



Investors (banks, funders, etc.)

Immediate Actions:	Progress by 2025:	Progress by 2030:
Include operational energy performance and embodied carbon targets in project funding criteria.	Mandate operational energy and embodied carbon targets in project funding criteria.	Project funding criteria based on validated past performance of projects, as well as targets for the project seeking funding.
Investors and lenders to align decision making with energy performance-based ratings for commercial and industrial buildings and away from EPCs, as BEIS Performance-Based Rating Framework comes into effect.	Energy performance-based ratings established as primary energy KPI within asset valuations and investment decisions.	
Institutional investors based in UK begin disclosing the operational energy and carbon performance of all held properties (at asset level) across their portfolios (Funds) in annual reporting.	Investors to ask for BIM-based Building Passports and engage with existing benchmarking frameworks as a requirement for assessing investment potential.	All properties have building passports.
Require Climate-Related Financial Disclosure (TCFD) reporting.	Recommendations from the BEIS consultation on mandatory climate-related financial disclosures are fully implemented.	
Develop finance solutions and packages for accelerating domestic retrofit, informed by engagement with local authorities to discuss options for all tenure retrofit funding packages (drawing on recommendations from the UKGBC GFI round table and the Green Finance Institute).	Offer a range of finance solutions for domestic retrofit, suitable for different domestic tenures, including 'blended finance packages' which combine funding from private and public sector.	Mature financing landscape supporting high levels of investment in domestic retrofit.
Require all domestic loan scopes to cover whole house retrofits.	Predicate home repair loans on energy efficiency improvements and performance.	Work with domestic clients to assess actual energy performance of domestic buildings.
Provide increased home mortgage lending for retrofit measures and reduced rates of interest for highly efficient properties.	Offer preferential mortgage rates based on home energy efficiency for new and existing buildings.	Established relationship between mortgage rate and home energy efficiency.
Develop stricter guidance on what constitutes a net zero non-domestic building for the purpose of lending, based on the UKGBC Net Zero Carbon Buildings Framework Definition.	Begin offering preferential borrowing rates for low to zero carbon retrofits that actively demonstrate how they reduce Whole Life Carbon.	Established relationship between lending rate and low carbon retrofits.