

Eco4 Scheme Presentation

Supporting Landlords and Agents

But benefiting the tenants



Help2Rent have partnered up with a renewable company due to its good work and the ethical ethos surrounding our company. We partnered up to support the local authority partners along with the tenants and landlords and agents.



Help2Rent <u>www.Help2Rent.co.uk</u> was established in 2018 and currently supports 163 local authorities across the UK with rent guarantee protection to support the prs market. Help2Rent decided to partner with our renewable partner which was established in 2015, Our renewable partner specializes in the installation of renewable energy systems, heating, and insulation. We take great pride in contributing to the shift towards a cleaner, more sustainable, and greener future through our work.

Given the current astronomical increase in energy prices, which are projected to average around £500 per month by January with further increases in 2023, our work has become even more essential and pertinent.

By implementing measures such as insulation, solar panels, and air source heat pumps in your home, you can significantly reduce your energy bills while simultaneously contributing to the decarbonization of the environment. Adopting such initiatives can help us move away from dependence on fossil fuels and towards a more sustainable future powered by natural resources. If we all take part in this transition, we can collectively work towards reducing our carbon footprint and creating a cleaner, greener, and more sustainable future.



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Complete the short form about the property



What is EC04?

The ECO4 scheme is the latest government funding initiative designed to assist homes suffering from fuel poverty, characterized by a lack of insulation and inefficient heat sources.

By embracing renewable energy solutions, you become less reliant on grid-supplied energy created by burning fossil fuels. Instead, you can harness the power of free energy generated by the sun, resulting in potential energy bill savings of up to 70% while reducing your carbon footprint and positively impacting global warming. This is a **government backed grant**, meaning you won't have to pay it back.



The following measures are available on ECO4:

- Internal wall insulation
- Cavity wall insulation
- Loft insulation
- Room in roof insulation
- Solar PV panels
- Air-Source Heat Pump
- Non-Condensing Boiler Replacement (Landlord accommodation only basically owner occupied accommodation)
- Replacement storage heaters
- First Time Central Heating



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You will qualify if you are on are in receipt of one of the following benefits:

- Universal Credit
- Child Tax Credits / Working Tax Credit
- Pension Credit (Guarantee)
- Income-Based Job Seekers Allowance
- Income Related Employment and Support Allowance
- Income Support
- Housing Benefit
- Your household income is less than £31k



How does ECO work?

ECO4 is a current government energy scheme that mandates large energy companies like EDF, British Gas, and nPower to finance energy-saving measures like insulation, renewable energy, and low carbon efficient heating systems in people's homes.



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What do I have to do?

Complete our contact form by visiting https://www.help2rent.co.uk/funding, and we will get back to you within 24 hours to let you know if you qualify for ECO4 funding.

If you are not the homeowner, the landlord must agree to the proposed measures to be installed. Landlords are likely to welcome these changes, as they can increase the property's Energy Performance Certificate (EPC) rating and value while also providing them with valuable green credentials.



What Is The Process?

Thankfully, the process of obtaining funding for energy-saving measures has become much simpler than in the past. Homeowners or tenants can contact us to determine their eligibility for funding based on whether they have a qualifying benefit or are from a low-income household.

Before carrying out any measures, a survey of the home is conducted with the landlord's permission. Typically, the entire process takes between 14 and 21 days.



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Why? What's the catch?

The Energy Act of 2010 gave the government the responsibility to reduce the country's carbon footprint. In response, the government created a number of schemes to achieve this goal, including EC04. EC04 provides most of the funding for low-carbon heating systems, high-quality insulation, and renewable energy. There are no hidden costs, and you just need to have a qualifying benefit or be in a low-income household to be eligible for the scheme.



How tenants' benefit

Lower Utility cost as the implementation of the eco4 measures will help reduce their gas and electric bills, with cavity wall insulation along with solar paneling where possible.



How will it help landlords and agents?

The property that is being implemented with the eco4 measures would benefit from an uplift in capital growth along with the benefits from the property being easier and legally



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compliant when renting out their property, it will keep existing tenants happier as they can afford to save monies and be more prepared to reside in the landlords property on a long term basis, they can also benefit from the renovations be carried out for **free**



Accreditation





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Safeguarding tenants

Please note that all staff members are DBS checked and are customed with working with vulnerable tenants, All partner organizations are both qualified and experienced within their respective fields



Portfolio Landlords

If you are a portfolio landlord there maybe an opportunity to supply all of your properties for us to carryout investigations on, once we have determined that the property is suitable we can then liaise with you for the initial inspection and there maybe a potential to update and upgrade your epc at to additional cost meaning there is a substantial cost saving to you



Stages and what happens at inspection stage

The EPC assessor will require access to all of the rooms in the property, including (where applicable) loft hatch, room in the roof, extensions, conservatory, electric and gas meters.



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They will draw a sketch plan of the overall floor area of the property. Once this is done they will work through each room taking precise measurements and capturing all relevant data:

- Type of property and age
- Construction materials
- Home insulation
- Wall thicknesses
- Heating systems & controls
- Hot water cylinder details
- Water cylinder insulation
- Secondary heating systems (if applicable)
- Floor construction
- Window glazing type
- Lighting, especially you are using energy-saving light bulbs



What happens after the EPC survey?

After the EPC assessor has completed their survey, they will calculate and produce your EPC Certificate. The EPC assessor will also provide recommendations to improve your property's energy performance.

The EPC certificate is then published to the EPC Register and a copy of the report is generally sent to you via email. You can always view a copy of your EPC certificate on the EPC Register.



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Understand what an EPC is and how it's used

As the cost of living in Britain reaches unprecedented levels, households are feeling the pinch. With energy prices soaring, it's no wonder that more and more people are concerned about their finances. However, there is an easy and effective way to reduce your energy bills – improving the EPC rating of your property. This means making it more energy efficient so that less heat and electricity are wasted, which ultimately leads to a decrease in what you have to pay for them.

We've got the knowledge and experience to help you enhance your property's energy efficiency rating. Check out our list of simple steps you can take to start making a difference today!

An **EPC**, or **Energy Performance Certificate**, is a document that details the energy performance of a property. The certificate is required by law whenever a property is built, sold, or rented, and must be displayed in an obvious place for potential buyers or tenants to see. The certificate contains two ratings: an energy efficiency rating and an environmental impact rating.



How are EPCs graded?

EPCs are graded on a scale from A-G, with A being the most energy-efficient and G being the least energy-efficient. The grades are based on the energy performance of the property, its heating and hot water systems, as well as its insulation.



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Will having an EPC save me money on my energy bills?

Yes, having an Energy Performance Certificate (EPC) can save you money on your energy bills. The EPC provides information about the energy efficiency of a property and suggests ways in which energy efficiency can be improved. This can lead to lower energy bills and greater comfort in your home.



How can I find out what my EPC rating is?

Your EPC rating can be found on your Energy Performance Certificate (EPC). This certificate should be provided when you bought or rented the property, or when you had an energy assessment. If you don't have the certificate, you can contact your local authority or an Focus 360 Energy to arrange an assessment and obtain a new EPC.



EPC Rules and Regulations Changes



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What are the new EPC regulations for landlords?

After a consultation in December 2020, the government have announced changes to the Minimum Energy Efficiency Standards for England and Wales.

The government have proposed that all rental properties will need an EPC rating of 'C' or above by 2028. The original proposal was that the new regulations will be introduced for new tenancies from 2025 first, followed by all tenancies from 2028; however, this was changed in March 2023 and the deadline is 2028 for all rentals.

The regulation changes hope to make homes more energy-efficient and reduce carbon emissions as part of the government target to be net-zero by 2050.

The penalty for not having a valid EPC will also be raised from £5,000 to £30,000 from 2028.



F&Q's

Do i receive warranties for works completed?

All measures carried out/installed under the ECO 4 scheme come with an insurance backed Ofgem approved warranty/guarantee

What happens if i move home / Tenant moves out?

The Products that are installed be the property of the building/ owner and therefore is property is sold or tenants move it stays with the property or new owners - if your tenant moves to a new property that needs ECO 4 measures the tenant and reapply for the new property

Is there any charges for any works completed?

No there are no charges this a fully funded grant scheme with no hidden charges

How do i have to do to gain a ECO 4 Grant?

As long as your tenant is on a qualifying benefit the you need to supply proof of ownership for that property and complete a landlord permission form to agree to any works installed



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What accreditations do you have to carry out these works?

We have all relevant accreditations to help reassure customers that you are in good hands with our installation companies . These all come with annual audits and inspections to ensure our work is being carried out to the highest standards

Most answers to the ECO 4 scheme can be found on the Ofgem Website https://www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligationeco/energy-company-obligation-eco-support-improving-your-home/faqs-domestic-consumersand-landlords

Will I be tied in with the local authority tenant long term?

The answer to that is no as long as the tenant is present initially in order to qualify for eco4 funding, but it is always good to have tenants as you are not only receiving a rental amount but also benefiting from being ethical and showing your support for the community.



Steps that are followed



Process

Please visit https://www.help2rent.co.uk/funding

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We will contact you within 24 hours to book and assessment

Once the assessment has been completed and bee approved by you it will take 10-14 days to complete the works



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