



ECO4: A Guide for Homeowners 2024

Outlined By
Future Proof Homes

How to Qualify, What's
Covered, and Why It's
Free!



Phone Number
0151 440 2902



Our Website
www.futureproof-homes.co.uk

**Contact
Information**

Introduction to ECO4

The ECO4 scheme is a **government-backed** initiative designed to help eligible homeowners reduce energy costs by improving the energy efficiency of their homes. The goal is to lower carbon emissions across the UK while helping you save on your energy bills. Best of all, these upgrades come at no cost for those who qualify!

Why is it free?

The ECO4 program is funded by the six largest energy companies in the UK. As part of their **obligation** to meet government targets for reducing carbon emissions, these companies fund energy-saving improvements for qualifying homes. This means you won't need to repay **anything**.



How Does ECO4 Help Reduce Your Energy Bills?

The improvements made under ECO4 directly reduce the amount of energy required to heat your home. Whether it's through enhanced insulation, a new boiler, or even solar panels, these upgrades work together to create a more energy-efficient property. This leads to significantly lower heating costs over time.

For example, a well-insulated home retains heat for longer, reducing the need to rely on central heating. By reducing your energy consumption, you'll see the difference in your energy bills. In fact, many homes see savings of up to hundreds of pounds a year after receiving ECO4 upgrades.

The UK's housing stock is one of the least energy-efficient in Europe, and ECO4 helps tackle this issue by providing free upgrades that make a real difference.

Who Qualifies?



To make the most of the ECO4 scheme, it's important to know if you meet the eligibility criteria. The scheme primarily targets households that are vulnerable to high energy costs. There are three main ways to qualify for ECO4:

▶ **Receive income-related benefits**

If you or someone in your household receives specific income-related benefits, you could automatically qualify for free home improvements under ECO4. The most common benefits include:

- Universal Credit
- Income Support
- Working Tax Credit
- Child Tax Credit
- Pension Credit (Guarantee or Savings Credit)
- Jobseeker's Allowance (JSA)
- Employment and Support Allowance (ESA)
- Housing Benefit

▶ **Household Income Below £31,000**

Even if you don't receive any benefits, you may still qualify if your total household income is below £31,000 a year. This threshold takes into account everyone in the household and covers wages, pensions, and any other form of income.

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▶ **Long-Term Health Conditions**

Households with members who have certain long-term health conditions may also qualify for the scheme. These conditions often make energy efficiency improvements essential to maintain a comfortable living environment. Some common health conditions that can make you eligible include:

- Respiratory Conditions (e.g., asthma, chronic obstructive pulmonary disease)
- Cardiovascular Conditions (e.g., heart disease, high blood pressure)
- Immune System Disorders
- Mobility Issues

What Measures Are Covered?

The ECO4 scheme covers a wide range of energy-saving measures that can make your home more efficient and comfortable. Some of the most common improvements include:



Boiler Replacement

One of the most popular and impactful upgrades under ECO4 is the replacement of inefficient boilers. These new boilers are much more efficient at heating your home, reducing energy waste and cutting your bills.

Why replace your boiler?

- Older boilers, especially non-condensing ones, waste a lot of energy and cost more to run. A modern condensing boiler recycles heat that would otherwise be lost, making it much more efficient.

Is your boiler eligible?

- To qualify for a replacement, your current boiler needs to have been installed before 2005 and be non-condensing. However, eligibility criteria are subject to change, so keep an eye on the latest updates to the scheme. **If you are unsure if your boiler qualifies, contact us and we can let you know!**

Insulation

Insulation is another critical measure covered by ECO4, helping to reduce heat loss from your home. Proper insulation can keep your home warmer in the winter and cooler in the summer, meaning you'll need less energy to maintain a comfortable temperature.

Common types of insulation available under ECO4 include:

- Loft insulation
- Cavity wall insulation
- Solid wall insulation.

Heating System Upgrades

Beyond boiler replacements, the scheme also supports upgrades to other aspects of your heating system. This can include installing more efficient radiators, smart thermostats, and controls to optimize how your heating operates.

Renewable Energy Installations

For some households, renewable energy solutions like solar panels or heat pumps may be available. These technologies can help you generate your own clean energy, reducing reliance on the grid and cutting your bills even further.

How the Process Works

Timeline

Getting started with the ECO4 scheme is simple. Here's a step-by-step guide on how the process works, from checking your eligibility to having the improvements installed and enjoying a more energy-efficient home:

Check Your Eligibility

The first step is to check if you qualify for the ECO4 scheme. This can be done online or by speaking with one of our friendly advisors. We'll assess your situation to see if you meet the eligibility criteria based on income, benefits, or health conditions.

Property Survey

If we believe you're eligible, the next step is a property survey conducted by one of our trusted installation partners. This is usually arranged within 1-2 weeks of your initial contact. The survey is necessary to confirm that your home qualifies for energy-saving improvements.

During the survey, the installer will assess the energy efficiency of your home and perform an updated Energy Performance Certificate (EPC) if you don't have one or if your existing EPC is outdated. Your EPC rating must be D or lower to qualify for improvements under the ECO4 scheme.



Documentation

If the survey confirms that your home is energy inefficient, we will proceed with your ECO4 application. You'll need to provide some important documents to verify your eligibility. This includes:

- Proof of ID (passport, driver's license, etc.)
- Utility bill with the applicant's name on it.
- Council tax bill to confirm residency.
- Proof of homeownership (if you own the property).
- Evidence of eligibility (e.g., medical condition documentation or proof of low income).

This information is kept securely by our installation partners. You can review how we protect your data by reading our privacy policy on the website.

Council Approval (if applicable)

If you are applying through the low-income route or based on a medical condition, your application will be sent to your local council for review and approval. This process can take **4-8 weeks**, depending on the council's workload.

- **Benefits route:** If you qualify through income-related benefits, your installation will be scheduled as soon as your survey is successfully completed. No council approval is required in this case.

Installation

Once all approvals are in place, your installation will be scheduled. Our team of professional installers will carry out the necessary improvements, whether that's replacing your boiler, improving insulation, or installing renewable energy solutions. We work to ensure the process is smooth and disruption to your home is minimised.

Enjoy the Benefits!

After installation, you can start enjoying the benefits of a more energy-efficient home. You'll likely notice a reduction in your energy bills and an improvement in the comfort of your home almost immediately.

We encourage you to **keep in touch with us!** If you have any questions or need further assistance, our team is here to help.

How to get in touch

Steps to starting your application

- Complete our online assessment to check your eligibility or give us a call!
- Speak to one of our advisors who will discuss the next steps
- Book in your survey
- Get ready to improve your home and save money!



Contact Information

For any questions about the ECO4 grant, please reach out to:

**Phone**

0151 440 2902

**Website**

www.futureproof-homes.co.uk

**Email**

elle@futureproof-homes.co.uk

@futureproofhomesltd