



HOME ENERGY SAVING LOAN SCHEME 2020

Information Guide

INSIDE THIS BOOKLET

This is an information guide to provide some key details on the REIL Credit Union Finance Scheme 2020 as managed by Retrofit Energy Ireland Ltd and partnered by your local Credit Union and the SEAI.



retrofitenergy
IRELAND LIMITED

**“Working together
to make your home
upgrade simple,
affordable, and
effective”**





Who are REIL?

We are your trusted energy upgrade installer. With over 10 years of experience, we will manage your home energy upgrade, making the process simple for you.

We will recommend the best upgrades for your home to help you save money on your energy bills and keep your family comfortable all year long.

We will be your one-stop shop throughout your upgrade journey.



Who are the SEAI?

The Sustainable Energy Authority of Ireland is the national sustainable energy authority. They work with householders, businesses, communities and government to create a cleaner energy future.

SEAI will provide the grant to make your upgrade more affordable.

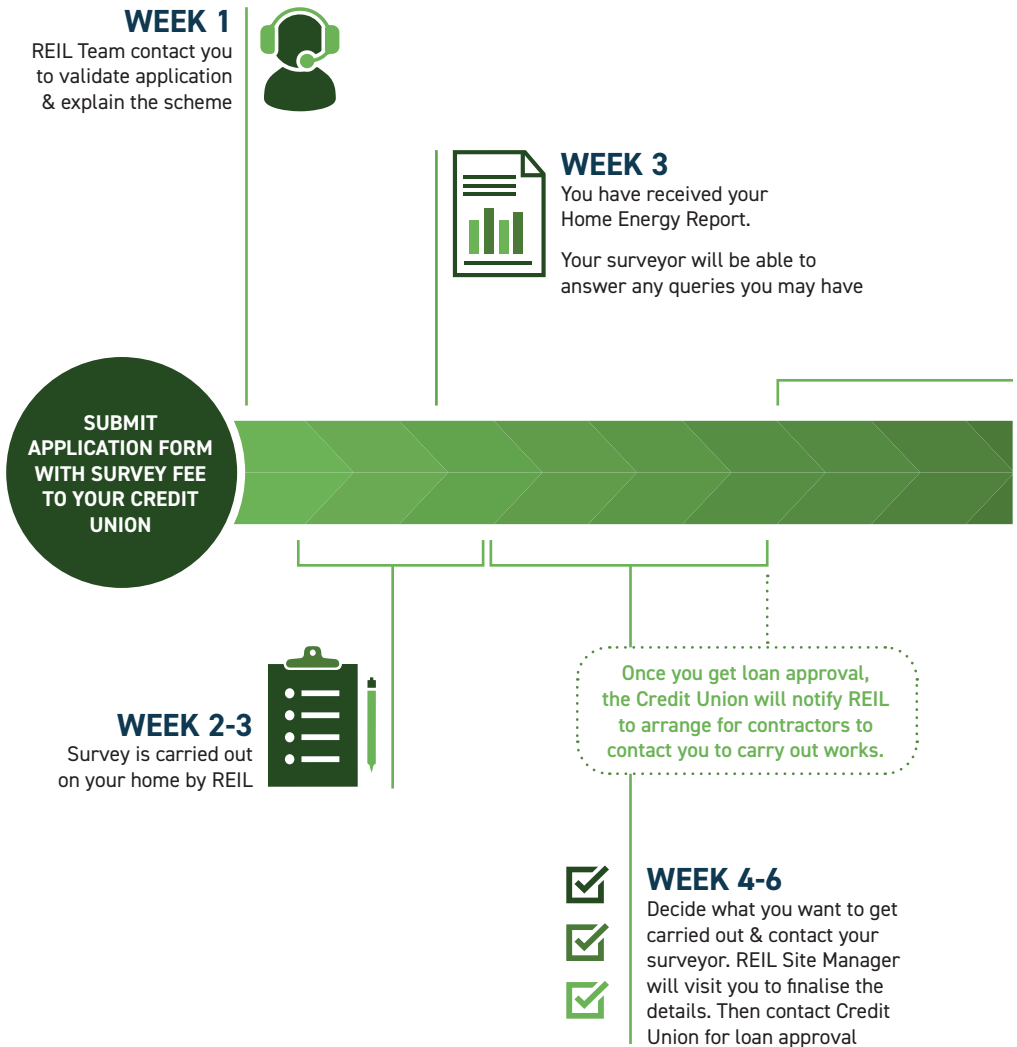


Who are the Credit Union?

The Credit Union is a not-for-profit community organisation providing simple finance for local members.

They are providing the flexible low-interest loans to help make it easy for you to enjoy the comfort of an energy efficient home.

HOW THE SCHEME WORKS





WEEK 6-14

Work is carried out by REIL appointed contractors and REIL inspect upon completion to ensure everything is up to standard.



ISSUE OF



CERTIFICATE
AND RECEIPT
OF PAYMENT

SIGN OFF & PAYMENT

REIL will invoice you for cost of works less the grant.

On completion of the REIL QA process, payment will be issued to REIL by your Credit Union.



- *Scheme Timeline is subject to change based on the volume of applications received*

The Survey

Once REIL receive a fully completed Application form from a participating Credit Union, one of our staff members will contact you directly to ask a series of questions to validate your application. This will be about the type of home you live in so as to ensure that your house is suitable for this scheme. This is generally an informal phone call just to ensure your home qualifies for the SEAL grant and that you understand the full workings of this scheme.

Our staff will advise you of the procedure for the scheme and what you can expect. They will then schedule you for a survey and advise you of how long you can expect to wait until a surveyor is available.

All surveys are scheduled in advance by the REIL Team with each homeowner given a morning (9-1pm) or evening slot (2-5pm) for survey. Surveys are only carried out Monday to Friday during working hours so you will need to make yourself available for this. Where possible, we will work with you within these hours to accommodate you. Surveys typically take between 1-2 hours, depending on the size of your home. During the survey, our surveyor will need access to all parts of your home including the attic, bedrooms, hot press and boiler house.

Please make sure that our surveyor can access the attic, boiler and hot water cylinder as we will need to check these thoroughly. If there are any obstructions (e.g. clothes in hot press next to cylinder), please make sure these are cleared so we can make a thorough assessment.

After the survey, our surveyor will leave your home and complete their report. They will then issue your Home Energy Report via email (or post if requested). If you have any questions on your report, please contact your surveyor for guidance. If you decide to proceed with any work, please notify your surveyor and they will advise of you the next steps.

The REIL Team will follow up with you after if we do not hear from you to see if you have any queries regarding the scheme and to get feedback on our experience.

Please note that the Home Energy Report is only valid for 6 weeks from issue. If you do not decide to proceed with works within 6 weeks and then wish to go ahead, this will require a resurvey and an additional fee.

What measures are available?

The scheme is designed to ensure that all houses will be brought up to today's building standards. Below are examples of the 3 levels of upgrades available through the scheme, subject to a full home survey

Attic & Wall Insulation

New Boiler

Heating Controls

BRONZE

Attic & Wall Insulation

Heat Pump

Windows and Doors

Solar Electricity
Panels

GOLD

Attic & Wall Insulation

Heat Pump

Windows and Doors

SILVER

All measures are available



Attic Insulation



Cavity Insulation



Internal Wall Insulation
(Drylining)



External Wall Insulation



Air Source Heat Pump
with Heating Controls



Solar Electricity Panels
with or without Battery



Gas or Oil Boiler
with Heating Controls
(Grant only on Heating Controls)



Chimney Draught Limiter



Solar Thermal Panels
(for Hot Water only)



Windows & Doors
(full house solution only)

For a basic 3-bedroom Semi-Detached home, to upgrade your Attic Insulation, External Wall Insulation, Windows & door and a Heat Pump it will cost you only €100/month over 13.1 years!*

**Based on estimate figures for cost of works. Loan rate of 6.9%. Homeowner income of €35,000.*



Insulation Upgrades

- It is important to ensure that your attic is fully insulated. Most homes will lose between 20-30% of their heat through a poorly insulated attic. An uninsulated attic is like standing on a windy pier with no hat on! Insulating your attic will help keep heat keeping you and your family toasty warm.
- Attic insulation includes rolling out additional insulation to a depth of 300mm, providing ventilation, insulating any tanks and all pipework in the attic.
- If you want to include a storage area, please ask your surveyor about this.
- Flat Roof extensions can be externally or internally insulated through the scheme. This work typically takes between 1-2 weeks to be carried out.
- Upgrading your wall insulation externally, provides the greatest energy saving of any wall insulation upgrade. It can be completed using a variety of finishes including coloured acrylic, pebble-dash and brickslips. This finish can make your house look brand new!
- All homes will be required to make sure that both their walls and roof spaces are fully insulated through this scheme.



Example of External Wall Insulation with pebble-dash



Example of Flat Roof External Insulation



Example of Flat Roof External Insulation



Rockwool insulation rolled out in attic



Example of Insulated tanks and pipework



Heating Upgrades

Heating Controls

- Reduce your energy usage by up to 20% with easy to use heating controls and save money on your home heating bills.
- You will receive a 7-day timer to help you plan your usage. Ask your surveyor about remote access through a mobile app.
- No grants are available for the installation of boilers, however we can provide for the installation of new energy efficient boilers.
- The minimum requirement for heating controls is to be able to heat hot water without having to turn on your home heating (2 zone system). This will give you more control over how and when your rooms are heated. This will help you keep warm and cosy while lowering your energy bills. You can also split upstairs and downstairs zones for better efficiency.



Thermostatic Radiator Valve (TRV)



Heating Controller

Heat Pumps

- Heat-pumps are electrical devices which convert energy from the air outside of your home into useful heat, in the same way a fridge extracts heat from its inside. In well insulated houses they are very economical to run and very reliable. Heat pumps provide constant warmth to your home, making sure that it never gets cold.
- The most common heat pump systems extract heat from external air, typically using an outside unit. These heat pump systems do not require underground piping to source heat and so can be cheaper and easier to install compared to ground source heat pump systems. The most popular heat pumps are air to water heat pumps, and this is the type available on this scheme.
- A heat pump will not only provide space heating for your home but will also supply all of the hot water needed for baths, showers and sinks.
- You can upgrade your heating to an Air-to-Water Heat Pump through this scheme. In most cases, this system can be retrofitted to your existing heating system without much alteration to your home and can provide significant savings on heating bills.
- Any client that wishes to get a heat pump installed must have a technical assessment carried out by a registered professional to show that their home is suitable for a Heat Pump installation. If you are interested in this, please ask your surveyor for more information. Additional fees may apply.



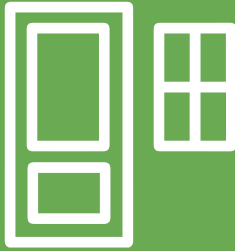
Example of external unit of an Air to Water Heat Pump

Options for Open Fires

- If you have an existing open fireplace, this must be upgraded as part of the scheme. There are three options for this:
 - Block up the fireplace
 - Install a chimney draught limiter
 - Install a solid fuel stove
- Any open fire with a back boiler must have the back boiler disconnected and decommissioned as part of any works through this scheme.
- Any home with a solid fuel or oil range supplying the heating will need this to be replaced with a more efficient system to ensure the minimum home BER rating is achieved.
- There is no stove grant available on this scheme. If you wish to upgrade to a stove, you will need to arrange this yourself. Alternatively, REIL will be happy to discuss carrying out either of the other two options for you.



Example of Chimney Draught Stop



Windows & Doors Upgrades

- The recommended upgrade for all homes is to have A-rated double-glazed PVC windows. However, triple-glazed windows can be installed.
- You can get either white or coloured frames for windows. All windows contractors have a selection of options available for both doors and windows.
- If you wish to get a specific type of frame (sash, aluclad, etc.), please ask your surveyor about this.
- The SEAI grant is only applicable to homeowners who get a whole-house solution for windows and doors.
- You are not able to get doors upgraded without upgrading the windows.
- If you have existing high efficiency glazing in part of house and wish to upgrade the remaining windows, you must provide the Window Certs showing the efficiency of the existing windows to be able to get the SEAI grant on rest of the windows.



Example of windows upgrade



Renewables Upgrades

- A survey for solar electricity panel installation can be carried out at a client's request. Ask your surveyor about this.
- Solar Electricity panels are available through the scheme with and without a battery.
- You can get solar electricity panels to supply electricity to your home and use any excess energy not used to heat your hot water. Alternatively, you can install a battery to store any excess energy for later use.
- Solar Thermal Panels (tubes) are recommended on all reports where suitable. These panels are for heating hot water only.



Solar Thermal Panels



Solar Electricity Panels (PV)



After Service

Throughout course of works, REIL's Site Manager will be on hand to answer any and all queries which may arise from clients. They are your main point of contact at all times throughout the scheme.

REIL's QA Team are responsible for ensuring that each measure is completed to SEAI Code of Practice and National Building Regulations Standards on completion of works. They will inspect all work on completion to make sure it is up to standard.

Site Manager will ensure all works are completed to SEAI standards before home is deemed complete. Please note, that the SEAI may request an inspection after completion.

You are not billed until all measures pass inspection by the QA Team. At this point, the Scheme Manager will email/post you an invoice for the cost of works less the grant amount.

After the scheme, should you have any queries or require help in getting in touch with a contractor, you can contact REIL directly for assistance.



FAQ's from Clients

Who are the contractors?

All contractors are REIL approved and have been vetted by REIL.

Every contractor is regularly audited by SEAI & REIL to ensure they keep up to latest building regulations and SEAI requirements.

Can I use my own contractors?

Only contractors approved by REIL are used to ensure that they will meet standards of work set out on the scheme

Can I replace only some of my windows?

In general, no. The grant is only available if you replace all windows.

Can I insulate part of my walls?

No. You must insulate all exterior walls to avail of the grant.

Extensions built after 2006 can be excluded once documentation can be provided showing it is up to building guidelines. this can be obtained by the builder responsible for the work.

Can I get my front door done?

Yes, but you must also upgrade your windows at the same time and must reach a B2 BER Rating.

If I install a new heating system, can I keep my back boiler?

No. Under this scheme, back boilers must be decommissioned to be replaced by a more efficient system.

Who pays for the work?

REIL pay all contractors for the works carried out on the scheme. REIL will invoice you for the cost of works, less of the grant. The value of loan is to be paid directly by the Credit Union to REIL on your behalf. You then repay the Credit Union the value of the loan.

Is there a minimum amount of work I have to do to get the grant?

All homes participating in the scheme must reach a minimum B2 energy rating after the works are completed. The amount of work required to reach this level will be different for every house. Typically, it will mean that your house will be well insulated and have a highly efficient heating system in place.

How much is a technical assessment for a heat pump?

Technical assessments will cost approx. €400 through the scheme. If you get an assessment carried out, and decide not to proceed with a heat pump installation, you will be required to cover the cost of the assessment.

How much is the Home Energy Survey?

The survey fee is €90 and is payable to the Credit Union upon submission of your application form. Your application will not be sent to REIL without payment.



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