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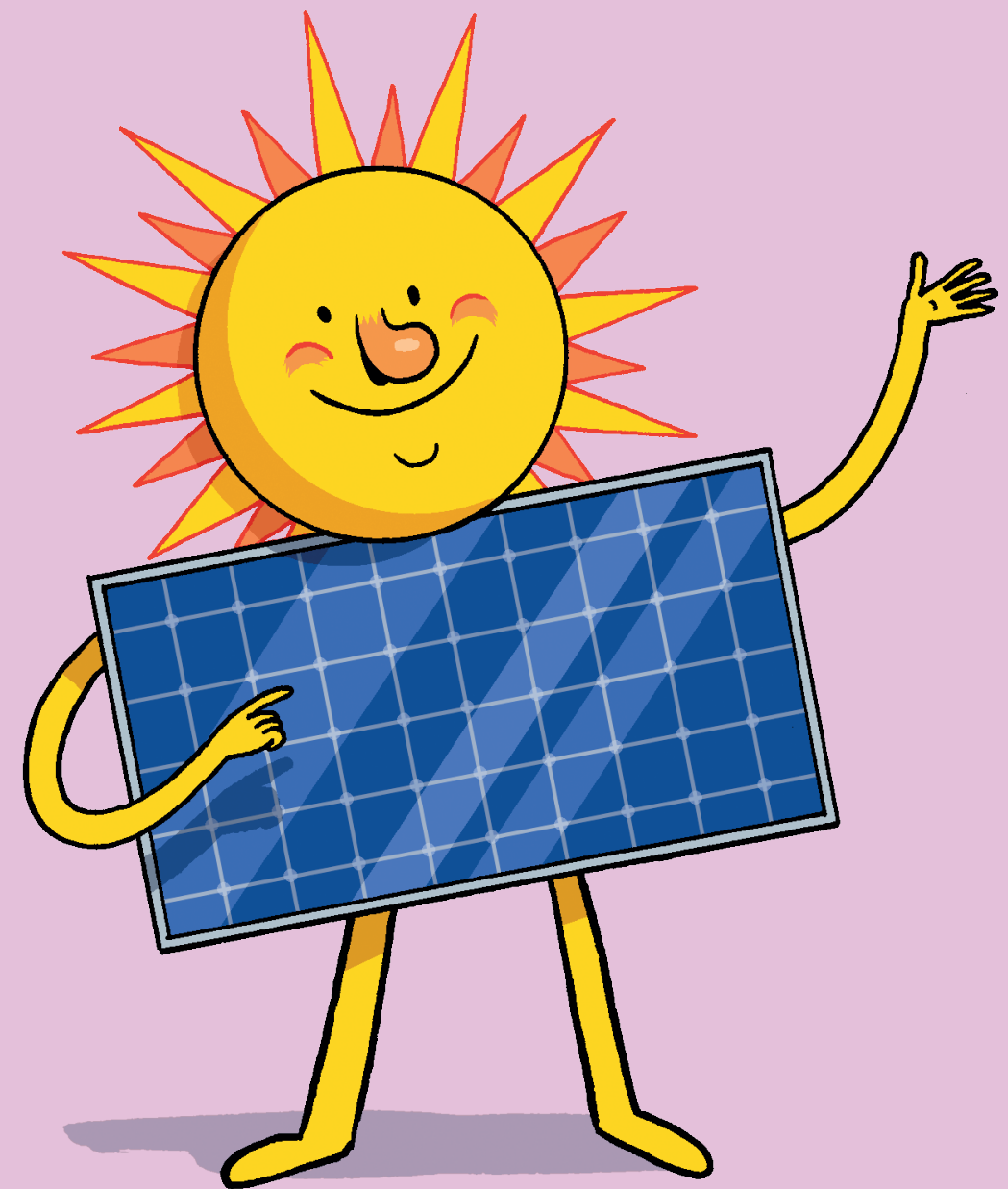
 energise-sussex-coast  Energise Sussex Coast



At Energise Sussex Coast, we are committed to tackling the climate crisis and energy injustice through community-led solutions. As a community benefit co-operative based in East Sussex, our mission is to support local residents in reducing their energy costs, improving energy efficiency, and generating clean, renewable energy. Through our projects and initiatives, we empower communities to take control of their energy future, ensuring that everyone has access to affordable and sustainable energy.



HOW TO FUND SOLAR PANELS



Warm Homes: Local Grant (WHLG)

- **What is it?** A government-funded scheme providing up to £30,000 for energy efficiency upgrades, including solar panels.
- **Eligibility:** Household income under £36,000 or someone receives benefits or has a condition that makes them vulnerable to the cold (e.g., asthma, diabetes, or cardiovascular) with an Energy Performance Certificate (EPC) rating between D and G, residing in privately owned or rented homes.
- **Pros:** Full funding for solar panels, insulation, and low-carbon heating systems.
- **Cons:** Only 300 households in East Sussex will benefit from this over 3 years.
- **How to Apply:** Visit warmeastsussex.org.uk/funding or book an energy advice appointment with Energise Sussex Coast.

Energy Company Obligation 4 (ECO4)

- **What is it?** A UK government scheme offering grants for energy-efficient home improvements, including solar panel installations.
- **Eligibility:** Household income under £30,000 (higher threshold if there are children in the household) receiving certain benefits or those with health conditions that make them vulnerable to the cold. EPC E or below.
- **Pros:** Funds a whole house approach which improves energy efficiency first and then solar panels/heating second.
- **Cons:** You can't pick and choose measures. In order to access the funding, you need to agree to the whole package of measures.
- **How to Apply:** Apply through your energy company or talk to Energise Sussex Coast who are working directly with accredited installers. Check eligibility via the ECO4 website.

Solar Company Financing Options

- **What is it?** Some companies offer 0% finance on solar installations for up to 3 years. Other installers may offer loans with interest.
- **Companies currently offering finance include:** Octopus, EON Next, Scottish Power, SolarStyle

Solar Subscriptions

Solar subscriptions enable you to have solar panels and batteries installed at no cost. Instead, you pay a monthly subscription amount, which also covers monitoring and maintenance.

- **Pros:** No upfront costs
- **Cons:** The subscription periods are very long and will stay with the house if it's sold
- **Example provider:** Sunsave: www.sunsave.energy

Parity Trust Ethical Loans

- **What is it?** A not-for-profit lender offering secured loans for energy efficiency improvements, including solar panels on ethical repayment terms.
- **Eligibility:** Homeowners, including those with low income or impaired credit history.
- **Loan Details:**
 - **Amounts:** £1,000 to £25,000
 - **Interest Rate:** Fixed rates, typically around 5.63% APR
 - **Terms:** Flexible repayment options with no penalties for early settlement
- **How to Apply:** Contact Parity Trust for a free initial consultation at paritytrust.org.uk

Extending Your Mortgage

- **What is it?** Increasing your existing mortgage to cover the cost of solar panel installation.
- **Considerations:**
 - **Pros:** Potentially lower interest rates compared to personal loans
 - **Cons:** Increased monthly payments and total interest over the loan term
- **Important:** Consult with your mortgage provider to understand the implications and ensure it's the right option for you.

Mortgage Provider Incentives

Some mortgage providers offer incentives to their customers to improve the energy efficiency of their homes:

- **Nationwide** offers additional 'green' borrowing, where you can borrow between £5,000 and £20,000, interest-free, on a two-year or five-year fix.
- **Barclays** offers a 'greener home reward' of up to £2,000 for existing Barclays mortgage holders who carry out green home improvements to their property, such as installing a heat pump. You don't have to borrow money or take out a loan to qualify for this reward.
- **Halifax** pays up to £2,000 in cashback to those who take out a Halifax mortgage, or borrow additional cash, to carry out green home improvements.
- **Santander** borrowers can get up to £500 cashback for carrying out green home improvements.

Additional Incentives

- **Smart Export Guarantee (SEG):** Earn money by exporting surplus solar energy back to the grid. Payments vary by energy supplier.
- **0% VAT on Solar Installations:** Residential solar panel installations are exempt from VAT until April 2027, reducing overall costs.
- **Solar Together Scheme:** A group-buying program that allows homeowners to purchase solar panels at reduced rates through collective bargaining. Register your interest in future schemes at solartogether.co.uk/rother/home