NORFOLK WARM HOMES

Welcome pack

Delivering energy efficiency and clean heat grants to keep the heat in and the cold out

Breckland Council | Broadland District Council | Borough Council of King's Lynn & West Norfolk | North Norfolk District Council | South Norfolk Council

The Norfolk Warm Homes Programme is funded by the Department of Energy Security & Net Zero (DESNZ)

Welcome to Norfolk Warm Homes

Who are we?

Norfolk Warm Homes is a partnership of local councils, led by Broadland District Council. We have delivered millions of pounds worth of energy efficiency and clean heating grants to households across Norfolk since 2018. We are continuing to deliver grants though our Government funder: The Department of Energy Security and Net Zero Government funding (DESNZ).

Our partnership's core objective is to increase household energy efficiency whilst striving to decarbonise homes across Norfolk. Our goal is to reduce annual energy consumption through home improvement works, to help both the planet and your wallet.

What support is available?

The Norfolk Warm Homes Team offers insulation, clean heat and energy efficiency grants to help Norfolk residents stay warm, reduce energy consumption, and lower carbon emissions. Our programme supports households in creating warmer, more energy-efficient homes by funding the following improvements.

We can fund:

- ✔ Loft, flat roof and room-in-roof insulation
- ✔ Cavity wall insulation
- ✔ Solid wall insulation*
- ✔ Air source heat pumps**
- ✔ Solar panels**

We cannot fund:

- ✖ Fossil fuel boiler replacement or repairs
- ✖ Renovation/extension works

*Solid wall insulation is subject to suitability and wall size.
**Grant conditions require insulation to be installed prior to any renewable system.

How do I qualify?

To be deemed eligible for funding, your property must have a valid energy performance certificate (EPC) rating of D, E, F or G. If you do not have an EPC, one can be arranged as part of our grant process. You must also meet one of the following criteria:

1. Your household falls within a designated auto-eligible postcode and you live in a privately owned or privately rented property.

2. Your gross annual household income is £36,000 or less, or your 'after housing cost' net income, calculated by subtracting mortgage or rental payments, meets the following thresholds based on your household composition:

Occupants	Maximum gross income 'after housing costs'
1 adult	£20,000
1 adult + 1 dependant	£20,000
1 adult + 2 dependants	£20,000
1 adult + 3 dependants	£23,600
1 adult + 4 dependants	£27,600
1 adult + 5 dependants	£31,600
2 adults	£20,000
2 adults + 1 dependant	£24,000
2 adults + 2 dependants	£28,000
2 adults + 3 dependants	£32,000
2 adults + 4 dependants	£36,000
2 adults + 5 dependants	£40,000

3. The occupier (excluding lodgers or adults in full-time education) must be receiving one of the following benefits:

- Housing Benefit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Pension Credit (savings and guarantee)
- Universal Credit

Your Warm Homes journey

1

Get in touch
Speak with a member of our team to find out if your home is suitable for funding.

2

Confirm eligibility
Complete an application along with proof of eligibility, so we can complete our verification checks.

3

Home assessments
Find out which home improvements may be suitable for your property with the help of our expert surveyors.

4

Approval
Once you've reviewed the proposed home improvements, we'll obtain approval from our government funder.

5

Booking the install
Once you have received your approval, our approved installers will contact you to book in your install.

6

Completion
Once the works have been completed, a new energy performance certificate will be arranged and guarantees and warranties will be provided.

Warm Homes journey explained

Step one

Whether you give us a call, make a website enquiry, or are referred to us, you'll speak to a member of the Warm Homes Team on the phone to complete an initial questionnaire to assess your household's suitability for funding. This conversation typically takes 10-15 minutes. If eligible, we will send you an application form to complete and return.

Step two

Once we receive your completed application along with required documents such as bank statements, benefit letters and energy bills, we will verify your application and confirm your eligibility for the funding.

If required, a survey will be arranged to determine your home's energy performance certificate (EPC) rating. An EPC rates a property's energy efficiency, with ratings ranging from A (highly efficient) to G (inefficient). Homes must have an EPC rating between D and G to qualify.

Step three

Once deemed eligible, we will refer you to an approved contractor for a home survey called a 'Retrofit Assessment' (see page 8). This assessment will identify all potential improvements for your property. These will then be reviewed to determine which are eligible for funding.

Technical surveys will then be arranged to assess the practical requirements of the identified works. Multiple visits from different contractors may be necessary, depending on the scope of work. At this stage, you'll be able to ask the contractors any questions you may have about the proposed works.

After all the technical surveys are completed, we'll provide you with a breakdown of the proposed home improvements, along with a copy of the contractor quote(s) and an acceptance letter for your review and agreement before we seek an approval for a grant.

Step four

Once you return the signed form, we will submit your application in a batch to our government funder (DESNZ). At this stage, your application may be held until it's suitable to submit your application in a batch. No works are guaranteed until approval from our funder is granted.

Once approved, we will issue an Official Notice of Approval to both you and the contractor, confirming the fully funded works.

Step five

Once approved, we will ask the nominated contractor(s) to contact you directly to arrange a suitable time for installation.

We understand you may have work, childcare, or holiday commitments, so our contractors will be as flexible as possible. However, we kindly ask for your cooperation in providing access to your home, as extended delays may affect the timely completion of the work.

Step six

Once booked in, the work will be completed as outlined in the agreed quotation(s). The contractor(s) will provide you with all necessary warranties, certificates, manuals and user-friendly guides for the completed work.

In addition to contractor visits to ensure quality, a member of the Warm Homes Team may also conduct an independent review, including photographing and assessing the work.

After completion, we will send you a completion letter for feedback and sign-off. Once all paperwork is finalised, we will pay the contractor on your behalf.

Finally, a new EPC assessment will be arranged to reflect the energy-efficient improvements made to your home.

All our grants are awarded on a first-come, first-served basis, and funding is subject to property grant caps set by DESNZ.

Do I pay for anything?

No. As owner-occupier, all works, including surveys and EPC assessments are fully funded as part of the grant. Any works that are not related to energy efficiency or clean heat, such as clearing your loft space, are not covered by the grant.

Please note that redecoration or new flooring are also not included, and that funding cannot be combined with other sources of funding such as ECO4 for the same work.

Who completes the installations?

Norfolk Warm Homes only works with approved contractors who adhere to government building standards, which are PAS2030:2023, MCS and Trustmark.

All installers work with retrofit assessors and coordinators to ensure compliance with the PAS35:2023 standard, for Trustmark lodgement upon completion of works.

How long does the process take?

Due to necessary home assessments and technical surveys, your property may require several visits from multiple contractors. On average, the process from application to installation takes up to 6-9 months, though larger projects may take longer.

Do I need planning permission?

As the property owner, it is your responsibility to seek advice and permission if needed for the works.

Typically, these works fall under 'permitted development,' however, if your property is in a conservation area, you will need to consult your local council's planning team. Our team can signpost you for further guidance.

What are my obligations?

- Submit a complete application with all requested documents.
- Provide proof of property ownership and that you live in the property (if you're the owner-occupier), or proof that you have tenants living there (if you're a private landlord).
- Ensure contractors have full and clear access to your property, including the loft space (if loft insulation is being installed).
- Be available for 4-5 visits from contractors or project officers, based on the recommendations from your initial survey.
- Ensure your property is 'retrofit ready,' meaning it is not in disrepair, doesn't need renovations, and isn't under construction, like having an extension built.

Can my rented property get funding?

Landlords with tenants who meet the Norfolk Warm Homes eligibility criteria can receive grant funding for energy-efficient and clean heat improvements.

One property per landlord can receive full funding. For any additional properties, the landlord will need to contribute at least 50% towards the total cost of works. Please note that funding is subject to the scheme's cost limits, the property's suitability, and the availability of grants.

What is the landlord criteria?

- Landlords are eligible for one fully funded grant. For any additional properties, a 50% cost contribution is required from the landlord. This applies to the landlord and their spouse or partner, any companies they own or control, and any other organisations connected to them.

- The property must have an EPC rating of D-E, or F and G if there is a registered exemption. Landlords must meet the Domestic Minimum Energy Efficiency Standard (MEES) Regulations or have an exemption. It is the responsibility of the landlord to provide this proof.

- **Access guidance on MEES regulations**

  You can also speak to your local council's Private Sector Housing Team.

- Landlords must confirm that they haven't received more than £315k in subsidies, including the value of HUG 2 support, and any previous Minimal Financial Assistance or similar support received in the current and past two financial years.

What does 'fabric first' mean?

Our project takes a 'fabric first' approach, which means insulation must be installed at a sufficient standard in the 'fabric' of your home (including walls and loft) before we can consider clean heating or solar panels.

All work on your property will be carried out in accordance with PAS2035:2023, which is the UK's standard for energy efficiency improvements.

All works are subject to your property's EPC rating and suitability for energy efficiency and clean heat improvements.

Ventilation

Please note that an install cannot proceed until the ventilation requirements for your home are met. This can include trickle vents, extractor fans and door undercuts.

What is a Retrofit Assessment?

A Retrofit Assessment is separate from an EPC or installer's survey. It's a technical inspection of your property to determine what energy-efficient improvements can be made. An assessor checks areas like insulation, air sealing, heating systems and ventilation.

The assessment is required as part of the grant application process to ensure the proposed work is appropriate for you and your property. Once completed, a Retrofit Coordinator will provide an improvement plan for the property. This plan will be sent to the contractor, who will make sure the planned works align with the findings of assessment.

Visit our website to learn more about the works we offer

How do home improvements save money?

- **Insulation** helps retain heat for longer, meaning less energy is needed to keep your home warm.
- **Solar panels** allow you to generate your own electricity, reducing the energy you buy from the grid. You can also earn money by sending excess energy back to the grid.
- **Clean heating systems** like an air source heat pump, are more efficient and can be more cost-effective, depending on your current heating system.

At Norfolk Warm Homes, we seek to reduce your annual energy bills. We may ask for your energy bills to estimate potential savings based on your past usage. We'll also use reports from our Retrofit Coordinators and estimated heating system costs to calculate possible savings from the home improvements.

Please note, while we strive for accurate estimates, we cannot guarantee exact savings due to factors like energy market changes, personal use changes, and weather variations.