

# Camden Climate Fund: Household Fund Terms and Conditions

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## 1. Funding overview

The Household fund provides funding assistance to residents with an interest in upgrading their homes to reduce household related emissions and the improve energy efficiency of their homes.

The fund aims to support homeowners who are wanting to take the first step in improving their home energy efficiency, as well as those who are undertaking comprehensive energy efficiency improvements which will lead to greater carbon savings.

## 2. Eligible measures

The Household Fund provides grants of up to £15,000 to cover up to 50% of the cost of energy efficiency upgrades and renewable energy installations. This includes: Insulation (Solid wall, cavity wall, under-floor, roof and loft insulation), low carbon heating upgrades including the replacement of a gas boiler to air source or ground source heat pump, secondary glazing, lighting upgrades, secondary glazing/double glazing or other energy efficiency upgrades as recommended in an Energy Performance Certificate or Whole House Retrofit Plan.

The proposed measures to be installed should be recommended priority measures recommended in a Whole House Retrofit plan or Energy Performance Certificate unless there is clear justification for a priority measure not being progressed.

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

### 3. Funding

The Household fund provides up to £15,000 to support energy efficiency and renewable energy upgrades. Funding is only available to cover up to 50% of the installation costs.

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.

The applicant is required to match-fund the remaining 50% or any remaining costs of the project. The grant can be used in combination with other funding streams.

As part of the £15,000 available, up to 50% of the costs of procuring a Whole House Retrofit Plan or Energy Performance Certificate (up to a maximum of £500) can be compensated for if your application is successful/.

### 4. Eligibility criteria

The fund is open to:

- Homeowners (freehold or leasehold)
- Private tenants (subject to landlord approval)
- Private landlords
- Council leaseholders

To apply for funding, the measures you wish to install must be recommended in either:

- **A valid Energy Performance Certificate (EPC):** which are issued by Domestic Energy Assessors. To check whether your property has a valid EPC visit: <https://www.gov.uk/find-energy-certificate>
- **A Whole House Retrofit Plan (WHRP):** Whole house retrofit plans are comprehensive retrofit plans informed by a home survey. These plans are bespoke to your property, and will lay out what measures you can install to reduce your energy bills and household emissions, considering your budget and consumption habits. For advice on obtaining a WHRP, visit: <https://www.trustmark.org.uk/homeowner> or <https://www.ecofurb.com>.

You **do not** need to hold a valid EPC or a whole house retrofit plan if you are installing one of the following measures:

- Loft insulation
- Cavity wall insulation
- Air Source Heat Pump
- Solar PV

If you are applying for funding for Solar PV or heat pump, you must provide quotes from an [MCS Certified](#) installer.

The following measures are not eligible for funding:

- Boiler replacements

- Works that are not deemed as energy efficiency improvements
- Works required under building control requirements
- Maintenance and repair costs associated with existing systems

Only one application is permitted every two years. Therefore, if you are considering multiple measures, it is advised that you submit these as part of one application.

If you are undertaking a more comprehensive retrofit project involving multiple measures, we strongly recommend procuring a WHRP before starting work. This will ensure a tailored approach that considers the entire home and that all proposed measures will complement one another.

## **5. Application process**

All applications must be submitted via Commonplace. You must provide the following information with your application:

- Current annual estimated gas and electricity usage
- The measures you are wanting to install
- Your EPC Certificate **or** WHRP, and an indication of the measures you would like to install
- Quotes
- Written permissions from your landlord approving the proposed work (if applicable)

## **6. Evaluation and approval**

Applications will be assessed on the overall carbon reduction potential of the project based on the information provided in your Energy Performance Certificate or Whole House Retrofit plan. Assessments will focus on the cost-effectiveness of these savings, with a maximum allowable cost of £880 per tonne of carbon saved.

As such, by obtaining a Whole House Retrofit Plan or Energy Performance Certificate, this does not automatically assume your application to the fund will be successful and that grant funding will be awarded. Therefore, it is the responsibility of the applicant to consider the risk of paying for a WHRP prior to approval of the grant.

## **7. Payment details**

Funding will be paid once works are completed. To be paid you need to provide an invoice (itemised and dated), along with photographs of before, during and after the works. Payments are made once all evidence has been submitted to the council.

## **8. Important conditions regarding approved applications**

### **Employing contractors**

The Council takes no involvement in the employment of contractors to undertake the work(s).

We recommend sourcing at least three quotes to ensure a cost-effective and informed decision when selecting a contractor.

The contract for the works will be between yourself and your installer, however if the quote provided is higher than average, we may ask you to obtain additional quotes for comparison. 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 before, 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 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.

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

### **Changes to the project**

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 from the council 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.

### **On-going maintenance**

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.

Maintenance, repair and any other future costs related to the works is responsibility of the household and not the Council.

### **Receiving permission**

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.

You can also use the council's [planning tool](#) to find out whether you need permission. If you do require planning permission for any of the measures you would

like to install, you do not need permission before applying for funding but would need to get permission before installing any measures