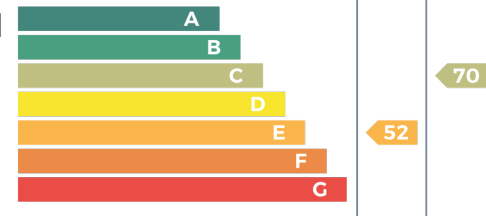


- The Scheme
- Necessary Consents
- Approved Installers

### What is the Green Home Grant Scheme?

The scheme allows home owners and landlords of domestic properties in England (not Wales) to apply for a grant of up to £5,000 towards the cost of making their home more energy efficient. Where the owner or anyone who lives at the property is in receipt of certain benefits the amount is increased to £10,000. You can find out more about the scheme and make an application for a grant at <https://www.gov.uk/apply-green-homes-grant>

Most owner occupied homes (including long-leasehold and shared homeowners) are eligible, but new-build properties that have not been previously occupied are excluded from the scheme. Many landlords of domestic properties who own the property and let it in the private or social rented occupier will also be eligible for the scheme, provided the property in question exceeds an E rating on its EPC, or has a registered exemption...



### How much can I claim?

Vouchers issued to you under the scheme will cover two-thirds of the cost of eligible improvements up to a maximum of £5,000. You must redeem the vouchers within 3 months of the date of issue or by 31 March 2022, whichever is the earliest.

### Conveyancing implications?

Getting the grant does not involve taking out a mortgage on the home, or providing the government with any form of security over it, so we do not need to become involved in the process of obtaining the grant. However you must consider the following points carefully before committing to anything with an installer or builder:

- You need to keep copies of all documents receipts, plans, drawings, specifications, contracts for the work, guarantees given, planning, building regulations or similar consents as a buyer will want to see them.
- You may need to first obtain a planning, listed building, conservation area, or building regulations consent for some types of improvement, such as any alterations to the exterior of the property. You will have to obtain independent planning or similar expert advice on this, as we cannot help you on these points.
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- You may need to get the consent of your mortgage lender as the terms of the mortgage may require this in the case of extensive works
- You will need to check the insurance policy for your house, in case it will not cover damage that occurs during any particularly extensive works
- You may need to first obtain the formal documented consent from your landlord if you occupy a leasehold property. In some cases the landlord may refuse to consent to the work. If a landlord is prepared to grant consent in such cases you should ask us to record that consent in a formal legal document. You are likely to have to pay the landlord's fees and their legal fees for this too. Our fees for this work will not be included in any fee we have agreed with you to do the conveyancing of the property and will be extra.
- The property may be subject to restrictive covenants preventing your proposed alterations to it, or requiring consent from someone before the works are carried out. You need to get these consents before starting the work, and they need to be recorded in a formal legal document. We can assist you with this, but this will not be included in any fee we have agreed for the conveyancing. You are also likely to have to agree to pay the fees, surveyors fees and legal fees of the person you need to get consent from.
- If you are thinking of selling your home following successful completion of the improvements you may find it useful to have your home's EPC updated to reflect any new improved energy efficiency rating. The EPC assessor may also want to see the documentation relating to the works that you have had carried out on the property.

### Get all necessary consents first!

If you do not obtain all the appropriate consents and approvals you might have enforcement action taken against you by the local authority, your landlord or any person whose consent you should have obtained.

We cannot advise you as to what consents you might need in relation to planning, building control or similar but we may be able to advise on the existence of any restrictions in your lease or title deeds. We will of course have to charge for this advice as in giving such advice we are accepting a professional responsibility for the accuracy of the advice. We may have to refer you for specialist legal advice in some cases where there is a question of interpretation of documents or plans, such advice is not always something that falls within a normal conveyancing service. Also note that if you have the work done without the necessary consents you might then find it impossible to sell the property or be required to pay for reinstatement works, damages, or title insurance premiums.

**For further guidance on the scheme go to: <https://www.gov.uk/apply-green-homes-grant>**

### Possible improvements

Improvements could include insulating your home to reduce your energy use or installing low-carbon heating to lower the amount of carbon dioxide your home produces. But you must first have money spent on at least 1 of a set of 'primary measures', and then you can claim up to an equal amount on 'secondary measures'.

**Primary Insulation or heating** - This could include solid wall insulation (internal or external), cavity wall insulation under-floor insulation, loft insulation, flat roof insulation, etc.

Low carbon heat - for example this might be a ground source heat pump, biomass boiler or a solar thermal heater.

**Secondary measures** - You will only be able to redeem vouchers for secondary measures once you have installed a primary measure and redeemed the vouchers for that measure. These might include draught proofing, replacing single glazing with double glazing, heating controls hot tank insulation, thermostatic radiator valves and so on. You will receive a separate voucher for each of the measures that you have applied to install. Each voucher is only valid for the measure and property you have applied for. The voucher is only for use by the named applicant and cannot be transferred to another person.

You can only begin work once your voucher has been issued. Any work that was started before that date cannot be claimed.

### Use Approved Installers

Once you have decided which improvements to have installed, it is recommended that you get at least 3 quotes from certified installers to make sure you are getting the best value for money.

You only need 1 quote from a Green Homes Grant registered installer in order to apply for a voucher.

You will need to provide a copy of the quote when you apply. If the quote seems unreasonably high, the scheme administrator may request that you provide another quote.

You can use more than one installer to install different measures. You only need to complete one application form, but you will need to provide a separate quote for each measure.

Only installers that are approved under the scheme can carry out the work. There have been reports of homeowners having difficulty finding installers able to do the work within the scheme timetable, or not being able to find any installer at all that can do the work.

### Flood protection issues

Energy efficiency grants should always take into account the flood risk of a property. Where flood risk is anything other than minimal, glass fibre insulation up to, say, 2m from ground level should never be used. Should flooding occur and the insulation becomes wet it will never dry out and will bridge the cavity, rendering the insulation useless, creating cold spots, damp and mould. In its place, unicellular insulation should be used, or even better, thermal blocks. Smart working will also provide the opportunity of using green grants to undertake works that will reduce the impacts of flooding, such as sealing below ground and up to 1m pipework where it enters a building. As well as reducing heat loss it can significantly reduce the impacts of flooding. Other measures include putting new service meters and boilers high enough to avoid flooding. These often go into cellars leading to buildings being unusable for months if they get wet.