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SUSTAINABLE HOUSING  
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## Your Home Better

Qualitative customer research

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November 2023

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# 1. This study

Greater Manchester Combined Authority (GMCA) wished to gain insights into issues that might be affecting uptake of their Your Home Better (YHB) programme of support for householders interested in making energy efficiency improvements to their homes.

YHB was launched in March 2022, the result of a consortium tender in GMCA for a limited amount of set up costs. Its remit continues to be to provide a retrofit delivery service for householders willing to pay for the works to their homes. This service ranges from carrying out initial surveys according to customer preference and providing support to the customer on their choices of measures through to seeking quotes for works and offering a retrofit co-ordinator and technical support service alongside any works the householder might commission from those contractors. The programme website promotes retrofit through the four Cs: Cost, Cold, Comfort, and Carbon. These relate to financial savings, avoiding cold homes and the associated health implications, achieving more comfortable and stable indoor temperatures, and reducing carbon emissions.

The research comprised two stages: an online survey followed by a set of qualitative interviews with a subset of survey respondents. The online survey was emailed to a

list of people who had in some way expressed an interest in receiving support or information from Your Home Better, whether via the website or telephone support line.

The online survey was launched on 16<sup>th</sup> June 2023 with a response deadline of 2<sup>nd</sup> July. Invitations to the survey were sent to 342 people. In order to incentivise participation, respondents were offered the opportunity to be entered into a prize draw to win £50. 46 people responded to the survey and 29 of these were willing to take part in a follow-up interview. All of these were invited to an interview and 11 interviews were subsequently completed. Table 1 gives the dates on which the interviews were conducted.

The interviews were conducted as semi-structured conversations based around a topic guide. They included questions on motivations for retrofit, reasons for interest in Your Home Better, their retrofit experiences to date, their plans for the future, and the factors that might deter them from retrofitting their home. We were interested in understanding the decision-making processes that householders follow and understanding the relationship between different categories of barrier, whether financial, social, or practical. This report draws on the interviews to provide an overview of the range of perspectives and experiences.

Interview	Date	Location
1	18th July 2023	Online
2	20th July 2023	Online
3	25th July 2023	In home
4	26th July 2023	Online
5	27th July 2023	At their place of work
6	17th August 2023	At their place of work
7	20th August 2023	In home
8	21st August 2023	In home
9	24th August 2023	In home
10	14th September 2023	Online
11	15th September 2023	Online

**Table 1 – Dates and locations of interviews**

## 2. Observations from qualitative interviews

The following observations relate to the interviews and qualitative comments provided as part of the online survey.

### 2.1 Motivation: why were interviewees interested in retrofit and YHB?

Participants approached YHB at **different stages in their retrofit journeys**. Some had not carried out any retrofit whereas some had already begun making improvements related to energy efficiency or were doing other works on their homes and saw an opportunity to combine these with retrofit. Their plans for retrofit can also be understood as a broader process of improvement and maintenance of the home, and for some this meant that energy-efficiency was being considered alongside other upgrades, repairs, and extensions. The examples below describe different 'starting points' for engagement with YHB.

- One interviewee had done various retrofit work to improve energy efficiency and could see scope for more.
- Another had started doing some DIY work and there were further improvements they wanted to make but they no longer wanted to carry out the works themselves and were looking for support in accessing contractors.
- One had moved in relatively recently and was decorating the property and thinking about options to combine this with energy efficiency measures.
- A participant had already completed a substantial retrofit covering much of the house and there were some additional elements that needed addressing that had not been targeted in the major works and he sought advice and support on tackling these.
- In one case, elements of the home were damaged or in need of replacement, and they saw the opportunity to improve energy efficiency at the same time.
- In another, there was an ongoing issue with condensation and they wanted to look into whether some level of retrofit would aid with this.

Interviewees gave a range of **reasons for being interested in energy efficiency**, and these broadly fitted into concerns about rising energy bills, addressing carbon footprint and taking the opportunity to make the indoor environment more comfortable. One mentioned,

for example, that they had started working from home during Covid-19 lockdowns and had realised that the attic is cold. They had looked into the condition of the space and found that the walls were in very poor condition. This had prompted them to look into options for improving the level of insulation.

Participants **made contact with YHB for a number of reasons**. In some cases, they had no intention to commence retrofit works straight away, rather they wanted to look at the options available, see what support they could access, and better understand the costs and implications. Many mentioned seeing the adverts on billboards and trams around Greater Manchester. Some had a general interest in finding out about the programme and one interviewee, who worked as an advisor, wanted to learn more about the scheme so that they could refer people to it.

The following examples illustrate the range of reasons participants had for engaging with YHB:

- They were attracted to YHB because it was led by the public sector and this gave them some confidence that they could rely on it. One participant commented, for example, that they had found it difficult to get clear, unbiased information from commercial operators.
- They wanted a service that could coordinate and project manage retrofit. This was related to the constraints on the householders' own time and capacity as well as the additional value of having an expert oversee the process. This latter point related to getting the best out of the whole retrofit and to avoiding unintended consequences – cold bridging was given as an example. One participant had already paid for several contractors to come to their home to do surveys and they therefore found the offer from YHB of a coordinated approach attractive. Another referred to the challenges that had been experienced when liaising with different contractors for different parts of the works, preferring the 'joined up' approach offered by YHB.
- They sought guidance on specific aspects of retrofit, often of a technical nature. Examples include deciding whether internal or external cladding would be more effective, understanding solar PV and batteries, and exploring how to have a community-scale energy system in which electricity generated through solar PV could be shared amongst a number of homes.
- They were interested in information about, and access to, trusted suppliers. Several interviewees provided examples of previous experiences with contractors

(discussed below) that made them hesitant about trying to arrange further works.

- They were interested in exploring opportunities for a grant or a loan in some form.
- They were interested in a form of overarching guarantee that would protect them from defects and unintended consequences. They mentioned, for example, that the companies carrying out installations might be gone in a few years, but a local authority could provide guarantees for longer periods, for example 25 years.
- For some, their engagement with YHB was more speculative. Some had no particular plans but had a general interest in retrofit. In one example, a householder already had plans for retrofit through a coordinator and had learned a lot through other sources – they mentioned Carbon Coop – and they approached YHB to find out about potential funding and also wanted to get information and advice relating to some technical questions they had.

## 2.2 Making decisions on retrofit

Finance was not the only factor in decision-making around home retrofit, but it was a major component.

For some the **amount of money** involved in retrofit was too high and they would not be comfortable spending this. However competitive the loan, they would not feel comfortable spending this amount of money, especially if it involved going into debt. One interviewee explained, for example, that if there were smaller jobs that could be done (£2-5k) then they would just go ahead and spend the money, but they would not be comfortable taking out a loan for larger sums. In the general population, however, we would not expect all householders to be able or willing to self-fund this amount.

Relatedly, there was some concern about spending more on the house than it is worth, which was the case for one interviewee who was exploring the potential for having a Passive House level retrofit. They planned to remain in the house for their retirement but recognised that they could not predict the future and therefore felt it could be a risk if they ever needed to sell up.

One of the metrics that was communicated to householders was the **payback period**. This is the period over which they can expect to recoup their investment from savings in energy bills. Participants thought about the payback period (although not necessarily using those words) but implied that this was not a simple decision. To many, a 2-year payback period could be regarded as a 'quick win'. When considering longer payback periods, this led them to take into account complexities relating to the level of financial commitment they were prepared to make and how this potential investment related to their future plans, i.e. the number of years they intended to stay in the house.

In one example, a householder had been told by YHB (in their report) that the expected payback period for solar PV and battery was 28 years. This was longer than

they expected, and longer than the figures shared with them by friends who had also looked into it. This, they felt, made solar PV seem 'suboptimal' and led them to question their plans. In terms of their attitude to the payback period, this reaction reflects not so much a calculative approach. Rather, they are expressing a more of a general sense of what seems appropriate to spend on the house in the context of other costs and what their acquaintances knew were spending.

Not all participants considered the payback period and were not necessarily expecting to save enough to recoup costs. Some were prepared to spend money on their house because they were concerned about climate change. In one example, they hoped that they would make the money back but they did not consider this a primary goal. Another had bought a more expensive boiler that was more efficient and commented that they had not compared the cost with the level of savings; they had considered it the right thing to do.

Another consideration that relates to payback is the difficulty of estimating it accurately. This relates to the changing energy prices at the time of the research as well as to the behaviour of householders. One interviewee commented, for example, that they did not expect to be able to save as much as was indicated in the report because they were already being very careful to be energy efficient in the home.

Payback, in a more general sense, might not need to be about the precise level of savings; it can be a sense of investing in a more stable future. In one example, one of the major drivers for them to do a whole house retrofit was being able to 'future proof' themselves against future bill rises. Under this approach, they sought stability of prices over their retirement but did not necessarily expect to recoup costs. They were buying peace of mind, rather than expecting a specific level of savings.

One consideration relating to payback period – and in fact it could be argued that presenting retrofit options in terms of payback period prompts these thoughts – is the **length of time people are planning to spend in their home**. Willingness to spend money on the home is related to their plans for the future. If they are not sure if they will still be in the home in, say, 10 or 20 years, then this makes taking a long-term loan or paying for measures with a long payback period unattractive. This was clearly a factor in decision-making for the interviewees. One participant said that they would be comfortable with a 10-year payback period as they were confident they would be in the house that long. Conversely, others directly mentioned plans to move or referred to the likeliness of downsizing in the future, giving these as reasons to be cautious about entering into works with a long payback period. Even one couple who had moved into their home for retirement commented that they could not be completely sure what the future would bring. This uncertainty about medium- and long-term residence appears to be a significant barrier to investments over these time scales, particularly

those investments over a few thousand pounds since it could mean that householders would not get to enjoy the savings of the measures for which they had paid.

Relatedly, if unsure they are staying in the house or if they think there is a chance that they will move in the short or medium term, it may make more sense for them to think about, in principle, **investment in the next house**. One participant commented that the (approximate) sum of £45k for their retrofit works, given as an estimate in the YHB report, could be put towards buying a house that was already energy efficient. They also commented that they could avoid the disruption of going through a retrofit process by doing this.

There were mixed views and intentions in relation to **financing retrofit**. Some of the interviewees intended to finance it themselves, although this generally applied to smaller works up to around £5,000. One mentioned building retrofit into existing plans for the house and therefore attaching the costs to remortgaging, something they were in the process of arranging.

Those who had looked into the YHB offer, with Manchester Credit Union, had generally felt that the interest rate was quite high and they commented that they would shop around for commercial rates. If the loan was interest free, the interest rate very low and or index linked, participants would have been more likely to pursue this option and this might have made some of the more expensive and whole house retrofit measures more palatable. This should be understood in the context of the above though: spending money and getting into debt is a significant decision to make irrespective of the attractiveness of the loan or the potential savings, and the relationship with the home, with its potentially time-limited nature, makes such decisions all the more complex.

Householders found that funding was rarely available to help them improve their homes and a few mentioned being in a middle ground in which they did not have a large reserve of savings to use to invest in their home but their income was not low enough, or their home's energy efficiency not poor enough (at least as determined by the EPC), to qualify for help.

As an example of a creative way of financing retrofit, one interviewee had sold their previous house, having worked out that they could not afford to make it energy efficient, and were in the process of using the capital they had released to arrange for a deep retrofit of their current property.

Alongside these financial considerations, the interviewees shared other factors that they were taking into account when deciding on retrofit and that, in some sense, **act as barriers to moving forward** with measures they would like to implement.

In some cases these reflect the composition of the household. In one case, one of the couple had a long-term illness that meant it would be very difficult for them to cope with a lot of noise and disruption in the house. They had moved out of the house for a short period whilst

previous works were being conducted and having to do this again would add to the cost and disruption of works. In another case, the interviewee had a young child and the child had been experiencing some health issues. This meant they needed to think carefully about when they could arrange retrofit, and this was one of the main reasons they had not progressed with works after their initial contact with YHB.

The nature of the building can also present challenges. One interviewee lived in an older house in a conservation area, and this added complexity when trying to do anything to the front of the property, such as external wall insulation.

Ownership structures can also be challenging. One interviewee lived in a house that was owned by other people (not formally a private rental arrangement) and would like to make improvements for energy efficiency, but the homeowner had little interest in this. Another owned a flat in a building of around 70 units. They could make improvements to the inside of their own flat but needed to refer to a board of tenants – which would need to consult all residents – when doing anything to the outside of the building, including external wall insulation and roof-mounted solar PV. With solar PV there would be the added complication that they would need to consider who benefitted from access to the electricity. Installation of a heat pump would also be difficult since they are on the top floor and there would need to be a wall mounted unit on the ground floor and piping provided to connect it. The situation is complicated by the fact not everyone in the building owns their flat and they would therefore need to involve landlords located elsewhere: although this person is not in the private rented sector, their potential to retrofit their flat is affected by private landlords.

It is also clear that **previous experiences with retrofit and related contractors** is something that householders take into account when thinking about future plans. As noted above, this was one of the reasons people were attracted to a scheme like YHB. One interviewee summarised this clearly, saying that they have little confidence in builders and trades, they do not trust them to do a good job and they are concerned that they could be left with problems in the house that they would then have to pay additional money to fix – an observation they had based on their own experiences.

Several interviews relayed experiences of contractors not understanding or appreciating why it was important to do retrofit to precise standards, particularly when the standards were higher than what was specified in building regulations. One commented that contractors they worked with refused to read the instructions and guidance that came with particular equipment and materials and instead disposed of the documentation. Interviewees had developed some quite time-consuming strategies to work around these challenges, including going on a course in order to be able to advise the contractors, paying for their architect to go on a course, and making regular checks to retrieve documentation such as instruction

manuals or inspect the thickness of the insulation. These prior experiences do not relate directly to YHB, but they are factors that people take into account when deciding whether to embark on projects involving their home. In fact, they were the reason some people were attracted to YHB, being reassured that the programme was being overseen by a local authority.

It is important to emphasise that there were many reasons why participants did not pursue YHB after the initial call, or after receiving the report. Not all of these related to them experiencing barriers to retrofit or having particular issues with the offer from YHB. Some people had approached YHB to find out some general information about the approaches that might work in their home and what support might be available. They had not intended to go ahead in the short term and sometimes had other issues (such as arranging an extension on the home) to address before they could go forward with retrofit. With this in mind, YHB should not be too discouraged if people need some more time to think about how they will progress with the programme.

## 2.3 What further support would help householders?

Interviewees were asked directly about what further support they would like to see a programme like YHB provide. They also commented on this in other parts of the discussion and, through their comments, gave examples of the support they would need. Given that this is qualitative research with a compact sample, these are not presented in any weighted or prioritised order:

- Access to finance and competitive loans. This was important to the interviewees, especially when considering retrofit at a larger scale, in which householders were more likely to need to rely on a loan. However, interviewees made it clear that finance in itself was not sufficient. There are many other areas in which they need information, guidance, and support.
- Accessible information on options available to them and the opportunity to talk through and ask questions at a level of technical detail appropriate to them. This should include scope to explore concerns and ideas the householders have, even if these measures were not envisaged, by GMCA, as part of the programme. For those who are interested in exploring particular issues, a series of webinars or discussion events might provide a suitable forum.
- Opportunities to benefit from economies of scale for buying in bulk – applied to solar PV, for example.
- Case studies and visualisations arranged by house archetype so that people can understand what would work best for their home. In addition to technical information concerning energy and costs savings, people would value being able to understand how they would experience the retrofit process and how the house might change as a result. Examples given included getting a sense of how much space might be lost in a room once internal wall insulation is added and how

solar PV and battery works in the home, what space it takes up, and how the system ‘decides’ when to use the battery as opposed to the grid.

- Information about and access to reliable contractors who understand retrofit and appreciate the need for high standards.
- Some form of guarantee for works carried out under the programme. The local authorities can provide security over a longer term than businesses can, since they come and go.
- Specific help for people who live in flats both in terms of the technical approaches that would be available (the positioning of heat pumps and solar PV, for example) and the practicalities of working in multi-occupancy buildings. This could include financial support for measures being applied across multiple properties as well as help with the legal and administrative aspects. There are particular challenges relating to, for example, the positioning and connecting up of heat pumps, for which guidance could be provided. It could also include support for building committees in engaging with the other residents including those who are private landlords living elsewhere.
- It may also be beneficial to provide advice and support on smaller measures that people can do, with the implication that these may help householders, as one interview put it, to get the ball rolling. Such support could be linked to support for the larger measures to provide a clear pathway so that householders do not stop with the ‘easy wins’ and are also able to benefit from more substantial retrofit.

## 2.4 Experiences with Your Home Better

Interviewees reflected on **some challenges they had experienced when engaging with YHB**. These appear to relate to operational issues and included:

- a delay in receiving the home report following the initial call;
- waiting for information about how to pay for the report;
- being promised some additional information after raising some issues with the initial call, but this follow up did not happen;
- having to chase and wait for progress after having paid for the Client Service Agreement.

Participants shared some concerns about the delivery of the survey and the content of the report. Some reported errors in the report (with regard to which parts of the house were uninsulated, type of ventilation system that was installed, and the type of windows). In these cases, the reports went through a number of revisions in liaison with YHB.

Some other comments could be seen to relate to the extent to which YHB could meet the expectations of customers. Several interviewees felt that the call and, if they opted for it, report were, in their words ‘generic’

and of less relevance to their own home than they had expected, and that it had placed too significant a focus on solar PV. A few felt that the call was, in their words, 'scripted' and commented that this made it difficult to explore particular issues of relevance to their home.

A particular example concerned one householder who had agreed in an initial conversation with the surveyor that the roof was not suitable for PV. It was in poor condition and would not in its current condition be able to withstand PV panels. The householder would therefore only be interested in solar PV at a time in the future when he could also replace the roof, which would be a number of years away. Despite this conversation, when the report arrived, it included detail and pricing for solar PV. This contributed to the householder's feeling that the report had not been closely tailored to his property.

Another interviewer had used the online tool and received a quote for the price of the work. They felt that the cost was too high and for this reason did not follow up. This in itself is to be expected – that people would make a decision based on the cost. In this case, the householder reflected that if more information was available in terms of a detailed itemisation of the cost then they would have been more likely to follow up with YHB.

For another householder, they found that the YHB representative was not as flexible with regard to insulation materials as they would have liked. They wanted to explore the potential for a particular type of insulation to be used, but YHB were recommending another type. The householder respected that they would have had good reasons for this but also would have liked to be able to explore this other option and understand how it would affect performance and cost.

Interviewees mentioned that **YHB had given some reasons for these delays and other issues**. These included staffing challenges relating to recruitment, training, and turnover. They also related to a growing interest in energy efficiency given the cost of living crisis and the war in Ukraine. One householder remembered being told that they were still learning and still improving procedures and processes to build momentum in Greater Manchester and respond to growing interest. Through

my own conversations with those involved in the delivery of YHB, I have been reassured that there has been some success in addressing these issues and getting a team in place that can deliver the programme. Interim findings from this research, reported to staff, have informed some of this development and further research would be needed to assess the extent to which the customer experience has improved as a result.

In terms of the bigger picture and the implementation of retrofit in Greater Manchester, it is worth noting the **effect these delays and other issues can have**. One of the interviewees, for example, reported that they had not implemented any improvements since their initial engagement with YHB (receiving a call and a report). They had commented that YHB had been one of several experiences with Government support for energy efficiency measures, and each one had been problematic for various reasons. Separate to YHB, they had also had experiences with contractors who had carried out poor quality work and left the household with problems to deal with.

Another interviewee felt that their retrofit works were on hold for the time being while they were waiting for YHB to come back to them. They had paid money to YHB to secure works through the Client Services Agreement but the actual implementation had been delayed. They had discussed trying to get a quote from another contractor but they had concluded that they had already paid YHB to do this so they would hold on.

It is understood that there have been a few teething issues with YHB and that the national context – including the cost of living crisis and the war in Ukraine – presented particular challenges to YHB and the wider sector. These examples about the impact on householders are included as they illustrate the importance of initial communications with householders in forming a relationship with them. In both of the examples above, their experiences with YHB followed on from other challenges with retrofit funding and contracts and there was a culminative effect. It is important to understand the ways in which multiple issues with contractors, funders and support schemes accumulate in this way.



# 3. Observations from the online survey

The online survey received 46 responses from residents in Greater Manchester. The response is summarised in charts in the Annex.

The charts in this section provide a summary of the responses to the online survey. Please note that the survey received only 46 responses. This is a subset of people who have expressed an interest in YHB to GMCA. The primary purpose of the survey was to recruit interviewees for the qualitative study. The charts are included here for completeness, but readers are reminded to bear in mind the small sample size. As this is a small sample, it can only provide some indication of current experiences: it cannot provide statistically significant results. Bearing this caveat in mind, we can make the following observations:

- The primary drivers of interest in retrofit are reducing energy bills, reducing the carbon footprint, and making the house more comfortable (Q3).
- Respondents had some plans to carry out retrofit measures on their homes. The most common measure in this category was solar PV (30%), the second most common was loft installation (24%), and there was some interest in the less 'conventional' approaches such as battery (22%) and heat pumps (17%) (Q2).
- Respondents had approached YHB for a range of reasons, the most common being advice on what changes they could make to their home (72%) and advice on trusted contractors (70%). These reasons were more common than access to grants (54%) or loans (17%) (Q4).
- When asked about factors that would deter them from pursuing retrofit, the most prominent reasons were 'a lack of grant funding' (65%), 'effort of finding suitable contractors' (59%), 'uncertainty over best approaches and options' (59%) and the overall cost (54%) (Q7).
- No respondents had applied for the loan made available by YHB through Manchester Credit Union, and 2 (4%) were 'planning' to apply. Almost half of the group (48%) were not aware that this loan was available (Q9).
- With the caveat that the sample is unlikely to be representative of the general population, we can see that most of the respondents were concerned about climate change (96% - Q11), thought the Government should take 'bolder' action on it (96% - Q13) and often thought about how they can save energy (100% - Q14). This gives some indication of the priorities of people who have approached YHB and who have been motivated to fill out the survey.

## 4. Discussion

Greater Manchester householders evidence a range of priorities for their homes and these interviews suggest that reducing climate change emissions, reducing or stabilising energy costs, and increasing comfort are principal reasons for being interested in retrofitting their home. The interviewees approached YHB at different stages of their journey with retrofit, some just starting out and others having already begun making their home more energy efficient. They were looking for different outcomes from the programme and they were attracted to the trustworthiness of a local authority, to the potential for an organisation to coordinate and project manage retrofit, and that could provide information about and access to qualified and reliable contractors. They wanted to explore possibilities for funding and discuss potential options for their home. Some were contacting YHB with the intention of progressing retrofit measures straight away, whereas others were exploring options with a view to arranging works at some point in the future, potentially linking it to other changes to their homes.

Plans for retrofit tended to be considered alongside other work on the home, whether as part of decorating after moving in, alongside maintenance, or as part of a planned extension. When making decisions about retrofit, householders took into account multiple factors. Finances were clearly an important consideration and although payback was part of this, it did not reflect the entire picture. Payback should be understood in the context of how much money people are comfortable investing in their homes as well as how confident they are that predictions about energy are reliable.

The potential for longer payback periods to be acceptable relates to future plans. For householders planning to move or simply not sure how long they will be staying in their current home, anything over a few years could feel like a risk and this is something an interviewee emphasised after an estimate of a 28-year payback was included in the report. If planning to move, then they may feel that it is better to put money aside in order to be able to choose a house that is energy efficient and avoid the disruption of retrofit. This was a decision that one of the interviewees was weighing up, having been quoted around £45,000 for the proposed retrofit works.

Interviewees were concerned about entering into debt that they might still be paying off after they move away from the current house and this was particularly problematic if they were not sure how long they might be in that house – and this applies to some extent to almost everyone. More work is needed to better understand why this is the case. By drawing householders' attention to the payback period (i.e. the time over which the investment will be recouped through savings in energy bills), reports from YHB (and other similar schemes) invite customers to

think in these terms. The payback period can be difficult to calculate accurately given that savings are difficult to predict, energy costs can change dramatically, and householder behaviour (the rebound effect) is difficult to predict. It is also the case that payback calculations do not take account of potential increases in value of the home (as in the case of a new kitchen) or changing regulations that may make it more difficult to sell that home in the future without investment in energy efficiency. Alternative and/or complementary messaging around monthly bill savings, increased comfort and health implications might help to contextualise these numbers.

Interviewees were, on the whole, not interested in the loans on offer through YHB and it is fair to say that they preferred to use their own money or shop around for better interest rates although none had got to the stage of applying for a loan for works. This lack of interest in the YHB loan package is common across the interviewees and survey respondents: as the survey responses evidence, there was a preference for grant funding. This implies that the research participants had not been convinced by the finance package offered through YHB and that more work could be done to design a package that would meet their needs and communicate its benefits. Participants had a general sense of the advantages to them of investing in their homes but were hesitant to enter into a loan arrangement and to get into debt.

Decision-making is not only about costs and payback, although this is a major part of it. In particular, choosing when and how to arrange retrofit will depend on factors inside the household and may relate to having vulnerable people in the home. Interviewees indicated that they would like the opportunity to discuss options for their home and to explore the different ideas they have, even if these do not fit into the priorities of the particular scheme. Relatedly, they want to feel that they can explore what is important to them and to not feel that the advice is scripted or that they are being encouraged in a particular direction. They would appreciate opportunities to talk about technicalities but would also value a discussion about the impact of retrofit on their home that covered some less tangible factors such as how it might feel different or what they might need to do differently once their home is retrofitted.

Generally speaking, schemes that promote energy efficiency measures do not have a good reputation amongst the interviewees. Interviewees had had experiences of Government grants that were short-lived or overly complex and of contractors who were unreliable and unable to provide quality work. The interviewees for this study were therefore keen that there would be assurances that contractors are reliable, trustworthy, and understand retrofit and the high standards that are

required to make it effective. Some were apprehensive about working directly with multiple contractors and therefore viewed the potential for YHB to provide coordination very positively. These experiences also relate to the interest in quality assurance and the potential for a warranty from local authorities. Winning over and maintaining consumer confidence is an important task for any scheme and programme design should incorporate time to speak in detail with customers about their concerns. It also means it is essential to maintain contact, avoid delays and, when supply chain issues mean delays cannot be avoided, to provide ongoing communication.

As well as advice around the technicalities of retrofit, some homeowners will need support in overcoming barriers specific to their home. For those in conservation areas, particular help with planning issues is valuable, particularly in the case of measures that will affect the outside of the house. Owners of flats face a set of issues: they will likely need to secure agreement from other or all homeowners in their building, some of whom may be landlords who live elsewhere; for energy generation such as PV, they will need to determine who benefits from this and how the electricity, or feed-in-tariff is shared; and there will be technical challenges such as fitting a heat pump for an upper floor flat.

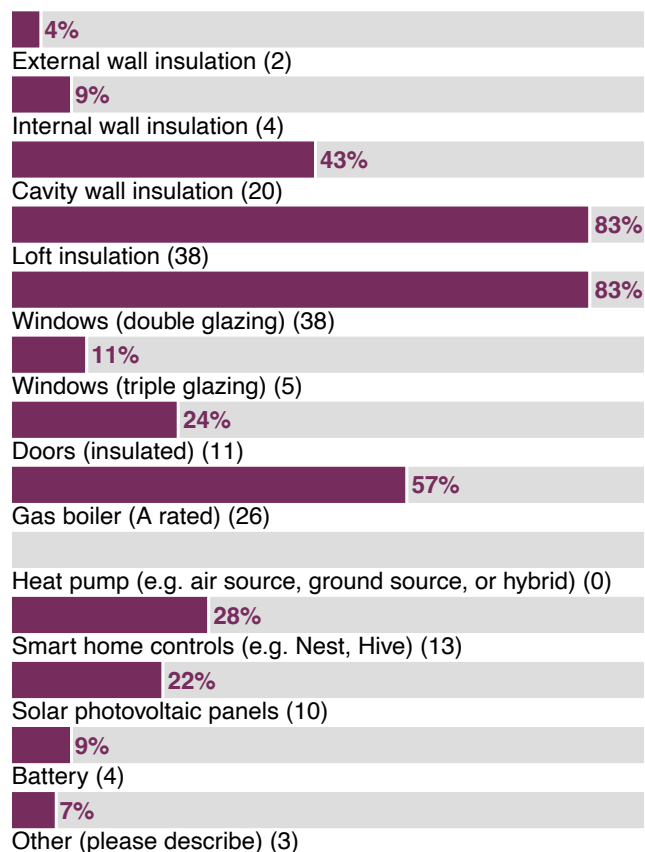
# 5. Recommendations

These findings lead to a set of recommendations relating to schemes, such as YHB, that aim to provide support to householders in making energy efficiency improvements to their homes.

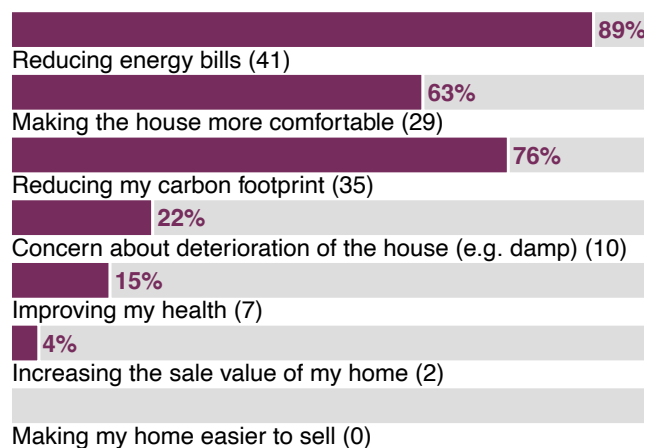
1. Understand and approach retrofit as part of a household's plans for refurbishment and other investment in the home. This might mean starting discussions with householders with a more general overview of their plans for the house in order to situate energy efficiency within other plans for investment and think about opportunities to make improvements alongside. This may help householders to think about how to fit retrofit measures around other plans: e.g. planning to get a kitchen upgrade in five years and as part of that they could upgrade the patio doors and make room for a heat pump.
2. Build medium-term flexibility into the programme and do not assume that customers will make a quick decision regarding substantial investment on their home. They may be just beginning to look at options and need more time or, for example, to wait until the children are a little older. A programme such as YHB can respond to this by committing to operating in the medium term, e.g. 5 years, and allowing people to come back with questions and to tweak and update quotes.
3. Recognise and accommodate the different needs people have in relation to learning about retrofit. This means providing a service in which the initial contact does not feel 'scripted' and having advisors who are knowledgeable across a wide range of issues and can bring in other expertise and experience when necessary. People will want to approach discussions at different 'levels', some wanting to get into technical detail, some wanting to discuss how the house will feel after retrofit, some will simply want to get on with it. Having this flexibility may make it more challenging to have a streamlined approach at a delivery level but would mean that advice could be more closely tailor to what people want.
4. Householders might be starting from a fairly negative view of home energy efficiency programmes as a result of past experiences. This makes the customer experience all the more important and if there are delays or errors this could deter householders from continuing with the programme and engaging with retrofit in the future. It is therefore vital that the programme is reliable, accurate and clearly and reliably communicated.
5. Although they are not the only concern of householders, financial considerations are clearly important in decision-making around retrofit. Retrofit can be a substantial investment at a different scale to other household expenditure and programmes such as YHB should be able to provide householders with the metrics they need to make well-informed decisions. There is also a need, however, to better understand how to communicate savings most effectively. Using the payback period may be unreliable and counterproductive. Long payback periods that go beyond their planned residence in their current home are difficult for householders to countenance, but this could mean them, for example, missing out on five years of living in comfort with lower financial stress because they were told that a model estimated their payback period to be 10 years.
6. Relatedly, there is a need to better understand the psychological barriers to investing in the home. A particular aspect of this is the reluctance to make investments with a loan term that is longer than the period they are planning to stay in the house, or a longer payback period in terms of energy bill savings. A more robust understanding of the psychological factors involved here could inform the design of support programmes as could effective communication strategies.
7. Householders would clearly like to see more grant funding available. The provision of grants is challenging, not only from the point of view of the availability of public sector resources, but also in terms of the politics of deciding which householders get help and the wider implications of the Government being seen to invest in private property. There is a need to assess the offer to householders and to think about the ways in which loans could be made more attractive and feasible, particularly for those householders who would struggle to access upfront capital. It is worth considering a grant programme for those experiencing hardship relating to energy costs and without capital to invest in their home.
8. There is important work to be done outside and alongside programmes like YHB to boost the supply chain in Greater Manchester and to provide householders with information about how they can access people who can reliably deliver quality retrofit. This access was a priority for many of the study participants.

# Annex: Survey responses

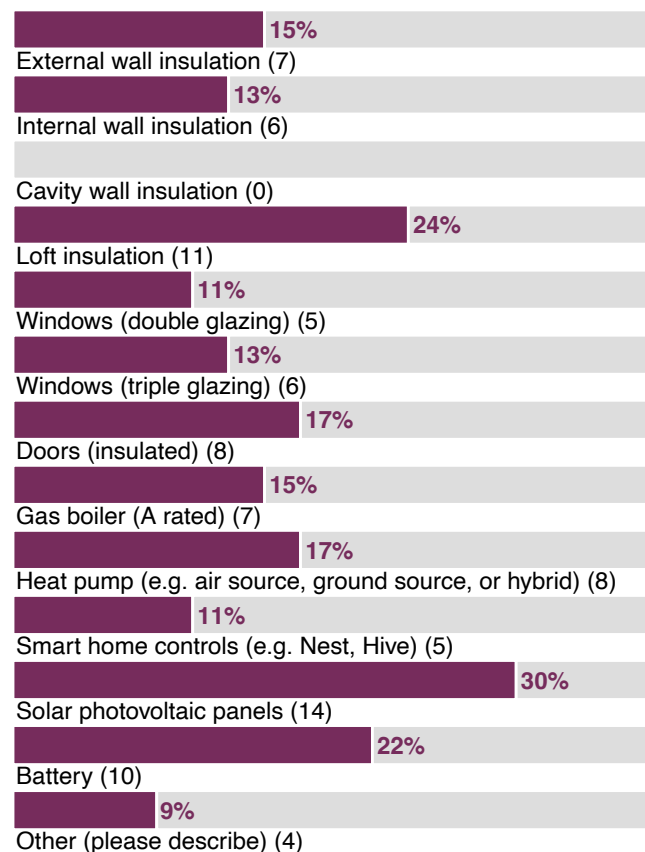
Q1. Which, if any, of the following do you already have in your current home? Please select all that apply. You do not have to select any. (N=46)



Q3. Which, if any, of the following best describe your reasons for being interested in retrofitting your home? Please select up to 3. You do not have to select any. (N=46)

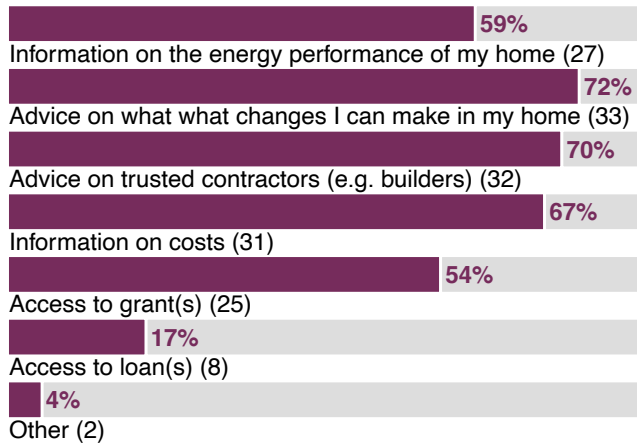


Q2. Which, if any, of the following measures are you planning to install or update in the next two years? Please select all that apply. You do not have to select any. (N=46)

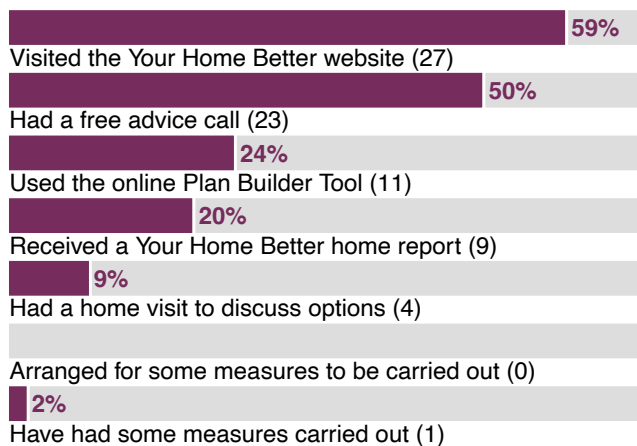


**The charts in this section provide a summary of the responses to the online survey. Please note that the survey received only 46 responses. This is a subset of people who have expressed an interest in YHB to GMCA. Its primary purpose was to recruit interviewees for the qualitative study. The charts are included here for completeness, but readers are reminded to bear in mind the small sample size.**

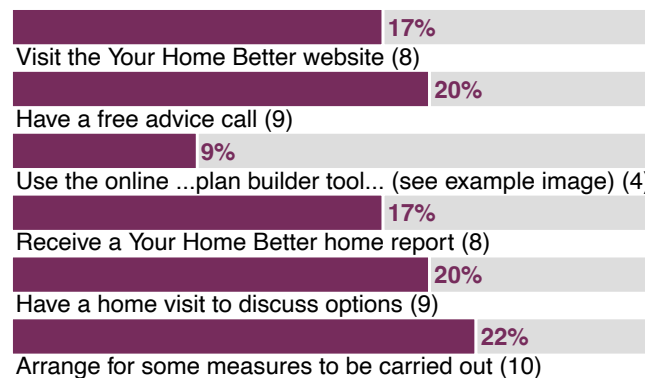
Q4. When first approaching Your Home Better, what, if anything, did you hope to get from the programme? Please select all that apply. You do not have to select any. (N=46)



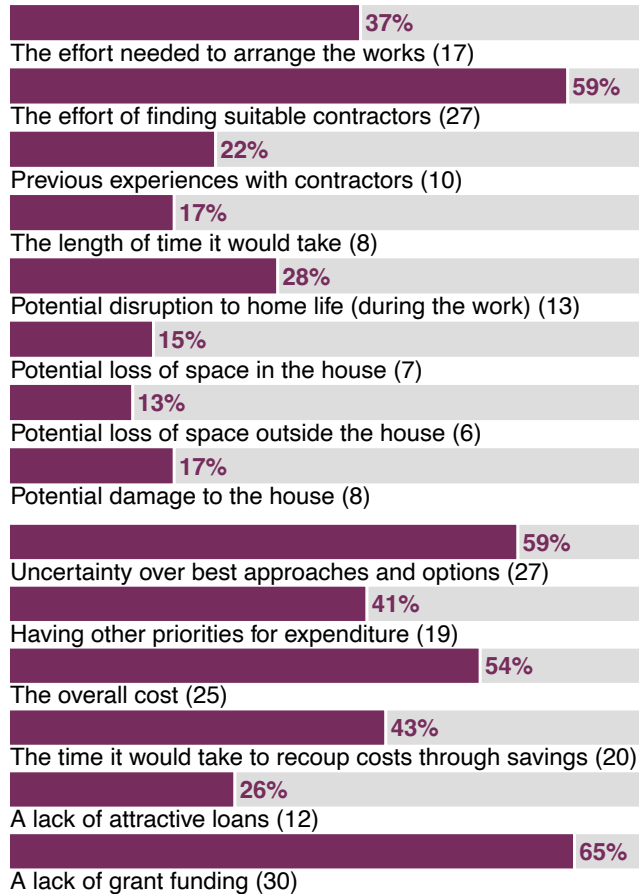
Q5. Which of the following have you already accessed through Your Home Better? Please select all that apply. You do not have to select any. (N=46)



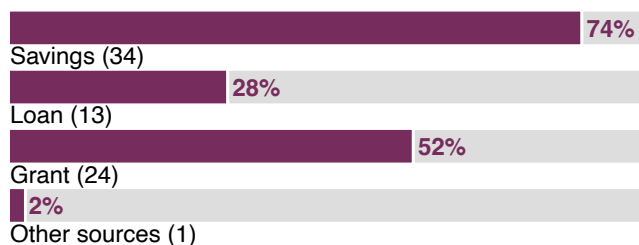
Q6. Which of the following do you intend to access through Your Home Better? Please select all that apply. You do not have to select any. (N=46)



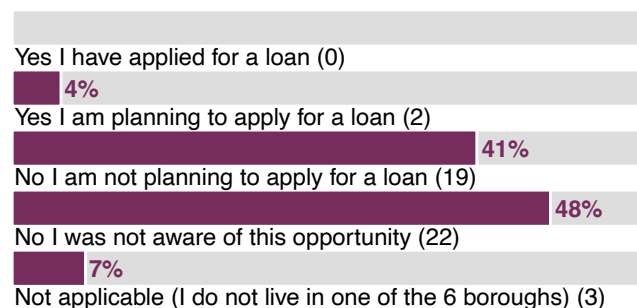
Q7. Which, if any, of the following concerns have deterred you from implementing (more) retrofit measures? Please select all that apply. You do not have to select any. (N=46)



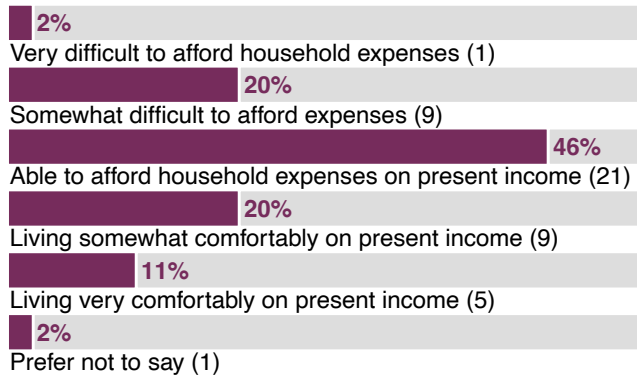
Q8. If you were to pay for retrofit, how would you envisage funding this? Please select all that apply. You do not have to select any. (N=46)



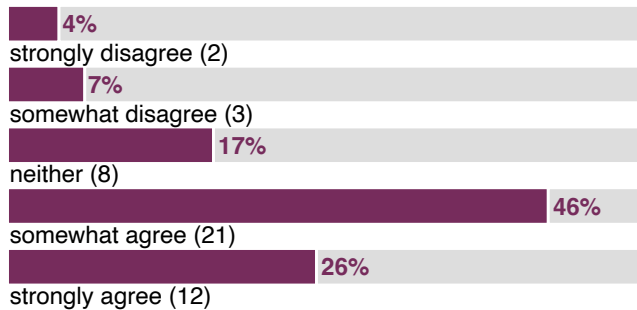
Q9. The Your Home Better programme offers loans through the Manchester Credit Union. Is this something you have considered? (This is available in 6 boroughs: Manchester, Trafford, Stockport, Rochdale, Bury and Tameside) Select one (N=46)



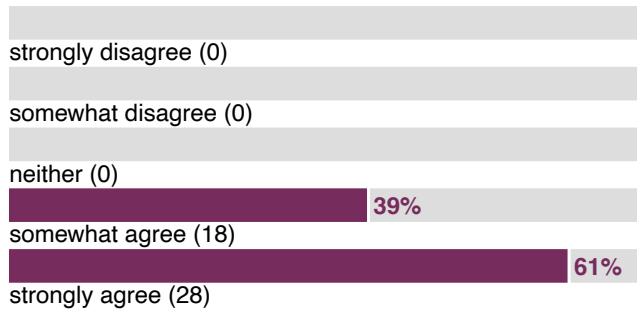
Q10. How would you describe your household financial situation at present? Please select one. (N=46)



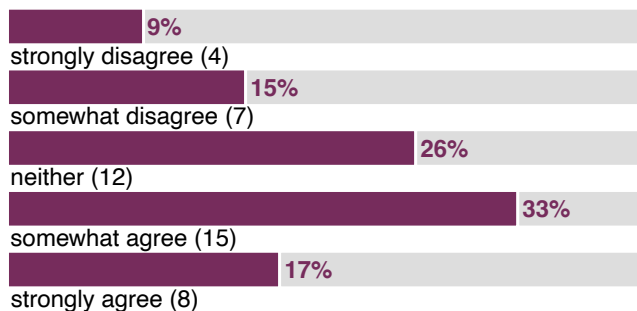
Q12. It is the public's responsibility to reduce energy use in homes. (N=46)



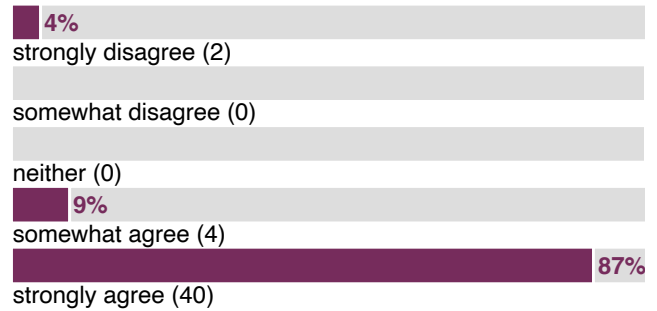
Q14. I often think about how I can save energy (N=46)



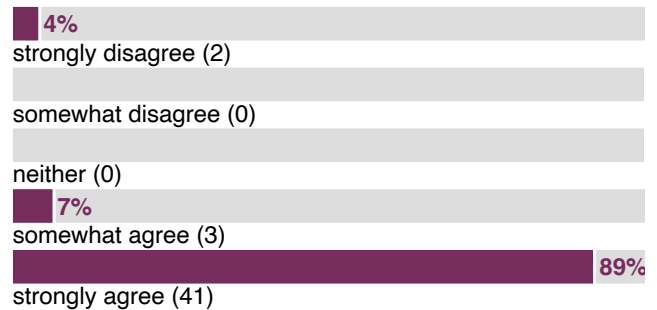
Q16. I am concerned about power cuts and blackouts in the near future (N=46)



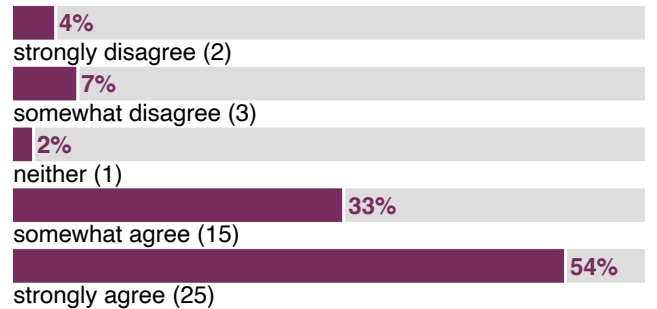
Q11. I am concerned about the impacts of climate change (N=46)



Q13. The Government should take bolder action to reduce the emissions causing climate change (N=46)

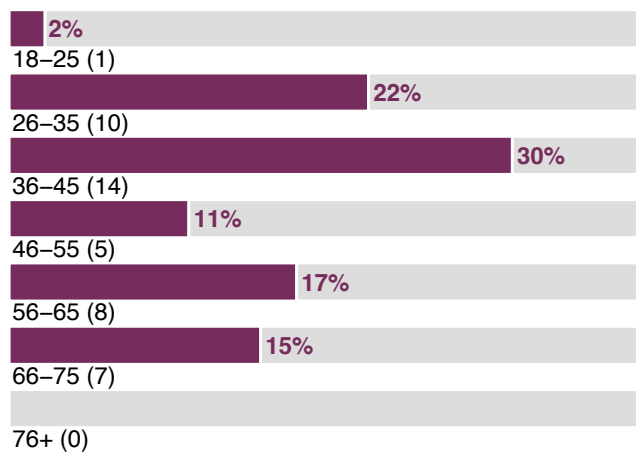


Q15. I am worried about the amount of money my household spends on gas and electricity (N=46)

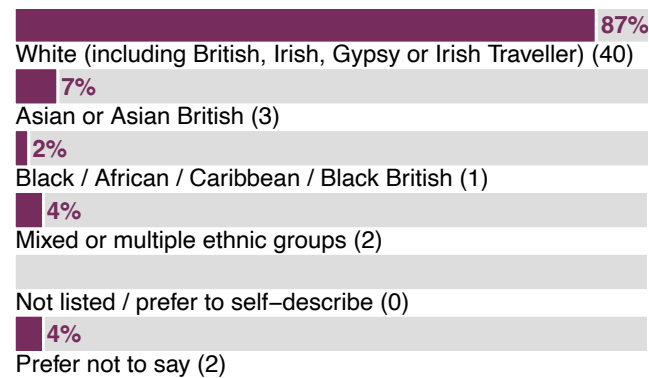




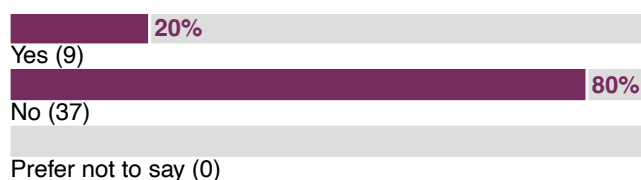
## Q17. Age of respondent (N=46)



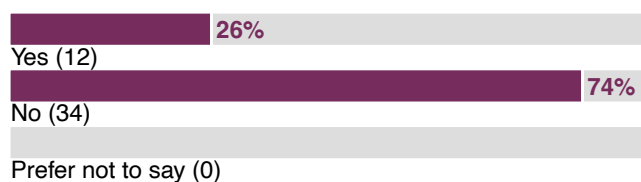
## Q19. Ethnicity of respondents (N=46)



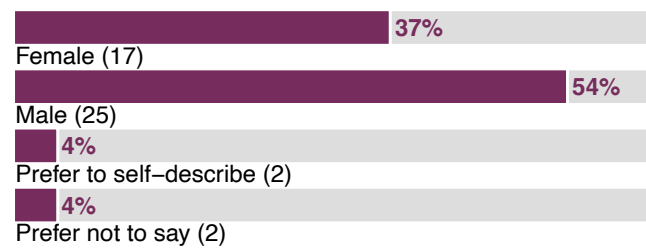
## Q21. Adults 65 and over in the household (N=46)



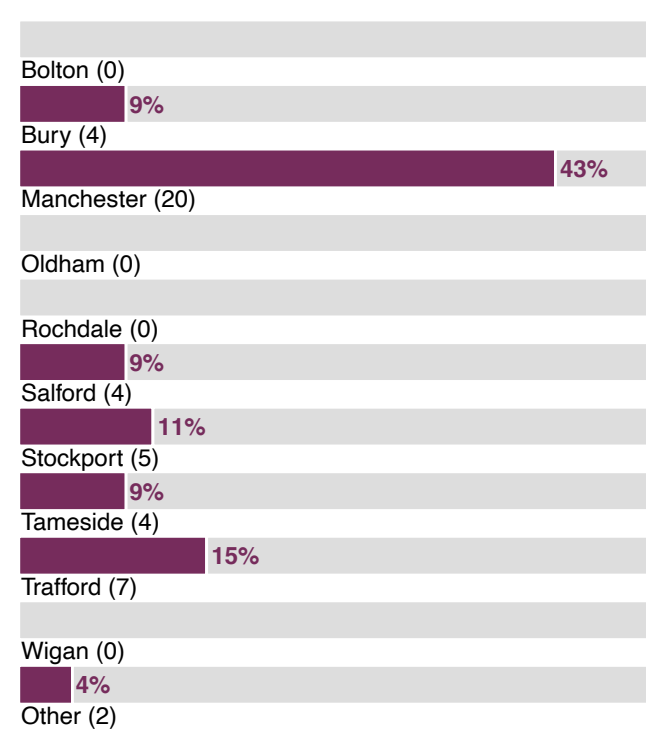
## Q23. Children in the household (N=46)



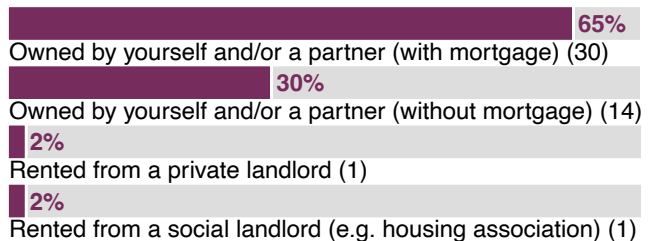
## Q18. Gender of respondent (N=46)



## Q20. Area of Greater Manchester (N=46)



## Q22. Tenure (N=46)



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