

# Let Zero: A Retrofit One-Stop Shop for the Private Rental Sector

Project team:

**Sheffield Hallam University: Prof. Will Eadson, Dawn Witherley, Dr Ella Hubbard, Dr Tom Archer, Dr Lindsey McCarthy, Dr Yael Arbel**

All images in this section with thanks to James Morris/Nimble Photography



## Challenge Statement

Retrofit One-stop shops (OSSs) aim to simplify the retrofit process for potential customers by coordinating the different actors involved, by offering independent advice, including technical measures and financing options, and by acting as a single point of contact for retrofit delivery. Proponents for OSSs see them as a way of generating demand; allowing the supply chain to invest in training and accreditation; overcoming poor quality work and building trust between customers and the supply chain; and simplifying the customer journey to minimise drop out.

Existing OSSs have largely targeted the owner-occupier market. However, a third of houses in the UK are privately rented and more than half of which have an EPC of D or lower<sup>1</sup>. 37.7% of homes in the private rental sector (PRS) in South Yorkshire fail the Decent Homes Standard<sup>2</sup>.

The private rented sector (PRS) has proven difficult to engage with retrofit. This is often attributed to the ‘split incentive’ problem, where landlords bear the costs of property upgrades while tenants benefit from the reduced energy bills, resulting in limited incentives to retrofit their properties<sup>3</sup>. Similarly, the ‘principal agent’ problem, in which tenants are assumed to not be willing to pay a premium for energy efficient properties, limits demand<sup>4</sup>. There is a need to create new approaches to retrofit for the PRS, that go beyond current financial instruments<sup>5</sup>.

## Research Response

How can research contribute to confronting this challenge at a regional level?

The Let Zero project aimed to create an OSS for the PRS in South Yorkshire. This included piloting a face-to-face service for offering landlords and

tenants retrofit advice, developing an online platform with innovative digital tools to support retrofit decision making, and a show home demonstrating retrofit measures designed to minimise disruption.

Research by Sheffield Hallam University investigated how a One Stop Shop (OSS) for housing retrofit in the PRS can be designed and implemented to inform a just transition in South Yorkshire, embedding the lived realities of local actors.

## Research questions:

1. What is the current landscape of retrofit OSSs in the UK and Europe, and how can their shared experiences inform the development of an OSS for the PRS in South Yorkshire?
2. How do landlords and tenants perceive retrofit and the role of OSSs, and how can this inform the design of an OSS for the PRS?
3. What relationships have been built through

the Let Zero OSS pilot, and how has the OSS changed the delivery of retrofit in South Yorkshire?

## Evidence and Outputs

### One-stop shops: The existing landscape and lessons for an OSS in South Yorkshire

Our research found that most existing OSSs offer advice and coordinate market players, but leave contracting to the homeowner (described as a coordination model<sup>6,7</sup>). Few OSSs directly target the PRS, instead targeting the able-to-pay market.

While existing OSSs had a variety of organisational and business models, the most successful ones had clear objectives and values that aligned stakeholders and services offered, enabling good governance. They had also adopted strong customer management systems that tracked the customer journey (from advice to installation), which could take several years.

The project found that the key challenges for OSSs

<sup>1</sup> Department for Levelling Up, Housing and Communities (2025), [English Housing Survey 2021 to 2022: private rented sector](#).

<sup>2</sup> Ibid.

<sup>3</sup> Melvin, J. (2018), ‘[The split incentives energy efficiency problem: Evidence of underinvestment by landlords](#)’, Energy Policy, 115, pp. 342–352.

<sup>4</sup> Ambrose, A. and McCarthy, L. (2019), ‘[Taming the “masculine pioneers”? Changing attitudes towards energy efficiency amongst private landlords and tenants in New Zealand: A case study of Dunedin](#)’, Energy Policy, 126, pp. 165–176.

<sup>5</sup> Mininni, G.M. et al. (2024), ‘[Landlords’ accounts of retrofit: A relational approach in the private rented sector in England](#)’, Energy Research & Social Science, 118, p. 103742.

<sup>6</sup> Cicmanova, J., Esiermann, M. and Maraquin, T. (2020), ‘[One-stop-shop guide for sustainable home renovation: Setting up innovative local or regional renovation platforms](#)’.

<sup>7</sup> Bertoldi, P. et al. (2021), ‘[The role of one-stop shops in energy renovation - a comparative analysis of OSSs cases in Europe](#)’, Energy and Buildings, 250, p. 111273.



are additional costs associated with coordinating suppliers, known as transaction costs, and the risk and costs of contracting work or making referrals.

### Landlord perspectives of retrofit and implications for OSS design

Landlords have varying motivations for improving the energy efficiency of their properties: these might include enhancing tenants' quality of life and addressing environmental concerns, but the predominant reason is to meet regulatory requirements.

There are major barriers to retrofit for landlords relating to property characteristics, planning and regulation, funding and finance, and deficits in knowledge. While financial products such as low/no interest loans will help some, others are daunted by the task of meeting new requirements and may exit the market.

There is a cohort of 'DIY landlords' who prioritise carrying out works themselves. These landlords may display resistance to advice on the best retrofitting options and working with preferred/accredited contractors.

When presented with the value propositions of an OSS, landlords interviewed identified design advice, trusted trader schemes, and supporting access to grants, as the main services of value.

### Tenant perceptions of retrofit and implications for OSS design

Tenants reported multiple barriers to improving energy performance, with some highlighting specific property issues, and others stressing their lack of influence with the landlord. Interviewees described the potential consequences of property improvements, which included both potential improvements to quality of life and energy bill savings. However, there were worries that this may be offset by higher rents.

Tenants would value an OSS advising them on their tenancy rights and moving-out processes/costs. Others highlighted how an OSS might broker discussions between landlords and tenants, potentially offering guarantees and/or support to tenants if they were negatively affected. There was also a desire for scripts or templates to help tenants start conversations about retrofit with landlords as part of an OSS offering.

### Changing relationships and delivery of retrofit in South Yorkshire

Stakeholders in the region felt that Let Zero has made good progress in embedding retrofit in South Yorkshire and the PRS. There is an increasing focus on retrofit within the region, and a growing network of retrofit practitioners. The project has been described as a 'centre of gravity' for retrofit in the region, shifting expectations around retrofit delivery. It has also experimented with new tools to scale retrofit, establishing a clearer understanding of how emerging technologies can be utilised. Through the project, partners have developed their businesses, grown networks and gained expertise in working with the PRS. Respondents felt that SYMCA is well positioned to take strategic oversight and drive retrofit through an OSS service such as Let Zero.

#### Outputs:

- [Lessons from existing retrofit one stop shops in the UK and Europe: business model and governance design | Sheffield Hallam University](#) (Sheffield Hallam University et al., 2025)
- [Let Zero: One-Stop Shop Governance and Delivery for the Private Rented Sector. Research Findings](#) (Sheffield Hallam University et al.)

### What does this mean for the region?

OSSs offer value in helping potential customers navigate this complicated regulatory, funding and technical landscape. In doing so, they can build trust in the supply chain and generate demand. Let Zero has shown that OSSs can play a strategic role in embedding retrofit agendas and linking local authority work with combined authority strategies.

However, an uncertain funding landscape still remains. Income-based funding such as the Warm Homes Local Grant is not always appropriate in the PRS where landlords cannot control their tenants' financial circumstances, and there are gaps in funding for preparatory and remedial works involved in retrofit. There are commercialisation opportunities if a sustainable business model for the Let Zero service can be developed, including developing similar services in other regional and local authorities.

The Warm Homes Plan could have profound implications for retrofitting the PRS. It may tap

into key regulatory drivers for landlords. However, it also puts increasing pressure on the sector, with some landlords threatening to sell their properties to the owner-occupier market (where regulatory drivers are weaker). In addition, this may generate large amounts of compliance work within local authorities, amongst their existing priorities (e.g. filling empty properties). There are further opportunities to develop Let Zero's value proposition in this context, such as being a service that is impartial and grounded in the lived realities of those engaged in retrofit delivery and uptake.

Let Zero has raised broader questions amongst project partners and regional stakeholders about the role of SYMCA in improving landlords' properties, the responsibilities of landlords for repair and maintenance, and the lack of incentives for local authorities to grant private suppliers access to properties in the region.

### Next Steps

There is further work needed to maximise the impact of the project and secure its continuation. This includes:

- Evaluating landlord and tenant experiences of the service and of measures installed through Let Zero.
- Review available data collected through Let Zero providing valuable insights on retrofit conversion rates and/or retrofit related activity across South Yorkshire's PRS.
- Integrating the learnings from the show home, digital innovation and customer journey development to solidify the outcomes from the pilot phase of the Let Zero OSS.
- Refining the service aims and objectives to clarify the value proposition of the OSS, driving engagement and retention, and ensuring the project is contributing to regional priorities.

To maximise the impact of the research, further dissemination in the region and nationally will contribute to the development of retrofit OSSs, support the case for scaling retrofit in the PRS (National Retrofit Hub, 2025), and generate innovative finance models for retrofit.

*Let Zero: A Retrofit One-Stop Shop for the Private Rental Sector (Summary)*

EADSON, Will <<http://orcid.org/0000-0002-2158-7205>>, HUBBARD, Ella, WITHERLEY, Dawn, ARCHER, Tom <<http://orcid.org/0000-0002-9857-359X>>, MCCARTHY, Lindsey <<http://orcid.org/0000-0002-5114-4288>> and ARBELL, Yael

Available from the Sheffield Hallam University Research Archive (SHURA) at:

<https://shura.shu.ac.uk/37728/>

## Copyright and re-use policy

Please visit <https://shura.shu.ac.uk/37728/> and <http://shura.shu.ac.uk/information.html> for further details about copyright and re-use permissions.