical and deliverable actions that will improve the delivery of domestic retrofit in GCR. The GCR Programme Management Office (PMO) also had a recent positive discussion with representatives of the Scottish Government's Heat in Buildings Future Finance and Delivery teams and there is willingness to work collaboratively with the City Region to progress our ambitions to expand retrofit.
- 1.8** The actions identified in this Strategy will be progressed and monitored through the Glasgow City Region Housing Retrofit Delivery Group (GCR HRDG) and reported through the established process for the Regional Economic Strategy.

## 2. Background

- 2.1** The GCR MAs have been collaborating to promote the uptake and delivery of domestic retrofit solutions to the 886,000 domestic properties in the City Region. In early 2021 they came together to commission consultants to undertake a major piece of research and analysis into the costs and implications of retrofitting at scale<sup>1</sup>. The key conclusions of this work include:
- Investment of £20 billion+ in retrofit interventions would be required to move all homes in GCR towards net zero.
  - Clear political will from the Scottish and UK Governments, shown through policy and funding decisions, is a necessity for delivery.
  - The ability to leverage current programmes, such as Heat in Buildings: Area Based Schemes (ABS) and Home Energy Scotland, to bring in additional investment is essential.
  - Securing the buy-in of the public, homeowners, and landlords is vital.
  - Development of a strong local supply chain and the training and upskilling of the workforce are key dependencies in the delivery of a large-scale retrofit programme.
  - Granular assessments of properties will be required to understand their suitability for retrofit.

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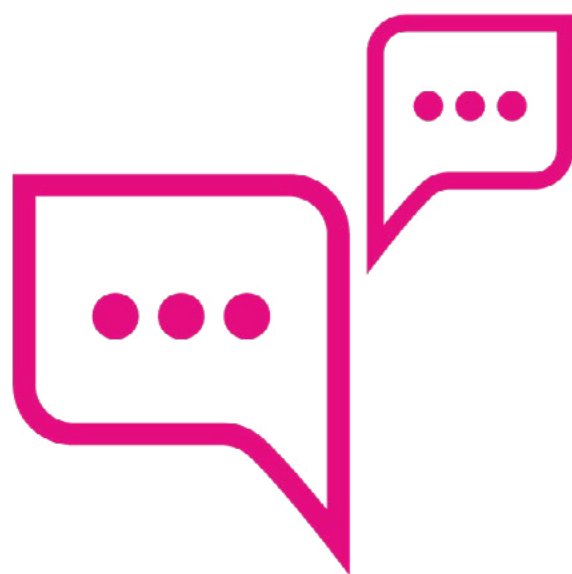


<sup>1</sup> Glasgow City Region, Home Energy Retrofit Feasibility Study, Grant Thornton, September 2021



**2.2** The GCR Housing Retrofit Delivery Group (HRDG) was established in September 2022 comprising all eight MAs, alongside Skills Development Scotland (SDS) and Scottish Enterprise (SE). The HRDG meets regularly to progress key areas of collaboration around retrofit. Recent activities have included:

- Providing written and verbal evidence to the Scottish Government's Green Heat Finance Taskforce (GHFT) in January 2023.
- Supporting Skills Development Scotland (SDS) Heat Decarbonisation Study on the decarbonisation of heating across Scotland as part of their Climate Emergency Skills Action Plan (CESAP), including a focused analysis of Glasgow City Region.
- Supporting the GCR Intelligence Hub 5G Innovation Region: Using Technologies to Better Deliver Local Services project by providing pilot studies for the Smart and Connected Social Places) Net Zero Sensors and Metrics Project.
- Exploring best practice examples of retrofit delivery, nationally and internationally.
- Providing update reports to GCR Chief Executives' Group and GCR Cabinet on Regional retrofit activity.
- Analysing existing regional ABS spend and engaging with Scottish Government to propose opportunities to maximise retrofit investment.



The Housing Retrofit Delivery Group (HRDG) meets regularly to progress key areas of collaboration around retrofit.

## Legislative and Policy Landscape

- 2.3** This section provides an overview of the current legislative and policy landscape for retrofit activity. The Scottish Government has set a national target to achieve net zero by 2045<sup>2</sup>, with many MAs adopting more ambitious local targets. Decarbonising domestic properties is a key element of the route towards net zero.
- 2.4** Since the declaration of a climate emergency in 2019, the pace of change to national policy to both encourage and regulate domestic retrofit has been slow, with no step change in the number of retrofit interventions being delivered. Some of the key policies, which have been introduced already and may be forthcoming, are set out in the following paragraphs.
- 2.5** The [Heat In Buildings Strategy](#) shares the Scottish Government's vision for the future of heat in buildings and how this will contribute towards net zero.
- 2.6** The [Local Heat and Energy Efficiency Strategies \(LHEES\)\(Scotland\) Order 2022](#) places a statutory duty on MAs to prepare a strategy and delivery plan under which will seek to improve the energy efficiency of buildings and reduce heat related carbon emissions. The Scottish Government has commissioned an analysis of existing LHEES, to be published imminently.
- 2.7** The [British Standard PAS 2035 \(2019\) Retrofitting Buildings for Improved Energy Efficiency](#) is included within the Scottish Government's Heat in Buildings: Area Based Scheme (HiBs:ABS) grant funded programmes (where reasonably practical) and for government funded retrofit projects. This standard has been introduced to improve retrofit outcomes and protect against negative unintended consequences. However, GCR MAs have indicated that the standards are proving challenging to achieve in many domestic retrofit settings. Furthermore, consideration of PAS 2035 (2019), [Passivhaus](#), EnerPHit and [Association for Environment Conscious Building \(AECB\)](#) retrofit standards can often be prohibitive in terms of the cost of labour and materials, and disruption to the resident required to achieve them.
- 2.8** The [Heat Networks \(Scotland\) Act 2021](#) has accelerated the development of heat networks by providing for regulation and licensing determining how they will be zoned, built, operated and maintained.
- 2.9** The [New Build Heat Standard](#) introduced in April 2024 prevents new buildings from using 'direct emission heating systems'.
- 2.10** The Scottish Government has recently published a number of consultations, including [Proposals for a Heat in Buildings Bill](#) and [Scottish Housing Net Zero Standard \(SHNZS\)](#) (closed 8 March 2024). As well as the [Energy Performance Certificate Reform consultation](#) (closed 16 October 2023). While MAs and other delivery partners are keen to proceed with retrofit delivery, the consultations have generated uncertainty, with many keen to await the response of the Scottish Government before proceeding with significant retrofit investment in the meantime.

<sup>2</sup> The Climate Change (Scotland) Act 2009, as amended by the Climate Change (Emission Reduction Targets) (Scotland) Act 2019

**2.11** To conclude, there is uncertainty in the current domestic retrofit landscape with the expectation that additional regulation will be introduced by the Scottish Government in the coming years. This Strategy, which pre-dates any response from the Scottish Government on recent consultations, will be updated in response to future changes.

## Scale of Retrofit Required in GCR

**2.12** To understand the requirements and challenges of establishing and delivering a large scale retrofit programme across GCR's eight MAs and 1.84 million residents, a detailed feasibility study was prepared<sup>3</sup> by consultants in 2021.

**2.13** The Scottish Government's Heat in Buildings Strategy proposes Energy Performance Certificate (EPC) C as the minimum energy efficiency standard for domestic properties. The GCR study identified a total of 428,000 properties currently below the minimum EPC C standard – nearly half of the total 886,000 domestic properties in GCR.

**2.14** The analysis indicated that to deliver a retrofit programme that would lift the 428,000 domestic properties up to the minimum standard of EPC C was projected to require investment of £10.7 billion. The scale of the required investment reflected the varied range of housing archetypes including those 'difficult to retrofit' properties (such as pre-1919 tenements and non-standard housing). The investment required to achieve a much more comprehensive whole house retrofit, bringing properties not just to the minimum standard but closer to net zero, would cost over £20 billion. This is summarised in Table 1 below.

	Option 1: Whole house approach to EPC C	Option 2: Whole house retrofit to achieve net zero requirements
Requirement	Insulation measures and low carbon heating in 428,000 properties with EPC level below C	Insulation measures and low carbon (clean) heating in 886,156 properties.
Average cost per property	£25K	£40K
Length of programme	15 years	15 years
Likely outcome	100% of homes to EPC C and above	100% of homes to net zero or close to net zero requirements
Total funding required	£10.7bn	£20bn+

**Table 1** – Projected costs of retrofit, Glasgow City Region, Home Energy Retrofit Feasibility study, Grant Thornton, September 2021

**2.15** Recent consultation with MAs has found that since 2021, the landscape has further changed with costs for retrofit delivery rising by approximately 20%. In addition, EPC C has the potential to become a redundant target, with recent mention of a Minimum Energy Efficiency Standard for private sector homes (proposed in the Heat in Buildings Bill consultation) and heat demand emerging as a criteria for social housing, detailed in the Social Housing Net Zero Standard (SHNZS) consultation.

**2.16** MAs have an expectation that virtually all homes currently heated by fossil fuels will require to transfer to a clean heating system, in addition to carrying out fabric energy efficiency measures on at least half of the current housing.

## Skills

**2.17** The delivery of a large scale retrofit programme offers significant benefits to the economy and local businesses. To take advantage of this opportunity ensuring that a skilled labour force is available is vital.

**2.18** Planning for skills delivery is out with the scope of this Strategy, however it has been identified as a key action within the updated Regional Economic Strategy Action Plan (August 2024) and is being led through the work of the Glasgow City Region, Regional Skills Devolution Group. Early work has been undertaken to map and analyse the existing capacity of GCR's colleges to support an increase in the upskilling to meet the requirements of retrofit related occupations.

**2.19** SDS has developed the [Climate Emergency Skills Action Plan \(CESAP\)](#) with work ongoing to understand the retrofit skills gap through their Heat Decarbonisation Study, which will include a focus on Glasgow City Region.



The delivery of a large scale retrofit programme offers significant benefits to the economy and local businesses.

## Local Delivery

- 2.20** Individual MAs are the main facilitators of the delivery of retrofit activity, principally financed through the HiBs:ABS (Heat in Buildings:Area Based Schemes) funding, complemented in some cases by Local Authority Capital Grants programmes. One recent example is provided on the page across.
- 2.21** Each MA is supporting the delivery of retrofit under different circumstances – some no longer directly retain council housing, and there are challenges related to a diverse range of housing archetypes, tenures, and different housing conditions. Despite these differences common challenges have been identified, including the need for a clear definition of what interventions count as retrofit, the need to address maintenance and disrepair ahead of any subsequent retrofit action, and the need for flexibility around existing funding sources to adapt to local circumstances.
- 2.22** There are many areas of common ambition among the GCR MAs: a desire to better understand and utilise renewable energy sources, raising public awareness and demystifying retrofit, the need for MAs to prioritise interventions to make best use of limited resources, making better use of data, modelling, and smart technologies to understand the costs and benefits of retrofit.

## CASE STUDY

### Glasgow City Council



Mrs. Bell recently participated in the Council's ABS programme and prior to participating was seeking to improve the energy efficiency and comfort of her home. Mrs. Bell, who lives in the Kempsthorne neighbourhood, advised that she received adequate information about the installation of external wall insulation from both the Council and the contractor. This information allowed her to make an informed decision to participate in the programme and she felt assured about the work being undertaken in her home.

Mrs. Bell expressed satisfaction with the results of the work undertaken and advised "I'm loving the look of it. It's a nice finish." She has also reduced the use of her heating in her home. Additionally, Mrs Bell mentioned her plans to further enhance the energy performance of her home and advised that she is "now investigating the potential to install new windows so hopefully that will help even more."

Mrs. Bell reflected positively on her experience and stated "it was a great programme." We asked Mrs Bell if she ever thought about receiving energy efficiency works before. She admitted that she had never considered such work before and was initially unaware of how affordable it could be. Her perspective on the value of the ABS programme was clear when Mrs Bell added, "definitely, it's an absolute steal." This indicates her satisfaction with both the process and the funding provided to owners through the programme.

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*I have hardly had my heating on. I pay for mine every month and I have not had a big bill since the work has been done.*

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### 3. Focus area – Maximising the benefit of existing retrofit funding

3.1 GCR MAs receive significant funding to deliver retrofit activity through the Scottish Government’s Heat in Buildings: Area Based Schemes (ABS). ABS has been the foundation of retrofit investment in GCR domestic properties, through the individual allocations to local authorities during the decade from 2013/14 to 2023/24. It is the principal source of funding for retrofit, with £433 million allocated nationally since 2013, and over £178 million allocated to the GCR MAs in the same period. A breakdown of the last five years of ABS funding provided to GCR MAs is provided in Table 2 below.

Financial Year	Glasgow City Region ABS Allocation (total £)
2018/2019	£14,117,862
2019/2020	£13,613,368
2020/2021	£15,214,480
2021/2022	£18,293,951
2022/2023	£19,059,266
2023/2024	Figures not yet publicly available

Table 2 – ABS funding provided to Glasgow City Region (2019-2023)

3.2 ABS is used to design and develop programmes which deliver energy efficiency measures (mainly external wall insulation) targeted in areas with high levels of fuel poverty. This funding can be blended with owner contributions and funding from Registered Social Landlords (RSLs) who can implement energy efficiency measures in mixed tenure blocks, thus achieving enhanced local retrofit delivery whilst providing cost efficiencies.

- 3.3 The MAs have identified some changes to the delivery of the ABS programme that would help to maximise the use of the investment and contribute more significantly towards Scottish Government’s targets, as well as delivering better outcomes for residents. The challenges faced by MAs in relation to ABS delivery include:
- **Multi-year funding allocation:** The one-year allocation of funding presents pinch points in local authority internal delivery processes, especially in relation to procurement. This could be alleviated by multi-year funding allocations that more easily allow MAs to put in place longer term investment programmes.
  - **Owner Contributions:** ABS is focused on households in fuel poverty. However, owners’ contributions can range from £640-£4,500, which is still a significant contribution and a barrier to delivery.
  - **Mixed tenure/ flexibility of eligibility criteria:** MAs often have a large number of private landlords. The challenge of mixed tenure housing is an inability or unwillingness of homeowners and landlords to participate. One homeowner refusing to participate can prevent work progressing for full housing blocks.
  - **Timescales for issuing of grant offer letters:** In 2024 award letters were not received by MAs until Autumn. MAs may be unable to proceed until the letter has been received, further constraining the timescale to deliver retrofit activity before the end of the financial year.
- 3.4 Reflecting these challenges, GCR MAs have identified actions to maximise use of existing ABS funding:
- 3.5 **Action 1 - Engage with the Scottish Government to explore ABS grant funding opportunities, highlight the impact of challenges surrounding ABS spend, explore more flexible approaches and seek to secure multi-year funding allocations for grant funding that enables MAs to establish longer term local retrofit delivery plans.**
- 3.6 **Action 2 - MAs will work with the GCR PMO to undertake a detailed analysis of local ABS delivery, to identify bottlenecks, understand best practice and share lessons learned, especially in relation to procurement approaches that will improve the pace of local delivery.**

## 4. Focus area – Maintenance and Disrepair

- 4.1** Retrofit activity improves the energy efficiency of a building, making it easier to heat and retain that heat for longer. It can include replacing fossil fuel heat sources with clean heat sources, improving insulation (internal or external), and replacing windows and doors. These interventions seek to reduce the demand for heating, energy bills, and carbon emissions. However, MAs suggest it is common to find domestic properties in states of disrepair that would reduce the impact of or make ineffective any retrofit interventions. The most common types of disrepair relates to the condition of roofs and stonework, windows and gutters. When faced with a property in a state of disrepair, progressing retrofit interventions is not cost efficient. Disrepair is an increasingly significant barrier to delivering retrofit and energy efficiency measures.
- 4.2** Instances of disrepair are increasingly evident to MA officers involved in the delivery of retrofit and are prevalent in traditional pre-1919 tenements due to the multiple ownership and older age of the properties. Private homeowners have the responsibility to maintain their properties and, in a cost-of-living crisis it is expected that disrepair will become increasingly prevalent as households have less disposable income to spend on repairs.
- 4.3** The [Scottish Parliamentary Working Group on Tenement Maintenance](#) recent report recognised this challenge “*many tenement flats are in a state of critical disrepair, particularly those built before 1919*”. However, whilst the tenements working group’s report recognises this, direct action to encourage maintenance and repair has not yet been taken. A discussion paper was produced by the Scottish Law Association in 2024 seeking views on the creation of compulsory Owners’ Associations, which, while welcome, is only part of the action urgently required.
- 4.4** MAs believe there is a wider systemic issue in that homeowners, particularly of flats, are often only ‘passing through’, meaning that no individual wants to take responsibility for the life of the building by addressing long term retrofit issues. For this reason, Regional MAs believe that property linked finance models are worthy of further exploration (refer para 5.7).
- 4.5** The following action is proposed in relation to maintenance and disrepair:
- 4.6** **Action 3. The GCR MAs will engage with the Scottish Government to campaign for additional funding or the flexibility to use existing funding sources, managed by local authorities on a programme wide basis, to be used to support the undertaking of repairs that will enable subsequent retrofit interventions.**

## 5. Focus area – Finance and funding

- 5.1** Finance and funding for retrofit activity are central to enabling transformational action. Both grants and loans are currently available, including:
- **Heat in Buildings: Area Based Scheme Funding** - Scottish Government funding for MAs to deliver area-based schemes, delivering energy efficiency measures in fuel poor homes.
  - **Warmer Homes Scotland Funding** - Eligible customers referred to [Warmworks](#) who visit to assess the property for eligibility and identify energy efficiency measures required.
  - **Home Energy Scotland (HES)** - Funded by Scottish Government and managed by Energy Savings Trust. HES provides advice and a funding finder to identify support. This signposts to the [Grant and Loan](#) scheme which can provide finance and funding for homeowners to support a transition to clean heat. It is noted that grants and loans for solar PV and energy storage systems including electric and heat batteries ceased on 6 June 2024.
  - **Energy Company Obligation (ECO) funding** - For homeowners in receipt of selected benefits. A retrofit assessment will be undertaken to identify which energy efficiency upgrades are required. In addition, RSL’s can access ECO funding should their properties meet the required criteria.
  - **Great British Insulation Scheme** - Enables access to free or discounted insulation (including cavity wall, solid wall, or loft insulation) for eligible properties. You must own your own home or have permission from your landlord – this includes properties owned by a social housing provider or management company. The scheme delivers one insulation measure per home, and upgrades are decided through a retrofit assessment. In some cases, secondary measures, such as room thermostats or boiler programmers, are available for households in the low-income group.
  - **Social Housing Net Zero Fund** - Designed to help social housing landlords install zero direct emission (clean) heating systems and energy efficiency measures. Applications will only be considered if they meet mandatory criteria. The competitive nature of this fund can present a challenge.
  - **Scotland’s Heat Network Fund** - Offering capital grants to businesses and organisations in the public, private and third sectors to develop heat network projects. Applicants must contribute to Scotland’s net zero direct emissions heat targets, demonstrate economic and social benefits and meet the legal definition of a [district heat network or communal heat network](#).



- 5.2 MAs have indicated that accessing finance and funding can be difficult, lengthy, and protracted. Challenges include the competitive nature of funds, complex eligibility criteria, lack of flexibility to approve funding for locally identified needs, and the use of the Standard Assessment Procedure (SAP) or EPC for compliance purposes, which are widely recognised to inaccurately measure building energy performance and are inappropriate as building decarbonisation tools. Homeowners are often prevented from accessing the support available, through lack of understanding or time delays.
- 5.3 In addition, financial support currently provided by Home Energy Scotland (HES) requires to be paid upfront, and retrospectively claimed from HES. This is a significant barrier for those who do not have the funds available to pay in the first instance. This process is hindering individual action and results in much needed grant funds being underspent.
- 5.4 The cost of retrofit works is significant and homeowners ineligible for any subsidy, are often unable or unwilling to proceed. This sub-set of homeowners is commonly termed 'Able to Pay' or 'Self-Funded'. This group can comfortably afford heating bills and are not incentivised to retrofit their properties and therefore no reduction in heating related carbon emissions is achieved in these properties.
- 5.5 Financing domestic retrofit has been the focus of the Scottish Government's Green Heat Finance Taskforce (GHFT), established in January 2022. The GCR PMO gave evidence to a Taskforce during its early deliberations in January 2023.
- 5.6 To date the GHFT has produced the [Green Heat Finance Taskforce Report Part 1<sup>4</sup>](#) which outlines finance options ranging from private sector investment to green mortgages. However, the report recommendations indicate significant amounts of work will require to be undertaken before financial products that homeowners can access will be accessible and widely available. The nine recommendations in the report are due to be actioned and completed by 2024 and 2025, with the GHFT Part 2 report, due for publication imminently.
- 5.7 The Part 1 Report provides a specific recommendation relating to property linked finance (PLF). PLF could support homeowners to fund up to 100% of the upfront costs of energy efficiency improvements, with finance linked to the property rather than the owner. The principle is that the homeowner benefiting from the energy efficiency measures over the life of the property is responsible for a share of the PLF payments rather than the cost of improvements being borne by one owner at a particular point in time. The equitable nature of PLF suggests it could be an important tool to overcome many of the barriers preventing the communal repair and retrofit of pre-1919 tenements. Regional MAs wish to better understand and trial this approach across Glasgow City Region.
- 5.8 The GHFT Part 1 Report also recommends that the "Scottish Government should review and publish, by the end of 2024, the potential of incentivising domestic property owners to increase levels of retrofit works through fiscal and taxation policy". This piece of work will potentially be key to increasing retrofit activity amongst homeowners.

4 Green Heat Finance Taskforce: Report Part 1, November 2023

- 5.9 The GCR MAs present the following action to develop the funding and finance options for retrofit activity:
- 5.10 **Action 4. The GCR MAs will engage with the Scottish Government to campaign for a comprehensive package of support (funding and finance) which delivers on the recommendations of the Green Heat Finance Taskforce report be brought forward, with a focus on piloting of property linked financing, grants and loans for homeowners, and incentives through fiscal and taxation policy.**

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## 6. Focus area – Improving the Customer Journey

- 6.1 There is a need to improve public understanding of retrofit and how it can improve the energy efficiency of our homes. This will require an increase in public engagement and an improvement in the delivery of advice and ability to engage support to undertake retrofit activity. To make retrofit more attractive, the customer journey needs to be simplified.
- 6.2 Whilst the current offering provided via the [Home Energy Scotland](#) hub is welcomed, there are known challenges within this approach. The standard process requires the homeowner to complete a funding application, front fund and deliver the retrofit installation or activity and then re-claim grant monies after the production of EPC certification, demonstrating that activity is compliant. This process can present homeowners with a series of challenges ranging from having the financial capacity to front load the cost of retrofit, through to having the knowledge and understanding to pursue contractors and compliance documentation.
- 6.3 It is noted that in exceptional circumstances homeowners installing low and zero emissions heating systems (e.g. heat pumps) can apply for 60% upfront funding from HES, however this is highly dependent on individual circumstances.
- 6.4 A number of organisations have sought to bring together retrofit support into a series of 'hubs'. Some of the approaches are discussed below.
- 6.5 [Heatsource](#) is a collaborative knowledge hub funded by Scotland's enterprise agencies, including SE. This explores opportunities in clean heat, bringing together knowledge and resources to ready the sector for net zero. This online hub provides news, events, awareness of funding opportunities, and case studies.
- 6.6 The GHFT report Part 1 identifies the need to consider the establishment of a customer focussed retrofit hub, stating that *"The Taskforce is therefore strongly of the view that simplifying customer journeys, including making them easy to access trusted advice on energy efficiency and ZDEH investment, is an essential prerequisite to stimulating the demand required to meet targets"*.
- 6.7 GCR MAs are aware of best practice examples of homeowners being supported through a 'one-stop-shop' taking them through finance and funding options, supporting them to access support available and streamlining the process.
- 6.8 This includes Ireland's Sustainable Energy Authority of Ireland (SEAI) Model, detailed below on page 20. The GCR MAs note that the SEAI model is funded by £8 billion produced from Ireland's carbon tax. As Scotland does not have this tax the landscape is not directly comparable, nor the ability to offer capital grant funding to owners on the same scale as SEAI.

- 6.9 In addition, there are some local examples of organisations (such as [Loco Home Retrofit](#) and [Under One Roof](#)) who have the ability and aspiration to provide a one-stop shop facility, by acting as an intermediary helping households, tradespeople and professionals to navigate the retrofit journey.
- 6.10 In addition to the above, GCR MAs note that new Climate Action Hubs aim to deliver local action around climate matters. There are two hubs in Glasgow City Region, in North Lanarkshire and South Lanarkshire (Lanarkshire Climate Action Hub) and Glasgow (Glasgow Climate Action Hub). It is understood that up to £5.5 million funding will be provided by Scottish Government for 20 hubs across 2024-25 to build awareness of the climate emergency and action that local groups can take. The potential for these groups to support retrofit related activity has still to be explored.
- 6.11 The GCR MAs have identified the following action:
- 6.12 **Action 5. GCR MAs call on the Scottish Government to support the development of a one-stop-shop for homeowners to support them along the retrofit pathway from assessment and whole building retrofit plan production, to provide accessible funding at the right time, and successfully carrying out energy efficiency and clean heating improvements.**

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# CASE STUDY

## The Sustainable Energy Authority of Ireland (SEAI) Model



Ireland's SEAI programme seeks to retrofit 500,000 homes by 2030 and presents a wraparound service for citizens to improve the energy efficiency of their home with a range of offerings. This presents a one-stop-shop for citizens, providing information as well as support to apply for the finance available. Grants are available for property improvements including insulation, heating controls, solar electricity, and heat pumps. The website links citizens to SEAI approved technical advisors who will advise on the following options:

- i. Better Energy Homes, providing individual energy upgrade grants. Part fund homeowners and landlords to manage their upgrade works, with the grant being provided once works are satisfactorily complete.
- ii. The National Home Energy Upgrade Scheme, offering a 'one stop shop'. Providing grants to part-fund works through an SEAI registered company who will manage and deliver retrofit works. This option offers a wider range of grants than homeowners and landlords could access alone, and grant is deducted from the cost of works upfront.
- iii. The Warmer Homes Scheme, a fully funded energy upgrade for qualifying homeowners (those in receipt of qualifying benefits).
- iv. The CU Greener Homes Scheme, a partnership between energy provider (Energia) and credit unions. SEAI grants can be accessed and Energia will provide additional financial support for those who undertake eligible works with credit unions offering low interest home improvement loans to undertake retrofit activity.

.....  
*Grants are available for property improvements including insulation, heating controls, solar electricity, and heat pumps.*  
 .....

## 7. Focus area - Data and Digital Platforms

- 7.1 Accurate data is vital to the development and delivery of a large scale retrofit programme. The GCR MAs are keen to explore opportunities to share data in relation to housing conditions, energy efficiency and heating sources to support better decision making for retrofit investments.
- 7.2 Currently, Scottish Government datasets such as [Home Analytics](#) are available to delivery agencies (local authorities and registered social landlords, but not publicly available therefore preventing sharing of information or interrogation of data for the purposes of collaborative retrofit action).
- 7.3 GCR MAs believe that greater transparency of data would positively impact on the design and delivery of retrofit schemes. Collating and sharing data would also improve understanding of the benefits of retrofit and could allow agencies to collaborate in smarter ways.
- 7.4 The Scottish Government indicated through the recommendations of the GHFT the intention to co-ordinate and improve retrofit data at a national level "*Scottish Government should map, by mid-2024, the current availability of physical and investment-related data pertinent to heat in buildings – identify gaps and establish a framework promoting open data sharing to address these*". This national approach would be welcomed by the MAs and should be undertaken prior to GCR MAs considering further opportunities.
- 7.5 GCR MAs have also become increasingly aware of several enabling digital platforms that have become available in recent years. These platforms facilitate smart planning of retrofit interventions; providing the opportunity for cost efficiencies and supporting homeowners to create retrofit plans and share repairs or retrofit activity.
- 7.6 To fundamentally support retrofit at scale, including planning and implementing retrofit activity and monitoring of impacts. MAs are keen to explore the potential application and benefits of these enabling digital platforms and how they could help design retrofit schemes with multiple outcomes including capturing carbon reduction.
- 7.7 The following actions have been identified by the GCR MAs:
- 7.8 **Action 6. GCR MAs call on the Scottish Government to complete and share the mapping and gap analysis for retrofit data as included in the Green Heat Finance Taskforce Report, Part 1.**
- 7.9 **Action 7. GCR MAs will explore the potential of using enabling digital platforms to help design retrofit schemes in the City Region.**



## 8. Summary of Actions

Action Number	Action	Key Agencies
Focus Area: Maximising the benefit of existing retrofit funding		
Action 1	Engage with the Scottish Government to explore ABS grant funding opportunities, highlight the impact of challenges surrounding ABS spend, explore more flexible approaches and seek to secure multi-year funding allocations for grant funding that enables MAs to establish longer term local retrofit delivery plans.	Glasgow City Region MAs to engage with SG
Action 2	MAs will work with the GCR PMO to undertake a detailed analysis of local ABS delivery, to identify bottlenecks, understand best practice and share lessons learned, especially in relation to procurement approaches that will improve the pace of local delivery.	Glasgow City Region MAs
Focus Area: Maintenance and Disrepair		
Action 3	The GCR MAs will engage with the Scottish Government to campaign for additional funding or the flexibility to use existing funding sources, managed by local authorities on a programme wide basis, to be used to support the undertaking of repairs that will enable subsequent retrofit interventions.	Glasgow City Region MAs to engage with SG
Focus Area: Finance and Funding		
Action 4	The GCR MAs will engage with the Scottish Government to campaign for a comprehensive package of support (funding and finance) which delivers on the recommendations of the Green Heat Finance Taskforce report be brought forward, with a focus on piloting of property linked financing, grants and loans for homeowners, and incentives through fiscal and taxation policy.	Glasgow City Region MAs to engage with SG

Action Number	Action	Key Agencies
Focus Area: Improving the Customer Journey		
Action 5	GCR MAs call on the Scottish Government to support the development of a one-stop-shop for homeowners to support them along the retrofit pathway from assessment and whole building retrofit plan production, to provide accessible funding at the right time, and successfully carrying out energy efficiency and clean heating improvements.	Glasgow City Region MAs to engage with SG
Focus Area: Data and Digital Platforms		
Action 6	GCR MAs call on the Scottish Government to complete and share the mapping and gap analysis for retrofit data as included in the Green Heat Finance Taskforce Report, Part 1.	Glasgow City Region MAs to engage with SG
Action 7	GCR MAs will explore the potential of using enabling digital platforms to help design retrofit schemes in the City Region.	Glasgow City Region MAs to engage with SG and key national retrofit organisations (i.e. BE-ST).

