

Camden Climate Fund: Household Energy Efficiency Grant Terms & Conditions

1. Funding Overview

The Camden Climate Fund: Household Energy Efficiency Grant 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 Retrofit¹ is a complete approach to making homes more energy-efficient, which focuses on the fabric of the building first, such as walls, roof and floors to low-carbon heating strategies.

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 property² may also be considered.

The Camden Climate Fund aims to encourage whole house retrofit projects, with funding more likely to be awarded to projects incorporating multiple measures.

Applications must be made for forthcoming works. You cannot apply for a Camden Climate Fund grant retrospectively, for works that have already been installed.

Grant funding for double or triple glazing is capped at **£2,500** and will only be considered for funding if recommended as one of the primary measures to improve the overall energy efficiency of your home by your retrofit coordinator.

¹ [A guide to Retrofitting your home](#), Trustmark.

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

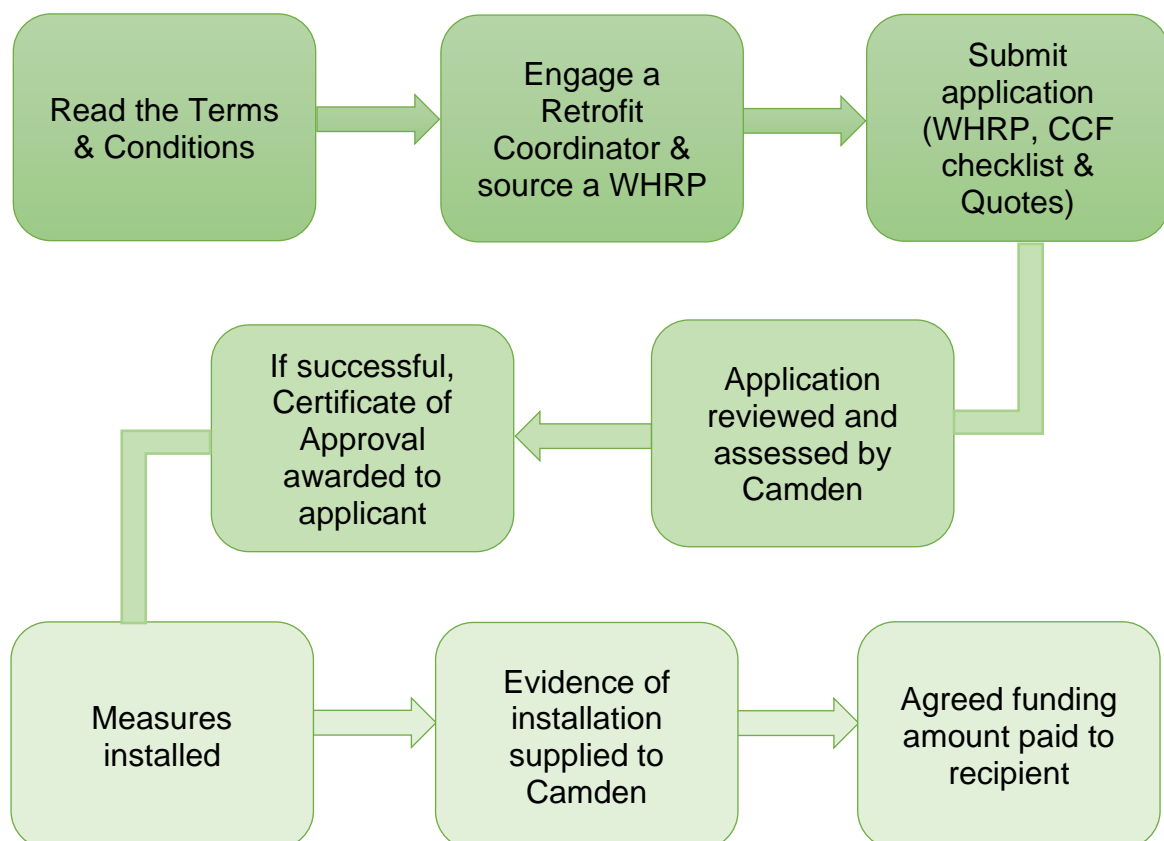
3. Eligible applicants

- 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.

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 – submitting your application

The following must be provided with your initial application:

1. The measures you are interested in installing in your property

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.

2. EPC rating / Energy Performance Certificate (if available)
3. Current energy usage: annual gas and electricity usage
4. Completed CCF Household Checklist

Please ask your retrofit coordinator to complete this as part of obtaining your WHRP.

5. A copy of your WHRP which includes:
 - Recommended improvements to the property
 - Estimated energy savings from proposed measures (kWh/year)
 - Estimated CO₂ savings associated with the measures (if obtainable)
6. Quotes 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.

If you are on receipt of income benefits or on an income of below £30,000, you will be asked for evidence of this to receive reimbursement of the cost of procuring a WHRP.

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

Upon receiving your application, Camden will undertake a preliminary review of your application. At which point Camden may ask for further information to decide on funding.

This may include further details on permissions required: 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 proposed 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 be assessed in terms of carbon reduction potential of the proposed measures, 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.

Funding will only be provided for energy efficiency related works, and not for works of any other purpose (e.g required by building control as part of wider property improvements, such as an extension).

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 the agreed timeframe as detailed in your Certificate of Approval letter. 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/MSC 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.

Funding will be released upon satisfactory completion of the works. This includes once Camden has been supplied with a copy of the itemised dated receipts and photographs of the completed works.

Only one successful application per building 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 retrofit professional** to receive advice on the most appropriate and effective measures for your property, with a view to a Whole House Retrofit Plan (WHRP)³ 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.

When sourcing your WHRP, please consider the following elements which must be included as part of your application:

- Recommended improvements to the property
- Estimated energy savings (kWh/year)
- Estimated CO₂ savings associated with the measures (if obtainable)

³ [Trustmark - Whole House Retrofit: A Consumer Guide](#)

Please check your coordinator that this can be provided prior to progressing with your retrofit professional to complete the plan.

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.

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 co-ordinator.

Step 4: **Obtain quotes for the proposed works** Once you have selected an installer, you will need to obtain official quotations for the proposed works. These will also need to be provided as part of your initial application.

Step 5: **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.

Funding will not be awarded for double glazing in isolation, however funding awarded for other measures can be match-funded to support the installation of double glazing. For example, if you intend to install loft insulation in isolation (quoted at £1000) the fund would award £500. If you were also intending to install double glazing alongside loft insulation, the fund would award £1000.

If you are in receipt of benefits or on an income of below £30,000, 100% of the costs incurred for procuring a WHRP will be awarded. Evidence of benefits and/or income will be required to qualify.

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, photographs before, during and after the works 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 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 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

Revised **March 2024**