



## Green Deal Guidance for Householders

### Making sure the Green Deal is right for you

This guide for householders has been produced by your Local Authority to help you decide if a Green Deal Plan would work for your household. Ideally you should read this paper with the supporting *Green Deal Information for Householders* guide.

The Green Deal has been designed to finance, or part finance, the installation of a broad range of energy saving measures for your home. Improving the energy efficiency of your home will help to reduce the impact of rising energy prices, increase levels of comfort, make savings on your energy bills and reduce the carbon emissions from your home.

Through the Green Deal you will be entering into a contract that will commit you to making monthly repayments for the improvement works you have had carried out. This paper aims to help you ask the right questions at each stage of the process so that you minimise your financial risk.

The main risk is that you accept a quote to have energy efficiency improvement works carried out and agree a monthly repayment but find that you are not making the required energy savings to repay the monthly charge. Effectively, your energy bills may go up, which is not the intention of Green Deal. There are various Green Deal safeguards already in place to reduce the risk of this happening but this paper suggests a few extra questions you may wish to consider to smooth the process

## Issues to consider at each stage of the Green Deal process

### STAGE 1

#### Energy Assessment and Advice

You are entitled to refuse a 'cold call' doorstep approach from an assessor. Take care if you are offered incentives to have a 'free'

The assessor should give you at least a day cooling off period after a cold call before the assessment is carried out.

Ask the assessor to provide evidence of their identity and on whose behalf are they working.

The assessor should tell you if they are receiving payment or commission from a Green Deal provider for the

### STAGE 2

#### Finance

You may wish to obtain more than one quote from different Green Deal Providers to make sure you are getting the best deal.

If you are a lower than average energy user you may not achieve sufficient savings to cover the cost of the Green Deal charge.

Make sure the (fixed) interest rate charges are explained in the quote. Including any amounts by which they may increase.

You may be able to access finance at lower rates than those being offered through Green Deal.

### STAGE 3

#### Installation

Ensure that product or equipment warranties are active throughout the length of the repayment period.

Green Deal only approve 45 energy saving products. Make sure your products are on the approved list at [www.decc.gov.uk](http://www.decc.gov.uk)

You will be held responsible if you haven't obtained the necessary Planning or Building Control approvals prior to work starting.

Find out how to use any new equipment you have had installed. Misuse may result in energy savings not being achieved.

### STAGE 4

#### Repayments

Ensure that you agree monthly repayment amounts that are comfortably lower than your anticipated savings so your bills fall.

The finance charge is attached to the electricity meter and not the owner. The charge will stay as a debt with the property if you sell.

If the energy saving measure will help to reduce your gas consumption, then make sure that you do adjust your repayment terms.

If your energy company is very small and deals in renewable energy then it may not take part in Green Deal.