

Sustainable Warmth Grant Scheme

Customer Information and Guidance


The Cumbrian Consortium of Local Authorities includes Carlisle, Eden, Copeland, Allerdale, Barrow in Furness and South Lakeland District and Borough Councils. Homelife Carlisle will collate, retain and distribute all application forms on behalf of the Cumbrian Consortium.



Further information on the scheme can be found at:
www.carlisle.gov.uk/sustainablewarmthcumbria

Customer Information and Guidance

The information provided in this guide is provided to give a basic overview of the Sustainable Warmth process. It supports the application form and consequent administrative and technical processes. This guide does describe qualifying conditions for eligibility which will be considered as the application form is processed through each stage. The information is subject to change and updates.

 Denotes qualifying conditions or information for your special attention.

1. About the Sustainable Warmth Scheme

The Sustainable Warmth Application Form is for residents of the Cumbrian Consortium, including Cumberland Council (Allerdale, Carlisle, Copeland) and Westmorland & Furness Council (Barrow, Eden, South Lakeland).

1.1 What the scheme covers:

Home Upgrade Grant Phase 1 (HUG1) funding, only available to mains off-gas grid homes, and Local Authority Delivery 3 (LAD3), for mains gas grid homes. Both schemes require properties to have an Energy Performance Certificate (EPC) rating of band D, E, F or G.

The closing date for applications is for HUG **T.B.C.** and for LAD **T.B.C.** or until available funding is exhausted.

Late applications will not be processed. This includes applications already submitted that lack the requested supporting documents.


1.2 Scheme aims:

We will make every effort to complete retrofit installations on the worst performing homes first – EPC E, F, G with discretionary criteria for a percentage of EPC D. Retrofit is simply the process of making changes to existing buildings so that energy consumption and emissions are reduced. These changes should also provide the benefit of a more

comfortable and healthier home. They address energy conservation, energy efficiency and then renewable energy.

The grant scheme is primary concerned with a 'fabric first' approach which looks at the property construction, design, condition, and ventilation: e.g. high-quality insulation, increased airtightness, avoiding thermal bridging, maximising solar gain, and natural ventilation.

Home assessments will be completed to determine what energy efficiency measures will improve the EPC rating of your property. A measure is a product, material or intervention that incrementally improves this rating, such as installing insulation.


-  Note that applications based on properties with EPC D are discretionary approvals and only a percentage of these will be considered.

1.3 Property assessments:

The energy efficiency measures that are available on the scheme are primary measures such as cavity wall insulation, underfloor insulation, or internal wall insulation. Secondary measures can include air/ground source heat pumps and solar panels. There are also possible tertiary measures such as replacing single glazed windows to double glazed windows, draft proofed doors etc. Please note replacing windows is often a last resort and is usually only made available when other 'fabric first' measures have also been installed.

To receive secondary measures, your home must first receive a primary measure for us to achieve our 'fabric first' principal. The primary measures offered will factor in the greatest impact to improve the efficiency of the property within the funding available. By taking this approach, we will ensure that the homes in need of the most support (e.g., lower EPC rated properties) secure suitable measures to increase the EPC rating of their homes.

Scheme applicants will be consulted at key process points throughout the customer journey and your needs fully considered. Customers will naturally want to choose what measures are installed in their home; however, the scheme is designed so that the formal property assessments will define what energy efficiency measures can be offered based on the property assessments and according to scheme technical requirements. **It is only at the final technical assessment that eligible customers are offered these improvements and the customer can choose to accept or decline the offer.**

-  Please note that that the scheme does not replace existing fossil fuel e.g., gas boilers with another fossil fuel boiler.
- It also excludes replacing existing double-glazed doors and windows.
- The energy efficiency measures are determined by the property assessments not primarily based on customer choice.

1.4 Scheme technical requirements:

We must also consider the following criteria before agreeing to install any measures into your home.

- **Property assessments:** The first property assessment will collect and collate all information on the property construction, systems, usage. This will inform the initial energy efficiency measure design which proposes what measures *may* be appropriate for the property. Please note, that this first assessment looks at all available measures and compares it to what is currently installed in your property. It is highly unlikely that all the *potential* measures will be both practical and fit the restraints of the grant scheme.
The second assessment is by the installers who review the first assessment design and evaluate the measurement proposals to determine what *can* be fitted. This second survey looks at the practical realities of how to fit the proposals and will often change the measures previously considered in the first assessment. Customers will only receive confirmation of energy efficiency measures at the second assessment stage, not before.
- **Your Energy Performance rating:** is based on the Energy Performance Certificate (EPC). The scheme must meet the EPC improvements stipulated by the government and industry best practice. This requires that any improvements installed on eligible properties that this increases the EPC rating of that property which is based on a Standard Assessment Procedure (SAP) scoring system.
EPC rating A = 92-100 points (most efficient)
EPC rating B = 81-91 points.
EPC rating C = 69-80 points.
EPC rating D = 55-68 points.
EPC rating E = 39-54 points.
EPC rating F = 21-38 points.
EPC rating G = 1-20 points (least efficient)

The EPC is populated using results from the SAP calculation. This is a static building physics modelling method. The SAP calculation will model heat loss, internal gains, solar gains, energy balance, carbon emissions, heating, ventilation, internal lighting, cooling, and renewable energy sources.


The aim of the scheme is to see lower EPC bands G, F, E properties move up the rating to D, C, and possibly B. These incremental movements are technically determined by whatever energy efficiency measures can be fitted. The degree or level of movement within the scoring bands is a major consideration that will determine if measures will be fitted on your property and might result in no measures being fitted. Note that HUG1 properties must improve by one full SAP rating to be eligible.

Please note – that EPC assessments during the retrofit process may result in a different EPC rating which may affect your property eligibility e.g. EPC D, may become EPC C and fall out of the scheme eligibility conditions.

The final decision whether to award an energy efficiency grant will be made by your Local Authority.

As part of the scheme we, the Local Authority, will carry out an EPC, and if the property falls out of the E, F or G Energy rating bracket we will not be able to progress Sustainable Warmth measures. We may be able to provide measures to a limited number of D rated homes.

- **Scheme budget considerations:** Home Upgrade Grant Phase 1 (HUG1) funding is only available to mains off-gas grid homes. If your property does not have mains gas then the scheme can potentially offer eligible properties up to £25,000 of energy efficiency improvements.
Local Authority Delivery 3 (LAD3) for mains grid gas homes: If your property is on the mains gas supply this is a £10,000 threshold.
- **Grant Scheme cost caps:** This scheme is funded by the Department of Energy Security and Net Zero (DESNZ). We will remain within their guidance on average spend per property per EPC rating. If your home's recommended measures are above the cost cap, it is unlikely that we will be able to implement them.

 The scheme does not allocate a fixed budget for each type of property that is eligible to receive improvement measures. The scheme is designed to offer energy improvement measures to eligible properties up to these values and these values dictate the total cost that can be spent on each property.

- **Planning and/or conservation restriction:** Historic, traditional, and protected properties that have specific building regulations or restricted covenants will be subject to planning applications and planning consent. This increases the process timeline for this type of property and often raises challenging technical issues that may result in no measures being offered.
- **The technical specification of your home:** For example, your home might be too large to receive a funded air source heat pump, or internal wall insulation.

Reminder - As communicated in Section 16 of your application form, although your application might be deemed eligible in terms of income criteria, **it is not guaranteed that you will be successful in gaining all the measures that you may want.** We do have several considerations before your suggested measures are confirmed, so please bear with us. Potential measures will be discussed with you and finally agreed with you by both our Retrofit Co-ordinators and our Managing Agents, in line with the PAS 2035/PAS2030 guidance for retrofitting homes.

1.5 Scheme Eligibility

Scheme eligibility is applicable at each stage of the application process. The following will explain what this means and at what stage.

Although your household may meet the first stage application form eligibility criteria, this does not guarantee that you will receive retrofit improvement measures if:

- Your home is not among the worst performers and/or according to the property EPC band your home cannot be sufficiently improved.
or
- Second stage process conditions apply, which includes specific technical and budgetary considerations which are described above.

1.6 Eligibility In summary:

Application Stage	What it covers	What this means
<p>Stage 1. Application form submitted and assessed by the Sustainable Warmth Team</p>	<p>Eligibility of occupants applying for the grant scheme based on:</p> <ul style="list-style-type: none"> • Current property EPC • Total Annual Household Gross income £30k maximum • Total Household Savings £50k maximum • Land Registry checks 	<p>If your application form meets stage 1 then your application will proceed to stage 2</p> <p>⚠ This does not guarantee that you will receive an offer of energy efficiency improvements.</p>
<p>Stage 2. Property assessments completed by Retrofit companies.</p> <p>Stage 2.1 Assessment by Retrofit Coordinator</p> <p>Stage 2.2. Assessment by Retrofit Installer</p>	<p>Eligibility of property is based on the property assessments and surveys.</p> <p>2.1 Property Assessment 1</p> <p>General property inspection that collects and collates property information and checks or provides an EPC and informs the installation design.</p> <p>2.2 Property Assessment 2</p> <ul style="list-style-type: none"> • Specific technical survey Inspection of the property to determine if the energy efficiency measures in assessment 1 can be fitted and make a difference to the EPC rating. • Assessment 2 may include additional specialist surveys e.g. asbestos • The measures are then checked against scheme budgetary conditions. • In some circumstances the measures will need to be revaluated and the design remodelled. • All jobs will be authorised for approval by the Sustainable Warmth Project Manager 	<ul style="list-style-type: none"> • 2.1 Please note that EPC assessments during the retrofit process may result in a different EPC rating which may affect your property eligibility. • Please note that this first assessment looks at all available measures and compares it to what is currently installed in your property. It is highly unlikely that all the <i>potential</i> measures will be both practical and fit the restraints of the grant scheme. • 2.2 The final technical survey will determine if any energy efficiency measures can be offered, and if the energy efficiency improvements can be installed within budget.

		<ul style="list-style-type: none">• If these conditions are met, then a formal offer is made to the customer to accept or decline.
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1.7 Final Installation:

On completing the scheme eligibility process a final job offer is prepared which the customer can formally accept or decline. It may be possible in some circumstances to accept certain measures and decline others if you receive a list of measures in the offer.

Once the measures are installed, customers will receive a final handover briefing by the Retrofit Installer and all manufacturer documents, guarantees, warranties will be provided.

The following customer journey summary will cover the customer service provision and a glossary of basic terms used.

2. Customer Journey

Summary of the application stages and what customer service contact you can expect.

Please note that your Sustainable Warmth Grant Scheme application is subject to many administrative and technical stages via different retrofit companies and their sub-contractors.

Stage	What happens	Customer Service	Timeline
1	Your application is assessed by the Carlisle City Council Sustainable Warmth Team . After stage 1 – if eligible, your case is handed over to the Retrofit Coordinator at stage 2.1	The Sustainable Warmth Team <ul style="list-style-type: none"> • May contact you for further information related to your application. • Will inform you if you have passed this eligibility stage. 	On receipt of application this stage will take 2-4 weeks and is dependent on the customer providing information in a timely manner plus obtaining Land Registry confirmations.
2.1	Your case is added to the incoming Retrofit Coordinators assessment list and the property inspection assigned to a Retrofit Assessor .	The Retrofit Assessor <ul style="list-style-type: none"> • Will contact the customer to arrange for the first property assessment • The Assessor will collect and collate the property data and assess the EPC. This information is provided to the Retrofit Coordinator. 	On receipt of the case this stage will take 2-3 weeks and is dependent on customer access.
2.2	The Retrofit Coordinator then reviews and concludes the results from the assessment at 2.1. This information is passed onto the Retrofit Installer and informs the Retrofit Design	The Retrofit Coordinator <ul style="list-style-type: none"> • Provides the customer with a letter outlining assessment information at 2.1 which includes the initial measures proposal. 	On receipt of the Retrofit Assessor's report this stage can take a further 2 weeks
2.3	Retrofit Installer – the job is added to their Retrofit Installer property assessment list.	The Retrofit Installer Technical inspection of the property <ul style="list-style-type: none"> • Will contact the customer to 	On receipt of the job this stage will take 2 weeks. Note this may take longer if additional

		<p>arrange for the second property assessment.</p> <ul style="list-style-type: none"> The technical report is reviewed. 	<p>specialist surveys are required. This is dependent on customer access.</p>
2.4	<p>The Retrofit Installer then reviews and concludes the results from the assessment at 2.3 This information is passed onto the Retrofit Coordinator for approval.</p>	<p>The Retrofit Coordinator</p> <ul style="list-style-type: none"> Quality assures the installers proposal and authorises the design <u>which finalises what measures are offered.</u> Provides the customer with a letter outlining assessment information at 2.3 and makes a formal offer of what <u>final</u> measures can be offered which the customer can discuss, then accept or decline. 	<p>On receipt of the Retrofit Installers report this stage can take a further 2 weeks <u>Note</u> this can take longer if the original measures design needs to be remodelled after the technical inspection.</p>
2.5	<p>The Retrofit Installer arranges for the works to be scheduled.</p>	<p>The Retrofit Installer</p> <ul style="list-style-type: none"> Will contact the customer to arrange for the schedule of works to be organised and appointments made. Given the nature of the different measures, several appointments may be needed for each specialist technician. 	<p>The installation stage does not have a predefined timeline due to the organisation required for staff, subcontractors, parts, materials etc.</p> <p>The Retrofit Installer will discuss these details at this stage.</p> <p>This stage is dependent on customer access.</p>
2.6	<p>The Retrofit Installer – post works final completion</p>	<p>The Retrofit Installer</p> <ul style="list-style-type: none"> Will contact the customer to arrange for the job handover to the customer. 	<p>This stage should happen shortly after the completion of works.</p> <p>This is dependent on customer availability.</p>

		<ul style="list-style-type: none"> Covers the practical understanding and use of installed measures. Provides manuals guarantees and warranties. Trustmark lodgement. Post-works EPC. 	
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3. Scheme participants and demographics

The organisations and people who are likely to contact you, or you might wish to be in touch with.

Each local authority area has assigned contractors providing services within the scheme. You will be contacted by the companies listed below or their authorised sub-contractors. It is advisable to obtain confirmation of identity on request. See contact details section below.

3.1 Contractors – which companies are involved, in what areas and what they do.

Please note that customer contact / customer service support is applicable to the organisation responsible for that service delivery within the process stages defined above. See contact details section below.

Participant	What they do	Who they work with
Sustainable Warmth Team	<ul style="list-style-type: none"> Administration and management of the full scheme. Specifically processes the application form and completes the eligibility of the applicants in stage 1 Monitors case progressions Includes customer contact and customer service 	All other participants listed below.
Corelogic	<ul style="list-style-type: none"> Retrofit Coordination Provides the first property assessment Involved in modelling the retrofit design Quality assures the final assessment Works closely and in partnership with the Retrofit Installers for their area Has customer service contact for appointments, 	<ul style="list-style-type: none"> Sustainable Warmth Team You, the customer Works in partnership with the Retrofit Installer for the following areas: Improveasy for South Lakes and Barrow Union Technical for Eden area

	assessments, consultation on measures	Other sub-contracted trades as required
Everwarm	<ul style="list-style-type: none"> • Retrofit Coordination • Provides the first property assessment • Involved in modelling the retrofit design • Quality assures the final assessment • Works closely and in partnership with the Retrofit Installers for their area • Has customer service contact for appointments, assessments, consultation on measures <p>AND</p> <ul style="list-style-type: none"> • Are the Retrofit Installers for Allerdale and Copeland 	<ul style="list-style-type: none"> • Sustainable Warmth Team • You, the customer • Works in partnership with the Retrofit Installer for the following areas: Union Technical for Carlisle area Other sub-contracted trades as required
Improveasy (Installeasy)	<ul style="list-style-type: none"> • Retrofit Installer • Provides the second (technical) property assessment that concludes what measures will be fitted. • Involved in modelling the retrofit design • Works closely and in partnership with the Retrofit Coordinator for their area • Has customer service contact for appointments, assessments, consultation on measures and final job handover 	<ul style="list-style-type: none"> • Sustainable Warmth Team • You, the customer • Works in Partnership with the Retrofit Coordinator Corelogic for the following areas: South Lakes and Barrow Other sub-contracted trades as required
Union Technical	<ul style="list-style-type: none"> • Retrofit Installer • Provides the second (technical) property assessment that concludes what measures will be fitted. • Involved in modelling the retrofit design • Works closely and in partnership with the Retrofit Coordinator for their area • Has customer service contact for appointments, assessments, consultation on measures and final job handover. 	<ul style="list-style-type: none"> • Sustainable Warmth Team • You, the customer • Works in Partnership with the Retrofit Coordinator Corelogic for the following areas: Eden and Everwarm for: Carlisle Other sub-contracted trades as required

3.2 Useful contacts and information

Know your area contacts – indicative post code list

Your postcode will fit into a local authority area which is covered by the contracted Retrofit Coordinator and associated Retrofit Installer. The contact details that follow provide the telephone numbers for each organisation.

Local Authority Area	Post Codes Applicable	Who to contact Retrofit Coordinator/then Installer
Allerdale	CA5, CA7, CA12 through to CA15	Everwarm/Everwarm
Barrow	LA12 through to LA17	Corelogic/Improveasy
Carlisle	CA1 through to CA9	Everwarm/ Union Technical
Copeland	CA14, CA15, CA18 through to CA28 and LA18 to LA20	Everwarm/Everwarm
Eden	CA10, CA11, CA17, CA18	Corelogic/Union Technical
South Lakes	LA5 through to LA13, LA17, LA22	Corelogic/Improveasy
NOTE – for Park Homes that the following companies apply:		
Cumberland Area	Allerdale, Copeland, Carlisle	Everwarm
Westmorland Area	Barrow, Eden, South Lakes	Park Home Chassis Services (PHCS)

3.3 Contact details

Service		Telephone number / email
Sustainable Warmth Team SWC, Homelife Carlisle, Carlisle City Council, Civic Centre, CA3 8QG.	Homelife, Carlisle City Council.	01228-817111
Corelogic	Retrofit Coordinators for South Lakes, Barrow and Eden areas	0333 123 1418
Everwarm (Includes Park Homes in Cumberland Area)	Retrofit Coordinators for Allerdale, Copeland and Carlisle areas	01506 638 600
Everwarm	Retrofit Installers for Allerdale and Copeland	01506 638 600
Improveasy/Installeasy	Retrofit Installers for South Lakes and Barrow	0800 058 4357 General 0800 058 4360 Installations
Union Technical	Retrofit Installers for Carlisle and Eden	0800 046 9190
Park Home Chassis Services (PHCS)	Retrofit Installers for Westmorland Area	07917 734579

3.4 Useful links

Subject	Website
Carlisle City Council Homelife (Sustainable Warmth Grant and other home improvement grants).	https://www.carlisle.gov.uk/Residents/Housing-and-Homeless/HomeLife
Sustainable Warmth Grant	www.carlisle.gov.uk/sustainablewarmthcumbria
Energy performance certificates (EPC)	https://www.gov.uk/find-energy-certificate

4. Glossary of basic terms

Term	Meaning
Assessments and surveys (Property inspections)	Conducted by the retrofit coordinator (RFCO) and installer. There are usually two separate property assessments completed at different times and for different purposes. They are for technical and budgetary report purposes and formal reports are not provided to the customer. Customers do receive basic details and are consulted on measures proposed.
Eligibility	⚠ Eligibility status - applies to each stage of the Sustainable Warmth application process. Applications will progress or be ineligible according to the conditions of that process stage e.g. If the application form stage 1 conditions are met it proceeds to Stage 2. The application may become ineligible if it does not meet consequent conditions within Stage 2.
Energy Efficiency Measures (EEM's) or 'Measures'	The products, materials and interventions that improve the energy efficiency of the property. They are the items that are installed e.g. insulation, air source heat pumps. A mix of measures will include several products.
Energy Performance Certificate (EPC)	<ul style="list-style-type: none"> • Is valid for 10 years. • Each property has its own specific EPC. Dwellings of the same type, in the same location may have different EPC's. • The EPC banding from A to G, grades the current energy efficiency of that dwelling along with details of what energy efficiency measures will improve the dwelling and by how much for each measure considered e.g. improving loft insulation. Improvements are graded between EPC bands and also within them e.g. EPC G can be improved incrementally upwards to EPC F, E, D, C and make small gains within each band which explains the EPC points e.g. EPC rating D = 55-68 points. <p>The above is a technical assessment and foundational to the calculation of your property's eligibility for improvement.</p>
Fabric first and	Looks at the property construction, design, condition and ventilation e.g. high-quality insulation, increased

whole-house approach	<p>airtightness, avoiding thermal bridging, maximising solar gain, natural ventilation.</p> <p>Each building element and proposed energy efficiency measure is connected and assessed as a 'Whole-House' approach. Individual measures are not considered separately but collectively - how they relate to the house construction and each other measure being installed.</p>
Grant money and budgets	<p>The scheme offers two grant scheme pathways which have different grant amounts.</p> <p>One for properties on mains gas called LAD3 = available funding up to the value of £10,000 per property.</p> <p>One for properties not on mains gas HUG1 = available funding up to the value of £25,000 per property.</p> <p>⚠ Note that your application will fall within one of these schemes and the grant amount received will only apply to eligible properties confirmed after the final technical survey.</p> <p>Any energy efficiency measures offered will fall within the applicable LAD3 or HUG1 budget and will reflect the energy efficiency measures that will improve the property.</p> <ul style="list-style-type: none"> • <u>It does not define a right to all energy efficiency measures or the full grant amount e.g. average spend per property per EPC rating will result in variable spend values per property. There is no fixed grant amount allocated to each property.</u> • <u>Customers do not receive or have a right to the full grant amounts under this scheme.</u>
Ineligible	<p>The decision to terminate the application at any stage due to not meeting the relevant conditions e.g.</p> <ul style="list-style-type: none"> • Not meeting EPC D, E, F, G and / or low EPC points movement or EPC evaluations that result in EPC's being recalculated resulting in higher EPC bands being established e.g. EPC D becomes an EPC C which is ineligible. • Not meeting personal finance conditions - income and savings criteria • Difficulties associated with land registry property ownership • Assessment, and survey issues • Site specific technical problems • Scheme budgetary conditions <p>This list is indicative not exhaustive</p>
Mid-term plan	<p>Are often provided and detail what energy efficiency measures may improve the property but may not be available to fit at the conclusion of the installation but could be completed later outside of the scheme.</p>
Remodelling	<p>Stage 2.1 and 2.2 above applies. The measures outlined in the Retrofit Coordinator's first property assessment</p>

	may need to be reviewed when recommended by the Retrofit Installers at the second property assessment 2.3 and 2.4.
Retrofit	Retrofit is simply the process of making changes to existing buildings so that energy consumption and emissions are reduced. These changes should also provide the benefit of a more comfortable and healthier home. They are concerned with energy conservation, energy efficiency and then renewable energy.
Retrofit Advisor/Customer Services	This role may be covered by other staff. They provide energy efficiency advice to the customer. Each service provider will also have their own customer services support team.
Retrofit Assessor	Qualified property assessor who specialises in assessing properties for energy efficiency improvements. Collecting property structural and systems data that will be used to assist the Retrofit Installer. This includes a mid-term plan.
Retrofit Coordinator (RFCO)	A contracted service provider (a contracted company) who will provide the initial energy efficiency assessment and check or provide an Energy Performance Certificate (EPC). They support the Retrofit Installer and you the customer. There are two on this scheme, Corelogic and Everwarm.
Retrofit Design	The package of measures that the property assessments define for a specific property.
Retrofit Installer (also known as contractors, management agents)	A contracted service provider who will provide a second property assessment (which is the technical survey). They may arrange additional specialist surveys e.g. for asbestos. They finalise the energy efficiency measures suitable for the property.
Standard Assessment Process (SAP)	The EPC is populated using results from a SAP calculation. This is a static building physics modelling method. The SAP calculation will model heat loss, internal gains, solar gains, energy balance, carbon emissions, heating, ventilation, internal lighting, cooling, and renewable energy sources.
The Department for Energy Security and Net Zero (DESNZ)	Formerly known as The Department for Business, Energy, and Industrial Strategy (BEIS). The government department that provides and oversees the Sustainable Warmth Grant scheme and its terms and conditions.