View from Citizens Advice

People spending thousands to improve green home energy and reduce their carbon footprint have fewer consumer protections than those buying a mobile phone according to new research released by Citizens Advice.

The charity analysed the consumer protections across a range of green energy products and services including insulation, solar panels etc., and compared them to mobile phones, insurance and pensions. It found a worrying gap.

Citizens Advice's report - <u>The net zero protections puzzle</u> - follows the government's long-awaited Heat and Buildings Strategy which sets out how the UK will decarbonise our homes as part of setting a path to reach net zero by 2050.

Citizens Advice says achieving net zero will require changes to every single household and public trust and confidence will be crucial to ensuring people make the necessary adaptations. Citizens Advice's research shows the majority of people are willing to make changes to their homes but are concerned that the process is confusing and costly.

There are currently 12 different accreditation schemes covering insulation, solar panels, or heat pumps leaving consumers unsure if they are choosing high quality providers and installers.

Consumers currently face many kinds of issues which are reflected in the cases Citizens Advice sees through the Consumer Service helpline. People can find sources of information but it can be hard to tell if they are trustworthy. Installers of insulation, solar panels or heat pumps currently only have to join a mandatory scheme if government funding is involved. Even then, there are no protections if things go wrong due to mis-selling, scams or rogue traders. There are no guidelines for installers and no complaints process that guarantees an outcome. These things are standard practice for consumer purchases, like taking out a phone contract or loan.

The installation of some low-carbon technologies needs to ramp up by more than 2000% in the next four years to meet the net-zero target. A straightforward and comprehensive package of consumer protections will be key for people to be confident in investing to make their homes fit for the future.

Follow the example of financial services

To support the challenge of retrofitting 29 million homes, Citizens Advice is calling for a single accreditation and inspection scheme for anyone installing green home technologies.

A single body should have the power to both audit providers and prevent a company that falls below standards from operating; and set clear, enforceable consequences if companies break the rules.

This follows the example of financial services in which nearly all activities must be authorised by the Financial Conduct Authority.

Gillian Cooper, Head of Energy Policy at Citizens Advice, said:

"If the government wants to hit its net zero by 2050 target it's going to need to make it as easy as possible for people to make changes to their homes. Right now it's confusing and complex with people not knowing where to start finding a decent installer.

"Both the Heat and Buildings Strategy and Net Zero Strategy show clear ambition, but achieving current targets won't be simple. Strong consumer protections are still needed to help people navigate the difficult process of making green home improvements.

"People need to know how to find a trustworthy installer and that they'll be protected if things go wrong. Establishing a single mandatory scheme is a key way in which the government can support the public to meet this once-in-a-generation challenge."

Citizens Advice in Lyme Regis is now running advice sessions on Wednesdays 10.00 am-3.00pm at the Council Offices, Church Street, DT7 3BS. For consumer problems call the Consumer helpline 0808-223-1133. For other issues telephone Freephone 0800-144-8848 or send an email using the contact form on the website www.bridportca.org.uk.