

COMMUNITY RETROFIT
COLLABORATIVE



Retrofit Navigator Programs

Changing the paradigm towards equitable building decarbonization

March 2026

About The Collaborative

The Community Retrofit Collaborative (CRC) is a community of thought leaders dedicated to addressing climate change and advancing equity at the intersection of building retrofits, housing affordability, health, and economic inclusion.

COMMUNITY RETROFIT COLLABORATIVE

BEI Building Electrification Institute CITIES DRIVING CHANGE

BPRC BUILDING POWER RESOURCE CENTER

ELEVATE

Emerald Cities COLLABORATIVE

THE GREENLINING INSTITUTE

greenlink

IMPACT Community Action Serving Columbus and Franklin County

IMT INSTITUTE FOR MARKET TRANSFORMATION

INSTITUTE FOR Sustainable Communities

NRDC

RISING SUN CENTER FOR OPPORTUNITY

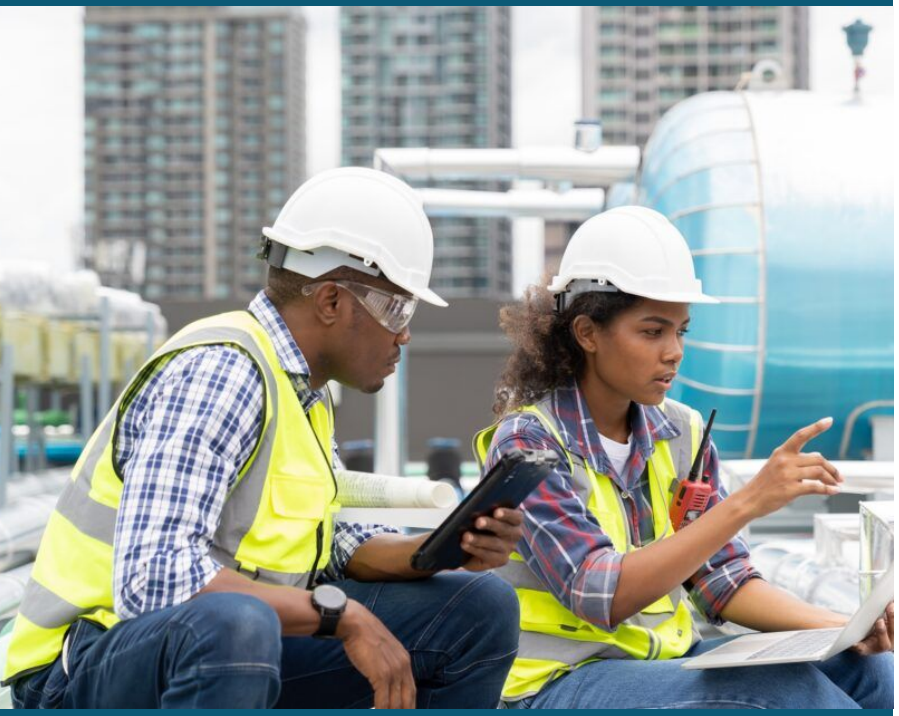
What is a Retrofit Navigator Program?



- Provides an end-to-end service to help residents and building owners plan and complete building retrofits
- Supports holistic building improvements for energy performance, health, safety, and affordability
- Is shaped with community input, centering the needs of low-income and frontline communities*

*Frontline communities include communities most affected by climate change, unsafe or inefficient housing, and high energy costs—often due to long-standing inequities and lack of investment.

What does a Retrofit Navigator Program do?

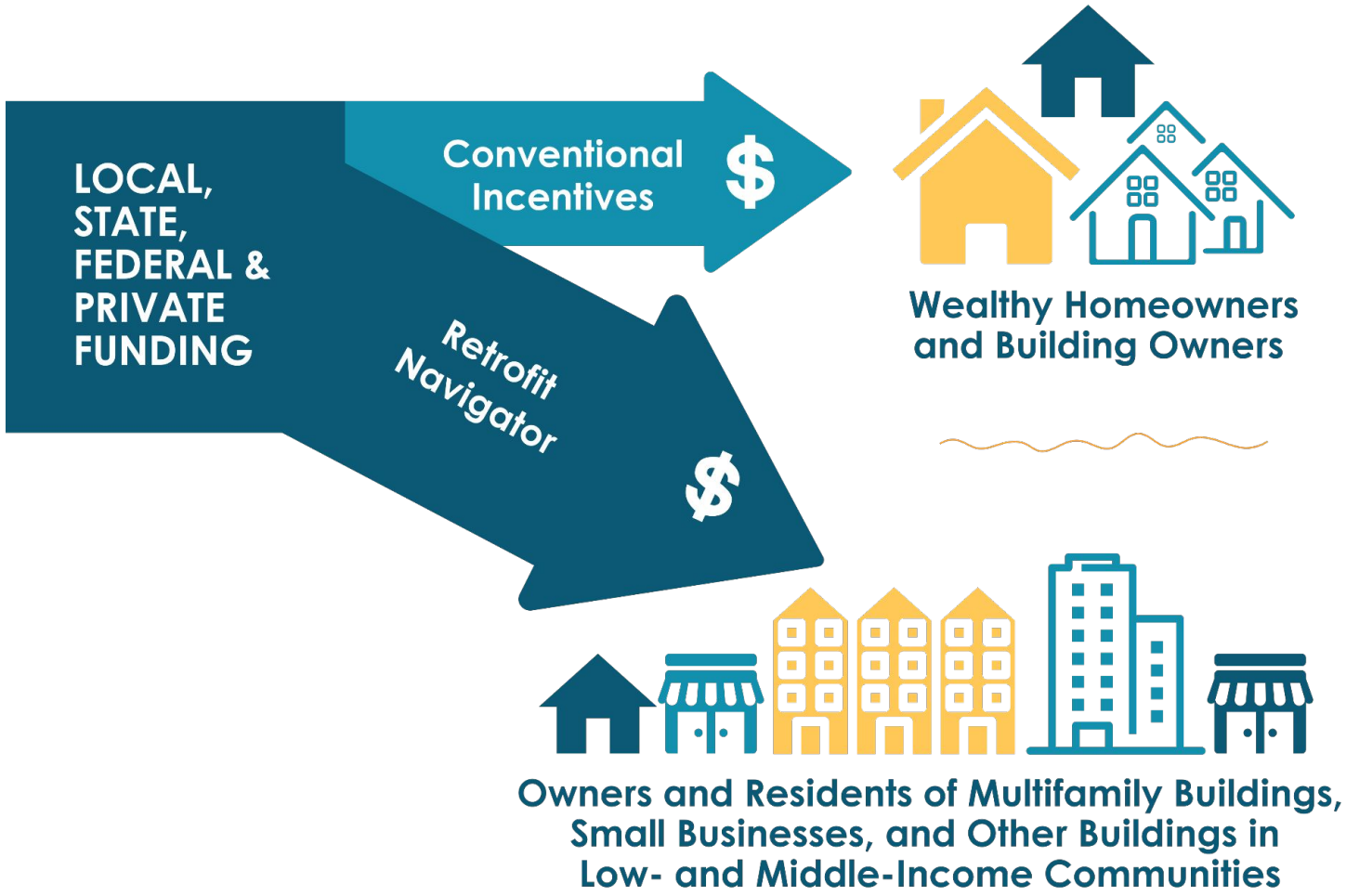


- Provides case managers who:
  - Coordinate building assessments, project scopes, and contractors
  - Braid funding and incentives across multiple programs
  - Help building owners implement both energy upgrades and prerequisite building repairs
- Provides add-on services including:
  - Tenant protection and affordability measures
  - Growing and training a well-paid local workforce

What are the benefits of Retrofit Navigators?

Retrofit Navigators **speed the pace of building decarbonization** by ensuring that programs reach all communities, not just the easiest-to-reach.

These programs also help **expand affordability** by lowering energy bills and and can include tenant protections and other measures to keep homes affordable.



What is a Building Retrofit?



A building retrofit refers to the **replacement or repair of any building system** to modernize and improve an existing building.

This includes:

- Heating, ventilation, and cooling (HVAC) and hot water system upgrades or replacements, including electrification
- Improvements to the building envelope, which is the physical barrier that separates the interior of a building from the external environment (i.e. walls, roof, windows, doors, etc.)
- Rewiring or electrical wiring repair
- Appliance replacements
- Structural upgrades and repairs, such as a roof replacement
- Health-related improvements, such as removal and protection from lead, radon, mold, asbestos, asthma triggers, etc.

What are the Benefits of Building Retrofits?

Cleaner indoor air – Eliminates gas combustion (which happens when you burn methane, "natural," inside the home), removes hazards like mold, lead, and asbestos, and improves ventilation.

Healthier families – Reduces risks of asthma, heart disease, and other health problems due to improved indoor air quality.

Lower energy bills – Cuts monthly costs and makes energy bills more predictable. (High-efficiency electric equipment paired with weatherization reduces energy bills for nearly all U.S. homes).*

Safer homes – Electrical and structural upgrades reduce fire risks, boost resilience to storms, and increase property value.

Comfort year-round – Keeps homes warmer in winter, cooler in summer, and quieter inside.

More reliable power – Efficient systems and backup-ready upgrades protect against outages. Energy efficiency also supports grid reliability by reducing energy demand and potential overload.

Local jobs and economic growth – Creates steady, good-paying work in the community.

Climate-ready communities – Builds resilience against extreme heat, storms, and other climate impacts.

Equity and affordability – Lowers energy burdens for families with high bills and makes housing more affordable over time.

Community pride and stability – Maintained, efficient homes strengthen neighborhoods and support long-term residents.

Lower pollution for everyone – Reduces smog and greenhouse gases, improving public health and fighting climate change.

Future-proofing – Makes homes more attractive and valuable as energy codes and buyer expectations evolve.

*See: Heat pumps for all? Distributions of the costs and benefits of residential air-source heat pumps in the United States

Building Retrofit Programs:
THE OLD WAY



In traditional building retrofit programs, policy experts design programs to meet narrow climate or energy goals, rather than co-creating programs that tackle both climate goals and community needs.

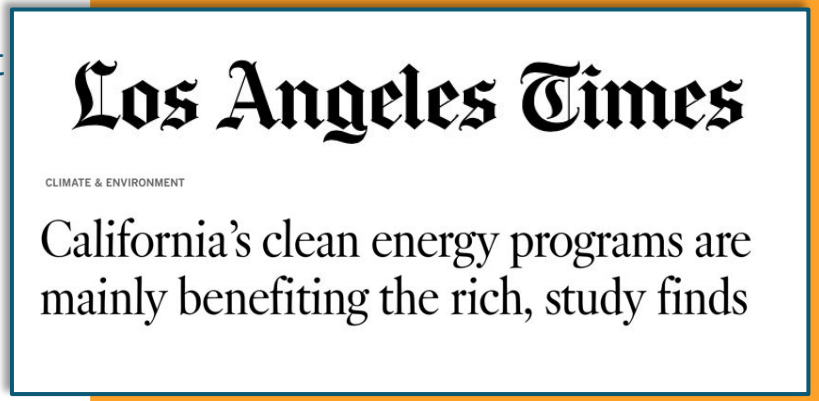
As a result, traditional programs:

- Fail to reach those with the greatest needs, leaving many households and frontline communities behind.
- Can increase housing costs, tenant harassment, and tenant evictions.
- Do not reliably create good quality, middle-class jobs that are accessible to all.
- Erode public trust in government

THE OLD WAY: Fails to Reach Those With the Greatest Need

- **The upfront costs of retrofits are often too high** for low- to moderate- income (LMI) buildings, even with incentives and financing.
- **The retrofit process is confusing.** Without expert guidance, most people struggle to complete retrofits or to navigate multiple programs, funding, and financing options.
- **Housing quality issues go unaddressed.** Many programs don't tackle necessary health and safety repairs that must precede retrofits, like roof repairs, mold abatement, or electric panel upgrades.
- **Program outreach to certain communities is lacking.** Outreach may not be multilingual, culturally appropriate, or speak to the priorities of many low-income and frontline communities.
- **Despite high needs, many programs are undersubscribed** because of bureaucratic hurdles and restrictions on how money can be spent. Many homes with repair needs are turned away from energy programs.


The Washington Post
Democracy Dies in Darkness
CLIMATE SOLUTIONS
The coming battle between Americans who want to go electric and their landlords
In rented homes and apartments, renters struggle to switch to cleaner energy


Los Angeles Times
CLIMATE & ENVIRONMENT
California's clean energy programs are mainly benefiting the rich, study finds

THE OLD WAY: Can Increase Housing Unaffordability & Threaten Tenants

- **Building owners may pass on the costs of upgrades on to tenants.** Building upgrade costs can be high, even with incentives. In unregulated affordable housing, building owners may pass these costs on in the form of a rent increase.

- **Building owners may choose not to pass the energy savings on to tenants.** Where buildings are master-metered, owners may keep the energy savings from building upgrades for themselves.

- **Building owners may use retrofits as an excuse to harass or evict tenants.** “Reno-viction” occurs when building owners use renovations as an excuse to evict tenants or push them to leave, even if eviction wouldn’t normally be allowed. A retrofit may be so disruptive that a tenant opts to leave.

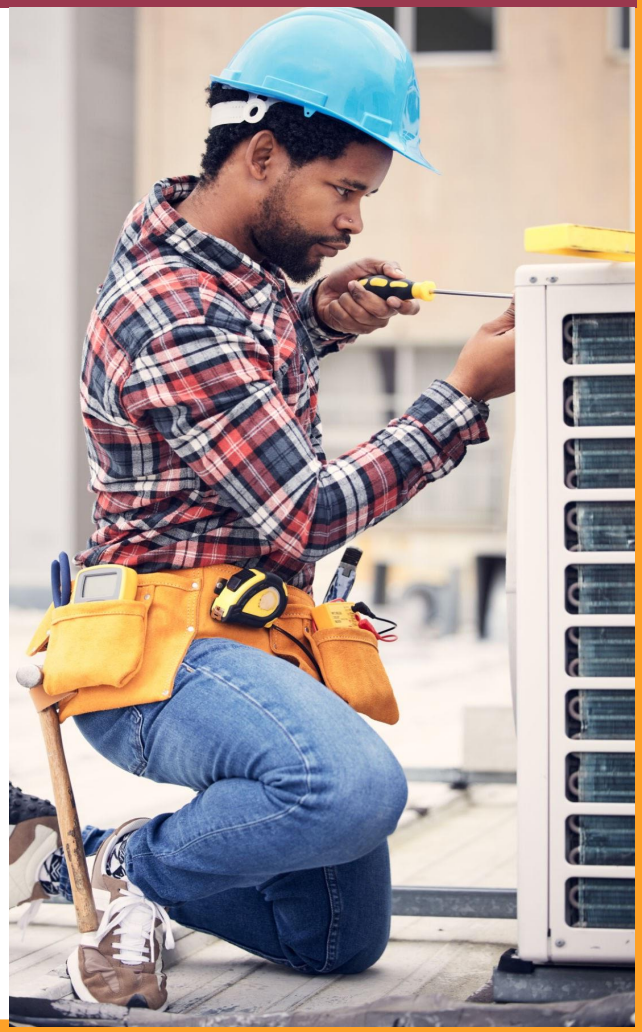


THE OLD WAY: Does Not Reliably Create Good Quality Jobs

- **Residential retrofit jobs are usually not High Road jobs.*** High Road jobs are high-quality jobs characterized by family-sustaining living wages, comprehensive benefits, and opportunity for career advancement. Commercial and institutional construction jobs are often High Road jobs, but residential retrofit jobs are typically lower paying, with no benefits or pathways for career advancement.

- **Retrofit jobs may be inaccessible to priority populations** because people of color, women, and other underrepresented groups often face barriers to entering these jobs, such as limited access to training or apprenticeships and discriminatory hiring practices. Without dedicated support, these populations are frequently excluded from High Road job opportunities.

- **Small and minority contractors may not be able to access new economic opportunities.** These contractors may need administrative and business development support in order to grow or expand.**



*For comprehensive definition of High Road jobs, see California Workforce Development Board's High Road Training Partnership: High Road Overview or BEI's report, Inclusive Workforce Development Strategies for Building Electrification.

**Source: BEI, Inclusive Workforce Development Strategies for Building Electrification

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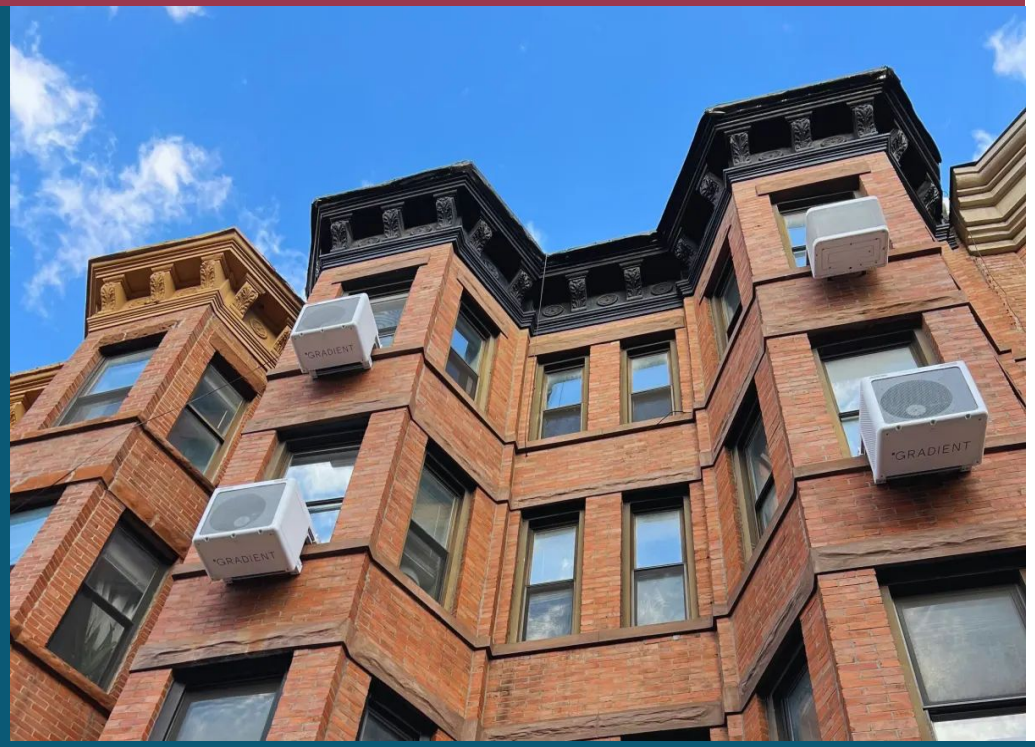
THE OLD WAY: Erodes Public Trust in Government

- **Public trust breaks down when public programs only serve high-income households** and when they are unresponsive to critical community needs. People lose faith in the ability of the democratic government to affect positive change in their lives.

- **Governments cannot reach their climate goals when entire communities are left out.** The United States and state, regional, and local jurisdictions cannot meet greenhouse gas emission reduction targets if their programs and policies do not reach or assist LMI households.



Retrofit Navigator Programs: THE NEW WAY



Retrofit Navigator Programs are co-created with local communities and tackle both climate goals and community needs.

These new programs:

- Center community co-creation and implementation
- Streamline the retrofit process and braid funding from different sources.
- Address holistic building and community priorities.

THE NEW WAY: Centers Community Co-Creation & Implementation



Local stakeholders and organizations participate in the design and implementation of Retrofit Navigator programs.

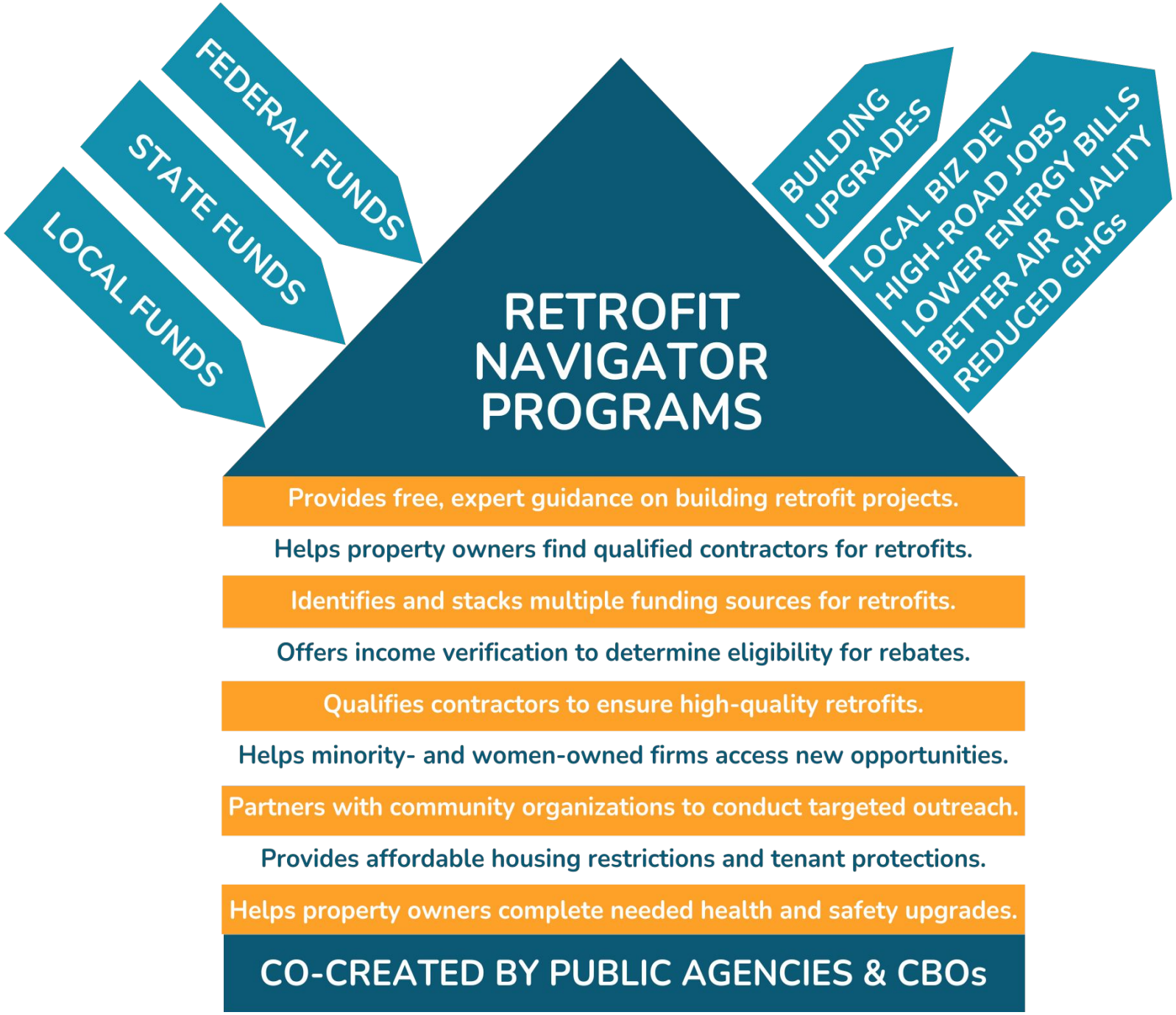
Community Roles:

- **CO-DESIGN** of program goals and services, including housing affordability protections
- **OUTREACH** through trusted messengers and relevant channels to alert community to retrofit services and funding
- **OVERSIGHT** to ensure accountability to community priorities and finetune strategies through program iteration

THE NEW WAY:
Streamlines the Retrofit Process & Braids Funding

Retrofit Navigator programs can provide:

- Incentives or rebates
- Technical assistance
- Financing
- Marketing and outreach
- Contractor support
- Coordination with other available programs



THE NEW WAY: Addresses Holistic Priorities

OLD WAY	NEW WAY
Programs are created for communities without the involvement of the community.	**Agencies co-create programs** with LMI and environmental justice communities.
Programs prioritize energy or GHG reductions, often based on "cost effectiveness."	**Programs prioritize community benefits:** housing affordability, job creation, workforce development, health, economic inclusion.
Funding from various sources (state, utility, etc.) remains siloed and hard to navigate.	**Programs function as an umbrella, coordinating** funding from various sources and directing customers to the right offerings.
Programs prioritize easy-to-reach customers, who are often wealthier homeowners.	**Programs prioritize LMI households, providing habitability upgrades and protecting tenants and** housing affordability.
Programs reduce overall costs by driving down labor costs.	**Programs spur creation of high-quality jobs** and drive down costs through other means, like bulk purchasing and streamlined quality assurance processes.
Programs hire traditional large contracting firms to run programs and complete retrofits.	Programs enable smaller, minority- and women-owned contractors to perform retrofits and other program aspects.

Potential Impact

If 50 cities launch Retrofit Navigator programs by 2030...

- **Energy bills would become more affordable** for an estimated two million households.
- **Affordable housing and substandard housing could be upgraded** while preserving affordability and preventing tenant displacement.
- **Tens of thousands of good quality jobs** could be created by stimulating up to $50 billion in economic activity.
- **Health outcomes will improve,** particularly for frontline and low-income communities, thanks to improved indoor air quality and access to efficient cooling/heating.
- **GHG emissions would be reduced** by nearly five million metric tons, accelerating progress toward a fossil fuel-free future.
- **Trust in government and democratic processes will improve** because communities will have a voice in shaping policies and programs.

In Summary:

Retrofit Navigator programs are:

- Designed in collaboration with local organizations.
- Channel resources to buildings and communities with the greatest needs.
- Streamline the retrofit process and braid funding from different sources.
- Address holistic building and community priorities.
- Speed the pace of decarbonization.

How to Plug In:

Want to understand how your community can establish a Retrofit Navigator program?

Government Staff

- Review the CRC's resources for step-by-step guidance for developing a Retrofit Navigator program.
- Reach out to join our Learning Network as a space to share emerging trends in program design and implementation.
- Looking for support to design or update a Retrofit Navigator program? Fill out an intake form through our TA Clearinghouse.

Networks & Coalitions

- Reach out to join the CRC's Learning Network as a space for continuous learning of best practices across intersecting movements.
- Contact the CRC to explore opportunities for collaboration.

TA Providers and Program Implementers

- Reach out to join the CRC's Learning Network as a space to share emerging trends in program design and implementation.
- Looking for support to design or update a Retrofit Navigator program? Fill out an intake form through our TA Clearinghouse.

Advocacy Groups

- Reach out to join the CRC's Learning Network as a space for continuous learning of best practices across intersecting movements.
- Looking to advocate for a Retrofit Navigator program in your community? Fill out an intake form through our TA Clearinghouse.