## Green Homes Grant Funding - FAQs

- 1. What is the Green Homes Grant?
- 2. What does 'retrofitting' mean?
- 3. What is an Energy Performance Certificate (EPC)?
- 4. Who is eligible to apply for the grant?
- 5. What home energy improvement measures could I receive?
- 6. What do you mean by fully funded and partially funded measures?
- 7. How much grant funding could I receive?
- 8. Can I choose which measures I want to receive?
- 9. Do I receive the grant in cash?
- **10.** Why should I trust you?
- 11. What savings could I see on my bill?
- 12. Will scaffolding need to be erected at my property?
- 13. Will you need access to my loft?
- 14. How long will the work take on my house?
- 15. How much space will an Air Source Heat Pump occupy?
- 16. Will I have to move out whilst the work is taking place?
- 17. What evidence will I need to provide to support my application?
- 18. How does the process work?
- 19. How many home visits will be required?
- 20. How long will the process take?
- 21. Will I receive any warranties for works completed?
- 22. If I qualify what happens next?
- 23. What happens after the initial assessment?
- 24. How do I apply?
- 25. Can I nominate someone to speak on my behalf?
- **26.** There are 3 owner names on our mortgage/property deeds. Would all owners need to sign the application form?







#### 1. What is the Green Homes Grant?

The Sustainable Warmth Competition awards funding to Local Authorities to help them upgrade energy inefficient homes of low-income households in England, also known as the Green Homes Grant.

The competition encompasses 2 existing schemes:

- Local Authority Delivery Phase 3 (LAD3): to support low-income households heated by mains gas
- Home Upgrade Grant Phase 1 (HUGI): to support low-income households off the gas grid

Its focus is on retrofitting the worst insulated owner occupier and private rented homes with energy efficiency installations and low carbon heating. Projects that upgrade homes with an Energy Performance Certificate (EPC) rating of E, F or G will be prioritised. Upgrades to properties with an EPC rating of D will be allowed but will be limited. The scheme is delivered in partnership with Acivico Group, Act on Energy and Midlands Net Zero Hub. It is funded by the Department for Business, Energy and Industrial Strategy (BEIS) as part of the UK government commitment to net zero by 2050.

## 2. What does 'retrofitting' mean?

The term 'retrofitting' is used to describe improvement works and installation of renewable or low carbon technologies, also referred to as measures, to improve a buildings energy efficiency performance which can help to reduce fuel bills and create a more comfortable and healthier environment.

## 3. What is an Energy Performance Certificate (EPC)?

An <u>EPC</u> is a report that assesses a property's energy efficiency performance from grade A (most efficient) to grade G (least efficient) and is valid for 10 years. You can view your EPC for **FREE** online at <u>https://www.gov.uk/find-energy-certificate</u>.

Don't worry if you don't already have one. If you qualify, an EPC will be conducted as part of the checks or initial assessment **and is carried out free of charge!** 

#### 4. Who is eligible to apply for the grant?

You will be eligible to apply if you are a homeowner or a private rented tenant with:

- a low rated home Energy Performance Certificate rating of E, F or G
- and
- a combined gross household income, including any benefits, of less than £31,000
- **or** in receipt of council tax benefit
- or free school meals







We may even be able to help where the EPC is D, but please note there is a limited amount of D rated properties that can be supported.

If you live within a B5, B11, B12 B25, B27 or B28 postcode you may be exempt from the income threshold. Details can be found on the application form.

#### 5. What home energy improvement measures could I receive?

Eligible households could benefit from one or more of the following fully funded and partially funded measures which are subject to a suitable property survey and funding caps:

- External wall insulation
- <u>Cavity wall insulation</u>
- Loft insulation
- Solar panels
- <u>Double glazing</u> only single glazed windows can be replaced
- Air source heat pumps
- <u>High retention storage heaters</u>
- Draught proofing

#### 6. What do you mean by fully funded and partially funded

#### measures?

The value of the grant available depends on whether you live in your own home or are a private rented tenant.

If you are the homeowner and live in your own home the cost of the measures will be fully funded up to the maximum spend cap per property.

If you live in a private rented property, the landlord will be expected to pay at least one third of the overall cost of works. Before applying for the grant, please ensure your landlord has agreed for works to be completed and they understand they will be required to make a financial contribution. If you are a landlord applying for a grant, please ensure you have discussed this with your tenants as several visits to the property will be required.

#### 7. How much grant funding could I receive?

The value of the grant available depends on:

- whether you live in your own home or are a private rented tenant.
- whether your home is a gas heated property or a non-gas heated property, also referred to as 'on grid gas' or 'off gas'.
- the EPC rating of your property.







If you are a private rented tenant, the landlord will be expected to pay at least one third of the overall cost of works. If the total cost of works exceeds the spend cap additional investment will be required by the landlord. Owner occupiers are not able to make a financial contribution to increase overall works. See example below.

#### For gas heated properties:

- Owner occupied homes can receive works up to the value of **£10,000**.
- > Private rented properties can receive a grant up to the value of **£5,000**.

#### For non-gas heated properties (electric, coal, oil):

• Both owner occupied and private rented properties can receive works between the value of **£10,000** and **£25,000** depending on fuel type and EPC rating.

Example of landlord contribution calculation:

<u>Total cost of works</u>	<u>Grant funding</u>	Landlord contribution
£4,500	£3,000	£1,500
£7,500	*£5,000	£2,500
£10,000	*£5,000	£5,000
£15,000	*£5,000	£10,000

\*Funding cap for gas heated private rented properties

#### 8. Can I choose which measures I want to receive?

Following an initial property assessment, you would be contacted to discuss the options available to you within the funding available to offer you the best possible energy savings.

All works under the scheme must comply with a "fabric first" approach which means heat loss prevention measures such as insulation must be installed before any other energy efficiency measures so it may be necessary to install one measure as a pre-condition for another measure. For example, a loft must be insulated before any solar panels can be installed so it may be necessary to install these measures as a package if no insultation exists or existing insulation does not meet the correct standard.

You are under no obligation to proceed with any works following the assessment and no installations would take place without your consent.

## 9. Do I receive the grant in cash?

No. The grant towards the cost of works is claimed back from central government via the local authority.







#### 10. Why should I trust you?

All contractors are registered with TrustMark, the Government Endorsed Quality Scheme, for works in and around your home. TrustMark Registered Businesses are thoroughly vetted and continually monitored to ensure they meet required standards in technical competence, customer service and trading practices.

If anything should go wrong, TrustMark has that covered as Registered Businesses must provide guarantees on their work and have a clear and simple disputes resolution process in place. Details can be found at <u>www.trustmark.org.uk</u>.

#### 11. What savings could I see on my bill?

The savings will vary depending on the measure and number of measures being installed. For example, the Energy Saving Trust has estimated that by adding loft insulation to a typical 3-bedroom semi-detached house you could save around £255 on your energy bill each year whilst solar panels could save you between £210 and £514 each year.

#### 12. Will scaffolding need to be erected at my property?

It will be necessary to erect temporary scaffolding for the installation of most measures, for example, solar panels, windows and external wall insulation.

#### 13. Will you need access to my loft?

Yes. We will require access to any loft space to establish whether you have any existing loft insulation or whether this meets the required standard. We kindly ask that you clear down sufficient space to allow adequate access to contractors for them to carry out an accurate survey.

#### 14. How long will the work take on my house?

The duration of installation works will depend on the measure or combination of measures being installed. For example, loft insulation can generally be fitted within a day, whereas external wall insulation could take 2 weeks or longer depending on weather conditions.

#### 15. How much space will an Air Source Heat Pump occupy?

An Air Source Heat Pump is sited outside the property can either be attached to an external wall or fixed to a floor and are generally around 1500mm x 500mm in size. You will also need space within your property to accommodate a hot water cylinder either in







the loft or an airing cupboard. An assessor will look at the options available when they visit your home to carry out the initial survey.

#### 16. Will I have to move out whilst the work is taking place?

No, you will not need to move out of your property. We will endeavour to keep any disruption to a minimum whilst the installation work is being carried out.

Most of the work will be carried out externally where possible. If internal access is required, your carpets and flooring will be covered by the contractor before the installation of any measures and the contractor will leave your property in the same condition as prior to the installation.

## 17. What evidence will I need to provide to support my application?

**Home ownership:** You will need to provide proof you own your property in the form of mortgage or title deeds. Copies are fine.

**Income eligibility:** If you do not qualify for income exemption you will need to provide income information for each adult in the property including benefits. Details of evidence are listed within the application form and can include:

- ▶ P60
- Wage slips
- DWP pension information
- Private pensions
- DWP benefits letter
- > Child benefit information and/or bank statements.

#### 18. How does the process work?

Once your application has been verified there are several stages to the process which will require several visits to your property:

Assessment » Technical Design » Installation & Handover » Post EPC & Inspection » Evaluation

Please be aware funding will be allocated on a first come first served basis prioritising the most inefficient properties. A completed assessment does not guarantee that work will go ahead. If our allocation for the current scheme has been met, we will keep your assessment on file and aim to incorporate works on the next available government funded scheme.







#### 19. How many home visits will be required?

The process will require 4-6 home visits:

- **Pre EPC visit** to establish the energy efficiency rating of your property to verify the eligibility of your application (if your property does not already have one).
- **Initial whole house retrofit assessment** to look at the condition of the property and suitability of measures.
- **Technical survey** for each measure to be installed to identify the most appropriate design(s) for your property.
- Installation work of improvement measures agreed.
- Post EPC visit to confirm the new and improved energy efficiency rating of your property.
- Independent installation quality inspection to ensure the installation work meets required standards. Properties are randomly selected so not all properties will have an inspection visit.

## 20.How long will the process take?

Due to the nature and complexity of the funding criteria and volume of assessments being completed and reviewed the process from application to installation could take several months. In some cases, if there are unforeseen supply chain issues this may be longer.

#### 21. Will I receive any warranties for works completed?

Yes. All installation works will come with appropriate warranties and guarantees for each measure installed.

#### 22. If I qualify what happens next?

Once your application has been verified for eligibility you will be contacted by a Birmingham City Council appointed Contractor to make an appointment for an initial whole house retrofit assessment visit. A qualified Retrofit Assessor will carry out a whole house assessment to look at the condition of the property and suitability of measures.

The initial assessment can take up to 2 hours depending on the size of your property and the Retrofit Assessor will require access to all rooms to complete a thorough survey, including any loft space.







#### 23. What happens after the initial assessment?

This assessment will be reviewed by a Retrofit Co-ordinator. If the property is deemed suitable for works, the Retrofit Co-ordinator will look at the best combination of suitable measures within the funding available to offer you the best possible energy savings.

Following the review, if your property is suitable for improvement works you would be contacted to discuss the options available to you. Further visits may be required for additional surveys for specific measures. You are under no obligation to proceed with any works following the assessment and no installations would take place without your consent.

#### Please be aware funding will be allocated on a first come first served basis

**prioritising the most inefficient properties.** A completed assessment does not guarantee that work will go ahead. If our allocation for the current scheme has been met, we will keep your assessment on file and aim to incorporate works on the next available government funded scheme.

#### 24.How do I apply?

You can find more information about the Green Homes Grant funding by visiting <u>warmerhomeswm.org.uk/birmingham</u> where you can also register your interest via an online form. If you don't have access to the internet, you can also call the **Warmer Homes West Midlands team** at **Act on Energy** for **FREE** on 0808 196 8298 and select option 1 for Birmingham.

Act on Energy provide expert energy advice and they can explain more about the scheme and even complete a telephone assessment with you to establish if you and your property are eligible.

#### 25. Can I nominate someone to speak on my behalf?

Yes. You can nominate someone to speak with us on your behalf. This may be a family member, friend, carer, or if you are a private tenant you may wish for us to speak with your landlord. If you prefer to do this, we will need your permission and the contact details of your nominated person.

# 26. There are 3 owner names on our mortgage/property deeds. Would all owners need to sign the application form?

Yes. The application form and home ownership information need to be the same. All property owners listed on the home ownership will need to sign the application form.





