

# Camden Climate Fund: Household Energy Efficiency Grant Terms & Conditions

## 1. Funding Overview

The household fund seeks to provide funding assistance to residents with an interest in upgrading their homes to improve energy efficiency. As part of this funding application, we are encouraging residents to consider how the whole house will be impacted by carrying out the works. Whole House Retrofit<sup>1</sup> is a complete approach to making homes more energy-efficient, which focuses on the fabric of the building first, such as walls, roof, floors to strategies for heating.

The applicant will be required to appoint a retrofit professional to procure a 'Whole House Retrofit Plan' (WHRP) or equivalent. The plan will identify the most effective and appropriate measures to improve the energy efficiency of the property. In doing so, this will generate the greatest carbon savings, ensure works are installed by trusted contractors and foster a long-term approach to retrofit and energy efficiency improvements.

## 2. Eligible energy efficiency measures and renewables

The measures eligible for this funding are:

### **Energy Efficiency** (up £5,000 per application)

- Upgrades to the building thermal fabric, including but not limited to:
  - solid wall, cavity wall, under-floor, roof and loft insulation
- Low carbon heat upgrades, including:
  - replacement of gas boiler to air source or ground source heat pump
  - solar thermal
- Other measures included within the Whole House Retrofit Plan that will improve energy efficiency of the property<sup>2</sup> may also be considered

Multiple measures, as listed above can be applied for together with this funding.

## 3. Eligible applicants

- Home owners (freehold or leasehold)
- Private tenant
- Private landlord
- Council leaseholder (subject to specific terms of lease, check [here](#))

Tenants and leaseholders must have written permission from their landlord or freeholder.

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<sup>1</sup> [A guide to Retrofitting your home](#), Trustmark.

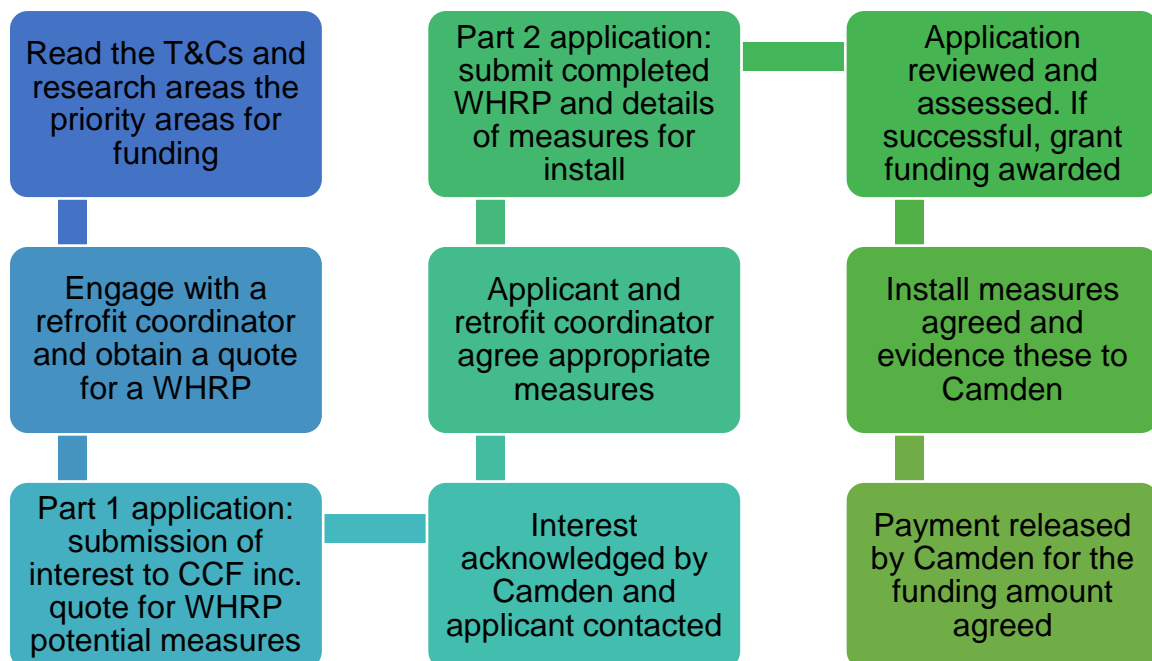
<sup>2</sup> Funding will not be available for projects not deemed to be energy efficiency improvements or works that are required under Building Control requirements.

Please note that applications for boiler replacement will not be accepted. Funding is also unlikely to be awarded for glazing due to limited carbon savings.

Applications must be made for forthcoming works. You cannot apply for a Camden Climate Fund grant retrospectively, for works that have already been installed. For applicants interested in installing solar PV only, please email to discuss alternative funding: [camdenclimatefund@camden.gov.uk](mailto:camdenclimatefund@camden.gov.uk).

#### 4. Application process

The following section details how the application process works for the household energy efficiency grant. Further information outlining the WHRP and finding a retrofit coordinator are detailed in section 7.



##### a. Part 1 application – pre-approval

The following must be provided with your initial application:

- An indication of which measures you are interested in installing in your property
- EPC rating / Energy Performance Certificate (if available)
- Current energy usage: annual gas and electricity usage (if available)
- A quotation for your WHRP and details of your retrofit coordinator or the WHRP if you have already obtained this.

At this stage you will submit your application for preliminary review. Subject to this, you will be contacted by the Camden Climate Fund Manager and prompted

to provide further information as detailed in part 2 of the application process before a decision can be taken to award funding.

### **b. Part 2 application - approval**

Once the initial information provided has been reviewed, you will be prompted to provide the following details to complete your application:

- A copy of the WHRP indicating the measures appropriate for your property, as well as any supporting information provided by your retrofit professional
- Which of the measures identified in the plan you have decided to install

*Please note this decision will need to be taken in consultation with your retrofit coordinator. It is expected that the measure (s) delivering the most significant carbon savings are implemented first or are those that would allow this path to be taken in due course as part of a phased approach.*

- Details of the selected measures (s) where appropriate. The prompts below are an example of the type of information we may ask for and this will vary dependent on the type of measures. Information relating to these questions is likely to be stated in your 'Whole House Retrofit Plan', otherwise your retrofit coordinator will be able to provide this information:
  - Size of the system (in kW)
  - Estimated heat/ energy to be generated per annum (in kWh)
  - Estimated carbon savings per annum (in tonnes of CO<sub>2</sub>)
  - Estimated EPC rating following installation
- Quote for installation of works from a certified installer (MCS where appropriate depending on measure)

*Please be aware the funding does not pay the VAT element (currently charged at 5% for energy efficiency measures).*

*We recommend you obtain quotes from at least two different certified installers via the platforms identified in step 2 and 3 above to ensure value for money.*

In addition, if you are a leaseholder or tenant you will also need a letter from your freeholder or landlord stating they have read the property survey report provided by your MCS installer and give permission for the works to go ahead.

If any other permissions for such works are required, a statement must be provided along with your application outlining which permissions are to be sought, from whom and the timescales of gaining approval.

These may include:

- [Planning and listed building consent](#)
- Building Regulations
- Mortgage company (e.g. bank or building society)
- Insurance company

## **5. Approval**

Funding will be allocated on a first come first serve basis for applications that meet the requirements outlined in the terms and conditions. Applications will only be considered where a quotation for a Whole House Retrofit Plan has been obtained as detailed in section 4 with the intention to supply a completed WHRP. Applications will be assessed in terms of carbon reduction potential, cost and feasibility of delivery which will have been informed by the WHRP. Please see section 8 for further details regarding payment of the WHRP.

Please note, not all measures identified in your WHRP are required to be installed. You will agree the most appropriate measures to install for your property with your retrofit coordinator. It is expected that measures identified in the WHRP and selected for install will help to achieve the greatest carbon savings from your property in the long-term, even if a phased retrofit approach is taken over a number of years. Once your application has been reviewed and evaluated, if successful, formal approval will be awarded and you must sign and return your funding agreement.

Works must then commence within 6 months of the approval date unless prior agreement has been made with Camden Council. Beyond this time, the funding may be withdrawn. Note that this timeframe should be considered if pairing funding from the Camden Climate Fund with other funding streams.

Works covered by the funding should be carried out by the certified/MSA installer named in your application. If you are not able to comply with this requirement, you must notify the Council before you make alternative arrangements, or we may not award the funding. Council officers may visit the property before and after works are completed, therefore you must notify the Council when works start and complete.

Only one successful application is permitted every two years.

## **6. Useful Information**

When considering applying for funding, you may want to take the following steps to determine if you would like to apply:

Step 1: Read the advice and guidance provided by the Energy Saving Trust to learn about the measures that can help to improve the energy efficiency of your home and which measures may be suitable for install:

- [Reducing heat loss](#)
- Renewable heat: [heat pumps](#), [solar thermal](#)

Step 2: Contact a registered provider to receive advice on the most appropriate and effective measures for your property, with a view to a Whole House Retrofit Plan (WHRP)<sup>3</sup> being carried out. This plan will form part of the application process outlined in section 4.

For advice on obtaining your WHRP or finding a retrofit professional to complete the WHRP, visit the following websites:

- [Ecofurb](#)
  - Ecofurb is able to provide an end-to-end service as detailed in these steps.
- [TrustMark](#)
  - TrustMark is a government endorsed search engine that can help you find a retrofit coordinator in your area.

Retrofit coordinators or accredited professionals carrying out the WHRP are required to be familiar with the [PAS2030 or PAS2035](#) processes. Once the WHRP has been obtained, it is not a compulsory requirement of this funding to have a retrofit coordinator or retrofit professional assist throughout the whole retrofit/install process.

Step 3: Conduct a search for certified installers for the installation of measures identified in your WHRP.

To find a certified installer visit the following government-endorsed websites: [Simple Energy Advice](#) and [Trustmark](#). [Retrofitworks](#) is another alternative.

Specific measures require different accreditation therefore contractors installing measures need to be Trustmark accredited minimum and then hold the relevant accreditation for the measure where appropriate. Your retrofit coordinator will be able to aid here to ensure contractors possess the appropriate accreditations.

Where the installation of heat pumps is being considered you will be required to contact an MCS certified installer for installation costs to your property. To search for a certified installer visit the [Microgeneration Certification Scheme](#) website.

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<sup>3</sup> [Trustmark - Whole House Retrofit: A Consumer Guide](#)

Please note that if you select to have a retrofit coordinator assist you with your retrofit process once the WHRP has been completed, your coordinator will usually be able to assist with sourcing certified installers as part of the service, however, discuss this with your coordinator.

Step 4: Check if you need consent such as [planning or listed building](#), freeholder, landlord, mortgage or insurance company.

## **7. Funding**

The funding available for the installation of energy efficiency measures is £5,000 and up to 50% of the installation costs will be covered by the fund up to this maximum. The household is required to match-fund the remaining 50% of the costs, as well as VAT and any costs above the maximum funding threshold.

For example, if the total works amounted to £7,000 excluding VAT, the fund would award £3,500 with the householder required to pay the remaining £3,500 in addition to any VAT costs. If total works exceeded £10,000, the maximum funding awarded would be £5,000 with the remainder of costs paid by the applicant.

As part of the £5,000 grant available, up to 50% of the costs incurred for procuring a WHRP up to the maximum of £500 will be awarded. For example, if the cost of a WHRP costs £500, the fund will award £250 (50%) towards the cost of the plan, with the remainder paid by the applicant. Please note the applicant is required to pay the cost of the WHRP upfront.

Together, the maximum amount of funding available for the installation of measures is £4,500 and £500 towards a WHRP, totalling £5,000 altogether.

## **8. Payment details**

Funding will only be paid after full completion of works. If the application is successful and grant funding is awarded, 50% of the costs of the retrofit plan up to a maximum of £500 will be compensated for as detailed above. Please note that by obtaining a WHRP, this does not automatically assume your application to the fund will be successful and grant funding awarded. Therefore, it is the responsibility of the applicant to consider the risk of paying for a WHRP prior to approval of the grant. The application and information detailed in the retrofit plan will be subject to evaluation before a decision to award funding can be taken.

A valid invoice from the installer named in your application and a copy of certificates where appropriate must be provided to enable funds to be released. We do not normally make instalment payments for part completed works. Funding will be paid directly to the applicant, not the installer.

On completion of the works we will specify a date (known as the "Certified Date") on which the Council is satisfied that the funding-assisted works have been completed.

We have a duty to protect funds from fraudulent activities and therefore any information you have provided may be crosschecked with other authorities to assist in the detection and prevention of fraud.

## **9. Important Conditions regarding approved applications**

It is you or your agent who employs the contractors, and not the Council. The contract for the works will be between yourself and your installer. The Council may monitor the progress of the works, but you, or your agent, are responsible for supervising your contractor. The Council cannot issue any direct instructions to the contractor and are not liable for any issues encountered during and after installation.

On completion of the works, the invoice issued by the installer must be addressed to you, or your agent, and not to the Council.

The Council cannot guarantee the work completed by your contractor, nor provide assistance for the ongoing maintenance of any works or equipment installed. Most contractors will guarantee their work for a period of 12 months for defective workmanship/goods. Any issues with the works must be taken up with the contractor by either yourself or your agent.

If the funding, which has been approved, does not cover 50% of the total cost of the works you will have to pay the difference.

Approval will be based on the schedule of works and/or plans agreed with the Council. If for any reason the works and/or the plans that have been agreed need to be changed you must contact [camdenclimatefund@camden.gov.uk](mailto:camdenclimatefund@camden.gov.uk) as soon as possible and have written approval before you proceed. If we do not agree any changes before work is carried out, this will affect the amount of funding assistance that you may receive or the funding may be refused.

The payment of the funding will be made once the Council lead officer is satisfied that the funding-assisted works have been completed to our satisfaction. Payment will not necessarily be held up just because you are not satisfied with the works completed, including works not receiving funding assistance.

The London Borough of Camden cannot be held responsible for any damage or loss caused by installers working on your property. Should you have any concerns regarding loss or damage you should raise the problem with the contractor immediately. Further advice can be sought from [Citizen's Advice Consumer Helpline](#) on 03454 04 05 06.

The funding does not include any provision for making good decorations to your property that is because of the works. Maintenance, repair and any other future costs related to the system is responsibility of the householder and not the Council.



If you are dissatisfied with your contractor and/or agent, you should contact them to register a formal complaint under their complaints procedure.

You are responsible for ensuring you have all the necessary permissions to install funded works and that it is completed by the MCS installer stated in your application. The Council will not be held responsible for any repercussions as a result of you not doing so. If you fail to do so and this results in removal of the system, the Council will seek repayment of the funding from the household to Camden Council.

For any queries regarding the Camden Climate Fund, please contact:  
[camdenclimatefund@camden.gov.uk](mailto:camdenclimatefund@camden.gov.uk)

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