

## **Who's who and what's what in the Green Deal**

### **The Customers: Improvers and Occupiers**

The improver is owner of the building being improved – in rented properties, the improver is the landlord, but both landlord and tenant (occupier) will need to agree to the deal, whereas its simpler with owner occupation.

### **Green Deal Assessor**

The Green Deal accredited surveyor who will undertake the initial assessment of a home, using an improved RdSAP methodology and approved software. The Assessor will have to meet new professional standards, currently under development.

The resulting report will set out broad measures that are likely to meet the Golden Rule for that property and are eligible for Green Deal finance. The Assessor also advises occupants on energy use. Together these elements form the **Green Deal Assessment Report**.

### **Green Deal Provider**

This is the key organisation – the provider arranges the finance and the contract with the customer(s). The Green Deal provider is a key participant in the Green Deal journey as they provide the finance and arrange for the Green Deal measures to be installed. They are also the ongoing first point of contact for customer service enquiries after the Green Deal is complete.

**The Green Deal plan** is the contract that sits between the Green Deal provider and the improver and bill payer (if different) at the property. The plan sets out the financial terms of the agreement such as the amount and duration of the instalments, and the applicable interest rate as well as any further obligations on the Green Deal provider or customer.

### **Green Deal Installer**

All installations of measures under the Green Deal and ECO will have to be undertaken by accredited installers if they are to be eligible for the scheme's finance mechanisms.

### **The “Golden Rule”**

The idea of the “Golden Rule” is a founding principle of the scheme, which states that expected savings resulting from measures should meet or exceed the repayments.

### **Green Deal Measures**

A measure will have to be recommended by the Assessment and be on DECC's approved list of potential Green Deal measures. For a Green Deal, the measure will also have to meet the Golden Rule.

### **Energy Company Obligation (ECO)**

ECO will replace the current CERT and CESP schemes, providing a subsidy to the Green Deal focussed on “hard to treat” homes and “affordable warmth”.

Some of this information was borrowed from a briefing from Parity Projects, Keepmoat and Sustainable Homes, see <http://www.parityprojects.com/parity-news-blog.html> – written for registered housing providers and local authorities, but offering a very clear summary of how the Green Deal is intended to work.