



Sunderland City Council Landlord forum

15th April 2024

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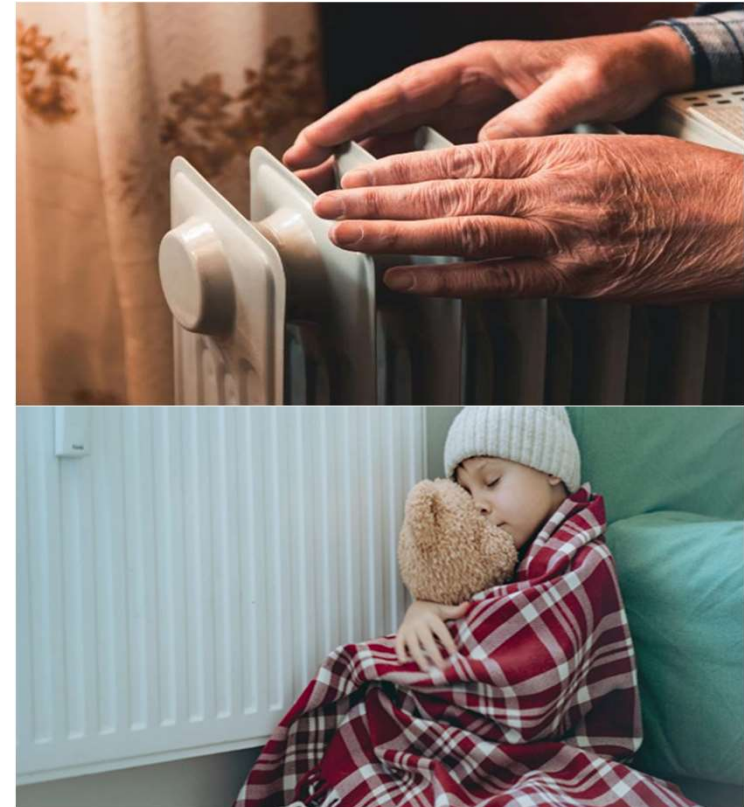
E.ON Working in partnership with Sunderland City Council

Helping to address fuel poverty and improving energy efficiency through Supplier led Energy Company Obligation funding (ECO4) & Great British Insulation Scheme (GBIS)

In order to help to provide residents with;-

- Lower energy running costs
- Enhanced thermal comfort
- Reduce damp and mould
- “Inclusivity”

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ECO4 overview

The Energy Company Obligation (ECO4) is a mandatory licence requirement on the larger UK Energy Suppliers (including E.ON) to deliver energy efficiency measures into domestic homes for vulnerable customers.

ECO4 - A Fabric first/worst first approach to **whole house retrofit** by installing multiple measures into eligible homes – Maximising energy efficiency impacts.

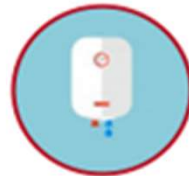
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ECO4

ECO4: Bigger and more exciting

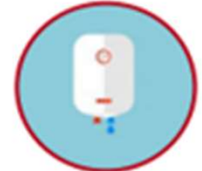
Obligation Delivery 

ECO3



ECO3 - one measure is enough

ECO4



ECO4 – multiple measures needed improve the property by 2 EPC Bands

ECO4

Eligible household

Help to Heat Group (HTHG)

Income based Jobseekers Allowance
Income related Employment and Support Allowance
Income Support (IS)
Pension Credit Guarantee Credit (PCGC)
Working Tax Credit (WTC)
Child Tax Credit (CTC)
Universal Credit (UC)
Housing Benefit
Pension Credit Savings Credit (PCSC)
Child Benefit

OR

Flex

Route 1 – Gross household income under 31k
Route 2 – Proxy Targeting
Route 3 – NHS Referral
Route 4 – Bespoke targeting approved by Ofgem

OR

Social Housing Tenant

All households eligible except shared owners who must qualify under HTHG or flex

AND

Eligible Property

Owner Occupied with EPC rating of **D,E,F or G**

OR

Privately Rented with EPC rating of **E,F or G**

OR

Social housing with EPC rating of **D*,E,F or G**

AND

Install package achieves the Minimum Requirement

EPC rating starts at **F or G**
Must improve to **at least an D**

OR

EPC rating starts at **D or E**
Must improve to **at least a C**

Funding rate = total cost of ECO4 divided by total bill savings target

Funding rate x deemed bill savings for the install package = funding available

Challenges: Identifying properties that meet all these requirements;



GBIS

Overview

The Great British Insulation Scheme (GBIS), is part of ECO4 and is also a mandatory licence requirement.

- GBIS Phase A July 2023 – March 2024.
- Phase B April 2024 – March 2025.
- Phase C April 2025 – March 2026.
- GBIS introduced to run alongside ECO4.
- The difference between ECO4 and GBIS is that GBIS is designed to deliver predominantly single measures to support households who don't meet the ECO4 whole house eligibility requirements.
- It is proposed to reach a much wider audience than ECO4 eligibility.

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GBIS overview

The Great British Insulation Scheme (GBIS),

Is split into 2 groups ;-

General Group

Householders that would not have been eligible under ECO4 rules – but qualify if their home is in Council Tax bands A to D in England (or bands A to E in Scotland and Wales).

Low Income Group

Households that would have been eligible under ECO4 but only require a single measure.





GBIS overview

General Group

Properties must be in the right Council Tax band and starting SAP Energy Efficiency Rating (EPC band)

Council Tax bands

- A to D in England (or bands A to E in Scotland and Wales).

Starting SAP Energy Efficiency Rating

- Owner Occupiers – domestic properties must have EPC/SAP rating of D,E,F or G.
- Private Rented – domestic properties must have EPC/SAP rating of D or E unless exempt.
- Social Housing not eligible under the General Group.

Ofgem list of Available Measures;-

Owner Occupiers – only 1 measure from the list

- External & internal wall insulation.
- Cavity wall insulation
- Loft insulation
- Room in roof insulation
- Underfloor & solid floor insulation .

Private Rented

- Same as above EXCEPT cavity wall and loft insulation are not eligible.
- Social Housing not eligible.





GBIS overview

Low Income Group – eligibility requirements.

For this group it will not be necessary to get evidence of council tax banding.

A. ECO4 Eligible Benefits and GBIS Flex Eligibility.

B. Starting SAP band and Energy Efficiency Rating.

- Owner occupiers – Domestic properties must have starting EPC/SAP rating of D, E, F or G
- Private Rented – Must have starting EPC/SAP rating of D or E unless exempt.
- Social Housing – Must have a starting EPC/SAP rating of E, F, G. D is limited to innovation measures that are not heating controls.

Low Income list of Available Measures

Owner Occupiers – only 1 measure from the list

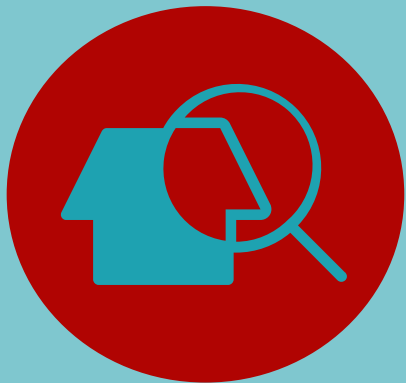
- External & internal wall insulation.
- Cavity wall insulation
- Loft insulation
- Room in roof insulation
- Underfloor & solid floor insulation .

Private Rented

- Same as above INCLUDING cavity wall and loft insulation ARE eligible.
- Social Housing are eligible for all measures.



GBIS in the Private Rented Sector



E.ON PRS Lead Generation

This is tenant & property focussed lead generation via campaigns and 3rd parties. Sign up via a private rented sector process to satisfy landlord permission and land registry checks.



Private Landlord Offer

Offer to landlords. Free assessment to determine level of funding available. Solution could range from a fully funded single measure under GBIS.



Multiple Property Landlord Offer

Offer to multiple property landlords and portfolio managers. A scheme-based approach, blending fully funded and contribution-based modelling to ensure maximum funding deployed for each property and all properties in the scheme improved.

What do tenants need to qualify for this offer?

1

ECO4

Properties must have an EPC rating of E, F, G

And the tenant must be on one of the following ECO4 qualifying benefits:

- 1) Income based Jobseekers Allowance (JSA)
- 2) Income related Employment and Support Allowance (ESA)
- 3) Income Support (IS)
- 4) Pension Credit Guarantee Credit (PCGC)
- 5) Working Tax Credit (WTC)
- 6) Child Tax Credit (CTC)
- 7) Universal Credit (UC)
- 8) Housing Benefit
- 9) Pension Credit Savings Credit (PCSC)
- 10) Child Benefit (subject to income caps and composition)

3

Blended as required with non grant eligible tenant properties for a complete portfolio solution.

2

GBIS

For privately rented, Properties must have an EPC rating of D or E and:

For the General Group:

Council Tax band must be between A to D in England and A to E in Wales and Scotland

(excludes CWI & LI)

Or the Low Income Group:

the Tennant must be on one of the following ECO4 qualifying benefits:

- 1) Income based Jobseekers Allowance (JSA)
- 2) Income related Employment and Support Allowance (ESA)
- 3) Income Support (IS)
- 4) Pension Credit Guarantee Credit (PCGC)
- 5) Working Tax Credit (WTC)
- 6) Child Tax Credit (CTC)
- 7) Universal Credit (UC)
- 8) Housing Benefit
- 9) Pension Credit Savings Credit (PCSC)
- 10) Child Benefit (subject to income caps and composition)

In summary what is it that we can offer private landlords?

1. Free initial portfolio desktop assessment
2. Free Retrofit Assessment Survey for your properties
3. Free bespoke portfolio plan



Thank you
Any Questions

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