

# Great British Insulation Scheme

Learn how to make the most of new funding

**a new  
scheme  
to roll out  
insulation**



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## Great British Insulation Scheme overview

The Great British Insulation Scheme was known as ECO+ during its main consultation phase.

The scheme was announced by the Chancellor on 23 September 2022 as part of the Growth Plan, confirming £1bn of help through the scheme between April 2023 and March 2026.

Changing its name to the Great British Insulation Scheme or GBIS in early 2023, the scheme maintained its ambition to reach a large number of households and deliver a high number of energy efficiency measures as quickly as possible.

GBIS will deliver mainly single, low-cost insulation measures to households rather than multiple measures.

This will ensure the maximum number of households can receive support through the scheme as quickly as possible.

No heating measures are included in the scheme, other than heating controls for homeowners.

GBIS incorporates wide eligibility criteria by opening up the scheme to certain Council Tax bands as well as methods to capture low-income households.

**“A core aim of GBIS is to reach a large number of households and deliver a high number of energy efficiency measures as quickly as possible.”**

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# Householder eligibility

There are two routes under which householders qualify.

These are listed as:

## 1) General group

## 2) Low income group

### General eligibility group

By including this broader eligibility group, GBIS will help bridge the current gap in support for these households and allow more cost-effective delivery of measures to a larger volume of homes.

This group will cover all homes in Council Tax bands A-D in England, A-E in Scotland and A-C in Wales, **with an EPC of D and below.**

Council tax banding is being used as a proxy for income in this group - other eligibility criteria does not apply.

**EPC band  
D or below**



**Council Tax band  
A-D in England  
A-E in Scotland  
A-C in Wales**



# Low income group

The second group of households will cover low-income households, mirroring ECO4 eligibility.

Government intends for a minimum of 20% of the GBIS annual spend to be targeted at the low-income eligibility group.

Households in this group are those who are considered more likely to be at risk from struggling to pay their energy bills, but their property would otherwise be ineligible for support through other schemes.

The eligible benefits are the same as in ECO4.

- 1) **Income based Jobseekers Allowance (JSA),**
- 2) **Income related Employment and Support Allowance (ESA),**
- 3) **Income Support (IS),**
- 4) **Pension Credit Guarantee Credit (PCGC),**
- 5) **Working Tax Credit (WTC),**
- 6) **Child Tax Credit (CTC),**
- 7) **Universal Credit (UC),**
- 8) **Housing Benefit,**
- 9) **Pension Credit Savings Credit (PCSC),**
- 10) **Child Benefit (thresholds apply)**

## Child benefit thresholds (before tax and National Insurance)

Type of claimant	Number of children or qualifying young persons			
	1	2	3	4 or more
Single claimant	£19,900	£24,800	£29,600	£34,500
Member of a couple	£27,500	£32,300	£37,200	£42,000

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## How the low income group differs from ECO4

There are several changes to the low-income eligibility criteria to distinguish the group from households that receive support under ECO4.

Where a property in the low-income eligibility group has a starting EPC band of E, F or G, **it must be demonstrated that the property cannot meet the ECO4 minimum energy efficiency improvement requirement.**

**Or that the property is only eligible for a single insulation measure** (and heating controls if applicable).



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## Flexible eligibility for the low income group

Householders can qualify for GBIS through the Flex route in alignment with ECO4.

The flex process requires input from local authorities as they must meet the requirements of the scheme to allow their residents to progress through this qualifying route.

Councils taking part will need to sign and publish a Flex Statement of Intent (SoI) on their website, detailing the criteria householders must meet to enable them to be deemed eligible for funding.

The Statement of Intent must use the GBIS template to allow access to the scheme.

Local authorities must also sign a declaration form for each project to provide funding for measures under the Flex eligibility route.

The local authority will need to register the declaration details by filling in and emailing a CSV spreadsheet to Ofgem.

Each declaration will have a unique identification number.

Declarations issued under ECO4 are only valid for 12 months from when they were signed, and must be in place before any works have started at the property.

There is new document templates which incorporate the GBIS.

Current documentation can be found at [www.ofgem.gov.uk/publications/eco4-guidance-local-authority-administration](http://www.ofgem.gov.uk/publications/eco4-guidance-local-authority-administration)

Suppliers have the option to work independently from local authorities and refer households based entirely on their own debt data as long as each referred household falls into a proxy referral category, such as homes in receipt of Council Tax reduction.

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## Private renters

Only private rented homes in EPC bands D and E will be eligible.

This is because of the Minimum Energy Efficiency Standards on private landlords to which legislates that their properties must achieve an EPC Band E and this is the landlords obligation.

For the general eligibility group, private renting households have more restrictions, only being able to receive higher-cost measures.

Higher cost measures include solid wall, flat roof, under floor, solid floor, park home and room-in-roof insulation.

No private renting tenant households will be eligible for heating controls.

## Social housing

Social housing can qualify if the property has an EPC in band E, F and G.

Social housing properties in EPC band D will be limited to Innovation Measures.

As social housing is commonly let below the market rate, households are classed as low income and fall into the low income qualifying group.

Social housing tenants are eligible to receive any single insulation measure but not heating controls - this is because social housing landlords are expected to provide a functioning heating system to their tenants. This ruling also avoids duplication with other support, such as the *Social Housing Decarbonisation Fund*.



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# Flex qualification routes

GBIS flexible eligibility is possible under the low income group and is aligned with ECO4 Flex.

There are now four eligibility routes prescribed by DESNZ, and these must be set out in a council's SOI.

To qualify, a household must meet the criteria of at least one route.

## Route 1 – household income

Gross household income of £31,000 or less.

## Route 2 – proxy targeting

Households in EPC band E, F or G that meet a combination of two of the following proxies (however, proxy 1 and 3 cannot be combined together):

### Proxy 1

- Homes in England in Lower Super Output Area (LSOA) 1-3
- or homes in Wales in LSOA 1-3
- or homes in Scotland that are in a vulnerable data zone (1-3) as referenced in the Index of Multiple Deprivation 2020 published by the Scottish Government. (Cannot be combined with proxy 3)

### Proxy 2

Householders receiving a Council Tax rebate  
(rebates based on low income only, excludes single person rebates).

### Proxy 3

Householders vulnerable to living in a cold home as identified in the National Institute for Health and Care Excellence (NICE)

### Proxy 4

A householder receiving free school meals for low income.

### Proxy 5

A householder supported by a local authority run scheme. This must be named by the local authority in their Statement of Intent and described as supporting low income and vulnerable households for the purposes of NICE guidelines.

### Proxy 6

A household referred to the LA for support by their energy supplier, or Citizens Advice and Citizens Advice Scotland because they have been identified as struggling to pay their gas and electricity bills.

### Proxy 7

Households identified through supplier debt data. This route enables obligated utilities to use their own debt data to identify either non pre-payment Meter households (non-PPM), or pre-payment meter households (PPM).

## Route 3 – NHS referrals

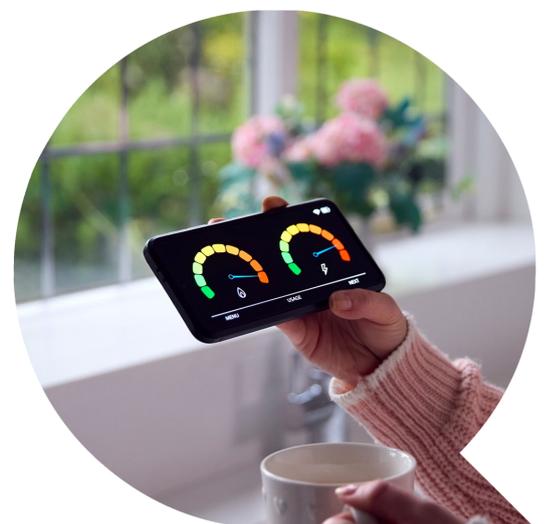
Households identified as low income and vulnerable, with an occupant whose health conditions may be impacted further by living in a cold home.

These health conditions may fall under one of the four umbrella conditions:

- a cardiovascular condition
- a respiratory disease
- limited mobility
- Immunosuppression

Households under this route can only be referred by:

- an NHS foundation trust
- an NHS Trust
- a Health Board
- a Local Health Board
- a general medical practitioner provider



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## Route 4 – bespoke targeting

Suppliers and LAs can submit a proposal for a new route to identify low income and vulnerable households.

Methods must be checked and approved by DESNZ.

Applications need to demonstrate that:

- 1) The proposed methodology would identify low-income households where more than 50% are not in the Help to Heat Group (i.e. claim benefits) and,
- 2) Where at least 75% of the households that meet the criteria are in owner-occupied premises and contain at least one person living in fuel poverty or,
- 3) At least 90% of the households that meet those criteria are in private rented premises that contain at least one person living in fuel poverty.

For example, this could include specifically targeted referrals, campaigns or use of data - the proposal would be submitted to and assessed by a DESNZ panel.

If approved, projects completed in households targeted using that method would receive a score uplift of 10%.

### Evidencing flex

Eligibility evidence will need to be collected by the installer or managing agent and sent to the local authority to prove the Statement of Intent criteria has been met.

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## Measures available

Only insulation measures are available with the exception of heating controls in certain circumstances.

Under GBIS, both the general and low-income group will be eligible for the following insulation measures:\*

- Cavity wall insulation
- Solid wall insulation (both external and internal)
- Loft insulation
- Flat roof insulation
- Under floor insulation
- Solid floor insulation
- Park home insulation
- Room-in-roof insulation

Each household in both eligibility groups will be able to receive one single insulation measure through the scheme.

If a low-income home requires multiple measures, we would expect it to receive support through ECO4 as opposed to GBIS.

GBIS offers heating controls (programmer, room thermostat and TRVs) as a secondary measure for the low-income eligibility group only.

This will only be available to owner-occupier households to prevent duplication with other schemes and requirements for other tenancy types.

GBIS will not deliver add-on heating controls, such as Time and Temperature Zone Control, Weather Compensation Controls, and Smart Heating Controls.

The provision of smart meter advice is a mandatory requirement alongside the retrofit advice as required under the TrustMark Licence Plus standards.

*\*Restriction in place dependant on tenure.*

## Measure eligibility

Qualifying route	Tenure	Eligibility	Measures available
General group	Owner occupied	Homes in EPC band D, E, F, G	<ul style="list-style-type: none"> <li>All insulation types within the scheme</li> <li>Heating controls</li> </ul>
	Private rented	Homes in EPC band D, E	<ul style="list-style-type: none"> <li>Higher cost measures (all insulation except cavity wall and loft)</li> </ul>
	Social housing	Homes in EPC band D, E, F, G	<ul style="list-style-type: none"> <li>All insulation types within the scheme</li> <li>Only innovation measures for</li> </ul>
Low income group	Owner occupied	Homes in EPC band D, E, F, G (D exempt from Flex route 2)	<ul style="list-style-type: none"> <li>All insulation types within the scheme</li> <li>Heating controls</li> </ul>
	Private rented	Homes in EPC band D, E	<ul style="list-style-type: none"> <li>Higher cost measures (all insulation except cavity wall and loft)</li> </ul>
	Social housing	Homes in EPC band D, E, F, G	<ul style="list-style-type: none"> <li>All insulation types within the scheme</li> <li>Only innovation measures for</li> </ul>

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# In-fill

In-fill policy for GBIS follows ECO4 rules.

The regulations allow a neighbouring property to qualify automatically, regardless of householder eligibility.

A measure can only support in-fill in other properties according to the specific ratios for houses or flats.

The same measure type must also be installed.

A three month timescale applies from the start of eligible property to the finish of the in-fill property.

## Flats

Flats can receive in-fill at a ratio of 1:1, meaning if 50% of the flats qualify, then the remaining half can also receive the upgrades.

Only cavity wall insulation is available for in-fill for flats.

## Houses

Houses will be at a ratio of 3:1 for external wall insulation only, meaning one in-fill house can receive the measure for the three that qualify.

In-fill can apply to properties that have the same street address.

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## How GBIS fits with existing schemes

Existing government schemes, including ECO4, are multi-measure schemes that seek to treat a whole house in line with industry best practice, and to prepare homes adequately for low-carbon heating technologies.

Many existing schemes are also restricted to those on low incomes or benefits.

In contrast, GBIS is designed to be a mainly single measure scheme, focusing on installing the most cost-effective measures to achieve bill savings in as many homes as possible.

## Scoring

GBIS does not have any requirements on improving the EPC band of a property.

With the focus on mainly single, low-cost insulation measures (plus the option of heating controls as secondary measures for low-income households), it is less likely that a household will be improved by a set number of EPC bands.

As the objective of GBIS is to deliver high volumes of single measures at pace, the Government propose to adapt the ECO4 scoring framework.

The score for a given installation takes into account the measure type along with the home's intermediate SAP band and floor area.

The main heating source of the home is also required in regards to the score for heating controls if relevant.

A pre-retrofit assessment of a property's SAP band will be required either through an RdSAP (reduced data SAP) assessment or an EPC. A post-retrofit assessment for GBIS would not be required.

## Customer contributions

While both eligibility groups can choose to provide a customer contribution for a higher-cost measure, the Government recognise that for many low-income group households this will not be possible.

Therefore, the low-income group will be more likely to receive lower cost measures such as loft or cavity insulation.

As such, we expect the majority of higher-cost measures with a customer contribution to be delivered to the general eligibility group - an estimated 8.3m households in Great Britain

As with ECO4, it will be up to the energy suppliers to set the funding rates which will influence contributions for the customer. However, the Government predict only 10% of the capital of the scheme will be customer contributions.

