

Camden Climate Fund: Household Terms and Conditions

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1. Funding overview

The Camden Climate Fund provides funding assistance to residents with an interest in upgrading their homes to reduce household related emissions and improve its energy efficiency.

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 Camden Climate Fund for Households provides funding 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, lighting upgrades, secondary glazing upgrades or other energy efficiency upgrades as recommended in an Energy Performance Certificate or Whole House Retrofit Plan (where applicable).

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 Camden Climate Fund provides up to £15,000 to support energy efficiency and renewable energy upgrades to households. Households can apply for up to £15,000

excluding VAT for multiple measures, with a maximum amount available of £5,000 per measure (except for Air Source Heat Pumps, Ground Source Heat Pumps, and Solar PV which are eligible for £7,500 each). Funding is only available to cover up to 50% of the installation costs of each measure.

For example, if the total works amounted to £7,000 excluding VAT, the fund could award a maximum of £3,500 with the homeowner required to pay the remaining £3,500 in addition to any VAT costs.

If the total works included multiple measures and amounted to £35,000 excluding VAT, the fund could award a maximum of £15,000 excluding VAT, with the householder required to pay the remaining £20,000 in addition to any VAT costs.

The applicant is required to match-fund the remaining costs of the project. The funding can be used in combination with other funding sources. Some grants cannot be match-funded with other sources of funding, so please check the terms and conditions of any other funding you are using before applying to the CCF.

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 (subject to freeholder approval)

To apply for funding for measures you wish to install, measures (in most cases) 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>, <https://www.ecofurb.com> or email: London@retrofitworks.co.uk.

Measures proposed in a Whole House Retrofit plan or Energy Performance Certificate should be installed in order or priority, unless there is clear justification for a priority measure not being progressed. For example, if you have already installed a measure.

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 a heat pump, you must provide quotes from an [MCS Certified](#) installer. If you are applying for other energy efficiency measures, you should provide quotes from an installer registered with [Trustmark](#).

The following measures are not eligible for funding:

- Green roofs
- DIY measures (e.g. DIY secondary glazing or draught-proofing)
- Works to new build areas/ as part of an extension (e.g. a loft extension)
- Works required under building control requirements
- Double or triple glazing
- Works that are not deemed as energy efficiency improvements
- Maintenance and repair costs associated with existing systems
- Measures that have already been installed
- Boiler replacements

For further guidance on measure eligibility, please refer to the CCF FAQs.

Only one funding award 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
- Your EPC Certificate **or** WHRP (if applicable), and an indication of the measures you would like to install
- Quotes - we recommend you obtain quotes from three certified installers where possible
- Written permissions from your landlord or freeholder 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, Whole House Retrofit plan or other submitted information. 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 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 funding award.

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.

If you have received funding for a renewable energy technology (i.e. Solar PV or an ASHP), you must provide a copy of your MCS installation certificate. If you have received funding for an energy efficiency measure you may be required to provide additional information. This could include evidence of the measure being lodged with Trustmark or a valid Guarantee or certificate which states the product / system installed.

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.

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 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

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