



Helping to make your home warmer and reduce your energy costs

Updated May 2025





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Introduction

Energy prices remain elevated and for millions of UK households the monthly energy bill continues to be one of the most burdensome financial pressures. With the ongoing cost of living challenges, it's never been more critical to find effective, lasting ways to reduce our reliance on expensive gas and electricity, while playing our part in reducing the nation's carbon footprint.

Retrofitting homes is a cornerstone of the UK's strategy to meet its Net Zero, energy security and fuel poverty reduction goals. In March 2025, the UK Government launched the Warm Homes Plan, a major initiative to improve the homes of thousands of people across England. With £1.8 billion investment allocated to local authorities and social housing

providers, this funding will be a welcome boost to support the delivery of warmer, more energy efficient homes in local communities across England.²

Building on the progress already made where nearly half of all homes in England now achieve an Energy Performance Certificate (EPC) rating of C or above, up to 170,000 homes in England will benefit from energy efficiency upgrades as the rollout of the Warm Homes Plan gathers pace, helping more families lower their energy bills and improve their homes.

This guide is designed to help homeowners understand what retrofit involves, why it's urgently needed, and how it can positively impact household comfort, energy savings, and the environment. You'll find a breakdown of the retrofit journey - from initial assessments to completed works - along with information about low carbon technologies such as insulation, heat pumps and solar PV and ventilation.

Most importantly, this guide provides practical advice on choosing qualified, trusted professionals to ensure high-quality results. TrustMark is the only Government-Endorsed Quality Scheme that covers work undertaken in and around the home, whether it involves installing energy efficiency measures or improving your property more broadly.

We are passionate about improving quality, raising standards, and giving consumers the right protections. Working closely with our Scheme Providers and Registered Businesses, TrustMark helps ensure that retrofit work is delivered to high standards of technical excellence, customer service and ethical trading—underpinned by our Customer Charter, Code of Conduct and Framework Operating Requirements.

By choosing a TrustMark Registered Business, homeowners can proceed with confidence, knowing they are working with professionals committed to quality, accountability, and lasting value.

I hope you find this guide useful.

Simon Ayers MBE
Chief Executive Officer
TrustMark



The Government has set a target for the UK to reach net zero in carbon emissions by 2050 and reduce emissions by 77% by 2035.



35%
UK energy usage



20%
CO₂ emissions

Our homes use 35% of all the energy in the UK and emit 20% of the carbon dioxide emissions¹, so if we are going to achieve those targets and impact climate change, household emissions need to be addressed.

¹ From CLC National Retrofit Strategy V2

² www.gov.uk/government/news/up-to-170000-homes-to-get-energy-saving-upgrades

Energy Efficiency

Before we look at Retrofit and what that can mean for our homes and energy consumption, it's important to consider how we can use energy more efficiently in our everyday lives. Great things can often be achieved by making the smallest changes.

Our daily use of energy has become, for many, an automatic process without consciously thinking about what we're using and how we're using it.

Consider a 'normal' day.

Most people get up in a warm, centrally heated house in winter and perhaps put the lights on.



There's hot water for a shower; the razor and toothbrush are charged ready for use and the kettle's boiling ready for that morning tea or coffee.

Clothes may be pulled from the tumble dryer and the TV's showing the morning news.



With an average daily energy use of 8-10 kilowatt hours (kWh) of electricity and 33-38kWh of gas³ per household, it's likely that a third has already been used. That's before we consider use later in the day for cooking, washing, drying, bathing or watching television.

While the bulk of domestic energy is used to provide heating and hot water, our lighting systems and all the appliances we use add up too.

The table below shows the typical amount of energy that some of the appliances we have at home use per hour or, where applicable, for 10 minutes.⁴

Appliance	Average power rating (watts)	Cost per hour (pence)	Cost per 10 mins (pence)
Kettle	3,000	82p	14p
Tumble dryer	1,500 - 2,500	£1.21p – £1.56p	20p - 26p
Oven	2,400	66p	11p
Washing Machine	2,400	27p	5p
Dishwasher	1,800	41p	7p
Iron	2,000	55p	9p
Toaster	1,500	22p	4p
Mircrowave	1,400	38p	6p
Fridge/freezer	300	8p	-
Plasma TV	350	9p	2p
LCD TV	175	5p	-
Vacuum Cleaner	900	25p	4p
Airfryer	1,400 – 1,800	4p – 6p	-

³ [ofgem.gov.uk](https://www.ofgem.gov.uk). Taken from Ofgem average household of 2-3 people using an annual usage 2,700 kWh of electricity and 11,500 kWh of gas in England, Scotland and Wales.

Figures calculated using 27p/kWh as electricity average price for DD customer 1st April- 30 June 2025 as per the Energy Price Cap set by Ofgem.

⁴ National Energy Action - April 2025

Energy saving tips

By understanding the amount and how we use energy, we can all make simple and often low or no-cost changes to reduce our energy consumption before we consider investing in other measures.

Here's a few things we can do to save energy, reduce our bills and our carbon footprint:

Electrics

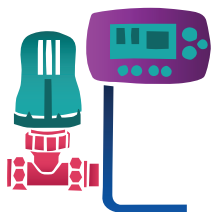


- Only fill your kettle with enough water for what you need. Boiling enough water for one cup will cost around 1p worth of energy
- When you need to replace an electrical appliance, look for the highest energy efficiency rating you can afford to buy. The most efficient rating is A through to G at the bottom



- Switch off things like TVs and other electrical items at the plug rather than leaving them in 'standby' – this could save you around £55 per year
- Switch to LED lightbulbs where practicable
- Timers for lights allow you to control how long lights are on and ensures they are turned off! They're also good for security

Heating

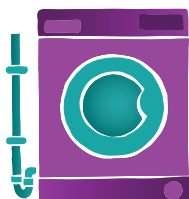


- Check that your heating thermostat is located in the right position – not too close to a radiator or cold spot
- Install thermostatic radiator valves to radiators around the property. These allow you to control the temperature in each room, rather than have rooms with very little use being heated higher than necessary



- Consider SMART controls for your heating and hot water
- You could turn your room thermostat down by 1 degree (unless you or anyone in your household is elderly, not very mobile or under the age of 2)
- Where hot water is provided by central heating, then showering typically uses less hot water than running a bath and will cost less. If you have an electric shower try reducing your shower time. An 8.5kW shower will use around 48p for just 10 minutes of use

Washing



- Keep washes in your washing machine to 30 degrees when you can and wait until you have a full load so you reduce the amount of use
- Wait until the dishwasher is full before running it and use an ECO setting if you have one
- Dry clothes outdoors wherever possible and keep tumble-drying to a minimum

Cooking



- Air fryers are a cheaper and more energy efficient way to oven cooking
- Consider using a microwave where appropriate (checking the packaging) as they use far less energy and can save time
- Ovens use a considerable amount of energy, so when you put the oven on, try to make sure it's used to full capacity. It may be a good opportunity to batch cook meals and then freeze the extra portions, saving you time and money elsewhere



Low carbon technologies

To reach our net zero target in the UK, we will need to improve the energy efficiency of our homes and upgrade our heating systems to low carbon options.

With around one fifth of the UK's total carbon emissions coming from our homes, mainly from our heating, lighting and household appliances, it's vital that we change the way we heat our homes.

In the UK, we will need to phase out oil and gas heating systems like boilers to reduce our dependency on fossil fuels, replacing them with renewable, low carbon technologies. This will help to reduce carbon dioxide emissions from households.

Taking measures to install low carbon technologies into our homes (such as solar panels or heat pumps) is not only sustainable, but can deliver significant benefits including lower bills, greater comfort, and improved health and wellbeing.



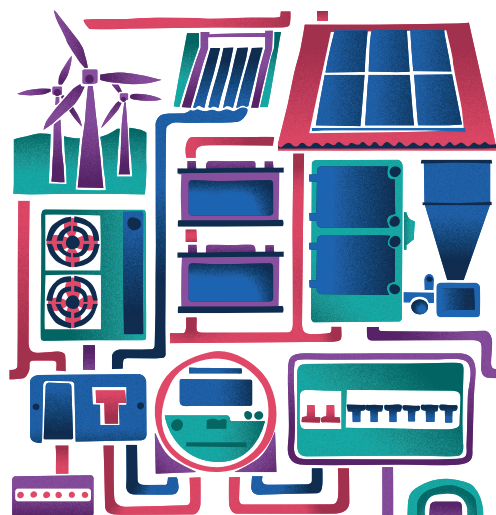
Approximately 19 million homes

are rated EPC D and below, according to The Green Building Council.



Since 2020, installers need to be registered with Trustmark

to carry out work for Government-funded retrofit schemes.



Here, we have outlined below the key renewable technologies to help you decide which one will suit your home best.

Solar panels

Solar electricity panels, also known as photovoltaics (PV), capture the sun's energy and convert it into electricity that you can use in your home. They even work when it's cloudy so the UK weather is not a problem, but you do need professional advice on where and how to install them. By installing solar panels, you can generate your own renewable electricity. This can be used to power your appliances and lighting, helping to reduce your bills by around £340 or more per year depending on the system size and how much energy they use⁵. You may even be able to sell any surplus energy back to your electricity supplier.

Ground source heat pumps

A ground source heat pump circulates a mixture of water and antifreeze around a loop of pipe buried in your garden. The liquid in the pipe is warmed by heat from the ground which is then used to heat your water as well as your home. Ground source heat pumps are low maintenance and you can use them all year round because the ground surrounding the pipes stays at a fairly constant temperature. You'll need to check that you have enough space outside for the size of pipe needed and inside to accommodate the indoor heat pump unit, which is typically the size of a large fridge. It's important that your home is well insulated and draught-proofed for the heating system to be effective. This applies to air source heat pumps too.

Air source heat pumps

These pumps contain a fluid that absorbs heat from the outside air which is then transferred to the heating and hot water circuits in your home. They're usually easier to install than ground source heat pumps because they don't need any trenches or drilling, but they can be less efficient. The pump unit can be installed outside, either fitted to a wall or to the ground, with sufficient space around it to ensure good air intake.

Biomass

Biomass systems burn wood pellets, chips or logs to heat a single room, or to power central heating and hot water boilers. While burning the wood does emit carbon dioxide, it's at a lower level than coal or oil (provided the fuel is sourced locally and is affordable) although the price of wood fuel varies. To install a biomass boiler, you'll need space for the boiler, as well as somewhere to store the pellets, chips or logs, and a flue that meets regulations for wood-burning appliances.



Always check whether you require planning permission from your local planning authority before installing any new renewables system.

⁵ Money Saving Expert, 6 March 2025



Who can install low-carbon heat measures?

To install low-carbon heat measures into your home, it is important that you only use installers who are Microgeneration Certification Scheme (MCS) certified. MCS is the quality assurance scheme for small-scale renewable energy products, like heat pumps, and their installers have met certain standards set by the UK government.

Using an MCS certified installer ensures that equipment meets good standards of performance and that installers are technically safe and competent. It also helps you to resolve problems and raise a complaint if required.

It is always advisable to only appoint trained, professional and qualified installers who are skilled in the relevant areas. We recommend using TrustMark's 'find a business' search facility to help find MCS certified installers and to give you the most comprehensive level of protection available.

As with all home improvements make sure you do plenty of research and ask the installers any questions you may have. We also recommend getting at least three quotes from different certified installers before making a decision.

What funding is available to help with the costs?

Energy Company Obligation 4 Scheme (ECO4)

The ECO4 scheme will run until March 2026 and is a government scheme to help low-income households to become 100% carbon neutral. Delivered by energy suppliers, the scheme provides partial or full grants to fund energy-efficient upgrades to homes including new heating systems, insulation and other renewable energy systems, reducing emissions and energy bills.

The Boiler Upgrade Scheme (BUS)

BUS is a government scheme which runs until March 2028 and is for homeowners in England and Wales who want to install a heat pump or biomass boiler. It covers three low carbon heating systems and is a contribution towards the cost and installation - £7,500 for air source and ground source heat pumps and £5,000 off biomass boilers.

Great British Insulation Scheme (GBIS)

GBIS will run until March 2026 and is a government scheme to help UK households with the cost of installing new home insulation. It is designed to help lower energy bills and make homes more energy efficient for low-income and vulnerable households in England and Wales.

For more information on the different government grants and schemes available see page 25.

Energy Performance Certificates

What is an Energy Performance Certificate?

An Energy Performance Certificate, generally referred to as an EPC, tells you how energy efficient your property is and gives it a rating from A (very efficient) to G (inefficient). It provides an estimate of the energy costs to heat and light your home, and what its carbon dioxide emissions are likely to be.

An EPC includes information on what the energy efficiency rating could be if you made the improvements that are recommended. It also shows what these are typically likely to cost and what the savings are likely to be.

A physical survey of the property needs to be carried out by an accredited Domestic Energy Assessor in order to obtain the information.

A new format EPC was introduced in September, 2020 by the Government, along with a new register – the 'Energy Performance of Buildings Central Register' - where all EPCs are kept and which is operated by The Ministry of Housing, Communities and Local Government (MHCLG). This has consolidated all EPC information for England, Wales and Northern Ireland onto one register and includes domestic and non-domestic properties. Scotland has a separate system and register. EPCs are valid for 10 years from the date of issue, so if your property has an existing EPC which was assessed before September 2020, it may look a little different to the latest version.

The new format has seven sections which clearly lay out the information.

They are:

1. Energy Performance Rating for the property

This area shows a coloured graph with the property's current and potential energy efficiency rating (A-G). Properties are also given a score. The higher this number, the more energy efficient your property is and the cheaper your fuel bills are likely to be. The average energy rating and score for a property in England and Wales is D (60).

2. Breakdown of property's energy performance

This breakdown provides a description of different components of the property and shows its energy performance as Very Poor, Poor, Average, Good or Very Good.

The following are typically included:

- Total floor area
- Property type
- Main heating
- Secondary heating
- Walls
- Hot water

Other features may be included if they exist in the particular property.



95%
reduction needed

Household emissions from heating and hot water must reduce by 95% to reach 2050 net zero

3. Environmental impact for this property

This section provides the estimated carbon dioxide production for the property. It shows the UK average household production – 6 tonnes CO₂ annually – so there is a comparison for you to see how well or not your property measures up against the average.

It also shows how much you could reduce the CO₂ production by if you applied the recommendations.

4. How to improve this property's energy performance

This section gives the energy saving recommendations for the property, typical installation costs of the measures and typical yearly cost-saving against each one.

It also indicates the potential rating change, for each individual measure and if all measures are carried out. This enables you to consider which measures may be more cost-effective for you and in which order to implement them.



5. Estimated energy use and potential savings

The estimated cost and savings show how much the average household would spend in this property for heating, lighting and hot water over a year. It is not based on how energy is used by the people living at the property. The estimated saving is based on making all of the recommendations on how to improve this property's energy performance.

It also provides a breakdown of the energy used for heating and hot water in the property.

6. Contacting the assessor and accreditation scheme

Contact details for both the qualified energy assessor who carried out the assessment for the EPC and the accreditation scheme they belong to are given here. If you have any queries or complaints, you can contact the assessor directly to resolve any issues and if you need to escalate an issue, you can contact the accreditation scheme.

7. Other certificates for this property

If any other certificates have been previously issued for the property, the details should be provided here.

Why do I need an EPC?

EPCs are a legal requirement whenever a property is built, sold or rented.

If you are selling your property, your estate agent should be able to help you obtain an EPC if a valid one doesn't exist or you can find an accredited assessor in your area (England, Wales and Northern Ireland) at

 www.gov.uk/get-new-energy-certificate


As Scotland has a different system, you can find an assessor here:

 www.scottishepcregister.org.uk

If you have a rental property, you must order an EPC for potential buyers and tenants before you market your property for sale or rent. In Scotland, you must display the EPC somewhere in the property, for example in the meter cupboard or next to the boiler.

How do I get one and how much does it cost?

You'll need to find a qualified, accredited assessor who will assess your property and produce the certificate.

 <https://getting-new-energy-certificate.service.gov.uk/find-an-assessor/type-of-property>

Costs vary and depend on type and size of property but can start from around £60. It's worth getting a few quotes to compare before you decide on who to use.



So, what is **Retrofit**?

Retrofit is simply the process of making changes to existing buildings so that energy consumption and emissions are reduced.

It should also bring the benefit of a more comfortable and healthier home. This can include a number of measures, for example installing loft or wall insulation, double or triple glazing or replacing an existing gas boiler with a ground or air heat-source pump. Sometimes, another home improvement, such as a new kitchen or bathroom being installed or having a loft extension, can prompt the opportunity to think about carrying out other energy reducing improvements at the same time.

There are two approaches that you'll hear about when people refer to Retrofit : “Fabric First” and “Whole House”.



Fabric First

“Fabric First” is a simple, straightforward approach aimed at upgrading the fabric (e.g. walls, lofts, floors) of the building first, together with making sure there is the right amount of ventilation, before tackling more complex things such as heating, hot water, or lighting systems.

This can be done by improving insulation around the building and reducing heat loss through any ‘leaky’ parts of the house, for example, windows, doors and other gaps. However, care still has to be taken not to cause damp or mould, which can be caused due to lack of ventilation, so plugging every nook and cranny isn't necessarily the right thing to do.



Whole House

“Whole House” is where an assessment is carried out by a qualified Retrofit Professional on the whole house – the fabric (e.g. walls, lofts), services and systems (heating, hot water and lighting) and the energy used. Recognising that every home is different, it also takes into account how the occupants live in and use their home and if there are any special circumstances affecting the dwelling.

A plan is then produced which is usually split into phases. Each phase includes estimated costs of work that can be undertaken, estimated energy savings for each set of measures and the amount of carbon reduction that can be made in each phase. It's then up to the homeowner to decide which measures are undertaken and when. The plan is developed and managed by a qualified and accredited Retrofit Professional.

Improving the building fabric to minimise heat losses and maximise air tightness is sensible because insulation has a relatively low cost, a long-life and should only be required once before 2050 for most properties. Services and systems, by contrast, have a shorter lifespan and will almost certainly need to be replaced every 10-15 years.

How does Retrofit work?

A typical project would include the following steps:

Step 1 – Assess the property

A qualified Retrofit Professional will visit your property to find out everything they need to know about your existing energy usage and the building itself.



They'll talk to you about the type of improvements you want to carry out and what you're looking to achieve.



! They'll also want to understand how you and any other occupants use your home.

Step 2 – Prepare a Whole House plan

This is one of the most important parts of the process. A report will be produced that will show you what you can do to reduce your energy bills and emissions and make your home more comfortable and healthier to live in.

It is a bespoke plan and design for the whole of your home, detailing all the measures you could take to make your home as energy efficient as possible.



It will also include recommendations on which measures are the most cost-effective, have the most impact and in which order to carry them out.

! The most important thing about the plan is that it does not have to all be done at once. It identifies measures that can be carried out in different stages to suit your budget, lifestyle and what you want to achieve.

Step 3 – Agree the plan and gather quotes

The Retrofit Professional will agree the plan with you, explaining anything you're not sure about and clarifying any details.



This may cover just one phase of the works, as explained above, if that's what you choose to carry out.

The Retrofit Professional can also oversee the project and they'll be able to explain how they will work with you until it is completed.

If you're happy to proceed, they can then gather quotes for the works from approved retrofit contractors so you can be sure that work will be carried out to the right quality standards.

! It is always your decision who you appoint to carry out the works.



Step 4 – Sign contracts and start work



Once you've decided on which contractor you want to carry out the works, it's always advisable to have a contract in place so that you are both clear on what is agreed and you are protected.

Once signed, works can commence. Your Retrofit Professional can manage the project from start to finish, monitoring work along the way. They are responsible for protecting your interests.



! If you already have a project manager for example, an architect or surveyor that is overseeing the works, you may prefer that they do this for you.

Step 5 – Evaluation and completion

When the work is completed, the Retrofit Professional or your project manager should check that work has been delivered as expected and completed to all the required quality standards.



Why is it important and what are the benefits to me?

There are three main reasons why retrofitting our homes is so important.

Firstly, Climate Change and the UK Government's target of the UK reaching net zero by 2050. We are all aware of the need to reduce our energy consumption and the emissions we produce. Our homes use 35% of all the energy used in the UK and emit 20% of the carbon dioxide emissions, so reducing these wherever possible is paramount.

Secondly, energy costs have risen and may continue to do so. Measures that help to reduce the amount of energy used not only help to reduce emissions but also lower household energy bills.

One example is installing 270mm insulation in an uninsulated loft will save on average each year*:

- £380 in a 4 bed detached house
- £230 in a 3 bed semi-detached
- £200 in a 3 bed mid-terrace
- £370 in a detached bungalow

*All figures from Energy Saving Trust using December 2024 energy prices.

Thirdly, introducing these measures can help make our homes warmer, more comfortable and healthier to live in. Studies and reports from numerous organisations including the World Health Organisation, the NHS, Universities and All Party Parliamentary Groups all highlight the impact of cold, damp and mould and poor indoor air quality on health.

Who can carry out the work?

It's always advisable to appoint people who are qualified, skilled and competent to carry out any assessments and work in and around your home.

All trades should work to high standards of quality and many are members of professional trade associations or accreditation bodies.

Businesses registered with TrustMark are not only validated by their Scheme Provider(s) but also commit to adhering to high standards of technical competence, customer service and trading practices, set out in our **Customer Charter, Code of Conduct and the Framework Operating Requirements**.

They are also required to have financial protection mechanisms in place for their customers' protection. This applies to any works a TrustMark Registered Business carries out, whether that's energy efficiency improvements, electrical works, landscaping or cleaning carpets.

The British Standard for energy efficiency retrofit – now PAS 2035:2023 – provides a framework for delivering domestic retrofit projects in the UK. It is designed to overcome the previous issues of poor design and quality and energy efficiency measures being introduced in isolation, often causing more problems than they solved.

Roles within this framework include:

- Retrofit Assessor
- Retrofit Coordinator
- Retrofit Designer
- Retrofit Evaluator

People working in these roles have to be trained and are qualified to required standards to ensure a quality outcome.

If you are funding your own works with no public funding then whilst it is recommended, it is not mandatory for you to use these individuals. It is strongly recommended however, that you appoint trained, professional people who are experienced and competent in the appropriate areas. This will help to ensure that works are carried out to high quality standards and you achieve your desired outcome.

If energy efficiency improvements on your home are being funded by any government, local authority or energy supplier schemes, then mandatory requirements are in place as to who should be involved with and carrying out the works.



How do I find the right person?

You can use TrustMark's 'find a business' search facility to find Retrofit professionals and contractors.

These are all competent professionals who commit to adhering to the required high levels of technical competence, customer service and trading practices.

How can I be sure about the quality?

Getting the right installation is vital to achieving the right outcomes and you want to be sure that any work carried out is of high quality, well-thought through and properly planned. Quality Assurance throughout the project is fundamental and is where TrustMark can help. By using a TrustMark registered Retrofit Professional, you have the reassurance that they are skilled, competent and work to the high standards required.



What guarantees and insurance do I have?

Using a TrustMark Registered Business gives you the most comprehensive level of protection available when getting work done in and around your home. Not only do you have the built-in assurance that the tradesperson you engage will work to the standards and requirements of the **TrustMark Code of Conduct and Customer Charter**, you also have the added security from the financial protections which are required to be in place.

These include:

TrustMark Financial Protection Panel

The Financial Protection Panel (FPP) was formed to make sure there were no gaps in the provision of consumer protection when using a TrustMark Registered Business.

Insurance against the tradesperson going out of business

This can vary between businesses but as a minimum must cover:

- Prepayments or deposits
- 2-year post completion of workmanship
- Rectification of defects or major damage
- Non-compliance with Building Regulations

Minimum 2-year product warranties and workmanship

Works not funded by any government programme must still include a minimum of a two-year finance protection mechanism for workmanship and product which meets the TrustMark financial protection requirements.

Low-cost escrow

You can also protect your investment with TrustMark's low-cost escrow service so you have clarity and certainty about what is expected and what will be delivered.

Energy Company Obligation and other government programmes

For installations carried out under Energy Company Obligation (ECO) or other government programmes, it is a mandatory requirement for the business to provide an 'approved' finance protection mechanism.

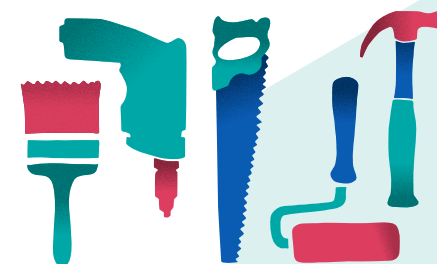
Minimum 25-year guarantees are mandatory for certain Energy Efficiency Measures under ECO or funded through certain government programmes

These include:

- External wall insulation
- Internal wall insulation
- Cavity wall insulation
- Hybrid wall insulation
- Park Home insulation
- Room-in-loft insulation
- Underfloor insulation



You can use TrustMark's 'find a business' search facility to find Retrofit professionals and contractors.



What happens if I'm not happy with the work?

Complaints can range from minor issues with the expected quality of the work to formal complaints about work left in a dangerous condition.

As part of the Customer Charter and the Code of Conduct, every TrustMark Registered Business must have a clear, fair and transparent complaints process.

Businesses are monitored by their Scheme Provider and their work and practices are checked to make sure they are maintaining the high standards required.

Occasionally things may go wrong, so there is a clear, user-friendly process to follow to make sure complaints are resolved both speedily and fairly. Most problems can be resolved quickly and easily by contacting the business directly, but if this is not possible, further avenues are open to help, including the Disputes Resolution Ombudsman (DRO), of which TrustMark is a member. The DRO will independently investigate the complaint to help reach a fair and reasonable outcome.



TrustMark's dispute resolution process

TrustMark has a simple, straightforward dispute resolution process that you can follow if you're unhappy with the work carried out. Each of the three stages must be completed in the order shown below.

Stage 1

Contact the Registered Business that carried out the work and explain your concerns. Tell them what you would like them to do to put it right and then allow a reasonable amount of time for them to respond and rectify the mistakes. Keep a record of all communications, photos, deadlines and agreements you have made with the business.

Stage 2

If you are unable to reach an acceptable resolution with the business, the next stage is to escalate the dispute to the business's Scheme Provider. They should then investigate the complaint and get in touch to arrange for the Registered Business to carry out any remedial work. If you are unsure who the Scheme Provider is, search for the Registered Business on the "Find A Business" page on www.trustmark.org.uk.

Stage 3

If you are still unable to resolve the dispute, the next stage is to raise your complaint with the DRO. However, it is important that the two previous stages have been completed first, otherwise the DRO will not consider it.

For more information on how the DRO can help you, contact: www.disputeresolutionombudsman.org/page/dispute-resolution-for-trustmark

TrustMark's role is not to investigate individual consumer complaints but to ensure that customer complaints are handled appropriately by Scheme Providers who in turn ensure their Registered Businesses do the same.



If you use a business who is not TrustMark Registered, ask to see their credentials, any guarantees and financial protection they have in place before you agree to any works or make any payments.



Can I get any financial support?

There are a number of grants and schemes available to help improve the energy efficiency of your home and reduce energy costs.

Eligibility criteria applies to all grants and schemes so you will need to check whether you are eligible for funding from specific schemes with the relevant authority or organisation.

The energy saving measures that schemes may cover include:

- Boiler replacement or upgrade
- Loft insulation
- Under floor insulation
- Wall insulation
- Solar Photovoltaics (PV)
- Other low carbon technologies e.g. ground source or air source heat pumps



Am I eligible for grants and funding?

Funding for some of the energy saving measures may be available from government schemes running at the time, your energy supplier under the Energy Company Obligation (ECO) or local schemes run by your local authority or other organisations.

These schemes are aimed at improving the energy efficiency rating of the most inefficient housing and tackling fuel poverty. Some schemes are open to qualifying homeowners and private renters and other schemes cover social housing. Some are designed specifically for properties which are off the gas-grid i.e. not served by mains gas.

National grants are also available from the government and energy suppliers which can help you pay your energy bills if you're over 65 or on a low income such as the Winter Fuel Payment, Warm Homes Discount (reopens in October 2025) and the Cold Weather Payment. (reopens on 1st November 2025 to 31st March 2026).

Even if you're not eligible for any grants, many mortgage lenders have schemes to help homeowners fund their own energy efficiency home improvements.

Government schemes and grants

We have listed a few of the government schemes and grants currently available:


Energy Company Obligation 4 (ECO4)


A government scheme dedicated to enhancing home energy efficiency, reducing emissions, electricity usage, and energy bills across Great Britain. ECO4 is delivered by energy suppliers and will run until March 2026.

 www.gov.uk/energy-company-obligation

Boiler Upgrade Scheme (BUS)


A government grant for people in England and Wales who want to install a heat pump or a biomass boiler. The scheme will run until March 2028.


 www.gov.uk/apply-boiler-upgrade-scheme

 0330 053 2006

Great British Insulation Scheme (GBIS)

A government scheme to help low income and EPC D or lower rated households in the UK with the cost of installing new home insulation. The scheme will run until March 2026.

 www.gov.uk/apply-great-british-insulation-scheme


 0800 098 7950

Organisations who may be able to help you

With schemes having a variety of names and trying to work out whether you qualify for funding, it can be confusing and sometimes difficult to identify the appropriate one.

Citizen's Advice Bureau


 www.citizensadvice.org.uk

 England: 0800 144 8848
Wales: 0800 702 2020

Energy Saving Trust


 www.energysavingtrust.org.uk


Home Energy Scotland

 www.homeenergyscotland.org/

 0808 808 2282

Nest

 www.gov.wales/get-help-energy-efficiency-your-home-nest

 0808 808 2244

Simply Energy Advice


 www.gov.uk/improve-energy-efficiency


 0800 098 7950

TrustMark

 www.trustmark.org.uk

Microgeneration Certification Scheme (MCS)

 <https://mcscertified.com>

 0333 103 8130

And your local authority website

Tips for finding a Tradesperson

We've included a handy checklist that can help you ask the right questions of any tradespeople you're asking to quote for work on or around your property:

Customer Checklist

- 1 Have a clear idea of the work you want done
- 2 Try and obtain three detailed quotes before starting work
- 3 Ask friends and family for a personal recommendation
- 4 Also check the TrustMark website www.trustmark.org.uk
- 5 Make sure the tradesman is registered with TrustMark for the trades you require
- 6 Always take up references and speak to previous customers
- 7 Check the tradesperson you are using has a dispute resolution process if something goes wrong
- 8 Be realistic about how long it may be before the tradesperson can start work - good people are in demand
- 9 Don't just go with the cheaper option of paying with cash, rather than a properly invoiced job that may include VAT
- 10 Only pay for work that has been done and not by advance payments
- 11 Always use a written contract as it offers you protection if anything does go wrong
- 12 Agree in writing any changes to the work or agreed contract value
- 13 Download TrustMark's Home Improvement App to help you understand every part of the process when having work done

Remember, ask as many questions as you need to before you commit to any works. It will help you feel comfortable about the tradespeople coming to do the work and understand what they are going to do, and how they are going to do it.

It's always your choice.



Department for
Business & Trade



Department for
Energy Security
& Net Zero

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