



TRUSTMARK
Government Endorsed Quality

Property Improvement & Retrofit

trustmark.org.uk

What is TrustMark.....

TrustMark is a 'not for profit', Social Enterprise and delivers the need for an all-encompassing mark of quality that consumers can recognise and trust.

TrustMark has been developed its remit and is the only

Government Endorsed Quality Scheme



TrustMark Licence.....

Business Energy & Industrial Strategy (BEIS)

- Master Licence Agreement

TrustMark

- Sub-licence agreements and Framework Operating Requirements
- Audit and compliance requirements

Scheme Provider

- Sub-licence agreement and Code of Conduct
- Inspection and audit of licensed businesses
- Delivery of Technical Standards

Licensed Business

- Customer Charter

Consumer / Customer

- Protected

A Licence process / sub-licence that extends from government through to the business.

Framework – the engine of the quality mark that determines how the Scheme Providers register the businesses.

Code of Conduct – sets out the expectations and requirements between the business and the Scheme Provider, the consumer and the legislation applicable.

Customer Charter – what the customer should expect when engaging with the business.

Technical Standards that are applicable to that sector delivered by the Scheme Providers.

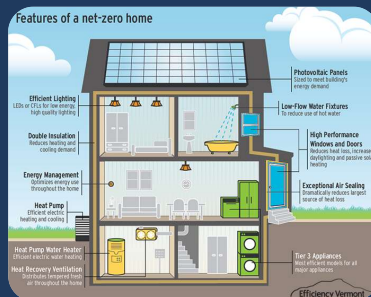
Where TrustMark fit's in.....

Government Endorsed Quality Scheme:

- Access to vetted Registered Businesses and their services.
- Working with multiple Scheme Providers for services in and around the home.
- Working with businesses to ensure consumers are protected when having work completed in and around their homes.
- Delivering a robust audit and compliance regime to provide confidence in the delivery of quality.
- Custodian of the retrofit Standards.
- Supporting the Government's drive for quality in the achievement of policy direction and challenging objectives (Net-Zero).



The Retrofit Challenge.....



A multi-billion marketplace that needs collaboration and engagement:

- 28.3 million homes in the UK
- 24 million need retrofitting
- 2267 per day, 365 days a year for 28 years

What is Retrofit.....

Standard Property

- Standard energy consumption
 - Energy loss through fabric
- Carbon fuel heating sources
 - Market mortgage rates
 - Lower LTV
- Market asset value



Example only	Prop Value	Rate	Loan	Period	Monthly	Total
Standard rate mortgage	£ 250,000	3.50%	£175,000.00	25 yrs	£894	£268,200
Asset value increase	£ 250,000	0.75%			£156	£46,875
Energy Costs (average)					£125	£37,500
				Average	-£862	-£258,825

Over a 25 yr term (excluding further work)
the above shows the high level of house ownership



Retrofitted Property

- Reduced energy consumption
- Lower carbon footprint
- Reduced mortgage rates
- Higher LTV
- Increased asset value



Example only	Prop Value	Rate	Loan	Period	Monthly	Total
Standard rate mortgage	£ 250,000	2.75%	£195,000.00	25 yrs	£896	£268,800
Asset value increase	£ 250,000	1.50%			£312	£93,750
Energy Costs (average)					£50	£15,000
				Average	-£633	-£190,050

Over a 25 yr. term (excluding further work) the above shows the high level
of house ownership by converting to a refitted house with Green Mortgage

The key issues.....



- Help with your Energy Bills
- Energy Efficiency Improvements to your home
- Healthier homes
- Making your home warmer
- Funding by Government to Local Authorities to develop and deliver energy efficiency programmes
- Saving households money and cuts carbon
- Support the transition to net-zero carbon emissions by 2050
- Help with the transition to EV's

Funding support routes.....



- Support from Local Authorities (depending upon the current local programs)
- Central Government support from national funding
- Government policy
- Supported funding through the finance and lending sectors
- Asset investment and long-term desire
- Long-term effectiveness of the improvements
- VAT and tax benefits.

Funding options.....

Winter Fuel Payment

A **£100 to £300** fuel payment for people born on or before 5 October 1954

No need to apply will be paid automatically.

Cold weather payment

A **£25** payment for every **7** days of very cold weather between November and March

No Need to apply will be paid automatically if eligible (benefits apply)

Warm home Discount

A **£140** discount for some people getting Pension Credit or some people in low-income household

If you qualify your electricity supplier will apply the discount to your bill by 31 March 2022.

Energy Company Obligation Scheme (ECO)

Targets low income , vulnerable, and fuel poor households on benefits

To apply contact your Energy Supplier or ECO registered installers

Home Upgrade Grant (HUG)

£150 million of funding available

Low-income households with homes off-gas grid are eligible

To apply contact your local Authority

Local Authority Delivery Scheme (LADS)

£200 million of funding available

Supports low-income households heated by mains gas.

To apply contact your Local Authority



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Funding options.....

Improving the Energy Performance of Privately Rented Homes

Up to **£10,000** per home

Performance Certificate (EPC) Band C by 2030, where practical, cost-effective and affordable

Awaiting further details from BEIS.

Improving Home Energy Performance Through Lenders

Lenders could have a role in building a market for energy performance improvements. Green lending, mortgages, equity release, demand aggregation schemes

Awaiting further information from BEIS

Rural Community Energy Fund

£10 million.

A funding scheme to support rural communities across England wanting to set up renewable energy projects in their area.

To apply contact your regional Local Energy Hub.

Boiler Upgrade Scheme (BUS) **£450** million over a 3 year period –

Operates on a first come first served basis

. Provides grants of £5k for Heat Pumps and Biomass boilers, £6k for GSHP.

To Apply You must get at least 2 quotes from an MCS approved contractor .

Social Housing Decarbonisation Fund (SHDF) **3.8**billion over 10 years

Provides grants to social landlords and social housing managers. These properties have an Energy Performance Certificate (EPC) rating of 'D' or below.

To apply contact your social housing association/landlord.

EV Home Grant scheme

Capped at **£350** per home

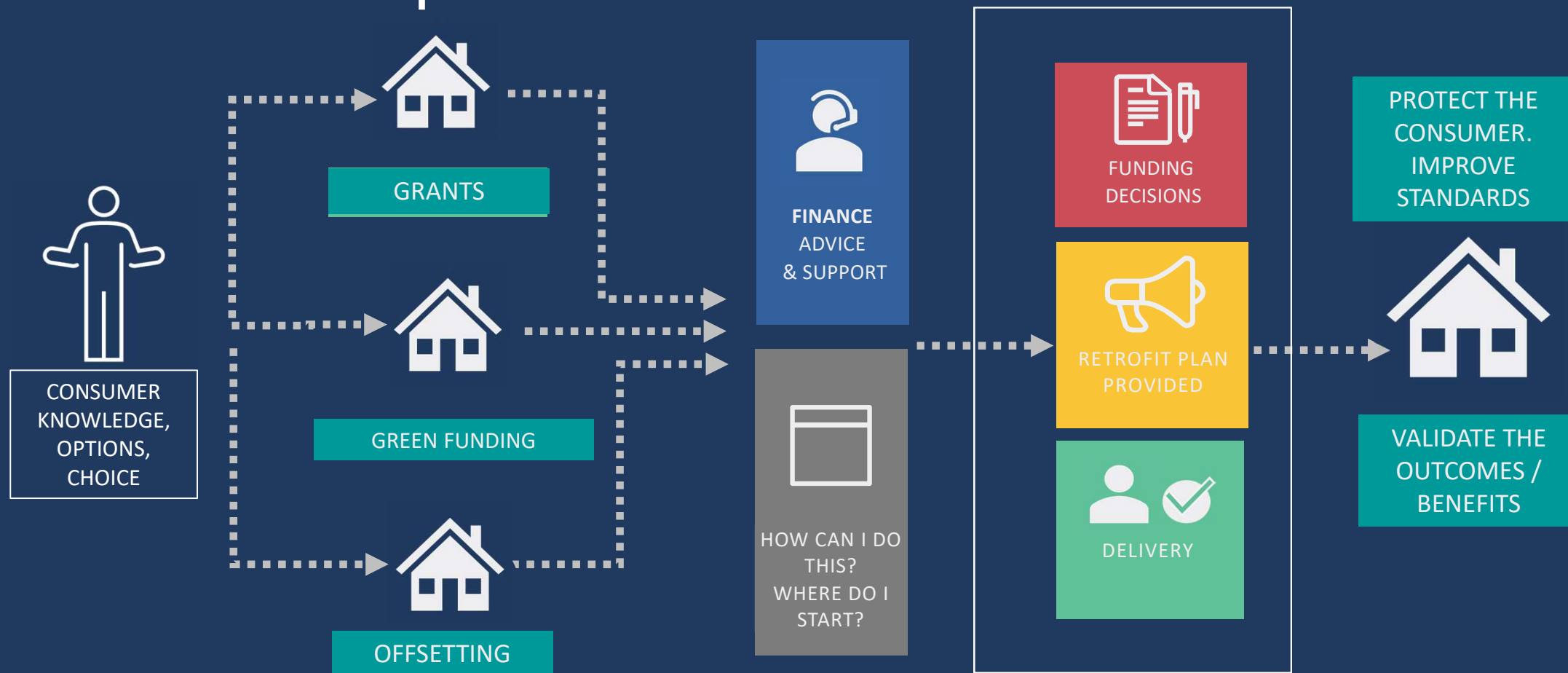
The scheme is open for homeowners who live in flats and people in rental accommodation (flats and single-use properties).

Licensing Agency (DVLA).



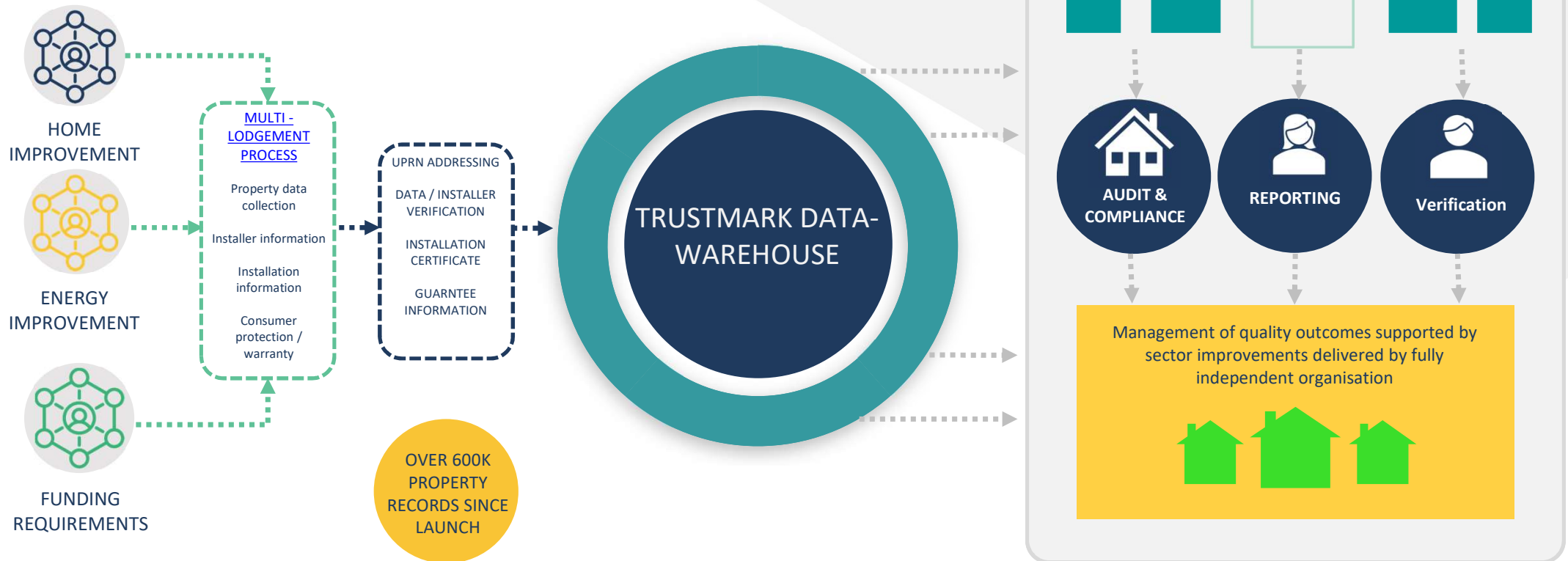
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The retrofit process.....

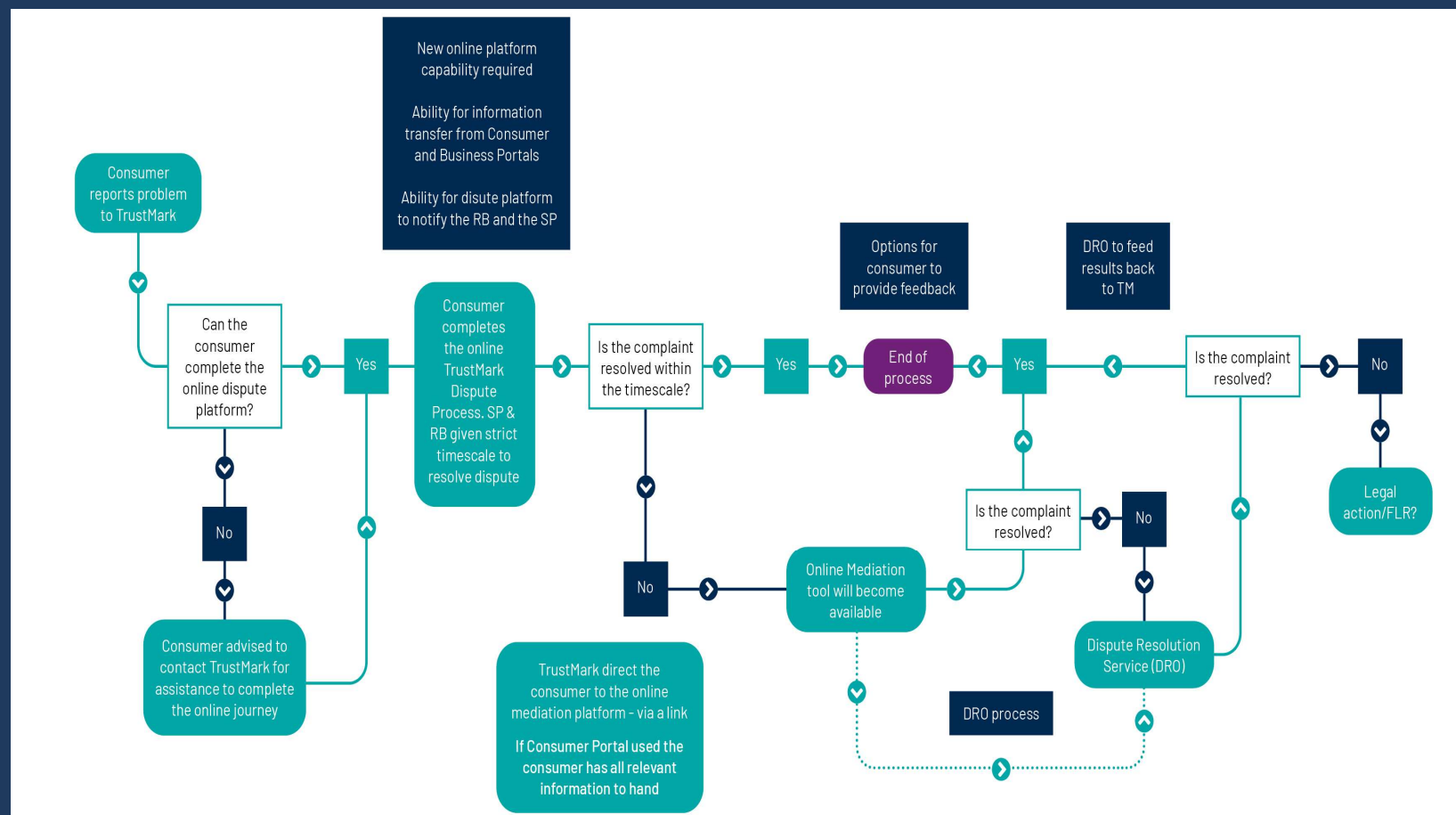


Protecting your investment?

The TrustMark Data Warehouse



Consumer Protection.....





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Simon Ayers
TrustMark