



Cartrefi Gwyrdd Cymru
Green Homes Wales

**Green Homes
Wales**

Scheme guidance

Find out more
greenhomes.wales

Contents

Introduction	3
How the scheme works	4
Who can apply	5
General advice	5
Eligible measures	6
Home assessment process	9
Funding offer process	11
Installer guidance	15
Frequently asked questions	16
Project examples	18
Contact details	21
Complaints	21



Introduction

Green Homes Wales (the “Scheme”) is a Welsh Government initiative, managed by the DBW Investments (11) Limited (“DBW” or “us” or “we”), designed to support eligible homeowners in making energy efficient improvements to their homes with the installation of new energy efficiency measures, known as “Eligible Measures”. The Scheme offers both interest free financing and fully funded expert support, helping you save money on energy bills and reduce carbon emissions.

It offers comprehensive support to help you make your home more energy-efficient, including:

Expert guidance:

- Fully funded access to a Retrofit Coordinator who will arrange for a detailed home assessment, in turn providing energy-efficiency and decarbonisation recommendations tailored to your individual circumstances.

Flexible financing:

- Interest free loans ranging from £1,000 to £25,000 with repayment terms up to 10 years. For larger projects, terms may be extended.
- 6-month upfront repayment holiday while your new energy efficiency measures begin delivering results.

Grant funding:

- Access to grant funding alongside loans for specific energy efficiency measures, reducing your out-of-pocket expenses.

Making energy efficiency improvements to your home offers numerous benefits for you and your household:

• **Helping to reduce energy bills:**

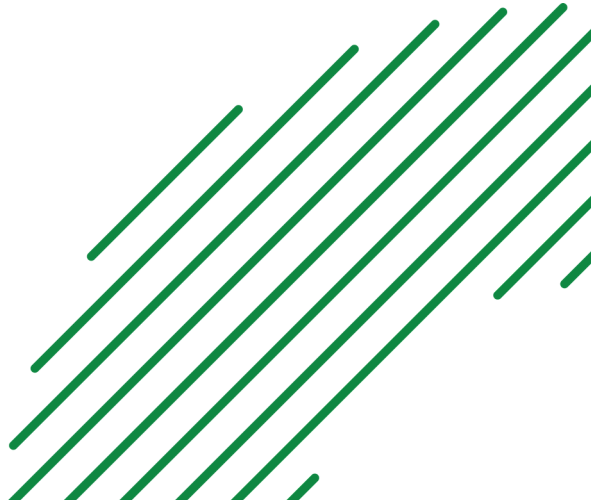
By implementing energy-saving measures, these can help lower your energy consumption and waste, leading to reduced monthly energy bills.

- **Help improve comfort:** Energy improvements can help keep your home warmer in the winter, increasing overall comfort levels.

- **Have a positive climate impact:** Upgrading your home’s energy efficiency can directly contribute to reducing your carbon footprint and support positive climate change efforts.

• **Help towards increasing your property**

value: Energy-efficient homes are more attractive to potential buyers, so making such improvements may increase your property’s market value.



Step 1 - General advice

- ✓ Speak to Nest or other suitable alternatives to get general advice on what support may already be available to you and understand your options.



Step 2 - Home assessment

- ✓ Submit a home assessment application to us to access grant funding for your Retrofit Coordinator who will arrange for an assessment of options specific for your home and provide support throughout the Scheme.
- ✓ Select and instruct a Retrofit Coordinator from our approved list.
- ✓ Complete the home assessment and receive your Retrofit Assessment Report, Improvement Options Evaluation and Medium Term Plan (known as your "Recommendation Reports") which are explained in further detail below.



Step 3 - Consider your options

- ✓ Consider your options and decide whether you wish to proceed with the recommendations of your Retrofit Coordinator.
- ✓ Contact installers and gather quotes.
- ✓ Complete the funding application and provide the required supporting documentation.



Step 4 - Funding and installation

- ✓ Receive your loan/grant offer, initiate the work and request drawdown of the loan funding as required for project completion.
- ✓ Submit confirmation the work has been completed to access any grant funding awarded.
- ✓ Complete a post installation evaluation with your Retrofit Coordinator.



Who can apply

To qualify for the Scheme the homeowner/s:

- will be required to pass credit checks and affordability assessments
- will not be means tested

To qualify for the Scheme the home must:

- be located in Wales;
- be owned by you;
- be your primary residence; and
- not be a new build property (i.e. homes that have been built in the last 6 months and that have not previously been occupied)

Listed buildings

The Scheme does not currently support homes that are listed.

Private landlords

Landlords cannot currently apply to this Scheme but should visit [Climate Action Wales](#) for further advice.

General advice

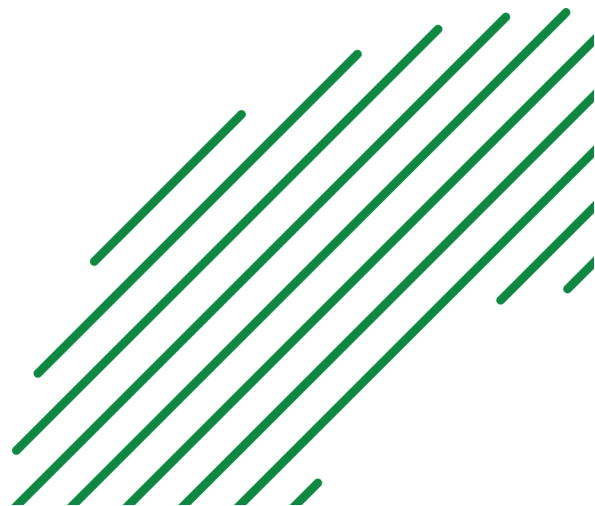
Before progressing with an application through GHW it is important that you seek general home energy advice to better understand what existing funding and support may be available to you.

There are a range of government funding schemes that you may be eligible for and the team at Welsh Government's Nest service will be able to guide you further. Eligibility for these schemes is generally based on income thresholds and pre-existing health conditions. These Schemes currently include:

- **Great British insulation Scheme**
- **Boiler Upgrade Scheme**
- **Eco 4**
- **Local Authority Schemes**
- **Warm Homes Wales**

You can contact the Nest energy efficiency advisors on 0808 808 2244 (Mon-Fri 9am to 6pm), or alternatively you may wish to engage with another advice provider.

To note: confirmation will be required as part of the application form that you have sought general advice and considered where existing grant funding and support may be available to you.



Eligible measures

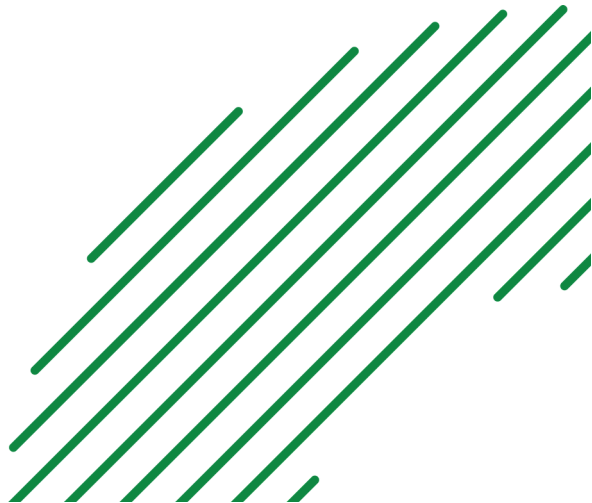
The Scheme supports a range of low carbon heat generation and building fabric upgrade projects. The following tables summarises the list of Eligible Measures and available grants. If you wish to pursue a measure that is not listed, please contact the team at info@greenhomes.wales to discuss further.

Funding will be made available for the supply and installation of the chosen Eligible Measures. It will not fund any required remediation work prior to the installation being carried out. Quotes from the installer will be required to determine the eligible project costs.

Retrofit projects that include Heat Pumps offer higher levels of carbon savings, thereby making greater contributions to Net Zero 2050 targets. Therefore, such projects attract a higher level of grant support. Please note, this does not apply to properties that already have heat pumps installed.

In addition, please note:

- Both grant and loan funding are limited and subject to availability.
- The value of grant is applied to the total cost of the associated measure.
- Maximum grant awarded cannot be more than the value of lending i.e. the ratio of grant to loan cannot exceed 1:1
- For Heat Pumps, grant support should be accessed through the **Boiler Upgrade Scheme**. Green Homes Wales can provide funding to support remaining project costs for these installations.



Projects

which include installation of a heat pump

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Category	Measure	Measure	Grant eligible	Maximum Grant as a % age of cost	Maximum grant limit
Heating	Low temperature ("Heat Pump ready") heating system upgrades ⁽¹⁾	Yes	No	-	-
	Air source heat pump Top Up (net of Boiler Upgrade Scheme) ⁽²⁾	Yes	No	-	-
	Ground source heat pump Top Up (net of Boiler Upgrade Scheme) ⁽²⁾	Yes - if air source not possible	No	-	-
Generation	Solar PV	Yes	Yes	20%	£2,338
	Battery	Subject to condition ⁽³⁾	No	-	-
	Solar thermal	Yes	Yes	20%	£1,600
Fabric	External wall insulation	Yes	Yes	30%	£7,388
	Solid wall insulation	Yes	Yes	30%	£4,238
	Cavity wall insulation	Yes	No	-	-
	Floor insulation	Yes	Yes	30%	£2,438
	Flat roof or room in roof insulation	Yes	Yes	30%	£1,594
	High performance glazing windows (Grade A) replacement only (from single)	Yes	Yes	30%	£3,450
	High performance glazing windows (Grade A) replacement only (from double)	Yes	Yes	20%	£2,300
	External doors- like for like replacement (not new structure) ⁽⁴⁾	Yes	No	-	-
	Loft insulation	Yes	Yes	25%	£750
	Draft proofing ⁽⁵⁾	Yes	No	-	-
	Ventilation (moisture control) ⁽⁶⁾	Yes	No	-	-
Controls	Heat controls and smart home energy management systems	Yes	No	-	-

(1) Heat pump ready funding includes pipes, radiators, thermostats/controls, hot water tank water pumps and pipe insulation.

(2) Grant for these measures is available through the [Boiler Upgrade Scheme](#)

(3) Batteries can be funded through GHW if they are being installed alongside Solar PV or a Heat Pump

(4) External doors must be recommended as part of the Retrofit Coordinator report to be eligible for funding

(5) Draft proofing funding is limited to a £500 maximum.

(6) Ventilation- does not include air conditioning, MVHR or centralised ventilation system

Projects

which do not include installation of a heat pump

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Category	Measure	Loan eligible	Grant eligible	Maximum Grant as a % age of cost	Maximum grant limit
Heating	High heat retention storage heaters	Yes - if heat pump not possible	Yes - if heat pump not possible	50%	£3,750
	Biomass boiler ⁽¹⁾	Yes - if heat pump not possible	No	-	-
Generation	Solar PV	Subject to both conditions ⁽²⁾	No	-	-
	Battery	Subject to both conditions ⁽³⁾	No	-	-
	Solar thermal	Yes	No	-	-
Fabric	External wall insulation	Yes	Yes	15%	£3,694
	Solid wall insulation	Yes	Yes	15%	£2,119
	Cavity wall insulation	Yes	No	-	-
	Floor insulation	Yes	Yes	15%	£1,219
	Flat roof or room in roof insulation	Yes	Yes	15%	£797
	High performance glazing windows (Grade A) replacement only (from single)	Yes	Yes	15%	£1,725
	High performance glazing windows (Grade A) replacement only (from double)	Yes	Yes	10%	£1,150
	External doors- like for like replacement (not new structure) ⁽⁴⁾	Yes	No	-	-
	Loft insulation	Yes	Yes	15%	£450
	Draft proofing ⁽⁵⁾	Yes	No	-	-
	Ventilation (moisture control) ⁽⁶⁾	Yes	No	-	-
Controls	Heat controls and smart home energy management systems	Yes	No	-	-

(1) Grant for these measures is available through the [Boiler Upgrade Scheme](#)

(2) Please note limited GHW funding is allocated to standalone Solar projects.

(3) Batteries can be funded through GHW if they are being installed alongside Solar PV or a Heat Pump

(4) External doors must be recommended as part of the Retrofit Coordinator report to be eligible for funding

(5) Draft proofing funding is limited to a £500 maximum.

(6) Ventilation- does not include air conditioning, MVHR or centralised ventilation system

Home assessment process

Applying for Retrofit Coordinator Grant funding

If you are considering making energy efficiency improvements to your home through the Scheme, the first step to apply for is the non-repayable Retrofit Coordinator Grant using Application Form A. This grant will fund a Retrofit Coordinator who will support you throughout the Scheme's three main phases:

Phase 1: Home assessment and Recommendation Reports

To arrange for a home assessment and provide a Retrofit Assessment Report and your Recommendation Reports, which will detail the Eligible Measures most suitable for your home.

Phase 2: Quotations and application submission support

To assist you in reviewing quotes and subsequent instructions with regard to the installation of the chosen Eligible Measures; and

Phase 3: Installation completion and evaluation

At the conclusion of the installation of the Eligible Measures, to assist with the project completion and evaluation, confirmation of which will need to be submitted to the Scheme.

In completing Application Form A you will be required to provide:

- Your personal information
- Information about your property
- A summary of your income and outgoings
- Confirmation that you have sought general advice and considered existing support available to you.

Homeowners submitting an **Application Form A** will also be subject to a soft credit check and ID verification. This will provide information on your credit report but will not impact your credit score. In addition, a basic assessment of your income and outgoings will be undertaken to ensure you will be able to afford the repayments on an unsecured loan for the Eligible Measures you may subsequently apply for.

Once your application has been reviewed, if you are successful an offer letter will be sent to you known as the Retrofit Coordinator Grant Offer Letter. This will provide you with approval to instruct a Retrofit Coordinator at each phase of the Scheme as described above.

Instructing a Retrofit Coordinator

Your next step will be to instruct a Retrofit Coordinator to manage the process of the home assessment and develop your Recommendation Reports.

When we issue you with your Retrofit Coordinator Grant Offer Letter, we will provide you with a list of pre-approved Retrofit Coordinators for you to choose from. All Retrofit Coordinators on this list have been verified on the following basis:

- Holding the necessary Retrofit Coordinator qualification;
- Being registered with TrustMark;
- Have read and understood the Retrofit Coordinator guidance for working with the Scheme and
- Have agreed the set pricing structure for the work.

The choice of Retrofit Coordinator is yours, although it cannot be yourself, member of your household or immediate family. You may wish to speak to a few before deciding who to work with.

Home assessment process

If you wish to use a Retrofit Coordinator that is not included on the Scheme's pre-approved list, please contact us to discuss this further info@greenhomes.wales

Once you have decided on a Retrofit Coordinator to work with, you will need to contact us and advise which Retrofit Coordinator you wish to instruct. If we agree, we will confirm our agreement in writing to you. We will also contact the Retrofit Coordinator directly confirming that we have approved the grant funding and that work can be initiated. The contract of work will be directly between you and the Retrofit Coordinator and a standard contract of services should be agreed between you. The Retrofit Coordinator will explain more on this with you.

Phase 1: Home assessment and Recommendation Reports

Completing your home assessment

The home assessment will involve two stages of work:

1. Home assessment - The first stage will involve undertaking an onsite assessment of your home. This will either be done by the Retrofit Coordinator, or by a Retrofit Assessor which they will instruct directly. A suitable date and time will be agreed between you and the Retrofit Coordinator with an average assessment taking approximately 2-3 hrs. The Retrofit Assessor may require access to loft space and basements. You will also be required to provide information on occupancy and current energy usage.

The output of the home assessment will include an energy performance assessment, floor plan mapping, condition report and occupancy assessment and will provide the Retrofit Coordinator with the required information to build your Recommendations Report.

2. Recommendation reports - Once the home assessment has been completed and the Retrofit Assessment Report is lodged with the TrustMark data warehouse, the Retrofit Coordinator will develop your individual Recommendations Reports. This will include your Improvement Options Evaluation and Medium Term plan.

As part of this the Retrofit Coordinator will undertake an upfront risk assessment and customer engagement to determine key influencing factors such as building condition, occupancy rate, customer ambitions and budget to be able to produce a set of recommendations that work for the household.

The output of the Recommendation Reports will be a set of short- and medium-term actions you can take to improve the energy performance of your home.

These reports can then be used by you to decide if and when you wish to initiate any or all of the recommended actions. With limited funding available through the Scheme we would encourage making an early application for project funding, which includes an unsecured loan as well as the potential for further non-repayable grant funding towards the installation of your Eligible Measures.

Payment - Once the Retrofit Assessment Report and Recommendation Reports are complete, your Retrofit Coordinator will submit a copy of these to us along with their related invoice. Once we've reviewed these documents, we will make payment directly to the Retrofit Coordinator on your behalf.

Funding offer process

Phase 2: Quotations and application submission support

Reviewing your recommended options

The Phase 1 reports will provide you with a clear sequenced plan for getting the best out of your home energy upgrades. Once you have received this you can decide which actions you would like to take forward and start discussing the work with installers. It is important that you consider any recommended fabric upgrades, such as insulation, before embarking on larger projects such as heat pumps or solar so that you maximise the efficiency, and therefore cost saving opportunity, of these measures.

You may also wish to retain the support of the Retrofit Coordinator to help transition the recommendations through to installer discussions and quotes. If you require this support, please do let us know so we can confirm their instruction directly and confirm their costs for Phase 2 will be covered by the grant. If you wish to change the Retrofit Coordinator you have used previously, you will need to contact us and advise which Retrofit Coordinator will be undertaking the work. Once reviewed and if we agree, we will confirm this change to you in writing and we will contact the new Retrofit Coordinator directly to approve commencement of the work.

Note: if you are looking to apply for an unsecured loan in order to fund the installation of your identified Eligible Measures and have already completed a home assessment and have the required reports separately then, subject to them being completed in line with PAS 2035 (2023) standards, we can accept these as part of your funding application.

We would encourage you to contact the team at info@greenhomes.wales to discuss this before making the application.

Remediation work

If your Recommendation Reports advise of the need for any remediation work, this must be completed before any funding related measures are drawn down. You will be asked in the application form whether any remediation work has been advised and when you anticipate that work being completed. The loan funding will not be sent to you until evidence of the remediation work having been completed has been received.

If your recommended works requires installation of ventilation, this can be included within the application for loan funding.

Finding an installer

Installers working with homeowners who are accessing Scheme funding must:

1. Be registered with **TrustMark** as an approved PAS 2030 installer; or/and
2. Be registered with **TrustMark** and certified with the **Microgeneration Certification Scheme (MCS)** where the installation involves a low carbon technology such as a heat pump or solar panels.
3. Not be a member of your household or immediate family.

Both the TrustMark and MCS websites provide a search tool to locate trusted installers. We recommend that you obtain a minimum of two quotes for the work and discuss your requirements thoroughly with the potential installers before agreeing on a provider. We will not be able to provide any advice or guidance on which installer you should use.

Funding offer process

Design cost

For more complex projects, it may be necessary to appoint a retrofit designer to ensure that the measures work together effectively. If this is needed, your Retrofit Coordinator will be there to guide you and assist in finding the right designer. The Scheme does not cover any costs incurred for design. However, you can include these costs within your loan application.

Loan application process

To apply for an unsecured loan to fund the installation of your Eligible Measures, Application Form B will need to be completed and submitted to Applications@greenhomes.wales. This will supplement information already provided in Application Form A and further require the following information:

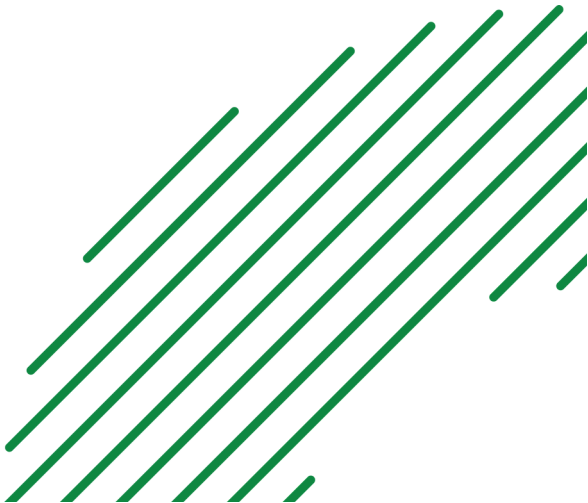
- A completed Project Information Form for each of the Eligible Measures being installed- this will include the type of measure, project costs, supplier details, and project timescales. We will not provide funding for any measures not recommended within your Recommendations Reports.
- Suppliers quotes;
- Details of the Retrofit Coordinator being used to complete the installation and evaluation stage;
- Income verification evidence- 3 months of bank statements and payslips.
- Details of any income or expenditure changes from the details provide in Application A- Home Assessment.

Note: If you are applying for funding with a Retrofit Assessment report and Recommendations Reports that have been completed outside of the Scheme you will need to complete and submit Application Form A first.

Once the application and full supporting information has been received, we will assess and verify the information provided. We strongly encourage you to ensure you provide all required information with the application as it will not be processed until all information has been received. Offers of loan funding are subject to availability and will only be issued once applications are approved.

All loan applications will be subject to credit checks and affordability assessments. Affordability calculations are undertaken to protect customers.

Depending on the Eligible Measures you chose to install, you will either receive an unsecured loan offer or an unsecured loan and non-repayable installation grant offer as a contribution towards the costs of your Eligible Measures.



Funding offer process

Phase 3: Installation completion and evaluation

Completing the work

Once you have received your offer for funding from us you will be able to initiate the work with the chosen installer.

As part of the quality assurance of the Scheme your fully funded Retrofit Coordinator will provide oversight of this phase ensuring the project stays on track and within budget. They will also be responsible for ensuring all the necessary documentation is completed and lodged with the TrustMark data warehouse.

Where grant funding has been awarded, you will have 3 months from the date of the loan and installation grant offer letters to complete the work. If there are unavoidable delays you should contact us at the earliest opportunity to discuss a possible extension.

Once the work has completed you or your Retrofit Coordinator on your behalf, will be required to submit confirmation of completion of the work to us to assess before any qualifying grant is paid. Following completion of the installation/s, the Retrofit Coordinator will arrange for an updated EPC for the property.

Payment

Loan funding will be paid directly to you on receipt and acceptance of the loan offer documentation subject to all loan precedents being met. You will then be responsible for managing payment of the installers in line with the terms you agree with them.

Grant funding will be paid directly to you once the related installation is finalised and the completion documentation is submitted.

Loan repayments

Each loan comes with a 6-month upfront payment holiday, giving your new energy efficiency measures time to start delivering results. The table below gives an illustration of the repayment commitments for different lending amounts over the maximum ten-year loan term. Shorter terms can be set.

Loan amount	Interest rate	Repayment term (years)*	Annual repayment amount	Monthly repayment amount
£25,000	0%	10	£2,500	£208.33
£20,000	0%	10	£2,000	£166.67
£15,000	0%	10	£1,500	£125.00
£10,000	0%	10	£1,000	£83.33
£5,000	0%	10	£500	£41.67
£2,500	0%	10	£250	£20.83
£1,000	0%	10	£100	£8.33

*following expiry of the initial 6 month repayment holiday

If you are going to make your monthly repayments by Direct Debit, we will arrange for payments to be taken on the 1st day of the seventh month after the loan has been sent to you. You're also welcome to make overpayments at any time without any early repayment fees. If you decide to repay your loan in full, just reach out to us and we'll provide a redemption statement so you know how much is outstanding.

Funding offer process



Like for like replacements

Any like for like replacement of existing measures will need to be recommended in the Retrofit Coordinator recommendation report for your property. However, prior to applying please contact the team at info@greenhomes.wales to discuss your requirements.

Evaluation

As part of the quality assurance standard the Scheme operates to, PAS 2035 (2023), a post installation evaluation will be carried out by your Retrofit Coordinator. This will involve a series of questions to the homeowner on satisfaction levels of the work undertaken. This will be arranged between you and your Retrofit Coordinator.

Boiler Upgrade Scheme

If you have received, or will be applying for, a grant through the Boiler Upgrade Scheme (BUS) and you are applying for loan funding to meet the additional project costs please provide evidence of this along with Application Form B.

The Boiler Upgrade Scheme works to ensure as many households as possible are eligible. If however you are ineligible for this Scheme, please contact the team at info@greenhomes.wales to discuss further potential options.

Installer guidance

Scheme eligibility

To be eligible to work with a homeowner in providing installation services for their chosen Eligible Measures, the following criteria must be met.

PAS 2030 Accreditation

All installers must work to PAS 2030 requirements in the completion of the work and be TrustMark registered, holding the relevant measure specific trade license.

Homeowner support

The Scheme is a customer led Scheme and therefore homeowners will engage with potential installers. Installers will be expected to work with homeowners and/or their Retrofit Coordinator to understand their required installation works and provide them with a reasonable quote for the works.

Quotations must include the following details:

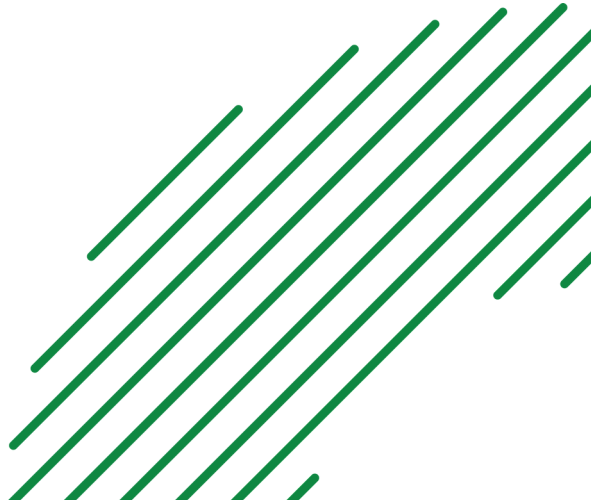
1. Name and address of homeowner(s);
2. Name and address of installer;
3. TrustMark and/or equivalent accredited body registration number;
4. VAT registration number if applicable to the relevant Eligible Measures;
5. Clearly defined Eligible Measures and associated costs; and
6. Confirmation of the validity period for the quotation provided

A Retrofit Coordinator will be engaged to oversee the installation and evaluation of any measures taken forward. The installer will be required to work with the Retrofit Coordinator as required, including in providing all relevant documentation for TrustMark lodgements.

Payment

The contract of work will be directly between the homeowner and the installer. All invoices and payment schedules should be agreed with and sent to the homeowner. Payments will be made directly to you by the homeowner.

If installers have any specific queries regarding Green Homes Wales, please contact the team at info@greenhomes.wales.



Frequently asked questions

Eligibility

Do I have to get advice before I can use the Scheme?

Before applying to the Scheme it's essential to seek general advice on the available options to you. This step is crucial for identifying any existing support you may qualify for from publicly funded Schemes.

Do I have to own a house to use the Scheme?

Yes. The Scheme provides funding only for owner occupiers to undertake energy efficiency measures on their primary residence. Note: landlords cannot currently apply to this Scheme.

What can be covered by the Heat Pump project cost top-up?

The project cost top up funding that is available alongside a grant from the Boiler Upgrade Scheme can support costs of the heat pump technology, supply and fitting/ labour, as well as associated pipework and radiator costs.

Funding

Is it possible to access grant funding without applying for a loan?

No. Green Homes Wales offers a finance package which provides grant funding in certain circumstances. The grant cannot be accessed in isolation.

What will the affordability assessment involve?

We have a duty to customers to ensure they are suitably able to manage repayments of any lending undertaken through the Scheme. To support you we will assess the income and expenditure details you provide as part of the application to ensure that you have sufficient disposable income to make the repayments. Following Application A, we will advise you of the funding that might be available to you, subject to more detailed checks being undertaken as part of Application B, should you decide to proceed.

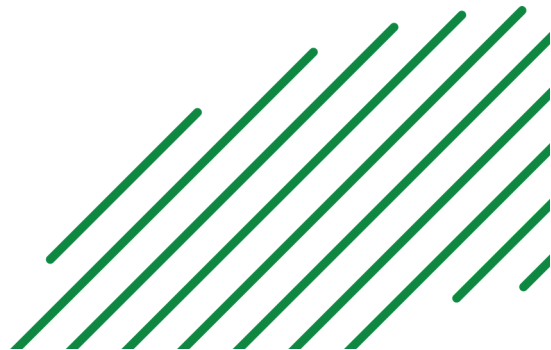
Will the loan be secured?

No. Loans made from us will be unsecured but homeowners will be personally liable to make the agreed repayments.

What costs are eligible for funding?

The funding can be used to cover the costs of the supply and installation of the Eligible Measures. It will not cover any remediation work required or any project management or design costs- except where agreed specifically by the Scheme. All costs must be incurred directly as a result of the project, limited to those strictly necessary for the project and limited to the time period of the project.

Where insulation is being installed, or where additionally recommended by the Retrofit Coordinator, ventilation systems will be eligible for loan funding support.



Frequently asked questions

Offer and application

How do I access an Application form?

Please register your interest through the Expression of Interest form available on the Green Homes Wales website as the first step. This list will be managed by the team and applications sent out directly in line with ongoing funding availability. Due to initial high demand levels, it may be the case that you are placed on a waiting list for an Application while other applications are reviewed. We will email out to let you know if this is the case.

When will my project funding be confirmed?

The Scheme has a limited pot of funding. As a result, it will operate on a first come first serve basis. Submission of an application will not guarantee funding. Confirmation will be given in the form of a funding offer letter once the application is fully processed and the required documents and supporting information is submitted alongside it.

If I have a home assessment, do I have to take on project funding?

There is no obligation to progress to take on project funding through the Scheme following the home assessment and subsequent reports. However, the aim of the Scheme is to support those looking to decarbonise and upgrade the energy efficiency of their homes to ultimately impact on the carbon emissions of the housing sector in Wales. If you do not think you are in a position to carry out the works then we would encourage you to apply at a more suitable time.

The Cases below provide examples of the type of projects supported by the Scheme.

Case study 1

The Home

Semi-detached 1970's home in Ceredigion. Currently home to Mr and Mrs Williams and their two teenage children who both live at home full time.

The Homeowner

Mr and Mrs Williams jointly own the property. Their combined household income is £65,000. They are keen to make energy improvements to their home to help reduce their energy bills. They have researched support available to them and also sought direct advice from the Nest team who have advised that due to their income level, and their good health status, they do not currently qualify for any grant funding for energy efficiency upgrades. They would however qualify for a Heat Pump grant if they wanted to pursue a low carbon heating technology. Nest have therefore recommended they consider the Scheme.

Home assessment

Mr and Mrs Williams complete an application for support to undertake a home assessment. The income and expenditure details submitted are assessed and the homeownership and location are verified as eligible.

We write to Mr and Mrs Williams to approve the funding and provide them with a list of approved Retrofit Coordinators to work with. They discuss their requirements with two coordinators and settle on Ben James Ltd who are based in Aberystwyth. Ben James arranges for an assessment to be done of the property and then uses the outputs of this to create Recommendations Reports for Mr and Mrs Williams. Ben works with Mr and Mrs Williams to understand their ambitions and budget to put together a relevant options evaluation plan. In addition, a medium-term plan will be enclosed mapping out future work that could be undertaken.

Consideration of the options

Mr and Mrs Williams review and consider the reports and decide they would like to take forward three of the four measures recommended. This includes loft insulation, single glazing replacement and solar PV. They decide not to progress external wall insulation at this time.

Mr and Mrs Williams are not confident in understanding the requirements of the technology alone and therefore engage the Retrofit Coordinator to support them in **reviewing** quotes, deciding on an installer and completing the funding applications. They choose to continue working with Ben James Ltd and notify the Scheme and seek approval to proceed.

Application for funding

Once the necessary information has been gathered, Mr and Mrs Williams submit an application to the Scheme which includes the proposed project details. This is assessed against the Scheme's eligibility and financial due diligence is undertaken for Mr and Mrs Williams. The application is approved and a loan offer letter for £17k is issued alongside an installation grant offer letter for £4k.

Project examples

Installation

The loan offer letter is accepted by Mr and Mrs Williams and the loan element drawn down in full and repayment scheduled to commence after 6 months. Mr and Mrs Williams instruct their chosen supplier Energy Systems Ltd to commence work on the insulation and Solar PV and Glazing Cymru Ltd to install the glazing upgrades.

Completion and evaluation

Mr and Mrs Williams chose to continue to work with Ben James Ltd through the installation and completion process. Ben liaises with the installer to ensure all necessary documentation is received for review and lodgement by him ensuring a best practice approach is followed throughout.

Glazing Cymru Ltd complete the window upgrades three weeks later. Once Ben has received the necessary documentation, Mr and Mrs Williams notify us that the work is complete and request drawdown of the grant funding. We assess the information provided and approve the drawdown. Mr and Mrs Williams receive the final funding for the glazing and settle the final invoice with Glazing Cymru Ltd.

Energy Systems Ltd two weeks later complete the insulation and Solar installation. Ben James Ltd is provided with all required documentation for lodgement with TrustMark and Mr and Mrs Williams notify us that the work is complete. We assess the information provided and approve drawdown of the grant funding in relation to the loft insulation. Mr and Mrs Williams receive the funding and are then able to settle the final invoice with Energy Systems Ltd.

Once all work is complete Ben James undertakes an evaluation with Mr and Mrs Williams to assess impact and satisfaction levels.



Case study 2

The Home

Detached Bungalow in Beaumaris currently occupied by a single person.

The Homeowner

Helen Smith is the owner occupier of the home. She has an income of £80,000 and as the home has a 15-year-old boiler is researching her options of replacing the system with an Air Source heat pump. She has had an initial quote estimation of £14,000 to supply and install a heat pump which also includes the associated infrastructure including radiators and pipework. She is aware of the UK Government Boiler Upgrade Scheme through her installer but does not have access to the remaining £6,500 she needs to fund the full project. Her installer suggests looking into the Scheme for support.

Home assessment

Helen completes an application for the Scheme and initiates the process of engaging with a Retrofit Coordinator to undertake a home assessment and develop a Recommendations Reports specific to her home. On receipt of the approved Retrofit Coordinator list from us she engages with Green Futures Ltd based in Llandudno. Green Futures complete the work and issue Helen with a Recommendations Reports. On receipt of the report Helen notifies us who then make payment to Green Futures.

Consideration of the options

Helen reviews the reports and considers the additional measures she could seek support for to enhance the performance of her Heat Pump. She decides that improved insulation is something she would like to pursue but not immediately.

Application for funding

Helen completes the application form for the required top up amount needed to fund the full heat pump project costs. The application is assessed by the team and approved for funding. An offer letter is issued requiring proof of the BUS grant before it can be released. Helen submits the BUS approval documentation to the Scheme and draws down the funding.

Installation

Helen initiates the work with the installer. Loan repayments will commence six months post draw down.

Completion and evaluation

Once all work is complete the Retrofit Coordinator undertakes an evaluation with Helen to assess impact and satisfaction levels.



Contact details

To contact the Green Homes Wales team please email info@greenhomes.wales

To contact Nest- Welsh Governments energy efficiency advisors please call **0808 808 2244** (Mon-Fri 9am to 6pm)

Complaints

We always try to give you the best service, but sometimes we can get it wrong. If we've got it wrong enough that you want to make a formal complaint, let us know by contacting us. In regards to supplier or product please refer to the complaints process in the terms and conditions provided as part of the work. We always try to give you the best service, but sometimes we can get it wrong. If we've got it wrong enough that you want to make a formal complaint, let us know by contacting us.

Green Homes Wales
Development Bank of Wales,
1 Capital Quarter,
Tyndall Street,
Cardiff,
CF10 4BZ

Email: info@greenhomes.wales

Rydym yn croesawu gohebiaeth yn Gymraeg /
We welcome correspondence in Welsh.

We try to resolve complaints quickly and to your satisfaction. To help us do this, please give as much information as possible about your concern, along with a contact name, and a phone number or email.

If you don't want to make a complaint but would like to give us some feedback, you can tell us about your experience using the [Development Bank of Wales feedback form](#)

How we deal with your complaint?

We always aim to resolve any issues as soon as possible and try to give an answer within five working days of receiving your complaint. However, if further investigation is needed, we'll keep you updated on our progress, next steps and the name of the person handling your complaint. Where further investigation is needed, we may need longer to consider our decision. You'll get written confirmation of our decision within eight weeks.

If after eight weeks you've not received a final response to your complaint, we'll write to you explaining the delay and, where appropriate, details of the process for referral to the Financial Ombudsman Service.

We work with third parties throughout the application process. If your complaint relates to one of these parties, we'll forward your complaint to them. We'll always let you know if your complaint has been forwarded and explain why.

What can I do if I'm still unhappy?

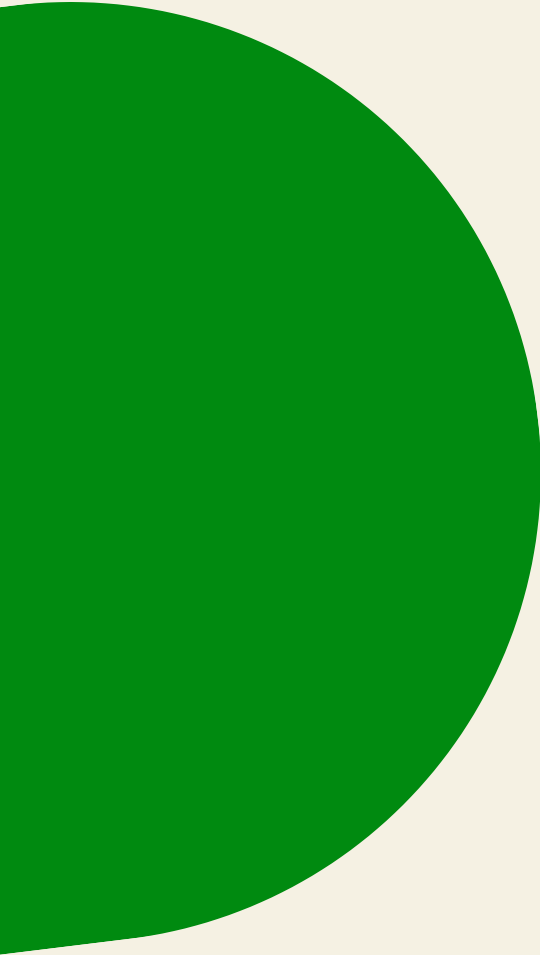
If you are not happy with the decision we have taken, please let us know as soon as possible if the complaint has not been resolved to your satisfaction. Our final response will offer details of whether you may take your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service can be contacted by:

- Website: www.financial-ombudsman.org.uk
- Email: complaint.info@financial-ombudsman.org.uk
- Telephone: **0800 023 4567**
- Address: **Financial Ombudsman Service, Exchange Tower, London, E14 9SR**



Cartrefi Gwyrdd Cymru
Green Homes Wales



Find out more
[greenhomes.wales](https://www.greenhomes.wales)



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