



Northants Warm Homes

Northants Warm Homes is a partnership between the seven district and borough councils to provide help and advice to residents of Northamptonshire who are seeking to lower their fuel bills through insulation and other energy efficiency improvements. Northants Warm Homes manages home energy efficiency schemes and promotes the uptake of renewable energy systems such as solar panels and alternative forms of heating. It is also introducing the Green Deal. For more information, check out their website:

<http://www.northantswarmhomes.com/>

There are 3 strands to the work being carried out in the Warm Homes programme:

- Home Insulation
- Northamptonshire Energy Saving Service
- Green Deal

Home Insulation

Did you know that around two thirds of all the heat lost from an un-insulated home is through the walls and roof?

Even if you already have loft insulation, it may not be sufficient as it is recommended that you have 270mm (10.5 inches) of insulation. Installing loft and cavity wall insulation can **save up to £310 on your annual heating bill** and reduce your home's carbon dioxide emissions by **up to 1.3 tonnes per year**. Solid wall insulation could save you **up to £490 annually** and reduce your carbon emissions by **up to 1.9 tonnes per year**.

You could insulate your home at no up-front cost with assistance from the [Green Deal](#). Alternatively, you may be eligible for free loft and cavity wall insulation if a member of your household is in receipt of certain means-tested benefits. Funding is available from energy companies under the Energy Company Obligation. To find out more please contact your local council.

The Northamptonshire Energy Saving Service

The Northamptonshire Energy Saving Service (N.E.S.S) provides advice on managing your energy bills and improving the energy efficiency of your home. It also offers a full benefit check and independent advice on claiming additional income.





N.E.S.S. can provide:

- help to check your energy bill tariffs
- energy efficiency advice
- free energy saving devices
- advice on financial entitlements including grants and regular income



For further information, call: Community Law Service on **01604 623708** or email: energyadvice@communitylawservice.org.uk

Green Deal

The Green Deal is a new government-backed scheme that lets you pay for energy-efficiency improvements through the savings you make on your fuel bills. It replaces other schemes that currently provide grants for home energy efficiency improvements.

The Green Deal and new Energy Company Obligation

The Green Deal will be accompanied by a new grant scheme funded by the fuel companies, called the Energy Company Obligation or ECO, but this will only be available to certain households. See below for further details on who is eligible for assistance under the ECO.

The Green Deal process is in four stages:

1. Assessment

This is carried out in your home by a Green Deal Assessor who will:

- identify what improvements you can make and what the financial savings would be;
- explain the repayment process;
- ensure that these meet the **Golden Rule**: the repayments should not be higher than the estimated energy bill savings;

The assessor must declare any commission they may receive for carrying out the assessment and any links to Green Deal Providers.

2. Finance

Once the assessment is complete, the Green Deal Assessor will outline a range of packages available from Green Deal Providers to fund the improvements. If you decide to take up a Green Deal offer you will then sign a Green Deal Plan, which is a contract between you and the Green Deal Provider.





3. Installation

The Green Deal Provider will arrange for a Green Deal installer to come and carry out the work you have agreed to. The installer will have been vetted to ensure they meet the standards set out for the Green Deal.

4. Repayment

You pay back the cost of the improvements over time through your electricity bill. Your electricity supplier will pass your payments on to your Green Deal Provider. The amount you pay back will be covered by the reduction in your energy costs as a result of the energy saving improvements you have made.

Although the cost of the improvements is repaid, this is not a conventional personal loan as the charge is attached to the electricity meter in your house and paid back through your electricity bill. If you move, the new occupant will pick up the charge while also benefiting from a more energy-efficient property.

Interest will be charged on these payments, but the rate will be fixed. The Green Deal Finance Company expects an interest rate of 6 to 8% but this is down to Providers to set. Green Deal Providers may also charge an early repayment fee for plans that are over 15 years but must disclose any fee to you up front.

The Energy Company Obligation (ECO)

The Energy Company Obligation for the big six energy suppliers is also being launched this autumn. It is in three parts:

1. Home Heating Carbon Reduction Obligation

This will fund energy efficiency improvements and/or renewable energy technologies for low-income and vulnerable households, who are in receipt of certain means-tested benefits.

2. Carbon Reduction Target

This will provide grant funding to insulate solid-walled properties (internal and external wall insulation) and those with 'hard-to-treat' cavity walls. It is not means-tested but will be used in conjunction with the Green Deal. This is because the cost for these measures is still relatively high, so they do not meet the Golden Rule.

3. Carbon Saving Communities Obligation

This will provide free insulation and glazing measures to people living in the bottom 15% of the UK's most deprived areas.

For further information, please visit <http://www.energysavingtrust.org.uk/Take-action/Find-a-grant/Green-Deal-and-ECO>.

