

The Green Deal

The Green Deal helps people pay for improvements like insulation or a new heating system through savings on their energy bills.

1. Introduction to the Green Deal


Buildings in the UK are among the least efficient in the world and account for **38 per cent of the UK's total greenhouse gas emissions**.

Millions of homes do not have full double-glazing. More than half do not have enough insulation or an efficient condensing boiler. Most do not even have proper heating controls.

However, from 28 January 2013, households will be able to make home improvements like these and pay for some or all of the cost through the **Green Deal, the government's** flagship energy saving plan, which is being introduced to try and combat these issues.

The aim of the scheme is to implement an affordable process for the **improvement and renovation of millions of the nation's energy inefficient** homes and businesses, making them warmer and cheaper to run.

45 different improvements are currently eligible for the Green Deal, and the market is vast. Considering home insulation alone, almost 8m homes could benefit from solid wall insulation, around 4m homes from cavity wall insulation; whilst there are over a million boiler replacements in homes each year. Businesses can also benefit from making improvements through the Green Deal.



The Green Deal

A new way for owners and tenants to pay for home improvements



Department
of Energy &
Climate Change

This scheme lets you pay for some or all of the improvements over time through your electricity bill. Repayments will be no more than what a typical household should save in energy costs.

Some ways you could improve your home

LOFT INSULATION

Heat rises and it may be leaking into your loft. Insulating your loft, or topping up your existing insulation, will keep heat inside your living spaces for longer.

CREATE YOUR OWN ENERGY

Technologies like wind turbines and solar panels can capture energy and turn it into electricity or heat for your home.

WINDOWS

Homes leak heat through their windows. By replacing your windows with double or triple glazed windows, or installing secondary glazing to your existing windows, you'll keep your home warmer and reduce outside noise.

BOILERS

Older boilers tend to lose a lot of heat so they use a lot of energy.

High efficiency condensing boilers and air or ground source heat pumps recover a lot of heat so they use less energy.

EXTERNAL AND INTERNAL SOLID WALL INSULATION

Older homes usually have solid walls. Installing insulation on the inside or outside of the wall can dramatically reduce the heat that escapes your home.

DRAUGHT PROOFING

Gaps around doors, windows, loft hatches, fittings and pipework are common sources of draughts. Sealing up the gaps will stop heat escaping your home.

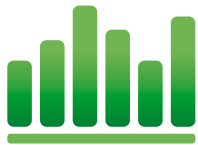
CAVITY WALL INSULATION

Some homes have walls with a hollow space in the middle. Putting insulation in this space is quick and makes no mess because the work can be done from outside your home.



How to get a Green Deal

1 Assessment



A Green Deal Assessor will come to your home, talk to you about your energy use and see if you could benefit from making energy efficiency improvements to your home.

2 Recommendations



Your Assessor will recommend improvements that are appropriate for your property and indicate whether they are expected to pay for themselves through reduced energy bills.

3 Quotes



Green Deal Providers will discuss with you whether a Green Deal Plan is right for you and quote for the recommended improvements. You can get as many quotes as you like, and you

don't have to choose all of the recommendations made to you.

Once you've chosen a Green Deal Provider, they will write up a Green Deal Plan. The plan is a contract between you and the Provider – it sets out the work that will be done and the repayments.

4 Installation



Once you've agreed to a Green Deal Plan, your Provider will arrange for the improvements to be made to your home by a Green Deal Installer.

5 Benefits



You can now start to enjoy a more energy efficient home. Your Green Deal repayments will be automatically added to the electricity bill for the home.

How to pay for a Green Deal

Most Green Deal improvements are expected to reduce your heating bill because you will be using less electricity, gas or oil. Repayments are made through your electricity bill – because everyone has one of those.

Your Green Deal Provider will help calculate the repayments, including interest, that you will need to make. While the repayments should be no more than what a typical billpayer should save, the actual savings will depend on how much energy you use and the future costs of energy.

If you move, the new occupier will benefit from the improvements, so they will take on the repayments.

Where to start

To start, you'll need a Green Deal Assessment. Many different organisations – including energy companies, DIY stores, and local tradespeople – are authorised to do this.

For help finding a Green Deal Assessor, call the Energy Saving Advice Service (England, Scotland and Wales) on 0300 123 1234 or visit www.gov.uk/greendeal

When you book an assessment you may be asked if there are any accessibility issues, like access to your loft, and whether you can provide bills showing your recent energy use.

Keep in mind that some Green Deal Assessors may charge for their service – it's best to check when you make an appointment.

Look for the Green Deal Approved quality mark

Only Green Deal Assessors, Providers and Installers can use it. This shows they meet Green Deal standards and are authorised to operate under the Green Deal. The mark says what they are authorised to do – e.g. to be an Assessor.



Additional financial assistance

Many householders in older properties, and those on benefits or low incomes may qualify for extra financial assistance. Ask your Green Deal Assessor or contact the Energy Saving Advice Service on 0300 123 1234 to see if you're eligible.

**GET
HELP**

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1.2 Financing the Green Deal

The Green Deal will enable people to pay for some or all of the cost of these home improvements through savings on their energy bills, allowing them to protect themselves against rising energy prices, and reduce their carbon emissions. The cost will **be attached to the building's electricity meter**. The cost can then be paid back over time, with the repayments being lower than the estimated savings on bills, giving an opportunity to benefit from day one.

The Green Deal Provider will calculate the repayments, including interest, that the household will need to make. While the repayments should be no more than what a typical billpayer should save, the actual savings will depend on how much energy is used and the future costs of energy.

The interest rate, like all costs, may vary from Provider to Provider, so consumers should shop around. Once a plan is agreed, the repayments are fixed for the lifetime of the Deal.

Consumers do not have to stick with their current electricity supplier; they can change to any major electricity supplier at any time after doing a Green Deal.

If the household moves, the new occupier will benefit from the improvements, so they will take on the repayments.

Free and impartial advice about the Green Deal is available by calling the Energy Saving Advice Service on 0300 123 1234 or visiting www.gov.uk/greendeal

What to expect from your Green Deal Assessment



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By booking an assessment you've made the first step

By booking a Green Deal Assessment, you've made the first steps towards making energy-saving home improvements, like insulation, to make your home more comfortable.

The assessment

A Green Deal Assessor will visit your home, talk to you about your property and your energy use and help decide if you could benefit from Green Deal improvements.

To ensure they provide an accurate assessment, your Assessor may ask:

- How many people live in your home
- The types of appliances and heating used
- How often the heating system is used
- If you have any current energy-saving measures installed
- When you book your assessment you may be asked if there are any accessibility issues, like access to your loft, and whether you can provide bills showing your recent energy use
- Whether you own or rent the property
- Whether your home is a listed building, in a conservation area, built before 1900 or constructed in a non-traditional way.

They will recommend improvements and indicate whether they are expected to pay for themselves through reduced energy costs. The actual savings will depend on how much energy you use and the future costs of energy.

All of this information will be provided to you in a Green Deal Advice Report.



1 Assessment



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**YOU ARE
HERE**

2 Recommendations



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3 Quotes



Green Deal Providers will discuss with you whether a Green Deal Plan is right for you and quote for the recommended improvements. You can get as many quotes as you like and you don't have to choose all of the recommendations made to you.

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5 Benefits



You can now start to enjoy a more energy efficient home. Your Green Deal repayments will be automatically added to the electricity bill for the home.

Four things you need to know

1 Look out for the Green Deal Approved quality mark

- Only Green Deal Assessors, Providers and Installers can use it. This shows they meet Green Deal standards and are authorised to operate under the Green Deal.



2 The repayment estimates provided by your Assessor do not apply the actual interest rate that a Green Deal Provider will charge.

- Only quotes from Green Deal Providers can provide actual costs.

3 You can change your mind

- You can decide before, during or after an assessment to not proceed with a Green Deal. You may need to pay for the assessment – it's best to check with your Assessor before the appointment.

4 Your Assessor may offer further assistance

- If your Assessor intends to quote for improvements, or recommend specific products or providers, they will need your permission to do so before the assessment takes place. Some Assessors work with Providers and they will explain this to you.

After the assessment

When you've had an assessment, you'll be ready to get quotes for the recommended improvements. Our post-assessment fact sheet can help with what you need to do.

Extra financial assistance

Many householders in older properties, and those on benefits or low incomes may qualify for extra financial assistance. Ask your Assessor or contact the Energy Saving Advice Service on 0300 123 1234 to see if you're eligible.



The Green Deal

Cashback for energy-saving home improvers



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Climate Change

The Green Deal is a new initiative that lets homes and businesses pay for energy saving improvements, like insulation, through savings on their fuel bills.

The Green Deal Cashback Scheme rewards the first Green Deal customers. It is a first-come, first-served offer where householders can claim cash back from Government on energy saving improvements like insulation, front doors, windows and boilers.

Packages could be worth over £1000 – the more you do, the more you get. It is available for households in England and Wales.

Government has guaranteed that £40m will be available at the rates listed in this guide. After this, Cashback amounts may reduce. Up to £125m has been earmarked for the scheme as a whole.

Interested customers can apply online at www.gov.uk/greendealcashback or can contact the Energy Savings Advice Service on 0300 123 1234 for further information.

Who is eligible?

The Cashback is open to any householder making energy saving improvements under the Green Deal. This includes owner-occupiers, those renting privately or in social housing. Landlords, both private and social, are also eligible where they pay for the majority of the installation costs, up to certain limits. In all cases, Cashback will be capped at 50% of the householder's contribution to costs.

How does it work?

To qualify for the Cashback householders must:

- have a Green Deal assessment carried out on the property
- get and agree quotes from a Green Deal Provider (this could be directly with a national brand or through a local tradesperson linked with a Provider)
- apply for Cashback voucher online or by phone. Your Provider may be able to do this for you – ask them
- complete works within three months (six months for solid wall).

Householders can fund improvements through a Green Deal Plan, or pay in other ways, and get the Cashback but they must use a Green Deal Provider to arrange the work. The more improvements a householder makes, the bigger the Cashback.

Householders can only make one claim for the Cashback, but it may cover a package of improvements recommended by the Green Deal assessment. The Government Cashback is separate and additional to any similar offers that may be made by Green Deal Providers.

Customers will receive a cashback payment once Providers have confirmed work has been carried out and the Energy Performance Certificate has been updated.

Householders can also choose to donate some or all of their Cashback to a charity or community interest company of their choice signed up with the scheme administrator.

Green Deal Cashback Scheme: Eligible measures and cash back amounts

These rates are guaranteed for the first £40m after which the rates are likely to reduce. Act early to get the best rates.

Loft insulation (including top up) and insulating cavity walls (where appropriate) are important, basic energy saving measures. So where a Green Deal assessment recommends these alongside other improvements, householders will only be able to get the Cashback if they do these too.

QUALIFYING ENERGY EFFICIENCY MEASURE	CASHBACK LEVEL
Loft insulation (incl. top up)	£100
Cavity wall insulation	£250
Solid wall insulation*	£650
Flat roof insulation	£390
Room in roof insulation	£220
Floor insulation	£150
Hot water cylinder insulation (incl. top up)**	£10
Draught proofing	£50
Heating controls (roomstat and/or programmer and time/temperature zone controls)**	£70
Condensing oil boiler from non-condensing oil heating or other***	£310
Upgrade boiler to condensing gas boiler from non-condensing boiler or other	£270
Flue gas heat recovery (condensing combi boiler) only alongside replacement boiler	£90
New or replacement storage heaters	£150
Replacement warm-air unit	£320
Waste water heat recovery systems	£60
Double/triple glazing (old single to A)	£20 per m ² up to a maximum of £320
High performance replacement doors	£40
Secondary glazing	£15 per m ² up to a maximum of £230

Further conditions of Cashback

* Where Cashback is claimed on solid wall insulation, the solid wall insulation must be applied to at least 50% of the external wall area.

** Cannot be claimed at same time as boiler replacement (as this is a regulatory requirement).

*** Off gas-grid households should consider their renewable heat options – higher payments may be available through the Renewable Heat Premium Payment scheme than the Green Deal Cashback offered for condensing boilers.

**GET
HELP**

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5. Consumer Protection

There are a number of rigorous protections in place including a Green Deal Quality Mark that all authorised Green Deal businesses must display, an oversight body which will monitor and carry out spot checks on Green Deal participants, and Green Deal Certification Bodies, to ensure they are compliant with the Green Deal Code of Practice. **The Oversight Body's** role will include mystery shopping.

5.1 The Green Deal Quality Mark



People should always look for the Green Deal Approved quality mark. Only Green Deal Assessors, Providers and Installers can use it.

This shows they meet Green Deal standards and are authorised to operate under the Green Deal.

The mark says what they are authorised to do – e.g. to be an Installer.

Manufacturers do not need to be Green Deal Approved, but products must meet certain standards before they can be installed under the Green Deal.

5.2. Key highlights of the protection measures

The protections offered for Green Deal Plans include and go beyond existing consumer protection legislation.

Key highlights of the protection measures include:

- All customers will receive accredited, standardised advice on how to make their property more energy efficient.
- Green Deal finance is based on the principle that Green Deal Plan payments will not exceed expected savings in the first year of the Plan.
- Green Deal Plans issued to domestic consumers are regulated consumer credit agreements under the Consumer Credit Act 1974.
- Cooling off periods before consumers can be bound by any agreement they sign.
- Green Deal improvements must be installed by an accredited installer.
- Insurance-backed guarantees ensure consumers are covered if there are faults with the advice or the installation of improvements.
- If someone sells or rents a building with a Green Deal, the person will be obliged to tell the next occupant and the next bill-payer will need to acknowledge its existence.
- The Green Deal Ombudsman and Investigation Service will deal with unresolved complaints.
- Rules prevent customers from being subjected to unfair or misleading selling practices, including cold calling, while customers need to consent in advance to any cross-selling.

5.3 Ombudsman

If a complaint or enquiry about the Green Deal cannot be resolved by the Green Deal Provider or supplier, consumers may have recourse to the relevant Ombudsman, depending on the complaint.

The Energy Ombudsman Service/Green Deal Ombudsman and Investigation Service can be contacted on 0330 440 1624 or by visiting www.ombudsman-services.org

8. Full List of Green Deal Improvements

1. Air source heat pumps
2. Biomass boilers
3. Biomass room heaters (including with radiators)
4. Cavity wall insulation
5. Cavity wall insulation (HTT)
6. Chillers
7. Cylinder thermostats
8. Draught proofing
9. Duct insulation
10. Hot water showers (efficient)
11. Hot water systems (efficient)
12. Hot water taps (efficient)
13. External wall insulation systems
14. Fan assisted replacement storage heaters
15. Flue gas heat recovery devices
16. Gas fired condensing boilers
17. Ground source heat pumps
18. Heating controls (wet central heating system and warm air system)
19. Heating ventilation and air-conditioning controls (zoning controls)
20. High performance external doors
21. Hot water controls (including timers and temperature control)
22. Hot water cylinder insulation
23. Internal wall insulation (of external walls) systems
24. Loft or rafter insulation (including loft hatch insulation)
25. Mechanical ventilation with heat recovery
26. Micro combined heat and power
27. Micro wind generation
28. Oil fired condensing boilers
29. Pipe work insulation
30. Replacement glazing
31. Radiant heating
32. Room in roof insulation
33. Roof insulation
34. Sealing improvements (including duct sealing)
35. Secondary glazing
36. Solar blinds, shutters and shading devices
37. Solar photovoltaics
38. Solar thermal hot water heating
39. Transpired solar collectors
40. Under floor heating
41. Under floor insulation
42. Warm air units
43. Waste water heat recovery devices attached to showers
44. Water source heat pumps
45. Variable speed drives for fans and pumps

FAQs

- **How do I find out more about the Green Deal?**

Information is available at www.gov.uk/greendeal or you can ask more detailed questions by calling the Energy Saving Advice Service helpline on 0300 123 1234.

- **Is the Green Deal available in my area?**

The Green Deal is available in England, Scotland and Wales. It is not a Government programme but is provided by the private sector.

You can find out who's offering the Green Deal in your area by entering your postcode at www.gov.uk/greendeal or you can call the Energy Saving Advice Service on 0300 123 1234.

- **Does the Green Deal apply in Scotland?**

Yes. In Scotland you can get a Green Deal assessment now and will be able to sign a Green Deal plan from Monday 25 February. Scotland has a different cash back that is not based on a Green Deal assessment. ESAS will be used GB-wide and callers from Scotland will be re-routed to Energy Saving Scotland (Direct - 0800 512 012).

- **If I have an assessment and get a quote, do I have to undertake the works?**

No, the assessment gives a recommendation that is free from obligation. Once in possession of this, you are free to take advantage of as many or as few improvement measures as you wish. You can seek as many quotes as you want using a single assessment.

You can also get a quote within the Green Deal scheme, but have the improvement works done independently (although you would lose the additional protections that the Green Deal offers).

- **What is the Golden Rule?**

The Golden Rule limits the amount of Green Deal finance that you can borrow, including interest, to the estimated energy bill savings from the energy efficiency improvements.


This principle aims to keep the energy bills at the property no higher than they would have been had the property been without a Green Deal – this is important to protect you and anyone else who may take on the Green Deal after you from higher energy bills, and to protect investors from a higher risk of default on the bill.

- **What is the maximum amount of work I can have done?**

Your Assessor will recommend any Green Deal improvements that are appropriate for your property. There are 45 individual measures covered by the Green Deal and you may undertake any combination of these so long as they are recommended by the assessment as suitable for your property.

The Golden Rule limits the amount of Green Deal finance to the estimated energy bill savings from the improvements in the property. So if the installation costs are likely to exceed the estimated savings, you will need to pay the remainder up front, or choose to install a different package of measures that allows the Golden Rule to be met.

If installation costs exceed £10,000 in total, a Green Deal Provider must ensure that before you enter the Green Deal Plan, you have received at least three quotes from different Green Deal Providers for installation of the proposed improvements. You have the right to choose not to do this.



- **Is extra support available to help vulnerable people, or those living in homes which need more work than Green Deal finance alone will stretch to?**

Yes. If you are in an older property which is particularly difficult or expensive to treat, or if you receive certain income-related benefits, you may qualify for extra financial assistance through the Energy Company Obligation (ECO). An Assessor will be able to advise you on this, or you can call the Energy Saving Advice Service on 0300 123 1234 for more details.

- **What happens if my improvements are not up to scratch? Am I protected against poor work?**

You should always look out for the the "Green Deal Approved" Quality Mark, which shows that the bearer is accredited.

If you are unhappy with the work, you should talk to your Provider first.

If a complaint or enquiry about the Green Deal cannot be resolved by your Green Deal Provider, you may be able to complain to the Ombudsman, depending on the complaint. You can contact the Green Deal Ombudsman and Investigation Service on 0330 440 1624, or emailing enquiries@os-energy.org. Their website is www.ombudsman-services.org.

- **How do I apply for cashback?**

Full details about the cashback schemes in England and Wales and in Scotland, including how to apply, can be found at www.gov.uk/greendeal.

- **What is the cashback amount based on? Does it depend on the type of work being carried out?**

[This answer applies to England and Wales only] The cashback amount for each measure is based on the typical energy savings achieved by that measure. You will be able to get a higher cashback if you install more measures (and so achieve greater energy savings). This means you could claim over £1,000 cash back depending on the improvements you made.

- **Am I eligible for cashback if I do the works but pay for them myself and not get Green Deal finance?**

[This answer applies to England and Wales only] Yes. You can fund improvements through a Green Deal Plan, or pay in other ways (or a combination of both) and still get the Cashback but you must first get a Green Deal assessment, then use a Green Deal Provider to arrange for the installation to be carried out by an approved Green Deal installer.

- **Is the cash back capped?**

[This answer applies to England and Wales only] DECC expects that most people will be eligible for the full amount of cash back for each measure they install.

However, if you are offered measures for free or very cheaply (which would most likely be if you are receiving another subsidy), cashback payments will be limited to 50% of your installation costs – or to put this another way, you cannot get a cashback worth more than half of the amount you are paying for the total cost of the improvements you are making.

For example, if you are paying £1000 for solid wall insulation because the full cost (which is likely to be much higher) has been subsidised, and not doing any other work at the same time, then you will receive £500 cashback instead of the full £650 available.

- **What happens if I want to sell my house / move house?**

All subsequent payments will be transferred to the new bill-payer, as they will become the beneficiary of the energy saving improvements. These will continue to be paid as part of their electricity bill.

Get help to keep your home warm



Department
of Energy &
Climate Change

The Energy Companies Obligation (ECO) is a new programme designed to reduce Britain's energy consumption by funding home improvements worth around £1.3 billion every year.

The funding comes from big energy suppliers. It's delivered to customers either directly from the supplier or by organisations working together, who have made special arrangements, such as Green Deal Providers.

Many householders in older properties and those on benefits or low incomes may qualify for extra financial assistance. Call the Energy Saving Advice Service (England, Scotland and Wales) on 0300 123 1234 or visit www.gov.uk/greendeal to see if you're eligible.

People on certain income
related benefits

Living in
a private
property

Living in
social
housing
within
a rural
community

People
living
in a low
income
community

People
living
in older
properties

Cavity wall insulation

Some homes have walls with a hollow space in the middle. Putting insulation in this space is quick and makes no mess because the work can be done from outside the home.



External or internal solid wall insulation

Older homes usually have solid walls. Installing insulation on the inside or outside of the wall can dramatically reduce the heat that escapes your home.



Loft insulation

Heat rises and it might be leaking into your loft. Insulating your loft, or topping up your existing insulation, will keep heat inside your living spaces for longer.



Heating improvements

Improvements, like replacing your boiler with a high-efficiency boiler or updating your heating controls, can help you reduce the amount of energy used to keep your home warm.



Where to start

Free impartial advice services are available. They can help with:

- finding out if you may be eligible
- explaining the support available
- accessing the support
- more information about the Energy Companies Obligation.



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