

Green Deal: energy saving for your home

1. Overview

The Green Deal helps you make energy-saving improvements to your home and to find the best way to pay for them.

The improvements that could save you the most energy depend on your home, but typical examples include:

- insulation, such as solid wall, cavity wall or loft insulation
- heating
- draught-proofing
- double glazing
- renewable energy generation, such as solar panels or heat pumps

If you need help paying for home improvements

You may be able to get a loan through the Green Deal, but you'll have to pay this back.

Find out if your home will benefit

There are various ways to check if your property could benefit from energy-saving improvements:

- [find ways to save energy in your home \(/improve-energy-efficiency\)](#)
- talk to a [Green Deal assessor or provider \(https://gdorb.beis.gov.uk/find-a-green-deal-supplier\)](https://gdorb.beis.gov.uk/find-a-green-deal-supplier)

The Green Deal may be right for you if you think your property could benefit from energy-saving improvements.

Get advice about energy-saving improvements to your property over the phone, if you live in England or Wales.

Telephone: 0800 098 7950
Monday to Friday, 8am to 6pm
Saturday, 9am to 12pm
Sunday and bank holidays, closed

Call Home Energy Scotland if you live in Scotland.

Home Energy Scotland
Telephone: 0808 808 2282
Monday to Friday, 8am to 8pm
Saturday, 9am to 5pm

[Find out about call charges \(https://www.gov.uk/call-charges\)](https://www.gov.uk/call-charges)

The Green Deal is not available in Northern Ireland.

Green Deal mark

All Green Deal organisations must be authorised. Look for the quality mark, which is a green house with a tick on the roof.

You can also [check if a Green Deal company is genuine \(https://gdorb.beis.gov.uk/find-a-green-deal-supplier\)](https://gdorb.beis.gov.uk/find-a-green-deal-supplier).



2. Improvements and benefits to your home

Any household with an electricity meter (including prepayment meters) in England, Scotland or Wales can use the scheme.

Both the landlord and the tenant must agree to the improvements if the building is rented.

Eligible improvements

You can use the Green Deal for a range of different energy saving measures including:

- replacing windows and doors
- installing secondary glazing
- using energy efficient lighting

- insulating your loft or walls
- adding draught proofing
- upgrading your heating
- generating renewable energy from sources such as wind or solar power

But only if your [Green Deal assessment \(/green-deal-energy-saving-measures/get-an-assessment\)](https://green-deal-energy-saving-measures/get-an-assessment) recommends them.

3. Get an assessment

You must get your property assessed to use the Green Deal. Contact a [Green Deal assessor \(https://gdorb.beis.gov.uk/find-a-green-deal-supplier\)](https://gdorb.beis.gov.uk/find-a-green-deal-supplier) or ask a [Green Deal provider \(https://gdorb.beis.gov.uk/find-a-green-deal-supplier\)](https://gdorb.beis.gov.uk/find-a-green-deal-supplier) to find an assessor for you.

You may have to pay for an assessment. The assessor must tell you the fee in advance.

What to expect from an assessment

A Green Deal assessor will visit your home, talk to you about your property and your energy use and help you decide if you could benefit from Green Deal improvements.

When you book

You may be asked if:

- you own or rent the property
- your home is a listed building, in a conservation area, built before 1900 or constructed in a non-traditional way
- there are access issues, such as access to your loft
- you can provide bills showing your recent energy use

When the assessor visits

You may be asked:

- how many people live in your home
- what type of heating and appliances you use
- how often you use your heating
- what energy-saving measures are already installed

After the visit

You'll get a document, called a Green Deal advice report, that contains:

- an Energy Performance Certificate (EPC) that rates your home for energy efficiency
- an occupancy assessment that measures how much energy you and other occupiers are using
- improvements your assessor recommends
- an estimate of the money you could save on your annual energy bills
- a statement on whether the improvements will pay for themselves through reduced energy costs

A Green Deal advice report is valid for 10 years, or until you make changes or energy saving improvements to the property, for example you build an extension or change the windows.

The actual savings will depend on how much energy you use and the future cost of energy.

What to do next

You decide:

- if you want to [get the work done \(/green-deal-energy-saving-measures/getting-the-work-done\)](/green-deal-energy-saving-measures/getting-the-work-done)
- [how you want to pay \(/green-deal-energy-saving-measures/how-to-pay\)](/green-deal-energy-saving-measures/how-to-pay)

4. Getting the work done

How you decide to get the work done will affect your options for how you [pay for the work \(/green-deal-energy-saving-measures/how-to-pay\)](/green-deal-energy-saving-measures/how-to-pay).

After you get a [Green Deal advice report \(/green-deal-energy-saving-measures/get-an-assessment\)](/green-deal-energy-saving-measures/get-an-assessment), you can:

- ask a [Green Deal provider \(https://gdorb.beis.gov.uk/find-a-green-deal-supplier\)](https://gdorb.beis.gov.uk/find-a-green-deal-supplier) to arrange installation and pay for the work yourself
- ask a [Green Deal provider \(https://gdorb.beis.gov.uk/find-a-green-deal-supplier\)](https://gdorb.beis.gov.uk/find-a-green-deal-supplier) to arrange installation and a [Green Deal finance plan \(/green-deal-energy-saving-measures/how-to-pay\)](/green-deal-energy-saving-measures/how-to-pay) to pay for the work
- [get your own installers \(https://gdorb.beis.gov.uk/find-a-green-deal-supplier\)](https://gdorb.beis.gov.uk/find-a-green-deal-supplier) to fit the improvements and pay for them yourself
- pay for the work in more than one way, like using a [Green Deal finance plan \(https://www.gov.uk/green-deal-energy-saving-measures/how-to-pay\)](https://www.gov.uk/green-deal-energy-saving-measures/how-to-pay) or money of your own

Some companies provide all the services for a Green Deal package - assessment, finance and installation. You can choose to use a different company for each service.

Get a quote

Give a provider or installer your Green Deal advice report.

Providers will give you a quote and arrange the installers for you. Installers will quote to do the work themselves. A quote from a provider will include the [repayment terms \(/green-deal-energy-saving-measures/how-to-pay\)](/green-deal-energy-saving-measures/how-to-pay) if you're paying with a finance plan.

You can get more than one quote and you can choose which improvements you want.

You can ask the provider or installer if you or your property qualify to combine the Green Deal with these other schemes:

- [Affordable Warmth Obligation \(/energy-company-obligation\)](/energy-company-obligation) - help from your energy company to improve your home if you're on certain benefits or a low income, or for certain hard-to-treat properties
- [Smart Export Guarantee \(/government/publications/smart-export-guarantee-seg-earn-money-for-exporting-the-renewable-electricity-you-have-generated\)](/government/publications/smart-export-guarantee-seg-earn-money-for-exporting-the-renewable-electricity-you-have-generated) - payments from your energy provider if surplus electricity you've generated (such as from solar panels or a wind turbine) goes back into the national grid
- [Renewable Heat Incentive \(RHI\) \(/domestic-renewable-heat-incentive\)](/domestic-renewable-heat-incentive) - payments for generation and use of renewable energy to heat buildings
- any scheme run by your local authority - contact your [local authority \(/find-your-local-council\)](/find-your-local-council) for information

Agree the work

Pick the provider or installer you want to do the work.

The provider will write you a contract called a [Green Deal finance plan \(/green-deal-energy-saving-measures/how-to-pay\)](/green-deal-energy-saving-measures/how-to-pay) if you choose to pay with Green Deal finance. The plan will contain:

- an outline of the work that will be done
- any financial help you can get from other schemes
- the repayments and interest rate

- information on other incentives you can access, such as [Feed-in Tarrifs \(/feed-in-tariffs\)](#)
- information on warranties and guarantees

Your [Green Deal repayments \(/green-deal-energy-saving-measures/how-to-pay\)](#) will be automatically added to your electricity bill if you have chosen to take Green Deal finance.

Complaints

You can [complain about your Green Deal \(/complain-green-deal-eco\)](#).

5. How to pay

You can pay in advance, get a Green Deal finance plan, or use [other schemes \(/green-deal-energy-saving-measures/getting-the-work-done\)](#) to fund the work. You can also combine ways to pay.

Getting a Green Deal finance plan

Finance plans are offered by approved [Green Deal providers \(https://gdorb.beis.gov.uk/find-a-green-deal-supplier\)](#).

Give your [Green Deal assessment \(/green-deal-energy-saving-measures/get-an-assessment\)](#) to providers you want to get a quote from.

Your provider will find an installer for you.

You can only get a finance plan for improvements recommended in your Green Deal assessment.

Each provider must tell you:

- how much you'll pay back
- how long you'll pay for

What you can borrow and how much you'll pay

You can get finance for an amount based on what you'll be expected to save on your energy bills.

The annual repayments on the loan should not be more than the savings you might make on your energy bills.

There's no set interest rate. Your interest rate will be determined by the amount of your finance plan. Check with your provider for rates and fees.

The interest rate is fixed for the full term of the plan so your repayments will be fixed.

How you pay

You pay back the loan through a charge added to your electricity bill. If you have a prepayment meter, a small amount will be taken from the meter each day.

This is because the Green Deal stays with the property. If you move, you no longer benefit from the improvements and therefore stop paying for them.

You can pay off your Green Deal early, but you might be charged a fee - check with your provider.

6. Moving into a property with a Green Deal

If you move into a property with a Green Deal, the landlord or seller must show you a copy of the [Energy Performance Certificate \(EPC\) \(/buy-sell-your-home/energy-performance-certificates\)](#). This will explain what improvements have been made and how much you'll need to repay.

The person who pays the electricity bill pays the money back.

You can change electricity supplier if the new supplier is participating in the Green Deal.

Get more information

Contact the Green Deal provider if you have specific questions about the improvements, warranties or repayments.

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