Making your home

WARMER, GREENER AND MORE AFFORDABLE

Energy efficiency improvements to your home

- Help lower your energy bills
- Better for the environment
- A warmer, more comfortable home

Funded through the Social Housing Decarbonisation Fund (SHDF)

Your property details

Address:

_____

Lead contractor:

_____

Contractor contact details:

_____

What work will be carried out in your home:

Contents

Good News!

We are improving your home to make it:

- Warmer and more comfortable
- Cheaper to run
- Better for the environment

These works are part of a government-funded programme, so there is no cost to you.

Many residents see a noticeable reduction in their energy bills after these improvements.

What does this mean for you?

We are improving your home to make it:

- Warmer and more comfortable
- Cheaper to run
- Better for the environment
- Less reliant on expensive fuels, like oil.

Instead of quick bursts of heat that disappear, your home will stay at a more steady and comfortable temperature. This can mean fewer cold spots, less need to turn heating up high, and better control over your energy use.

Some households can save up to around £500 per year depending on how energy is used in the home.

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Be like Margaret

Meet Margaret, a resident who has already had these works completed.

Before the work, Margaret found her home cold and expensive to heat.

After the improvements:

- Her home stays warmer for longer
- Her heating runs more efficiently
- She has noticed a reduction in her energy bills.

Every home is different, but these improvements are designed to make a real difference.

Margaret's energy survey resulted in external wall insulation, loft insulation, plus modern new fans and heating controls.

“I’m very pleased. Before, the house would lose heat quickly once the heating was turned off. Since the insulation was installed, the house retains its heat and my heating bills have definitely reduced.”

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What happens next

Surveys and assessments

Before any work starts, one of our surveyors will contact you to arrange a visit.

They will look at how your home currently performs and identify which improvements will benefit you the most. As part of this, they may take photos inside your home. These are only used to help plan the work safely and correctly.

We will also review your home's energy performance certificate (EPC), which tells us how energy efficient your home is now and how it can be improved.

What to expect:

- The photos that are taken are used to identify where upgrades will go and ensure the work is done safely
- Most work is completed with minimal disruption
- Our teams will treat your home with respect
- You will be fully supported throughout.

Once the survey is complete, an appointment will be made with the Resident Liaison Officer to go through the process.

Working with contractors

All contractors are experienced and approved to carry out these improvements. Always ask for ID before letting anyone into your home.

Not heard of your contractor?

Check our website for a list of approved contractors If you're unsure, contact us — we are here to help.

Types of work you may have

Air source heat pumps (ASHP)

If your home currently uses oil heating, it may be upgraded to an air source heat pump.

Benefits

- Warmer heating
- Lower carbon emissions than oil
- More stable running costs
- Works efficiently even on cold days
- Reduces reliance on oil, helping protect against rising oil prices.

Day-to-day operation

An air source heat pump works like a fridge in reverse—it takes heat from the air outside (even when it's cold) and brings it inside to warm your home and hot water. It runs automatically in the background and is controlled by your thermostat, keeping your home at a steady, comfortable temperature rather than heating up in bursts. It works best when left on for longer periods at a lower setting, so you'll notice a more consistent warmth, and you may hear a gentle hum from the outdoor unit when it's running, which is completely normal.

Running costs and efficiency

Your heating system may run longer at lower temperatures than an oil boiler. This is normal and helps keep your home consistently warm. Your contractor will show you how to use the controls to stay comfortable and save energy. You may notice radiators staying warm for longer and gradual heat distribution.

Room in roof insulation

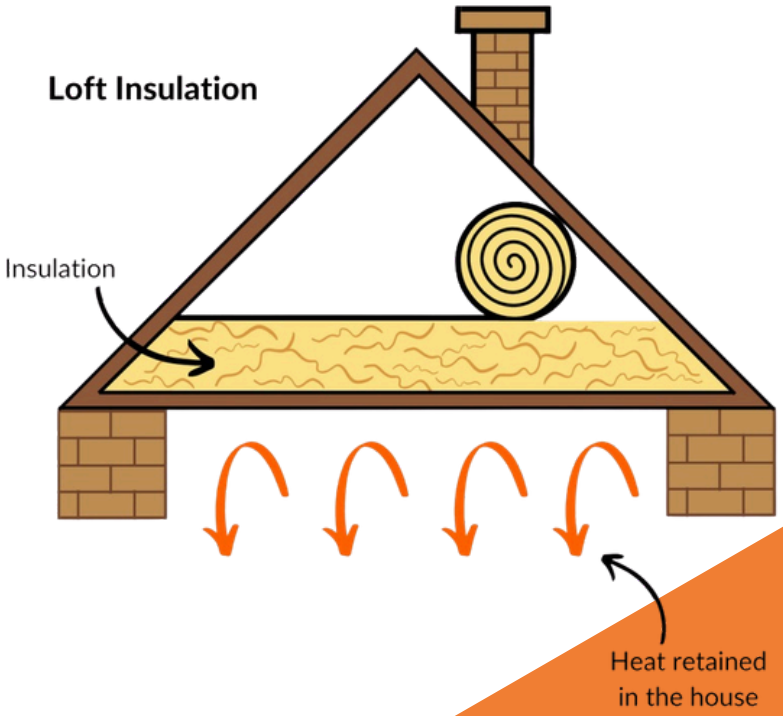
- Installed between the roof structure and ceiling of rooms directly under the roof (sometimes called “loft rooms” or “room in roof”).
- Helps keep these rooms warm in winter and cool in summer.
- Reduces heat loss through the roof, so heating your home is more efficient.

Loft insulation

- Installed across the floor of the loft space, above your ceiling in rooms below.
- Stops heat escaping upwards, keeping the rest of your home warmer for longer.
- Helps reduce your heating bills by making the home easier to heat.

Why both are important

Together, these insulation upgrades reduce heat loss from your home, keeping it warmer in winter and cooler in summer. They work with your new heating system to make it more efficient. Proper insulation also reduces condensation and helps prevent damp and mould.



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Ventilation and trickle vents

Extractor fans

- Remove moisture and improve air quality
- Reduce damp and mould
- By reducing excess moisture, they help protect walls, ceilings, and furnishings from damage.

Trickle vents

You may notice some vents are sealed. This is normal and intentional.

Why:

Trickle vents let air slowly into your home. Extractor fans provide controlled, effective airflow. Sealing vents improves ventilation and reduces condensation

Benefits:

- Moisture is removed more effectively
- Air quality improves
- Works reliably in all weather.

If you have concerns, contact us - we are here to help.

Did you know?
Everyday activities like cooking and showering add moisture to the air - ventilation helps remove it.

SAVE ENERGY

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Solar PV panels

Generate electricity for your home

Solar panels are installed on your roof and use daylight to create electricity.

How do they work?

- Panels collect energy from daylight
- Energy is used straight away in your home
- If more electricity is needed, the grid automatically supplies the rest.

Bad weather?

- Solar panels still work on cloudy or rainy days
- You may get slightly less electricity, but the grid ensures you always have power.
- Extra energy comes from the grid if needed.

Benefits:

- **Reduces electricity bills**
- **Clean, renewable energy**
- **Works all year-round.**

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Heating controls

- Modern heating controls help you manage your home's temperature efficiently.
- You can set different temperatures for different rooms and schedule heating times to suit your lifestyle.
- Turning your thermostat down by 1˚C can save energy and reduce bills without affecting comfort.
- Some controls may include smart timers or programmable settings to make heating automatic and easier to use.
- Your contractor will show you how to use the controls during the handover so you can get the best performance.

Door undercuts

Each door in your home will be checked to make sure the gap under it is big enough to allow a good amount of air through. If the gap is too small, the door will be removed, shaved down, then put back on.

- Small gaps under doors are installed to allow air to circulate freely around your home.
- This works with your new ventilation system and heating system to distribute heat evenly.
- Door undercuts can reduce cold spots and make sure warm air reaches all rooms.
- Proper airflow also helps remove moisture and reduce condensation, creating a healthier living environment.

Aftercare and handover

Once your home improvements are complete, we want to make sure you feel confident using everything.

What happens after the work?

You will receive a handover pack with information about all the upgrades in your home. Your contractor will explain each system, showing you how to use it. This includes heating controls, ventilation systems, insulation, and solar panels if installed.

Tailored to your home

Not every home will need all the upgrades. The initial survey carried out by the contractor identifies which measures are suitable for your property. You'll only receive the improvements that will make the most difference for your home, based on the survey findings.

Support after installation

Your contractor will answer any questions during handover. You can contact us at any time if you need further help or advice. We are here to ensure your home is warmer, more energy-efficient, and comfortable to live in.

Our goal is to make sure you feel confident with your new systems and can get the best from them.

Common words explained

ASHP (airsource heat pump)
A system that heats your home using energy from the air outside.

EPC (energy performance certificate)
A rating that shows how energy efficient your home is.

Insulation
Materials added to your home to keep heat in.

Ventilation
Systems that improve airflow and reduce moisture.

Solar PV
Panels that generate electricity from daylight.

Retrofit
Actions taken in a home to make it warmer and more affordable to heat; avoid assuming public familiarity with the term e.g. fabric upgrades, LED lighting replacement, low carbon heating etc.

Cold bridging
A 'weak spot' in insulation where heat escapes (e.g., steel beams, lintels). Can cause cold spots, condensation and mould.

Wall cavity
The gap between two layers of brick can be filled (or refilled) with insulation to retain heat and reduce bills.

Retrofit assessment
A qualified retrofit professional checks all parts of a building's condition to find what needs improving to make it warmer, healthier and more energy efficient.

Frequently asked questions

Air source heat pump (ASHP)

How loud is it?

An air source heat pump (ASHP) sounds the same as a fridge when you're standing nearby. It may get a bit louder in very cold weather, but you should still be able to talk normally next to it.

Will my radiators feel as hot?

No – they run at a lower temperature, but for longer. This keeps your home warm more efficiently.

Do you need access inside my home?

Yes, to connect power and pipework.

Do I need to move my belongings?

Yes, please clear the working areas so we can carry out the work safely.

How long will it take?

Around 1 day for the heat pump installation, with total works usually taking 2–3 days.

How will I know when work starts?

Our Resident Liaison Officer will contact you to arrange a suitable appointment.

Loft insulation

Do you need access?

Yes, through your loft hatch.

Do I need to clear the loft?

Yes, the loft must be clear so we can install the insulation properly.

How long will it take?

Usually around 1 day.

Frequently asked questions

Cavity wall insulation

What do I need to do to prepare?
Please allow access and clear any agreed areas around your home.

Will it be disruptive?
There will be some noise and minor dust, but we will keep disruption to a minimum.

What if damage happens?
We carry out a condition report before work starts. If damage occurs, it will be investigated first, and then we will look to make repairs.

Solar panels

How long will it take?
Around 1 week, including scaffolding, installation and removal.

Will you need scaffolding?
Yes, usually on one side of your home to access the roof.

Do you need access inside my home?
Yes, to install cables and equipment such as the invertor (usually in the loft).

Do solar panels work in the UK?
Yes. They work all year round, even in cloudy weather.

Can I make the most of my free electricity?
Yes - try to use appliances like washing machines and charge devices during the day when the panels are generating electricity.

What if my roof need replacing?
If your roof is not suitable, we will let you know before any works start.

Notes

Use this space to write down any questions or information:

Final note

What happens next?

Now that you've received this booklet, the next steps are simple. Our contractors will start to book in the works with you so please wait to hear from them for appointments.

Our promise to you

We understand that having work carried out in your home can feel like a big change. We are here to support you from start to finish.

A resident's experience

"Since having the work done, my home feels warmer and I don't worry about my bills as much."

— Margaret, resident

How to contact us

Our team is here to help Monday to Friday, 8am - 5pm

Call 0330 343 0016

Visit www.settlegroup.org.uk

Email SHDF@settlegroup.org.uk

Any personal information or photos taken by contractors are used only for planning and carrying out your home improvements. Personal photos will not be taken without proir consent. Data is handled in line with GDPR regulations and will not be shared outside the project team. For more information, visit: www.settlegroup.org.uk/privacy-notice/