



# Beyond the Warm Homes Plan

A National Retrofit Programme for people and planet





Through the Spending Review 2025, the Labour Government has allocated £13.2 billion to deliver their manifesto commitment to a Warm Homes Plan. The Warm Homes Plan aims to tackle fuel poverty, delivering improvements to five million homes over the parliament. This ambitious programme could bring real benefit to many households facing fuel poverty. However, the challenges facing the UK's built environment go beyond high heating costs.

The Chartered Institute of Architectural Technologists (CIAT) is calling for a holistic programme to retrofit the UK's existing housing stock, delivering upgrades which not only address energy efficiency and fuel poverty, but tackle other pressing challenges such as climate change and resilience, air pollution and public health risks.

The 25 recommendations in this paper outline a comprehensive, practical and broad-based National Retrofit Programme, underpinned by holistic design, and funded through grants and low-interest loans, that will enable everyone to benefit from the security provided by a high-quality home.

Building on the foundations of the Warm Homes Plan, the National Retrofit Programme provides government with blueprint to ensure the UK's built environment is fit for the future.



# Summary of Recommendations

## Recommendation 1

The Warm Homes Plan currently in development should be broadened to National Retrofit Programme which seeks to address five key objectives together:

- I. Reducing emissions from residential buildings, in line with the UK's legally binding net zero commitments, alongside energy and water demand.
- II. Improving the resilience of UK housing stock to climate risks, including overheating and flooding.
- III. Ensuring that homes are healthier (e.g., reducing risks from excessive cold, excessive heat, noise and air pollution).
- IV. Lowering the costs of heating, cooling or otherwise running homes.
- V. Ensuring that homes are comfortable, accessible and form part of well designed, cohesive communities.

## Recommendation 2

Interventions delivered through the National Retrofit Programme should apply a principle of “no detriment”, such that if they will lead to worse outcomes against any of the key objectives, which cannot be offset by other, complementary improvements, they should not be delivered.

## Recommendation 3

To reduce overheads and improve efficiency, a single authority or unit within government should be responsible for delivering the National Retrofit Programme. The Programme should be developed with cross-governmental support but must be led by and accountable to a single minister.

## Recommendation 4

The National Retrofit Programme unit should work with local government, housing providers and charities, delivering long-term, funded support which can leverage private investment and achieve the broad reach and scale required to transform the UK's homes.

## Recommendation 5

Current and future support for housing stock improvements should be combined into a single, unified National Retrofit Programme, with a clear brand identity and a single digital point of access for all support, in order to reduce complexity for households.

## Recommendation 6

Wherever possible, individuals should not need to proactively seek out support but should be automatically flagged as eligible (for example as a result of receiving means tested benefits) and contacted automatically with an offer of support.

## Recommendation 7

A broad range of professionals and organisations – including but not limited to energy companies, local authorities, housing associations, health services, teachers, social workers, and job centres – should be able to refer a household for support via the National Retrofit Programme.

## Recommendation 8

To streamline funding flows, current private funding streams should be redirected into a centralised National Retrofit Programme pot, pooled with government funding, and managed by the National Housing Bank, which is used to co-fund all government retrofit support.

## Recommendation 9

Within the available funding envelope, government should set broad eligibility criteria for access to grant support, to ensure that households most in need can benefit from support. Grounds for eligibility could include living in a deprived community, receiving or being eligible for means tested benefits or demonstrating that household income falls below the fuel poverty low-income threshold.

## Recommendation 10

For households not eligible for grant support, government should work with the National Housing Bank and commercial financial institutions to deliver low interest “micro-mortgage” funding to cover the full costs of domestic energy efficiency retrofit works, to ensure that high upfront costs are not a barrier to uptake.

## Recommendation 11

Low interest loan-based funding should be made available to social housing providers and private landlords to enable them to meet or exceed minimum energy efficiency standards obligations, where costs exceed minimum energy efficiency standards cost caps and available grant funding.

## Recommendation 12

The National Retrofit Programme team should work with local government, charities, social housing providers and community groups, to explore the potential for at-scale retrofit interventions (such as local heat networks and community solar panels). A particular focus will be needed on outreach to households living in privately owned or rented accommodation.



### **Recommendation 13**

At the outset of every programme retrofit, an appropriately qualified and competent building design professional (such as a Chartered Architectural Technologist, Architect or Chartered Building Engineer), should holistically assess the property and recommend measures to improve the performance, resilience, health and comfort of homes, in line with the programme objectives, targeting an energy efficiency of Band C and zero operational emissions as a minimum. The designer should be independent from the contractors undertaking works, to avoid conflicts of interest.

### **Recommendation 14**

For grant funded improvements, designers should be empowered to recommend measures which go beyond the scheme's minimum standards, where the economic and social benefits of the improvements outweigh the costs. For retrofits funded by loan-financing, designers should provide "silver" and "gold" options, which would deliver better performance, which the household could choose (weighing the benefits against the additional costs of loan repayment).

### **Recommendation 15**

All retrofits delivered through the National Retrofit Programme should include a building performance evaluation following completion, to ensure that measures are delivering the target outcomes, and to address any issues with the installation or operation of measures, giving residents and the broader public confidence in the works.

### **Recommendation 16**

All works delivered through the National Retrofit Programme should be accompanied by a "home instruction manual", advising households on how to get the best performance from their upgraded homes.

### **Recommendation 17**

Government should extend the current zero VAT rating for energy saving measures (ESMs) such that all ESMs are zero rated, regardless of who purchases or installs them, and whether they are installed as part of wider works.

### **Recommendation 18**

Building design and construction professionals should proactively promote domestic retrofit measures as part of any wider home improvement works, enabling wider uptake while minimising disruption to households.

### **Recommendation 19**

Government should implement a reduced rate of VAT for all renovation work on existing buildings, and on materials reclaimed from previous constructions, in order to encourage retrofit and circular materials use.

### **Recommendation 20**

Government should implement reduced rates of stamp duty land tax for the most energy efficient homes, on a fixed term basis. This will incentivise energy efficiency improvements as part of home upgrades and will create a market for more efficient homes.

### **Recommendation 21**

Government, employers, educators, training providers, professional institutes and trade associations should launch a coordinated national campaign promoting careers in sustainable design and construction.

### **Recommendation 22**

Government should improve workforce data and monitoring, to identify specific skills gaps and evaluate the efficacy of policy interventions designed to stimulate workforce expansion.

### **Recommendation 23**

Government should ensure that all competent professionals are supported to contribute to the National Retrofit Programme on an equal basis, encouraging fair competition through procurement.

### **Recommendation 24**

Government should work with trade associations and professional bodies to ensure households can easily identify competent professionals to design and deliver domestic retrofits, working through the single digital point of access.

### **Recommendation 25**

The National Retrofit Programme should include effective dispute resolution pathways to ensure that households can easily address any problems with work, without additional costs.



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