



ISSUE 55

SCAMS AWARENESS NEWSLETTER

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WELCOME TO OUR

Monthly Newsletter

Energy Savings Schemes and Energy Savings Scams



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Many people, across Cheshire, have been receiving phone calls, texts, and letters telling them that they may qualify for energy upgrades in their homes. With the recent publicity around Winter Fuel payments, it's highly likely that unscrupulous criminals will try to take advantage of the situation. But what exactly is ECO4, and how do you know if you are being contacted by a legitimate organisation?

The ECO schemes

- ECO stands for the Energy Company Obligation (ECO) scheme. This is a government energy efficiency scheme designed to support energy efficiency measures in homes where improvements might be needed.
- To date there have been 5 versions: - ECO, ECO1, ECO2, ECO3 and ECO4.
- ECO4 is the current scheme and runs to 31 March 2026.

Do I qualify for ECO4?

To qualify for the ECO4 scheme your home will need Energy Efficiency Upgrades. All homes are given an Energy Performance rating in the form of an Energy Performance Certificate (EPC). You can check your certificate here: [Find an energy certificate - GOV.UK](#)

The ECO4 scheme only applies to home with a rating of D to G. To qualify, you must own your own home or have permission from your landlord (including social housing provider or management company) to make any alterations on the property.



ECO Eligibility

You could be eligible for ECO if you receive at least one of the following benefits:

- Child Benefit
- Pension Guarantee Credit
- Income-related Employment and Support Allowance (ESA)
- Income-based Jobseeker's Allowance (JSA)
- Income Support
- Universal Credit
- Housing benefit
- Pension Credit
- Savings Credit

Eco4 Flex





Local authorities can also refer low-income or vulnerable households who may benefit from energy efficiency improvements. However, to qualify a household cannot be in receipt of means tested benefits. Energy Suppliers can also refer households under ECO4 Flex. Customers might be referred IF they are struggling with fuel payments or are using pre-payment meters and have regularly been unable to stay connected to their fuel supplies due to financial hardship.

Eco4 Flex Eligibility

- Live in a property that requires energy efficiency upgrades and have a combined 'gross annual household income' of under £31,000.
- You may also qualify IF a person in your household has a severe or long-term health condition that is adversely affected by living in a cold home and is due to: a cardiovascular condition, respiratory disease, limited mobility or immunosuppression.



DOS AND DON'TS

-  DON'T engage with cold callers at your front door. Often fraudulent companies will operate in areas where there's a possibility of residents qualifying for assistance under the scheme.
-  DON'T engage with companies who suggest that you might qualify for ECO4 and offer to act as an intermediary or to help you with your application. Remember both the property and you must meet certain criteria to qualify for the assistance. Inevitably there will be financial implications and costs for you once the work commences. This is how these companies make their money.
-  DO be cautious of unsolicited post offering ECO4 deals – often these letters will ask you to call them (on a premium-rate phone line) and ask you to sign up with a small 'administration fee'. If unsure, check the details of the company – never use the contact details listed on the letter. If in doubt, contact your energy provider or local Council directly. DO your research about companies online. Check whether the website is legitimate or a scam [Get Safe Online](#).
-  DO ask for any installer's registration credentials. Installers under ECO must be TrustMark accredited and will have a registration number. (This doesn't apply to installers of district heating connections.) You can check credentials on the [TrustMark website](#).

REMEMBER

- It is up to energy suppliers to determine which energy efficiency measures they want to fund, the level of funding they provide, and the installers they choose to work with.
- The level of funding will depend on the type of measures and several other factors. In some cases, you may be asked to contribute to the cost of the installation.
- ECO is not a grant scheme. Different companies or installers may provide different levels or types of support towards the installation of energy efficiency or heating measures.
- Eligibility for ECO doesn't necessarily mean that an energy supplier or installer will decide to install energy efficiency measures in your home.
- You can contact any of the Energy Suppliers who offer the scheme ([obligated energy suppliers](#)) to find out how they may be able to help you benefit from the ECO scheme, even if they are not your energy provider.

OTHER ENERGY SCHEMES

Warm Homes: Local Grant – offers grants for energy-efficient home improvements, such as insulation, draught-proofing, double glazing, solar panels and heat pumps.

You could be eligible if your household income is less than £36,000, you live in an eligible [postcode](#), or you're receiving a means-tested benefit (such as Universal Credit, Pension Credit or Housing Benefit) AND all of the following applies if you/your home:

1. are in England
2. are low income
3. have an Energy Performance Certificate (EPC) between D and G
4. are privately owned (owner occupied or privately rented)

Local authorities will be able to install energy performance measures and low carbon heating to eligible homes in their area. Measures could include:

- insulation
- solar panels
- an air source heat pump if suitable

Upgrades should be tailored to individual homes so that the most appropriate measures are installed. Occupants will not contribute to the cost of upgrades.



Great British Insulation Scheme (and ECO4 scheme)

Some households in England, Wales and Scotland can get free insulation, and other energy-efficiency improvements, if your home has an energy performance certificate (EPC) rating of D or below. Check the government website to see if you qualify [Great British Insulation Scheme](#).



Boiler upgrade scheme

As part of the drive to reduce carbon emissions, the Government is offering grants of £7,500 to households in England and Wales to help towards the cost of installing a heat pump. Check the government website to see if you qualify [Boiler Upgrade scheme](#).



Top Tips



Top tips for reducing energy costs:

Consider switching to a cheaper energy tariff - [Compare Energy: Gas & Electricity Comparison - Uswitch](#)

- Pay for your energy by monthly Direct Debit
- Take a meter reading each month
- If you have prepayment meters, switch to a billed meter if possible
- Which? has some great money saving suggestions: using kitchen appliances efficiently; insulation; draft proofing; top tips for efficient boiler usage and many more [10 Ways To Save Money On Gas & Electricity Energy Bills - Which?](#)

REMEMBER

It's worth checking with your local council for details on their specific schemes.

Council links are: · [Cheshire East Help with heating your home](#) · Cheshire West Council schemes | [Cheshire West and Chester Council](#).

Advice

· If you are over 50 you can contact the Age UK Cheshire [Information & Advice](#) team for a free benefits check (01606 305 001).

· Citizens Advice Bureau also offer benefits advice and with [home improvements](#).

· The [Disability Information Bureau](#) (01625 501 759) offer help with benefits and warm homes grants.

If you are affected by the content of this bulletin, you can talk to us. Our Scams Awareness and Aftercare Team can offer free support, advice and guidance. Contact our team today on:



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