

Supply Chain webinar

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What will be covered?

- HEEPS: Cashback overview
- HEEPS Loans overview
- FCA guidance
- Further comments

HEEPS: Cashback

- Launched Monday 13th April 2015
- Applications from owner occupiers, private sector landlords, and private and social tenants. Max 5 applications per PSL
- Open to properties in Scotland in council tax bands A, B, and C
- First come first served, subject to available funding
- Rebate values: £4,500 for SWI, £500 for boilers, £400 for other insulation measures, and £300 for other measures. Premium values for remote rural properties (in the Scottish Government's 6-fold Urban Rural Classification)
- £100 towards GDAR if at least one measure installed and claimed for
- Properties must be occupied throughout the year, and must not be used as a second home or a holiday home

HEEPS: Cashback - measures

Solid wall insulation (internal or external)	75% of total install costs up to £4,500 (applicant must pay remaining 25%)
Condensing boiler (gas, oil or LPG)	£500
Cavity wall insulation	£400
Flat roof insulation	£400
Floor insulation	£400
Loft insulation (including top-up) (can be DIY)	£400
Room-in-roof insulation	£400
Cylinder thermostat	£300
Draught proofing (can be DIY)	£300

HEEPS: Cashback - measures

Fan assisted electric storage heating	£300
Flue gas heat recovery system	£300
Heating controls (programmer, room thermostat and thermostatic radiator valves) (cannot be claimed with boiler)	£300
Hot water tank insulation (can be DIY)	£300
Insulated doors	£300
Replacement warm air unit	£300
Secondary glazing	£300
Waste water heat recovery (heat recovered from the drain of a shower)	£300

HEEPS: Cashback – application process

- Householder must call HES on 0808 808 2282
- Referral number emailed to applicant
- Application can then be made online
- Application checked by EST and voucher sent to applicant

- No GDAR required at application stage, though still needed before work starts
- Vouchers valid for 16 weeks, though those for SWI have 24.
- For remote rural applicants: 24 weeks for all measures except SWI, which is valid for 30 weeks

HEEPS Loans

- Launched Monday 13th April 2015
- Loans of between £500 and £10,000 per household
- Applications from owner occupiers, and private sector landlords. Max 5 applications per PSL
- Open to all properties in Scotland, subject to a credit check
- Unlike HEEPS: Cashback this scheme is not specifically aimed at fuel poor households
- First come first served, subject to available funding
- Interest free, though administrative fee added to loans that are claimed (capped at £150)
- Properties must be occupied throughout the year, and must not be used as a second home or a holiday home

HEEPS Loans

- Applicants can apply for more than one measure (all energy efficiency), and there are maximum values for each measure.
- GDAR required for application. Up to £100 of the cost of this can be added to the loan.
- Applicants can only apply for a boiler if the old model is 78% efficient or less.
- Post-install EPC required for loans of over £5,000
- Repayment period of up to 5 years for loans under £5,000 and up to 10 years for loans of £5,000 or over
- Installer must be Green Deal certified for the measure
- Loans valid for 6 months (or until 31st March, whichever is sooner)
- Can be combined with HEEPS: Cashback

HEEPS Loans – eligible measures

Solid wall insulation (external and internal)	£10,000
Cavity wall insulation	£900
Loft insulation (0mm-270mm) or top up 120mm-270mm)	£500
Room-in-roof insulation	£1,500
Floor insulation (solid floor or suspended timber)	£750
Flat roof insulation	£2,500
Boilers - gas, LPG or oil	£3,000
Cylinder thermostat	£500
Double/triple glazing (replace single glazing only)	£4,500

HEEPS Loans – eligible measures

Secondary glazing (where single glazing present only)	£500
Fan assisted electric storage heaters	£3,500
Warm air units	£3,500
Insulated doors	£1,000
Waste water heat recovery systems	£1,000
Draught proofing	£500
High heat retention storage heating systems	£7,000
Flue gas heat recovery	£500
Hot water tank insulation (uninsulated tank)	£500

HEEPS Loans – application process

- Householder must call HES on 0808 808 2282
- Referral for an application form to be posted out can then be made
- Householder completes application and send to EST with GDAR details and quote(s)
- Application checked by EST and credit check carried out
- Applications will be processed within 10 working days, including credit check (incomplete applications will take longer)
- Once loan offered, work can start
- Loan claimed once work complete, claims processed within 10 working days

HEEPS Loans - FCA guidance

- Strict FCA guidelines for organisations not FCA accredited wishing to promote the loan scheme
- Any promotion must be in “non-real time format” (letter, email, leaflet etc. i.e. **not door knocking or unsolicited calls**)
- Must use the following lines:
“There may be funding options available to help with the costs of the installation. Call Home Energy Scotland on 0808 808 2282 to find out more.”
- Promotion must be signed off by EST, or EST can prepare materials organisations to use
- Any householder queries **must** be directed to HES

Further comments

- Complaints about unsolicited calls
- EST and Scottish Government strongly discourage this type of activity
- Scottish Government is keen to take action against organisations who carry out such activity
- EST will support any householders through the relevant complaints procedure
- EST cannot accept paperwork (applications, claims etc) submitted by third parties on behalf of applicants. It is the responsibility of the applicant to ensure that their paperwork is received by EST
- Householders should be directed to HES for any queries about the schemes that EST manage.