



**WATFORD
BOROUGH
COUNCIL**



V8 01 November 2023

Carbon Community Assistance Conditions

Watford Borough Council supports its community in reducing fuel poverty, improving the energy efficiency of homes, reducing carbon emissions and helping residents save money.

- Government funding maybe available which must be applied for in the first instance before or in addition to Watford Borough Council funding. The assistance is subject to conditions and funding availability, to households deemed appropriate to receive energy measures and is subject to an appropriate qualifying quote.
- The council provides funding at different levels for home owners (green) and landlords (blue) as well as different amounts for low income households, defined as those that qualify for ECO4 or ECO flex (GB Insulation scheme classed as able to pay).

Low Income Households – (Priority for assistance)

Energy Company Obligation (ECO) Funding

- The council supports applications for the Energy Company Obligation (ECO4), available to the help to heat group and the ECO flex group *.

Grants

- In addition to other funding council top up funding is available towards shortfalls to those that qualify for ECO4 or ECO flex* (Table 1 “low income resident”) and those qualifying under the GB Insulation scheme (GBIS) or other Watford residents under the “able to pay resident” figures.

*The ECO group is defined by Ofgem as the affordable warmth group including LA flex. Social tenants have some exclusions to ECO rules and should contact their landlord. No other WBC financial assistance is available to social tenants.

Loans

- Subject to conditions, interest free loans are available towards remaining costs for some measures (after all other subsidies and grants) for those deemed in the low income group by ECO or ECO Flex (*NOT* GBIS). Loans are based on 50% of the installation cost.
- Loans are subject to an arrangement fee of 8%, added to the loan charge.
- Loans are subject to a maximum of £6,000 per household and a minimum loan level of £1,000. Loans can be issued for subsequent qualifying works at a later date to the maximum per household of £6,000, if the policy is still in place/has funding.
- The loan and fee are placed as a charge on the property, repayable in full at point of disposal (sale or change of ownership). The loan maybe repaid in full at any point during the term.

Both Loans and Grants maybe withdrawn if they have not been claimed/deemed complete 6 months after issue. All assistance is discretionary and the council’s decision is final.

Table 1 – summary of assistance (subject to conditions. 'X' denotes no grant or loan available)
Current discretionary funding, subject to change and availability. All grants include VAT.



Measure	Home Owners (and tenants having repairing responsibility as part of a lease agreement)		Private Landlords and Tenants	
	Grant for able to pay resident	Grant for low income resident*	Grant for able to pay renting resident	Grant for low income renting resident*
a) Cavity Wall Insulation £2,250	£1,000.00	£2,500.00	£750.00	£1,000.00
b) First time heating £5,000	x	£1,500.00	x	x
c) Heating Controls £350	£100.00	£250.00	£100.00	£250.00
d) Loft Insulation <175mm £1,500	£750.00	£1,250.00	£750.00	£1,000.00
e) Air Source Heat Pump (Other renewables) £13,000	£1,500.00	£2,500.00	£1,000.00 Subject to EPC C	£1,500.00 Subject to EPC C
f) Replacement Boiler £3,000	x	£1,500.00	x	x
g) Room in Roof £3,500	x	£2,500.00	£1,000.00	£1,000.00
h) Solar PV (project area based) £6,500	x	£3,000.00	x	£3,000.00
i) Solid Wall Insulation ** (brick finish or project area based) £20,000	£2,750.00 + add if brick slip up to £3,000.00 (£3k full elevation, £1.5k half elevation) = £5,750.00 max total	£3,750.00 + add if brick slip up to £3,000.00 (£3k full elevation, £1.5k half elevation) = £6,750.00 max total	if brick slip up to + £2,000.00 (£2k full elevation, £1k half elevation)	£2,500.00 + add if brick slip up to £3,000.00 (£3k full elevation, £1.5k half elevation) = £5,500.00 max total
j) Storage Heater £2,000	x	£1,000.00	x	x
k) Underfloor Insulation £1,500	£1,500.00	£2,000.00	£1,500.00	£2,000.00

* Low income residents are those that qualify for ECO or ECO Flex

** Funding levels may be reduced proportionally if only part insulation is applied i.e. where an extension means only a front elevation is needed to be insulated.

- All assistance is delivered under Watford Borough Councils Private Sector Renewal Policy at the discretion of the council, are subject to funding availability and maybe withdrawn and amended at any time.
- Funding in the form of loans or grants is paid on behalf of a qualifying applicant (with the consent of all parties that have a legal interest in the property) directly to approved contractors upon contractor application following completion of the works. Approved contractors are those currently approved by the National Energy Foundation (NEF) managed contractor list with appropriate Trustmark registration.
- Watford Borough Council is not responsible contractually for any works that they provide assistance and/or funding to (acting as a finance provider only).
- All funding may be withdrawn and or changed at any time at the discretion of the council. For applicants that have already been surveyed and quoted for by an approved contractor; then applications for funding to the council will be considered up to one month after any assistance scheme changes, based on the offer at the time of the survey.
- Priority will be given to low income households and towards those properties that attain an EPC 'C' rating or above post completion of the work.

The measures currently available are:

- a) **Cavity Wall Insulation** – insulation is retrofitted to houses that have a cavity wall but no insulation. Part of the insulation cost that can be considered may include access requirements such as scaffolding. Assistance is available to each property benefiting for each property that applies (defined by deeds) and therefore costs *maybe* split for blocks of flats that have an individual address (not multiple applications for HMO's).
Assistance may contribute towards refitting of failed cavity wall insulation subject to those rules applied through the energy company obligation.
- b) **First time heating** – this is available in the same instances for which ECO is available. There must be no evidence of radiators in the property and any electric storage heaters must be broken or un-economical to repair. The property must have been owned and occupied for over 3 years for an application to be considered.
- c) **Heating Controls** – Controls such as smart heating thermostats can receive incentive assistance where another qualifying measure from the assistance list is fitted. Controls on their own do not qualify for council assistance. However upgrade to heating system controls may still be accessed through the normal ECO qualifying criteria.
- d) **Loft Insulation** – Any grant assistance will only be given to homes that have existing insulation levels of 150mm or less (removal prior an application is not allowed). A loan may be considered in conjunction with another measure should the insulation thickness exceed 150mm but fall below 200mm. Assistance maybe given to contribute towards clearance of a loft to enable insulation. This measure includes assistance given to all the properties roof areas counted as one, including flat roofs. In these circumstances grant assistance given maybe proportional to the property/roof size being insulated.
- e) **Air Source Heat Pump (or other renewables)** – assistance will be considered on a case by case basis for other renewables that contribute to carbon reduction. In all cases a suitable qualified engineer will be required to make recommendations for any system.
- f) **Replacement Boiler** - this is available in the same instances for which ECO is available (boilers must be at least 8 years old, be non-condensing or be between 5-8 years old but carry a fault which effects its overall efficiency and operation. It must be deemed by an appropriately qualified engineer to be beyond 'economical' repair.

- g) **Room in Roof** – This is for retrofitting insulation to dwellings with an as built design pre adequate building regulations set roof insulation standards. Typically this could apply to 1960's/70's chalet bungalows or older properties with pitched roofs with no loft space. Any non-as-built conversions will have to have been completed to the current building regulation standards at that time and will need certification as evidence. Modern properties will already be insulated when constructed to building regulation standards.
- h) **Solar PV** – For homes heated electrically ECO is potentially available. Any assistance via a WBC incentive grant is subject to a minimum performance specification of the installation; Panel Efficiency, Panel performance guarantee, Panel Warranty and Inverter Warranty (tbc at time of the project).
- i) **Solid Wall Insulation** – (internal and external). For SWI, to avoid problems in the future we will only consider quotations from Trustmark accredited contractors for this measure (who therefore adhere to the PAS principles of design). Although preferable for funding we are not requiring full Trustmark lodgment (unless supporting funding requires this). However we would expect the following:
- Roof line extensions where the eaves or gable ends do not cover the added insulation thickness
 - An assessment of condensation and cold bridging (including where thinner insulation is used on some areas to avoid cold bridging) and below dpc insulation
 - An insurance backed guarantee for 25 years is lodged with an accredited provider for EWI (and payment is made on receipt of this).

Any application for subsidies will be considered in context of the visual appearance of the property in relation to the surrounding estate as well as any planning considerations. Subsidies and loans will not be awarded for applications that disregard the streetscape/style of the original property finish. Funding is available towards replicating brick finishes (or features) where the property has an existing brick finish or where the street scene is brick.

Grant funding and amounts maybe proportioned where whole house insulation does not take place due to previous upgrades or where an extension has been added.

- j) **Storage Heater** - Heaters must meet a minimum energy efficiency rating of 38% for a heat output above 250W. In addition assistance will be provided where the majority of the installation has high-heat retention casing and intelligent charge functions.
- k) **Underfloor Insulation** - Assistance for retro fitting insulation to older properties with suitable and accessible access.
- l) **Other insulation or other renewables such as Party Wall Insulation** will be considered on a case by case basis using assistance levels similar to loft insulation or air source heat pumps.
- Grants and loans are available to Watford Borough Council residents across the borough except for social housing, subject to suitability and the need for the improvement measure.
 - As per the conditions for all financial assistance set out in the renewal policy all properties must be at least 10 years of age to qualify.
 - Works that do not attract ECO funding should still work to the principles of ECO and insurance backed guarantees should be provided as per [TrustMark](#) requirements
 - Assistance will rarely be given where a property has an existing EPC of 'C' or above.