

The Government ECO Scheme

The Government is providing funding for the installation of FREE Cavity Wall and Loft Insulation to all UK homes. The Energy Company Obligation (ECO) scheme introduced by the Government in 2013 obliged the energy companies to install the cavity wall and loft insulation and new boilers to properties in the UK. As the energy suppliers have to meet the targets to avoid fines they are lowering the criteria and most of the households qualify for funding. The free Cavity Wall and Loft insulation are now available for all households. The only limitation is that property has to be owned or rented privately with the landlord's permission to undertake the work.

Cavity Wall is the structure of wall consisted of the inner wall (usually block with plaster finish) and outer wall (blockwork and render or brickwork) with the gap in between. This gap is called the cavity. Cavity Wall Insulation is a filling of the cavity with an insulating material. Such solution can be very effective in reducing heat loss and cutting the cost of energy bills.

Cavity wall may be insulated with the mineral wool, granules, beads or foamed insulation. It is suitable for properties built after the 1930s, where the external walls are made up of two layers. The insulation is installed by pumping the insulation material through the

small holes made in the mortar. It takes a few hours and must be done by the approved installers. Approximately £115 per year can be saved when cavity insulation is done, with expected payback within three years.

Other energy saving home improvements offered by the energy providers include free loft insulations. Loft insulation usually takes a couple of hours to install. It is quilt rolled out flat on the loft floor, between and over the joists. Any existing insulation can be topped up to the required level of 12" (300mm). To qualify for free loft insulation, the existing depth of roof must not exceed 50mm. When it is more than

50mm the loft insulation can be installed from approximately £299. Loft insulation will give the roughly saving of £150 per year, and the payback can be expected in 3 years.

Wall and loft insulation are amongst the most effective ways to improve the energy saving. Installing the insulation can reduce energy bills by £300 per year.

Benefits of Cavity Wall Insulation and Loft Insulation

- Energy saving, more efficient heating
- Saving on energy bills
- Reduced carbon dioxide emissions
- 25 years guarantee by CITGA
- Limitations
- Not suitable for every property
- In case of damp seek a surveyor assessment

In addition to these improvements, energy companies have been offering the Boiler Replacement Scheme to customers. The new, free boilers can be installed in properties if customers

meet the qualifying criteria set by the government, for instance the applicant or someone living in the property has to be in the receipt of the government benefits. The scheme is available for homeowners with grants of up to £1000 if an existing boiler is more than 15 years old.

The Boiler criteria include:

- Existing Boiler rating from C to G
- A and B rated boilers can also be replaced if there is a fault
- Boiler must be under 86% efficient
- Boiler is more than 5 years old
- Check PCDB Database if not sure
- No grants for radiators or full central heating
- Property must have mains gas

ECO funding is delivered to customers either directly from the supplier or by organisations who cooperate and have made special arrangements. To apply for funding, it is best to contact the energy provider and arrange the expert to carry out a no obligation survey.

Some energy providers offer online assessment tools to check the eligibility.

The Cavity Insulation Guarantee Agency provides an independent 25 years guarantee for Cavity Wall Insulation fitted by registered installers. CIGA has the broad database of certified installers and offers the guarantee for both commercial and private properties. All installers of CIGA are assessed for competence and must follow the technical guidance for the material used and CIGA Best Practice Guidance. CIGA also runs the Cavity Wall Insulation Self Certification Scheme (CWISC) in association with the British

Board of Agrément (BBA). The scheme provides homeowners with the assurance that work is done by registered contractors and in compliance with the Building Regulations. Before installation begins, a CIGA registered installer carries out an assessment to ensure that the property is suitable for Cavity Wall Insulation.

The installation of the insulation is applied taking into accounts technical standards by CIGA. Once the work is completed and the final payment has been received the installer asks CIGA for

a Guarantee, and a certificate is sent directly to the client. The Guarantee may be required in case of a claim or while selling the property. The CIGA Guarantee provides cover against defects.

If the work is completed in England and Wales by an installer registered under the CWISC competent person scheme, then the Certificate also incorporates evidence of compliance with the Building Regulations.

Cavity Wall insulation savings

BUILDING	ANNUAL SAVING	INSTALLATION COST	PAYBACK TIME	CARBON DIOXIDE SAVING PER YEAR
Detached	£275	£720	4 Years or fewer	1,200 KG
Semi Detached	£155	£475	4 Years or fewer	660 KG
Mid Terrace	£105	£370	4 Years or fewer	440 KG
Bungalow	£110	£430	4 Years or fewer	450 KG
Flat	£90	£330	4 Years or fewer	370 KG

source: The National Insulation Association www.nia-uk.org

Loft Insulation savings

BUILDING	POTENTIAL SAVING PER YEAR	INSTALLATION COST	CARBON DIOXIDE SAVING PER YEAR
Detached	£240	£395	1,000 kg
Semi Detached	£140	£300	590 kg
Mid Terrace	£135	£285	560 kg
Bungalow	£195	£375	820 kg

source: The National Insulation Association www.nia-uk.org



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