



# Home Retrofit Trends Index

SUMMER 2025



Consumer trends & attitudes on **home energy efficiency retrofit** in the UK



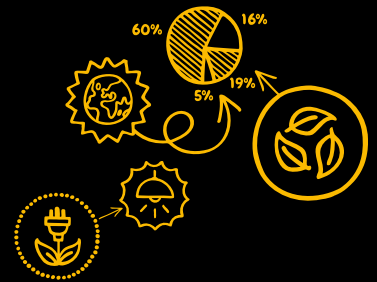
Expert analysis of barriers & opportunities



Current retrofit market priorities & predictions

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## Executive Summary



### Russell Smith

Ecofurb Founder & Managing Director

The Summer 2025 edition of the Ecofurb Home Retrofit Trends Index highlights both growing awareness and persistent barriers within the UK's home retrofit market.

While **more homeowners than ever recognise the value of energy-efficient upgrades** to combat rising bills and improve comfort, **uptake of key measures continues to lag significantly behind** more visible home improvements like garden landscaping, kitchens and bathrooms. This gap between interest and actual investment presents a major challenge to achieving national net zero targets.

Although 49%\* of homeowners plan to make home improvements of some kind in the coming year, and 74% say a property's EPC rating would be an important factor when choosing a new home - suggesting high awareness of energy efficiency - **the data shows there is low planned uptake in the next 12 months for energy-efficiency retrofit measures** like heat pumps (4%), solar panels (7%), and insulation (6%) with more aesthetic home improvements taking priority.

This reluctance is underpinned by a **strong presence of perceived barriers to retrofit**, such as high upfront costs, confusion over available financial support, difficulty finding trusted professionals, and uncertainty on how to get started.

Bridging these gaps is now essential. Without targeted action to address these barriers, the momentum building around home retrofit will stall, undermining our ability to create sustainable, comfortable homes and meet vital climate targets.

*\*Calculation: 100% of homeowners - (46% who report they are not planning any home improvements in the next 12 months + 5% who don't know)*

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## Market context & trends

### RETROFIT LAGS BEHIND IN HOME IMPROVEMENT PRIORITIES FOR THE NEXT 12 MONTHS

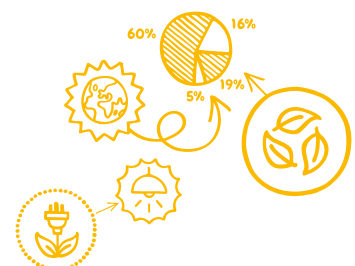
Among 49% of homeowners plan the following:



- ➔ Garden and landscaping improvements are the most popular home upgrade (24%), increasing by 3 pc points since December 2024.
- ➔ Kitchen (16%) and bathroom (16%) renovations remain consistently popular.
- ➔ Energy-efficient upgrades such as insulation (6%), solar panels (7%), and heat pumps (4%) still lag significantly behind traditional improvements.

These trends reflect the broader economic climate: ongoing cost-of-living pressures are prompting homeowners to focus immediate spending on visible, traditionally lifestyle-enhancing improvements rather than energy efficiency measures, despite their potential for reducing home energy bills and improving home comfort.

This may be driven by a sense that aesthetic or functional upgrades - like new kitchens or garden improvements - offer more immediate and tangible value, while energy efficiency improvements are seen as more complex or disruptive.



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## Retrofit awareness vs. uptake

### ENERGY EFFICIENCY INTENT

Among current home improvers (the 49% of homeowners who plan to make improvements to their homes this year):



- ➔ 25% report they have already installed at least one energy efficiency measure and are looking to do more
- ➔ 27% have already installed at least one energy-efficient measure and are **not** looking to do more.
- ➔ 21% have not installed any energy efficiency measures but are planning to do so in the future
- ➔ 23% have not installed any energy efficiency measures and are **not** planning to do so in the future.
- ➔ 4% selected “don’t know”

Together, that makes 73% of those planning improvements who have already installed, or are planning to install, energy efficiency measures.

So despite energy efficiency measures apparently not being prioritised for this next 12 months, people seem fairly engaged and aware when it comes to home energy efficiency, with 45% of home improvers still planning energy efficiency work on their homes.



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## Retrofit awareness vs. uptake



### CHOICE OF ENERGY EFFICIENCY MEASURES

(compared to Dec 2024)

Among current home improvers (the 49% of homeowners who plan to make improvements to their homes this year) who are engaged with energy efficiency (have already installed or plan to install measures), the most commonly installed measures remain familiar upgrades, such as double/triple glazing, insulation, and smart heating controls.

While uptake hasn't grown significantly since December 2024, these established solutions continue to lead the way—favoured for their perceived ease, comfort benefits, and potential energy savings.

**Table 1.** Uptake of Energy Efficiency Home Improvements




Improvement	Already have this*	Planning to install	Will install in next 12 months
 Double/triple glazing	<b>42%</b> ▲ 4 pc points from 38%, Dec'24*	<b>19%</b> ▼ 2 pc points from 21%, Dec'24	<b>14%</b> ▼ 1 pc points from 15%, Dec'24
 Smart heating controls / energy monitoring systems	<b>28%</b> ▲ 3 pc points from 25%, Dec'24*	<b>15%</b> ▼ 2 pc points from 17%, Dec'24	<b>6%</b> ▼ 2 pc points from 8%, Dec'24



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## Retrofit awareness vs. uptake

**Table 1.** Uptake of Energy Efficiency Home Improvements (contd.)

 Insulation	<b>38%</b> ▲ 6 pc points from 32%, Dec'24*	<b>18%</b> ▼ 5 pc points from 23%, Dec'24	<b>13%</b> ▼ 5 pc points from 18%, Dec'24
 Solar panels or other renewables**	<b>10%</b> ▲ 2 pc points from 8%, Dec'24*	<b>23%</b> ▲ 4 pc points from 19%, Dec'24	<b>13%</b> ► 0 pc points from 13%, Dec'24
 Heat pumps***	<b>5%</b>	<b>16%</b>	<b>9%</b>

\*Increase in measured pc pts for 'Already have this' does not necessarily indicate an increase in the number of houses where measures have been installed across the UK.

\*\*Previously measured in December 2024 as 'solar panels or other renewable energy solutions', where 19% said they planned to install (13% within the next 12 months), and 8% said they had already installed.

\*\*\*Previously measured in December 2024 as 'heating system upgrades, e.g. heat pumps or efficient boilers', where 24% said they planned to install (17% within the next 12 months), and 17% said they had already installed.



## Energy efficiency trends

### COMMENTARY ON ENERGY EFFICIENCY TRENDS

This latest data from the Ecofurb Home Retrofit Trends Index highlights some notable trends in homeowner priorities and behaviours around energy efficiency, including:

#### Increased uptake of established measures

Double or triple glazing and insulation remains the top priority for homeowners, with 61% and 56% respectively either having already installed or planning to install in the future.

This indicates homeowners prefer established, well-known solutions with immediate comfort and bill-saving benefits, likely driven by continued cost-of-living pressures and high energy costs.



#### Smart heating controls: steady interest in technology

Smart heating controls and energy monitoring systems show steady interest among current home improvers, with 43% either having installed or planning to install them.

While this figure remains unchanged since December 2024, these tech-based measures remain a consistent part of retrofit plans - valued for their ability to provide clear, immediate feedback on energy usage.

#### Challenges in Solar and Heat Pump adoption

The percentage of homeowners engaging in energy efficient improvements reporting they have installed solar or heat pump technologies remains low, with reported interest in solar rising among current home improvers.

This underscores continued barriers: high upfront costs, perceived complexity, and a persistent lack of accessible financial incentives or clear, trustworthy guidance.



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## Energy efficiency trends

### The Retrofit 'Action Gap'

While many homeowners are now engaging actively with easier, less disruptive measures like double glazing and smart heating controls, the low percentage of reported adoption for more substantial measures such as heat pumps and solar panels indicates a clear 'action gap' between simpler upgrades and deeper, more impactful retrofits.



### Strategic recommendations for bridging the gap

To drive greater uptake of deeper retrofit measures, targeted action is required from policymakers, industry, and financial institutions. Enhanced financial incentives, streamlined grant processes, and clear, practical guidance are crucial to overcome persistent barriers.

Greater public communication and reassurance around newer technologies like heat pumps and solar panels will be essential for moving homeowners from interest to action.

### In summary

Overall, the findings clearly indicate progress in some areas but also highlight substantial challenges in shifting homeowner behaviour towards deeper, more impactful energy efficiency upgrades.



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## Homeowner motivations

### ECONOMIC PRESSURES DRIVING RETROFIT PRIORITIES

The motivations driving homeowners to undertake home improvements, particularly energy efficiency upgrades, have shown only small changes in recent months. The dominant drivers remain strongly economic, reflecting ongoing cost-of-living pressures and continued volatility in UK energy markets.

The latest Ecofurb Home Retrofit Trends Index data reveals that, of the 49% of homeowners looking to make home improvements in the next 12 months:

**65%** of home improvers now cite **reducing energy bills and saving money** as their primary reason for considering home improvements, up 3 pc points since December 2024.

This continues to be the top motivation overall, having been named as the number one reason across all measures for those who have already installed an energy efficiency measure.

It continues to be especially dominant among those planning insulation, double or triple glazing, solar panels, and other heating system upgrades in the next 12 months. This indicates sustained concern over energy prices and higher living costs, making household savings an urgent priority for many.

**56%** prioritise **enhancing the comfort and healthiness of their homes**, virtually unchanged (down 1 pc point).

This is the leading motivator for those planning to install insulation (66%), heat pumps (53%), and smart heating controls or energy monitoring systems (63%) – indicating consistent recognition of the direct personal benefits, particularly for higher-tech or whole-home solutions.



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## Homeowner motivations

**39%** are driven by a desire to **future-proof their homes against rising energy prices**, which remains the same since December 2024.

This reason is especially strong for those considering solar panels (50%) and heat pumps (49%), which highlights continued homeowner awareness of long-term economic resilience, suggesting that many now see energy efficiency as a protective measure against future economic uncertainty.

**37%** are motivated by the **potential to increase their property's value**.

This reflects a perception among homeowners that energy-efficient homes hold tangible financial advantages in the housing market, supported by emerging evidence linking improved EPC ratings to higher property valuations.

For example, 53% of home improvers are planning to install smart heating controls or energy monitoring systems, whilst 46% consider insulation.



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## Homeowner motivations

**32%** are motivated by the **desire to reduce their carbon footprint**, down slightly by 3 pc points.

They are more prominent among those planning to install smart heating controls (50%) in the next 12 months and heat pumps (51%) in the future, suggesting that future-facing solutions may be prompting greater climate awareness.

Although still important, this factor clearly lags behind immediate financial and comfort-driven considerations, particularly amid current economic pressures.

These trends reinforce the understanding that **economic factors currently outweigh environmental motivations** when it comes to retrofit decisions.

The sustained high level of concern around energy bills, combined with growing recognition of the tangible benefits of energy-efficient homes, underscores retrofit's potential as both a practical financial solution and a way for homeowners to future-proof their homes during a period of persistent economic uncertainty.



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## Barriers to energy efficiency

### TOP BARRIERS FOR HOMEOWNERS PLANNING ENERGY UPGRADES

Among homeowners who have not yet made any energy efficient upgrades to their homes, but plan to do so in the future, the following were cited as key barriers to progressing with the work:

- ➔ Upfront cost (48%)
- ➔ Lack of accessible financial incentives (21%)
- ➔ Difficulty finding trusted professionals (20%)
- ➔ Uncertainty on how to start with retrofitting (20%)
- ➔ Disruption concerns (12%)

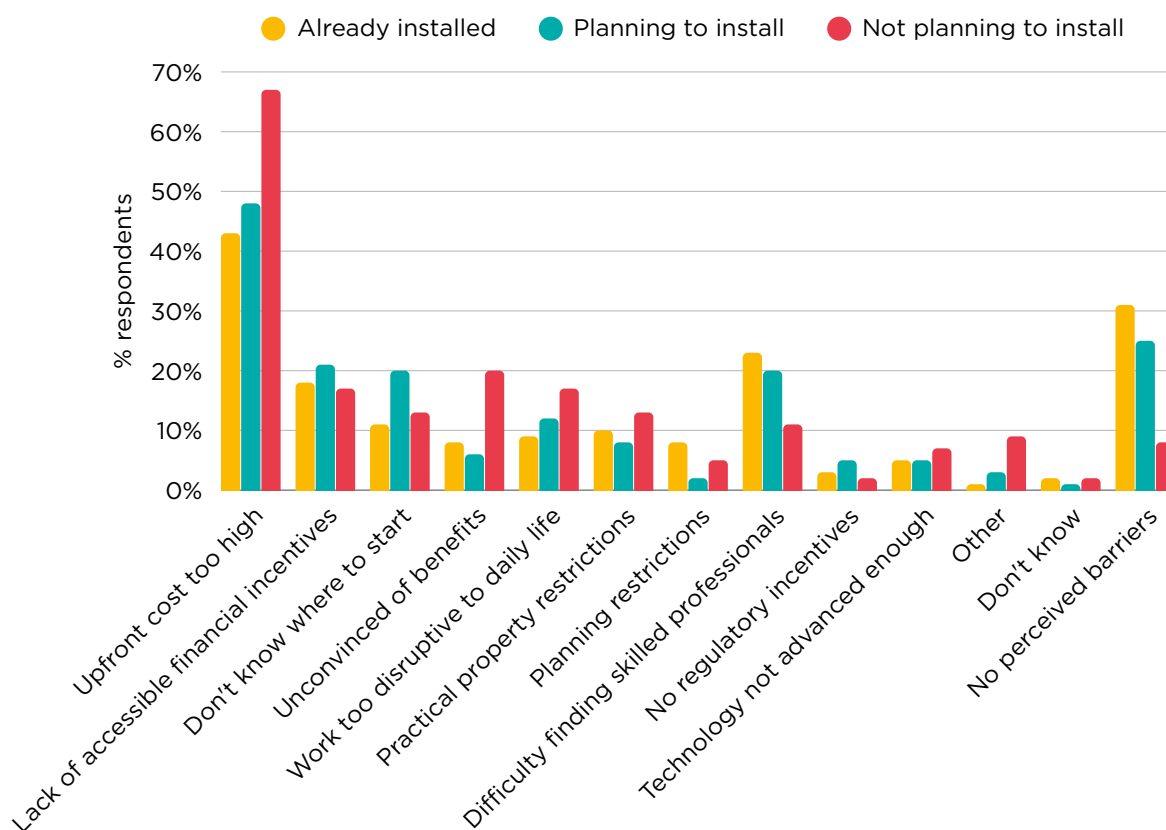
Among homeowners who have not made any energy efficient upgrades to their homes and report they are **not** planning to do so in the future, the following were cited as the most important reasons:

- ➔ Upfront cost (67%)
- ➔ Unconvinced about benefits of retrofitting (20%)
- ➔ Lack of accessible grants or financial incentives (17%)
- ➔ The work would disrupt their daily lives too much (17%)
- ➔ Uncertainty on how to start with retrofitting (13%)
- ➔ Restrictions on the changes they can make to their property, either because of design, layout, size, or location (13%)

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## Barriers to energy efficiency

**Fig. 1.** Perceived barriers to energy efficiency home improvements by homeowner installation status



These findings provide valuable insights into shifting homeowner attitudes & behaviour towards retrofit, highlighting some critical trends - into which we'll dig, explore, and share our thoughts over the following couple of pages...



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# Barriers to energy efficiency

### 1. Awareness Is Growing, but So Are Perceived Barriers

Despite the market showing rising awareness and growing recognition of retrofit benefits, this data shows that the barriers homeowners perceive have persisted – and in the case of uncertainty over where to start with home retrofitting, this has intensified.

This suggests that as more people begin to seriously consider energy-efficiency measures, they also become more aware of the practical challenges involved.

Awareness is therefore a double-edged sword: increased recognition of benefits coincides with heightened perceptions of difficulty in undertaking the work.

### 2. Financial Barriers Still Dominate

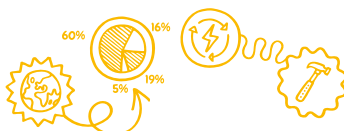
Homeowners citing **high upfront costs** as their main barrier reveals the intense pressure from the ongoing cost-of-living crisis and inflation.

The number of homeowners still citing lack of accessible financial incentives indicates frustration or confusion around government grant schemes and financial products. This strongly suggests current support mechanisms are either too complex, insufficiently communicated, or simply inadequate.

### 3. Trust Issues and Professional Skills Gap

Homeowners consistently express **concern about finding trusted professionals**.

This likely reflects continued media coverage of retrofit projects gone wrong or poor-quality installations, highlighting a critical trust gap. It underlines the urgent need for enhanced accreditation schemes, robust quality assurance, and clear, reliable guidance on selecting providers.



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## Barriers to energy efficiency

### 4. Significant Increase in Uncertainty

A notable 20% of homeowners who have not yet installed an energy efficiency improvement - but plan to do so in the future - cited uncertainty about where to start as a major barrier.

This suggests that despite greater public awareness, homeowners remain confused or overwhelmed by the complexity of retrofit options. This signals a clear need for straightforward, step-by-step advice and streamlined entry points into retrofit journeys.

### 5. Disruption Remains a Consistent, Secondary Concern

Concern about disruption highlights that practical worries about inconvenience remain present but are less pressing than cost and complexity issues. Nonetheless, this should not be underestimated – practical disruption can still deter or delay action, particularly for more invasive retrofit measures.



#### Russell's Expert Insights

“ These results collectively indicate a homeowner community that is more engaged than ever in the conversation about retrofit, yet increasingly conscious of the challenges involved.

While positive shifts in awareness and interest should be welcomed, the steep rise in perceived barriers highlights significant gaps in the existing support infra-structure – particularly financial support, practical guidance, and trust in the market.

Without targeted interventions from industry and policymakers, these intensified barriers risk stalling the momentum of energy efficiency improvements just as public interest reaches critical mass.



## Homebuyer & financial insights

### ENERGY EFFICIENCY EMERGING AS A KEY MARKET FACTOR FOR UK HOMEBUYERS

When considering property purchases, energy efficiency features prominently among homeowner considerations, reflecting heightened sensitivity to ongoing economic pressures and evolving buyer preferences.

Beyond fundamental factors such as cost, location, and general condition of properties, homeowners place significant importance on aspects related directly or indirectly to energy efficiency and home comfort:

- ➔ **General comfort and liveability is essential for virtually all buyers (96%),** indicating a clear demand for homes that offer practical, everyday comfort benefits (such as warmth, adequate ventilation, and minimal damp or draught issues) that energy-efficient upgrades directly address.
- ➔ **Current or potential energy bills rank highly (87%),** highlighting the direct economic pressures homeowners are experiencing due to sustained energy price volatility. Energy-efficient homes that demonstrably lower running costs offer tangible market appeal.
- ➔ **Energy Performance Certificate (EPC) ratings are important for 74% of buyers.** This underscores how EPCs are becoming a vital benchmark in home evaluations, shaping buyer perceptions of property quality and running costs.
- ➔ **Potential for future energy-efficient upgrades is important to 62%,** demonstrating buyers' growing awareness of the long-term value of investing in homes that can be improved easily or cost-effectively.

This consideration suggests buyers increasingly seek flexibility in their properties, valuing the ability to adapt homes over time as circumstances and technology evolve.

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## Homebuyer & financial insights

- ➔ **Existing energy-efficient features**, such as solar panels or high-quality insulation, **are important to 55% of buyers**, indicating these features are moving steadily from niche appeal to mainstream consideration.

### FINANCIAL INSIGHTS: REALISING RETROFIT VALUE

Despite clear economic benefits, homeowner perceptions and immediate cost concerns remain significant barriers.

- ➔ Installing heat pumps can save up to £533\* annually, yet only 4% of homeowners are planning installations in 2025.

\*Source: Conducted by Cotality in January 2025. From a representative sample of 3,780 UK Homes.  
<https://www.cotality.com/uk/insights/articles/sizing-matters-are-heat-pumps-expensive-to-run>

- ➔ Improving a home's EPC rating from F/G to C could increase its value by up to 20%.\*\*

\*\* Source: Data taken from Knight Frank's research in 2022: <https://www.knightfrank.com/research/article/2022-10-11-improving-your-epc-rating-could-increase-your-homes-value-by-up-to-20>



### Russell's Expert Insights

“ EPC rating reforms are scheduled for introduction in 2026 along with Minimum Energy Efficiency Standards that are likely to have a knock-on impact on the housing market more widely.

Energy efficiency will only support market value and saleability. But, at the moment, homeowners are prioritising other works.

With robust and long-term planning, energy efficiency measures can be worked into other home improvements - significantly reducing costs, disruption and future mistakes.

That's being missed at the moment as homeowners don't know who to turn to for trusted advice.

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## Homebuyer & financial insights



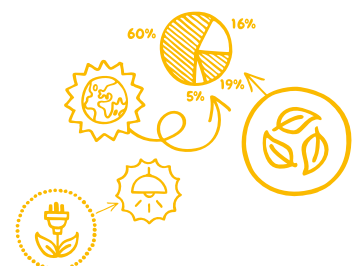
### Russell's Expert Insights (contd.)

“ Together, these findings reveal significant implications for the UK residential property market. Homeowners, estate agents, developers, and lenders should recognise this shifting emphasis and the potential premium associated with energy efficiency.

However, these decisions about energy efficiency are often held back by concerns over trust, uncertainty about costs and benefits, and challenges accessing finance. These are all barriers that can be addressed.

Homes with better EPC ratings, clear retrofit potential, and existing efficiency measures will likely achieve higher market valuations, faster sale times, and increased buyer interest. Conversely, properties lacking these features risk becoming less attractive, potentially creating a growing divide in the market between energy-efficient homes and those lagging behind in retrofit standards.

This trend emphasises the need for clear market signals and accessible financial products – such as retrofit mortgages – to support and incentivise homeowner investments in energy efficiency, safeguarding property values and ensuring homes remain attractive and competitive in the future market.





## Policy & market recommendations

### PRACTICAL POLICY INTERVENTIONS

The retrofit market stands at a critical crossroads.

Homeowners recognise retrofit's importance, yet continue to delay or scale back investments due to financial and practical barriers.

Urgent, targeted action is necessary to capitalise on growing awareness, driving meaningful uptake to support national net zero targets and homeowner wellbeing



#### Russell's Expert Insights

“ Practical policy interventions that directly address homeowner barriers to retrofit are urgently needed.

Enhanced financial incentives, clear and consistent guidance, and stronger industry standards are crucial.

The Government must stop framing energy efficiency services as 'ripping out boilers' and set out the benefits we offer, as well as prioritising initiatives such as tax incentives, low interest retrofit loans, and signposting homeowners to retrofit services they can trust.



**recommended  
policy actions** for  
UK government



Signpost to accredited one-stop-shops



Public engagement campaign to increase awareness and urgency of action



Introduce tax incentives aligned with retrofit uptake



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## The Expert View

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Homeowners want to do the right thing - they see retrofit as a way to save money, improve comfort, and future-proof their homes. But far too many are left without clear guidance or access to reliable professionals they can trust. They need personalised advice that helps them to understand what's right for their property before they commit.



**Russell Smith**

Ecofurb Founder & Managing Director

Awareness is growing - but it's a double-edged sword. As more people recognise the benefits of retrofit, they're also becoming more aware of how complex, costly, or confusing it can be to get started. Without the right support, that awareness quickly turns into hesitation, or worse, delay.

**Without urgent investment in trusted, impartial services and skilled professionals, we risk stalling progress.**

To drive greater uptake of deeper retrofit measures, we need targeted action across policy, finance, and industry. Enhanced financial incentives, streamlined grant processes, and clear, practical guidance are crucial to overcome persistent barriers. We also need much stronger public communication and reassurance around technologies like heat pumps and solar panels - moving homeowners from interest to action by showing the everyday benefits these upgrades bring

The government's renewed commitment to the Warm Homes Plan is welcome, but it must go further. We need a more widespread, joined-up approach that ensures every household can access the support they need. Without urgent investment in trusted, impartial services and skilled professionals, we risk stalling progress and leaving millions without the support needed to make vital improvements. The government must learn from past mistakes and build a retrofit system rooted in trust and transparency if it wants to unlock the full potential of energy efficient homes across the UK.

# 10

## Methods & data sources

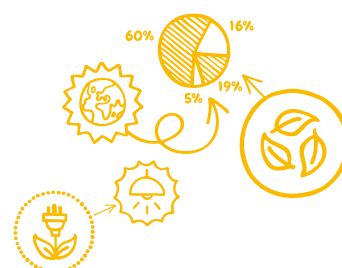
The Ecofurb 'Home Retrofit Trends Index' Summer 2025 is based on comprehensive research conducted by YouGov PLC.

- All figures, unless otherwise stated, are from YouGov Plc.
- Total sample size was 2,081 adults of which 1,343 were homeowners (unweighted).
- Fieldwork was undertaken between 10-11th May 2025.
- The survey was carried out online.
- The figures have been weighted and are representative of all UK adults (aged 18+).

The research specifically focused on UK homeowners and utilized a mixed methodology of grid format and multiple-choice questions.

### ADDITIONAL DATA SOURCES:

- CoreLogic UK analysis of 3,780 UK homes on heat pump performance ([link](#))
- Knight Frank Finance property value research ([link](#))





## About Ecofurb

**Ecofurb is a leading retrofit advice service dedicated to providing impartial, personalised guidance on home energy efficiency improvements.**

Founded by Russell Smith, who brings over 20 years of experience in sustainable construction and energy efficiency, Ecofurb aims to simplify the retrofit process for homeowners through expert assessment, coordinated planning, and connection to trusted installers.

### THE ECOFURB SERVICE INCLUDES:



A free online energy efficiency advice and planning platform, with thousands of retrofit measures.



Comprehensive Ecofurb Plan (paid) including:

- Full home survey and assessment
- PAS2035 qualified Retrofit Coordinator recommendations
- Prioritised implementation and planning



Access to a UK network of trusted, quality-assured retrofit installers, ensuring they meet required industry standards and certifications.



Impartial guidance on financial incentives and funding options, and ongoing support from qualified retrofit coordinators to help you throughout your journey.

Head to [www.ecofurb.com](https://www.ecofurb.com) to find out more.



## About Ecofurb

Ecofurb is delivered by Cotality, working with partners including Parity Projects (recently acquired by Cotality), Knight Frank Finance, Santander, Loco Home Retrofit and the Centre for Sustainable Energy (CSE).

Cotality is a leading provider of software, data and analytical insights which support the U.K. property and retrofit services industries.

[cotality.com/uk](https://cotality.com/uk)

The Ecofurb service has been enabled by funding from the Department for Energy Security and Net Zero. The funding from the Green Home Finance Accelerator comes from the department's £1 billion Net Zero Innovation Portfolio which provides funding for low-carbon technologies and systems and aims to decrease the costs of decarbonisation helping enable the UK to end its contribution to climate change.

Footprint  
down.  
**Feet up.**

