

**energy  
saving  
trust**



# Waltham Forest Energy Upgrade

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# Energy Saving Trust: Our mission

**Energy Saving Trust is an independent organisation – working to address the climate emergency.**

- A respected and trusted voice on energy efficiency and clean energy solutions,
  - we continue to work towards a smart, decarbonised, decentralised energy system.
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- We empower millions of householders every year to make better energy choices.
  - We deliver transformative energy programmes working with governments.
  - We support businesses with energy efficiency strategies, research, assurance and communications, enabling them to play their part in building a sustainable future.



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## Overview

Waltham Forest Council will provide interest free funding to eligible owner-occupiers and landlords in the Borough of Waltham Forest with **EPC ratings of D or lower**. The scheme will remain open to applications until the **31st January 2024**.

You can combine funding for energy efficiency improvements, low and zero emission heat and other renewable technologies.

To help with the cost of installing:

- energy efficiency improvements
- low and zero emission heating and
- renewable energy

Funding can be combined with loan and grant funding from other schemes such as the Boiler Upgrade Scheme.





## Eligible Measures

The loan can fund any eligible measure recommended on your Homewise report or your Energy Performance Certificate (EPC):

- **Roof Insulation**
- **Loft insulation**
- **Wall Insulation**
- **Double & triple glazing**
- **Secondary Glazing**
- **High performance external doors**
- **Air source heat pump**
- **Ground source heat pump**
- **Solar photovoltaics (solar panels)**
- **Solar thermal**

*\*It is highly recommended that you install loft and/or cavity wall insulation if your property's current energy report suggests so, before you claim funding for other improvements.*



## Loan Details

### Funding:

- The minimum funding you can apply for under the scheme is £2,000 and the maximum funding is £20,000. Our loan funding covers up to 100% of the installation cost of your improvement.
- The loan is interest free.
- We charge an administration fee of £150 to successful participants. You do not have to pay this up-front as it will be included in your monthly repayments.
- Landlords can apply for up to 2 properties within the borough

### Repayments:

- You can choose how long you would like to repay your loan.
- Minimum of £1,000 per year up to a maximum repayment term of 10 years.
- You can make extra payments to pay your loan off faster.
- You can also repay your loan at any time with no penalties or fees.





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## To Apply, You Will Need

- **Energy Performance Certificate (EPC):** In date within the last 5 years.
- **Chosen eligible measures:** Recommended from either EPC or Homewise Report.
- **Chosen installation quote:** We advise applicants to obtain at least 3 quotes from different installers to ensure an informed decision.

## Application Process:

1. Complete and **submit** the application form.
2. Email the following to [\*\*walthamforestloan@est.gov.uk\*\*](mailto:walthamforestloan@est.gov.uk)
  - EPC and/or Homewise Report.
  - Chosen installation quotation.

## Outcome:

Applications will be assessed in **February** and offers will be made by the end of the month, subject to the number of applications and any issues.





## EPCs & Homewise reports

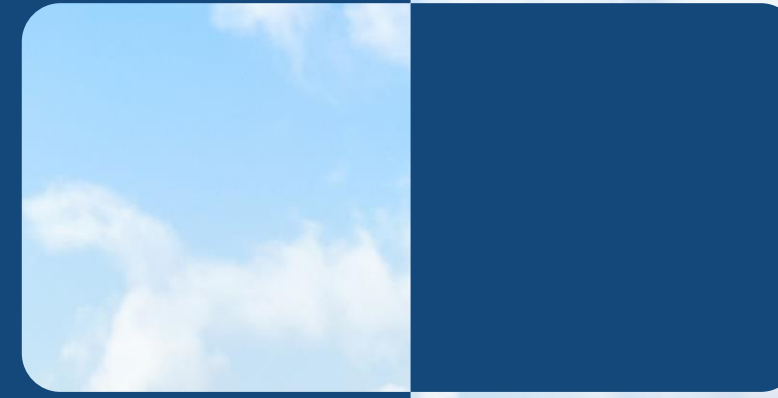
You will need either an up-to-date EPC or Homewise report.

### Energy Performance Certificates (EPCs):

- EPCs are issued by accredited Domestic Energy Assessors. – they are valid for 5 years.
- If your loan is approved, you can use the loan to pay for EPCs needed for your application. You can get up to £150 per EPC.

### Homewise:

- Homewise is an online tool that helps homeowners easily identify energy efficiency improvements for their homes.
- By inputting basic information about your property, Homewise suggests improvements, calculates estimated costs, fuel bill savings, and carbon reductions based on the latest research. The tool also calculates an estimated energy efficiency rating of the property.
- Homewise provides a personalised action plan that can be downloaded as a PDF for future reference and to support your loan application.





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**Any Questions?**

