# Ecology Building Society partners with Retrogreen to boost green home improvements for borrowers



Ecology Building Society has introduced a new offering aimed at encouraging homeowners to invest in green home improvements by providing free expert advice through a partnership with retrofit management company Retrogreen. The initiative targets borrowers using Ecology’s renovation mortgage, helping them navigate options to enhance home comfort, improve energy efficiency, and reduce household energy bills.

The lack of clear, practical, and independent advice often acts as a barrier for homeowners considering retrofit projects. Ecology observed that many borrowers are uncertain about potential costs and struggle to find accredited tradespeople for green improvements. To address this, the society has integrated Retrogreen’s online retrofit management tool into its services. This tool allows homeowners to assess their property, understand what retrofit work could benefit them most, and estimate associated costs. Users can prioritise improvements according to personal affordability and priorities while receiving projections on how these changes might improve their property’s Energy Performance Certificate (EPC) rating and potentially increase its market value.

Daniel Capstick, Ecology’s senior mortgages product and proposition manager, emphasised the value of closing the information gap for consumers. Speaking to Mortgage Solutions, he noted, “Time and again, we hear that consumers are interested in making green home improvements, but often, they don’t know where to start. That’s why we’ve partnered with Retrogreen, to bridge that confidence gap.” The initial assessment offered through Retrogreen is free for Ecology borrowers, with discounted rates available for more comprehensive surveying and project management services if borrowers decide to proceed with the retrofit work.

Ecology Building Society is already well-known for incentivising energy efficiency among its borrowers through its innovative C-Change discount scheme. This programme offers mortgage rate reductions of up to 1.50% based on measurable improvements in a property’s energy efficiency. The discount is available to borrowers who improve their homes’ SAP (Standard Assessment Procedure) ratings or build to advanced environmental standards, a move aligned with the UK’s broader net-zero goals. This enhanced lending approach aims to reward homeowners not only for energy savings but also for contributing to long-term environmental sustainability.

In addition to the C-Change discount, Ecology offers specific financial incentives within its renovation mortgage deals for the installation of heat pumps—£500 cashback for air source heat pumps and £1,000 for ground source heat pumps. These incentives align with the society’s commitment to promoting renewable heating technologies as a means to reduce carbon footprints.

Recent changes in Ecology's mortgage product range further reflect its green agenda, including the introduction of competitive rates for self-build and eco-home mortgages. The society has recently reduced interest rates on its Self-Build Mortgage product to a variable 5.99% and on its Eco Home Mortgage to 4.90%, the latter targeting homes with an EPC rating of B or above and including a full-term eco home discount of 1.14%. These products, alongside the renovation mortgage and associated C-Change discounts, echo Ecology’s broader strategy to support sustainable housing construction, renovation, and energy efficiency improvements.

Overall, this partnership with Retrogreen enhances Ecology’s commitment to supporting borrowers through every stage of green home improvements, from planning and assessing viable works to finding accredited tradespeople and managing project completion. As the society looks to extend Retrogreen’s accessible services across its wider membership, it strengthens its position as a leading advocate for sustainable, energy-efficient housing within the UK mortgage market.

### 📌 Reference Map:

* Paragraph 1 – [[1]](https://www.introducertoday.co.uk/breaking-news/2025/10/free-expert-advice-on-retrofitting-offered-by-building-society/), [[2]](https://theintermediary.co.uk/2025/10/ecology-building-society-partners-with-retrogreen-to-help-borrowers-make-greener-home-improvements/), [[4]](https://www.mortgagesolutions.co.uk/news/2025/10/14/ecology-bs-offers-free-retrofit-advice-to-borrowers/)
* Paragraph 2 – [[1]](https://www.introducertoday.co.uk/breaking-news/2025/10/free-expert-advice-on-retrofitting-offered-by-building-society/), [[2]](https://theintermediary.co.uk/2025/10/ecology-building-society-partners-with-retrogreen-to-help-borrowers-make-greener-home-improvements/), [[4]](https://www.mortgagesolutions.co.uk/news/2025/10/14/ecology-bs-offers-free-retrofit-advice-to-borrowers/)
* Paragraph 3 – [[4]](https://www.mortgagesolutions.co.uk/news/2025/10/14/ecology-bs-offers-free-retrofit-advice-to-borrowers/)
* Paragraph 4 – [[1]](https://www.introducertoday.co.uk/breaking-news/2025/10/free-expert-advice-on-retrofitting-offered-by-building-society/), [[2]](https://theintermediary.co.uk/2025/10/ecology-building-society-partners-with-retrogreen-to-help-borrowers-make-greener-home-improvements/), [[3]](https://www.ecology.co.uk/hub/enhancements-c-change-mortgage-discounts/), [[6]](https://www.ecology.co.uk/mortgages/residential-mortgages/renovation/)
* Paragraph 5 – [[1]](https://www.introducertoday.co.uk/breaking-news/2025/10/free-expert-advice-on-retrofitting-offered-by-building-society/), [[2]](https://theintermediary.co.uk/2025/10/ecology-building-society-partners-with-retrogreen-to-help-borrowers-make-greener-home-improvements/)
* Paragraph 6 – [[5]](https://www.mortgagefinancegazette.com/building-societies/ecology-bs-cuts-rates-on-self-build-and-eco-home-products-29-05-2025/), [[3]](https://www.ecology.co.uk/hub/enhancements-c-change-mortgage-discounts/)
* Paragraph 7 – [[1]](https://www.introducertoday.co.uk/breaking-news/2025/10/free-expert-advice-on-retrofitting-offered-by-building-society/), [[2]](https://theintermediary.co.uk/2025/10/ecology-building-society-partners-with-retrogreen-to-help-borrowers-make-greener-home-improvements/), [[4]](https://www.mortgagesolutions.co.uk/news/2025/10/14/ecology-bs-offers-free-retrofit-advice-to-borrowers/), [[6]](https://www.ecology.co.uk/mortgages/residential-mortgages/renovation/)

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## Bibliography

1. <https://www.introducertoday.co.uk/breaking-news/2025/10/free-expert-advice-on-retrofitting-offered-by-building-society/> - Please view link - unable to able to access data
2. <https://theintermediary.co.uk/2025/10/ecology-building-society-partners-with-retrogreen-to-help-borrowers-make-greener-home-improvements/> - Ecology Building Society has partnered with retrofit management firm Retrogreen to offer its borrowers free access to expert guidance on green home improvements. This initiative aims to help homeowners enhance comfort, improve energy performance, and reduce household bills. Retrogreen's online tool assists homeowners in assessing their property, understanding beneficial energy efficiency improvements, and estimating potential costs. Users can prioritise improvements based on affordability and personal goals, and see how each change could raise their Energy Performance Certificate (EPC) rating or even boost property value. The initial assessment is free for Ecology borrowers, with discounted access to Retrogreen’s full surveying and project support service. Ecology plans to extend the partnership across its wider membership in due course. The society also incentivises borrowers to improve energy efficiency through its C-Change discount, offering up to 1.50% off mortgage rates based on efficiency gains. Its renovation mortgage range includes cashback incentives for installing heat pumps – £500 for air source and £1,000 for ground source systems.
3. <https://www.ecology.co.uk/hub/enhancements-c-change-mortgage-discounts/> - Ecology Building Society has expanded its C-Change mortgage discounts to encourage borrowers to build homes to the highest energy efficiency and environmental standards. The maximum discount has been increased to 1.50%, building on the society's longstanding support for sustainable and energy-efficient projects. The enhanced range aims to accelerate the construction of energy-efficient homes to help meet the UK’s net-zero ambitions. The changes include dedicated discounts for homes built to specific SAP ratings, reflecting the environmental performance of homes built to a standard that generates more energy than they consume. Ecology hopes these changes will lead to long-term savings in both energy and borrowing costs for those that build to the highest standards.
4. <https://www.mortgagesolutions.co.uk/news/2025/10/14/ecology-bs-offers-free-retrofit-advice-to-borrowers/> - Ecology Building Society has partnered with Retrogreen to offer retrofitting advice to its renovation mortgage borrowers. Retrogreen’s online tool helps homeowners understand their property, review the benefits of retrofitting, and estimate the costs. Homeowners can filter potential work based on individual priorities and affordability. They also receive an illustration of how making changes can improve their property’s Energy Performance Certificate (EPC) rating and affect the value of their home. The company finds accredited tradespeople and helps borrowers see the work through to completion. Daniel Capstick, Ecology Building Society’s senior mortgages product and proposition manager, said: “Time and again, we hear that consumers are interested in making green home improvements, but often, they don’t know where to start. That’s why we’ve partnered with Retrogreen, to bridge that confidence gap.”
5. <https://www.mortgagefinancegazette.com/building-societies/ecology-bs-cuts-rates-on-self-build-and-eco-home-products-29-05-2025/> - Ecology Building Society has made rate reductions across Self-Build and Eco Home products. The society has lowered the rate on its Self-Build Mortgage product by an additional 0.25%, bringing the new rate down to 5.99% variable. It has also cut the rate on its newly-launched Eco Home Mortgage to 4.90% variable. This product is available to homes with an Energy Performance Rating of B or above and includes a full-term ‘eco home’ discount of 1.14%. In addition, the society has reduced its Standard Variable Rate (SVR) by 0.25% across its whole range of residential and commercial mortgage deals. The lender’s residential products include loans for energy-efficient conversions and renovations, while its range of commercial mortgages offers lending solutions to community housing schemes, sustainable housing developers, and charities.
6. <https://www.ecology.co.uk/mortgages/residential-mortgages/renovation/> - Ecology Building Society offers Renovation Mortgages to support borrowers in transforming existing properties. The process involves taking out a mortgage with Ecology, building or transforming the property, and confirming the revised energy rating to calculate the discounted rate. The society provides a mortgage calculator to help borrowers work out potential borrowing amounts and compare monthly payments. The Renovation Mortgage is available at 90% and 80% loan-to-value ratios. Ecology also offers a C-Change discount for energy-efficient homes, rewarding borrowers with a reduction of up to 1.50% off their mortgage rate based on improvements made. The society provides flexible staged payments for self- and custom-build mortgages and considers a wide range of construction techniques, including those using non-standard materials and modern methods of construction.