



Cyngor Sir
CEREDIGION
County Council

ECO4 FLEX & GBIS FLEX INFORMATION LEAFLET FOR CONSUMERS

What is ECO4?

The Energy Company Obligation 4 (ECO4) is a UK government energy efficiency scheme, administered by Ofgem (the Office of Gas and Electricity Markets). ECO4 was launched in 2022 and will run until March 2026. The main objective of ECO4 is to reduce fuel poverty by improving the least energy efficient housing stock occupied by low income, vulnerable and fuel poor households, thus helping to meet the Government's fuel poverty and net carbon zero commitments. ECO4 focuses on whole house retrofits, aiming to encourage installation of insulation and renewables, as well as upgrading inefficient heating systems.

Under ECO4 obligated energy suppliers are legally required to help reduce heating costs for low income and vulnerable households by delivering energy efficiency and heating measures. Energy companies work with third party installers to deliver their obligations under ECO4, and it is up to the energy companies to determine which measures they choose to fund, the level of funding they provide and the installer they choose to work with.

What is ECO4 Flex?

ECO4 Flex is a household referral mechanism within the wider ECO4 Scheme. Councils can voluntarily participate in ECO4 Flex to identify eligible households that are not in receipt of a means tested benefit (the ECO4 scheme's standard approach to fulfilling eligibility) but meet the eligibility criteria outlined below; this is in accordance with the Council's ECO4 Flex Statement of Intent that can be viewed on our webpage here: <https://www.ceredigion.gov.uk/resident/housing/financial-assistance/energy-efficiency-schemes/eco-flexibility-funding/>

What is the Great British Insulation Scheme (GBIS)?

GBIS continues ECO4's focus on reducing fuel poverty and energy bills but aims to deliver rapid installation of energy efficiency measures to a wider pool of households in the least efficient homes. The scheme mainly focuses on the delivery of single measures (rather than whole house retrofits) and includes the various types of insulation such as loft insulation and solid wall insulation. The scheme runs until 31 March 2026.

What is GBIS Flex?

Through the main scheme eligibility criteria, households may be eligible if they receive specific benefits. The flexible eligibility (Flex) element of the scheme is for use by Local Authorities and provides alternative routes to identify eligible households. This allows participating Local Authorities to refer households they consider to be living in fuel poverty or on a low income and vulnerable to the effects of living in a cold home, but who may not qualify for the scheme via the standard eligibility criteria.

Ceredigion County Council is participating in both ECO4 Flex and GBIS Flex and can therefore make a joint referral for both ECO4 Flex and Great British Insulation Scheme Flex, as the eligibility criteria are similar. If a supplier decides to take the referral forward, a retrofit assessor will determine which of the schemes is suitable, and the specific measures that would benefit the property.

The Role of the Council

The Council is not responsible for sourcing ECO4/GBIS funding or arranging the installation of any measures. Ceredigion County Council has the responsibility of determining who will qualify for ECO4/GBIS Flex in the County. This will be established based on the information supplied in the application form together with the supporting evidence.

Eligibility Criteria

To benefit from ECO4/GBIS Flex, you must own your own home or have the permission of your landlord. It is important to note that ECO4/GBIS is a supplier obligation and not a grant scheme, and as such different companies or installers may provide different levels or types of support towards the installation of energy efficiency or heating measures.

To qualify, properties **must** be an occupied private domestic premises (either owner-occupied homes or private rented sector homes). Both the property and the household must adhere to at least one of the three available routes outlined below (Definitions: EPC = Energy Performance Certificate):

Route 1 – Low Income

EPC bands D-G owner-occupied households and E-G private rented sector households with a TOTAL COMBINED gross annual income from ALL sources less than £31,000 (this is the combined whole household income, including every person 18+ years living at that address, such as lodgers and elderly relatives, etc. and must include ALL income received by ALL household occupants, including non-means tested benefits, interest from savings, cost of living payments, etc.).

Route 2 – Proxy Targeting

EPC bands E-G owner-occupied households and private rented sector households that meet at least two of the following proxies (**proxies 1 and 3 cannot be used together; proxy 5 is unavailable as Ceredigion County Council does not run a scheme that meets the criteria**):

Proxy 1 (cannot be used with Proxy 3): Property is in Welsh provision LSOA 1-3 on the Welsh Index of Multiple Deprivation 2019 (property is in LSOA Cardigan Teifi, Cardigan Rhyd-Y-Fuwch or Aberystwyth Penparcau 1: please refer to LSOA maps which can be accessed via <https://www.ceredigion.gov.uk/resident/housing/financial-assistance/energy-efficiency-schemes/eco-flexibility-funding/>).

Proxy 2: A person in the household is entitled to a Council Tax reduction due to low income.

Proxy 3 (cannot be used with Proxy 1): A person in the household is vulnerable to the cold for one of the following reasons:

- people with cardiovascular conditions
- people with respiratory conditions (in particular, chronic obstructive pulmonary disease and childhood asthma)
- people with mental health conditions
- people with disabilities
- older people (65 years and over)
- households with young children (from new-born to school age)
- pregnant women

Proxy 4: A child in the household is eligible for free school meals, due to low income.

Proxy 5: Not available in Ceredigion

Proxy 6: A person in the household has been referred to the local authority for support by their energy supplier or Citizens Advice because they are struggling to pay their electricity and or gas bills.

Route 3 – NHS Referrals

EPC bands D-G owner-occupied households and E-G private rented sector households identified and referred by a GP, a Health Board or an NHS trust, as housing a person suffering from severe or long-term ill-health due to one of the conditions below, and their health is adversely affected by living in a cold home.

- a cardiovascular condition
- a respiratory disease
- immunosuppression
- limited mobility

A letter from the GP, Health Board or NHS Trust confirming the health condition must be supplied with a completed application form. Alternatively, the NHS referral letter template found on our webpage here: <https://www.ceredigion.gov.uk/resident/housing/financial-assistance/energy-efficiency-schemes/eco-flexibility-funding/> can be completed by the relevant person.

What energy efficiency measures can potentially be funded under ECO4?

The energy efficiency measures that are permitted to be installed in a qualifying household will be determined by the ECO provider/agent/installer. Examples of the measures that can be installed under ECO4 Flex include solid

wall insulation, cavity wall insulation, room in roof insulation, loft insulation, flat roof insulation, electric storage heater upgrade, first time central heating to air source heat pump, boiler upgrade from oil, LPG and solid fuel to air source heat pump, and solar photovoltaic panels. ECO4 Flex takes a whole house retrofit approach and encourages a multi-measure approach, due to the Minimum Requirements (MR) on the amount of energy efficiency improvement made on a property. Properties with starting EPC bands F and G must be improved to an EPC D while properties with starting EPC bands E and D must be improved to an EPC C. Where funding is available, eligible households are therefore likely to receive multiple measures where it is both possible and cost-effective to do so.

Do I need planning permission and other consents for the installation of energy efficiency measures?

You may require various permissions and consents to have energy efficiency and other works carried out in your home. **A consumer/owner occupier/landlord should ensure that they have the correct building regulations, planning and environmental permissions in place prior to any work commencing at the property.** This is not the Housing Service's responsibility when assessing your eligibility for ECO4/GBIS Flex. Please contact the Local Authority's Planning and Building Control Service for further information and advice by telephone: 01545 572135 or by post: Planning Canolfan Rheidol, Rhodfa Padarn, Llanbadarn Fawr, Aberystwyth, SY23 3UE.

Is funding always available and are measures fully funded?

Eligibility for ECO4/GBIS Flex does not guarantee that funding is available. Availability of funding and the amount of funding available is determined by the ECO providers/agents and their funders. Decisions by energy suppliers and ECO providers/agents on whether to install a measure may depend on a) the survey carried out by suppliers, or their agents/contractors and installation costs calculated; b) the energy savings that can be achieved for a property; c) whether suppliers have achieved, or are close to achieving, their targets; and d) other commercial consideration. A SAP or RdSAP assessment will need to be carried out within your home, and eligibility for the scheme may be impacted by the outcome of this assessment.

How to apply

Households wishing to apply for ECO4/GBIS Flex funding should contact one of Ceredigion County Council's approved ECO4/GBIS Flex providers/agents (please see below) who will facilitate the application process. The Council does not accept applications directly from households. Please note that the Council does not endorse any specific energy supplier, grant agent, installer or company connected to the application or installation of ECO4/GBIS grants or products.

The list of Council approved providers/agents that can deliver energy efficiency measures under ECO4/GBIS Flex is available on our webpage here <https://www.ceredigion.gov.uk/resident/housing/financial-assistance/energy-efficiency-schemes/eco-flexibility-funding/> From the list you can select the provider that you wish to apply through. Alternatively, you can phone the Housing Service on 01545 572105 to request a paper copy.

The approved provider/agent is required to collect and submit evidence of your income and other relevant details (including personal) to Ceredigion County Council so that an assessment can be made about your eligibility for ECO4/GBIS Flex. You are under no obligation to provide this information but by doing so you are giving your consent to share the information with Ceredigion County Council. Please refer to the Council's ECO4/GBIS Flex Privacy Notice in the application form which explains how personal data is used and stored by the Council in relation to ECO4/GBIS Flex.

Approved ECO4 Flex providers/agents

Ceredigion County Council does not endorse the quality of workmanship of ECO4 providers/agents/installers/contractors who should be Trustmark registered (Trustmark General Enquiries: 0333 555 1234). However, the Council's Energy Efficiency Officer manages a framework of approved ECO4 Flex providers/agents, allowing them to make direct referrals to the Council for eligibility checks and the issuing of declarations (where qualifying). The Council does not accept referrals from lead generators or third parties.

The Council approved ECO4/GBIS Flex providers/agents will obtain funding from the energy suppliers obligated by ECO/GBIS to deliver measures under the schemes. When dealing with individuals from these organisations (including surveyors, lead generators, installers, etc. working on behalf of an approved provider/agent), they must a) carry and show photo identification; b) clearly explain who they are, who they work for and the purpose of their visit; c) provide you with contact details for their company so that you can contact them if you need to; d) explain that the scheme is funded by the energy suppliers and that they are not working for or on behalf of the Council; and e) provide you with their Privacy Notice explaining how they will use, store and share your data. They should

also provide you with a schedule of works (if works is to go ahead), operational instructions, details on service requirements relevant to the measures installed and documentation outlining installer and manufacturer warranty.

Please note that the approved ECO4/GBIS Flex providers/agents are not permitted to use the Council logo to market the ECO4 scheme.

Protection Checks for Householders

ECO4 and GBIS are not grant-based schemes. Though consumer contributions are not expected, they may be requested in some cases, and different contractors will offer varied levels of funding for different suites of measures. To find the best deal, it is recommended that consumers speak to multiple companies to determine the company, cost, and measures that are most suitable for them. Any financial or contractual arrangement relating to the installation of a specific measure, home survey or service shall be at the discretion of the homeowner or occupier to accept or decline as they choose. The Council will not be party to any such arrangements; this shall solely be between the householder and any third party of their choice on the Council's list of approved ECO4 Flex providers/agents. A consumer does not have to agree to, or sign a contract for, any works they do not consider suitable for their home.

Relevant documents to read prior to agreeing to any works include:

- **TrustMark Consumer Charter** <https://www.trustmark.org.uk/homeowner/documents>. This document sets out the rights and responsibilities of anyone receiving advice, installations or services carried out by a TrustMark Registered Business.
- **A Guide to Retrofitting your Home** <https://www.trustmark.org.uk/homeowner/discover/retrofit-your-home>. This document provides an overview of the retrofit process, as well as providing energy tips, advice on determining the right works for a property, information on making a complaint, and information on energy efficiency and low carbon technologies

Lead generators/third party organisations

Lead generators/third parties may be working in partnership with any one of the Council's approved ECO4/GBIS Flex providers/agents to generate household applications and referrals. These organisations are not included on our approved framework, and we will therefore not accept applications directly from them. They may also advertise the scheme through their marketing channels (e.g., social media platforms, mailshots, etc.). If you engage with such an organisation to complete an application, then that organisation should inform you which one of the Council's approved providers/agents it is representing. Please be aware that if you complete an application form with a lead generator/third party, that organisation will share your application (and therefore share your information/personal details) with the approved provider/agent before it is submitted to the Council for eligibility checks.

Lead generators/third parties are not permitted to use the Council logo to market the ECO4 scheme.

Liabilities, disputes and complaints

Under ECO4/GBIS Flex, Local Authorities are not liable for any claims a customer makes should they be dissatisfied with the standard of work; liability is held with the installer for any work that is carried out. Ceredigion County Council therefore accepts no responsibility or liability resulting from any negative consequence, damage or loss arising from works connected to ECO4/GBIS Flex and the installer/provider/agent. This includes efforts connected with the preparation of the application or survey prior to installation of works.

In the event of a dispute arising, the Council will not take part in any resolution. The Council's involvement in ECO4/GBIS Flex is limited to the declaration of household eligibility for funding only. Any grievance or issue raised against works, or the application process related to ECO4/GBIS Flex, should be taken up with the installer/provider/obligated energy supplier. Should you need to be satisfied as to the quality of the installation then you must rely upon your own independent specialist.

Should any works go ahead under the scheme, then the contract of agreement is between the householder and the installer/provider/agent in question (not with the Council). Responsibility for the installations lies with the installer (for installation faults within a specified time) and the manufacturer (for faulty products within the warranty period). Maintaining service schedules for installed measures is the responsibility of the householder/owner and not the installer/ECO4/GBIS provider/agent. If you have any questions regarding the installation or workmanship, then please contact the ECO4/GBIS Flex provider/installer in question.

To provide assurance to customers, the installations of most energy efficiency measures under ECO4/GBIS Flex must be carried out by TrustMark-registered businesses, who are required to adhere to the independent Publicly Available Specification (PAS) standards. Installers are also bound by procedures through their certification body. If an installer does not carry out work properly in the first place, or fail to make right where they don't, there are existing procedures that are followed to protect the consumer. Customers can contact TrustMark, who can investigate whether a firm is adhering to the Trustmark Customer Charter and advise on potential next steps. Furthermore, TrustMark also have a dispute resolution process should a customer wish to lodge a complaint against a registered installer. Further information can be found by visiting: <https://www.trustmark.org.uk/scheme-provider/discover/our-dispute-resolution-process>. You can also contact Trustmark on the telephone number 0333 555 1234, or in writing to Trustmark (2005) Limited, Arena Business Centre, The Square, Basing View, Basingstoke, RG21 4EB.

The Microgeneration Certification Scheme (MCS) certifies, quality assures and provides consumer protection for microgeneration installations and installers. These consist of small-scale renewable electricity technologies such as solar photovoltaic panels, biomass, wind, heat pumps and heat products. Should you have a complaint regarding such a technology that has been installed in your home by a certified MCS installer then please contact MCS by telephone on 0333 103 8130, by email hello@mcs-certified.com, by visiting <https://mcs-certified.com/about-us/contact-us/> or in writing to MCS, First Floor, Violet 3, Sci-Tech Daresbury, Keckwick Lane, Daresbury, Cheshire, WA4 4AB. MCS also has a webpage dedicated to 'What to do if things go wrong': <https://mcs-certified.com/complaints-compliance/>. A complaint might include the following: a faulty system or individual components; issues with the standard of workmanship; electrical or safety issues; issues relating to the system's design, size or performance; non-compliance with relevant installation standards; incomplete handover pack; missing or incorrect MCS certificate.

Ofgem also has a webpage outlining steps that may help you resolve complaints about an energy efficiency measure installed under ECO4 Flex in your home. Please visit <https://www.ofgem.gov.uk/eco4-complaints-process> to read more about the process.

If you are concerned about the conduct of the surveyor or your rights as a consumer, then please telephone the Citizens Advice Consumer Service helpline: 0808 223 1133 for an English-speaking advisor or 0808 223 1144 for a Welsh-speaking advisor.

Privacy Notice

For a household to apply for potential funding under ECO4/GBIS Flex, personal data will need to be collected by the approved ECO4/GBIS Flex provider/agent and by the Council. The Council will require the following household/applicant information from the ECO/GBIS provider/agent: client name, date of birth, address, supporting evidence and referral route (this may include financial information and special category data such as information on certain health conditions). Examples of the information required can be found in the ECO4/GBIS Flex application form which will be available from the provider that you apply through. Information regarding the number of declarations issued by the Council shall be recorded using a Unique Property Reference Number (UPRN).

Once a declaration has been issued to the approved provider the Council will send the declaration information (address and referral route) to Ofgem, the ECO4/GBIS administrator. Applications and declarations may be subject to Ofgem audits during the time that ECO4/GBIS is in effect and up to three years after the schemes end. During these audits Ofgem may require the Council to share the application forms and the supporting evidence with them.

The Council will handle all personal data processed for ECO4/GBIS Flex in accordance with the requirements of all applicable data protection and privacy legislation in force from time to time in the UK including the UK GDPR, the Data Protection Act 2018 (and regulations made thereunder) and the Privacy and Electronic Communications Regulations 2003 (SI 2003/2426) as amended. Please refer to the Council's ECO4/GBIS Flex Privacy Notice in the application form which explains how personal data is used and stored by the Council in relation to ECO4/GBIS Flex. The Council's general Privacy Notice can be viewed on our webpage here <https://www.ceredigion.gov.uk/your-council/data-protection-freedom-of-information/data-protection/privacy-notice/>