

## ECO4 and Great British Insulation Scheme Flex fact sheet for third parties

### What is this document for?

This document provides guidance for Citizens Advice (CA), Citizens Advice Scotland (CAS), and NHS healthcare professionals, on ECO4 Flex and Great British Insulation Scheme Flex, and how they can refer householders to the schemes. Generic referral letter templates can be found via Ofgem's ECO [Local Authorities webpage](#)<sup>1</sup>. These have been combined for both schemes and third parties do not need to specify which of the two schemes they are referring households for.

### What is ECO4?

The Energy Company Obligation (ECO) is a government energy efficiency scheme designed to tackle fuel poverty and help reduce carbon emissions. The scheme works by placing an obligation on medium and large energy suppliers to deliver energy efficiency measures to low-income, fuel-poor and vulnerable household. ECO4 focuses on whole house retrofits, aiming to encourage installation of insulation and renewables, as well as upgrading inefficient heating systems. The current version of the scheme (ECO4) runs until 31 March 2026. You can find out more information about ECO4 on Ofgem's [ECO Scheme webpage](#)<sup>2</sup>, and in our [ECO4 Delivery Guidance](#)<sup>3</sup>.

### What is the Great British Insulation Scheme?

The Great British Insulation Scheme continues ECO4's focus on reducing fuel poverty and energy bills, but aims to deliver rapid installation of energy efficiency measures to a wider pool of households in the least efficient homes. The scheme mainly focuses on the delivery of single measures (rather than whole house retrofits). The scheme runs until 31 March 2026. You can find more information about the scheme on Ofgem's [Great British Insulation Scheme webpage](#)<sup>4</sup>, and in our [Draft Great British Insulation Scheme Delivery Guidance](#)<sup>5</sup>.

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<sup>1</sup> <https://www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/energy-company-obligation-eco-local-authorities>

<sup>2</sup> <https://www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco>

<sup>3</sup> <https://www.ofgem.gov.uk/publications/energy-company-obligation-eco4-guidance-delivery>

<sup>4</sup> <https://www.ofgem.gov.uk/environmental-and-social-schemes/great-british-insulation-scheme>

<sup>5</sup> <https://www.ofgem.gov.uk/publications/draft-great-british-insulation-scheme-delivery-guidance>

## What are ECO4 and Great British Insulation Scheme Flex?

Through the main scheme eligibility criteria, households may be eligible if they receive specific benefits. The flexible eligibility (Flex) element of the schemes is for use by LAs and DAs and provides alternative routes to identify eligible households. This allows participating LAs or DAs to refer households they consider to be living in fuel poverty or on a low income and vulnerable to the effects of living in a cold home, but who may not qualify for the schemes via the standard eligibility criteria.

If an LA or DA is participating in both schemes, they can make a joint referral for both ECO4 Flex and Great British Insulation Scheme Flex, as the eligibility criteria are similar. If a supplier decides to take the referral forward, a retrofit assessor would determine which of the schemes is suitable, and the specific measures that would benefit the property.

As part of the Flex schemes, CA, CAS and NHS healthcare professionals can refer householders to their LA / DA. These third parties should be aware that a referral to ECO4 and Great British Insulation Scheme Flex does not guarantee that measures will be installed. By referring a household, the third party is stating, based on the evidence they have seen, that the household **may** be eligible to receive measures.

You can find more information on ECO4 and Great British Insulation Scheme Flex on Ofgem's ECO [Local Authorities webpage](#)<sup>6</sup> and in our [Great British Insulation Scheme and ECO4 Local Authority Administration Guidance](#)<sup>7</sup>.

## Citizens Advice and Citizens Advice Scotland Referrals

Citizens Advice (CA) and Citizens Advice Scotland (CAS) can refer householders that they have identified as struggling to pay their gas and/or electricity bills (Flex Route 2, Proxy 6). To refer households for the scheme, CA or CAS must produce a signed referral letter to the LA confirming that they have seen evidence that the householder is struggling to pay their gas and/or electricity bills. A referral letter template for CA and CAS can be found via our ECO [Local Authorities webpage](#)<sup>8</sup>.

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<sup>6</sup> <https://www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/energy-company-obligation-eco-local-authorities>

<sup>7</sup> <https://www.ofgem.gov.uk/environmental-and-social-schemes/great-british-insulation-scheme>

<sup>8</sup> <https://www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/energy-company-obligation-eco-local-authorities>

## **NHS / Healthcare Professional Referrals**

The following NHS healthcare professionals can refer households for ECO4 and Great British Insulation Scheme Flex:

- A person registered in the General Practitioner (GP) Register,
- A Scottish Health Board,
- A Welsh Health Board,
- An NHS Foundation Trust, or
- An NHS Trust.

NHS healthcare professionals can refer households via two of the Flex referral routes, as described below:

### **Person suffering from severe or long-term ill-health (Flex Route 3)**

NHS healthcare professionals can refer householders who are suffering from a severe or long-term ill-health condition which is adversely affected by living in a cold home.

The person's health condition must be due to:

- A cardiovascular condition,
- A respiratory disease,
- Limited mobility, or
- Immunosuppression.

The healthcare professional must produce a referral letter which states that they are referring the individual to the schemes as they suffer from severe or long-term ill-health due to one of the conditions listed above, and that the individual's health is adversely affected by living in a cold home. The letter should include the name and address of the patient, the name of the LA remit that they live in, as well as the health condition that they suffer from. The healthcare professional must ensure that they digitally sign the letter and send it to the LA (or to the patient) from their NHS email address. Physical letters should be on headed paper and

authenticated with the GP surgery stamp or similar. A referral letter template for healthcare professionals can be found at the bottom via our ECO [Local Authorities webpage](#)<sup>9</sup>.

**Person identified as vulnerable to the cold according to NICE Guidance (NG6: Recommendation 2) (Flex Route 2, Proxy 3)**

Healthcare professionals can also use the NHS referral letter template to refer individuals under Flex Route 2, Proxy 3. However, individuals can also use alternative evidence for this route (such as hospital diagnosis letters, copies of prescriptions etc), and an NHS referral letter is not mandatory. A non-exhaustive list of suitable alternative evidence for this route can be found in our [Great British Insulation Scheme and ECO4 Local Authority Administration Guidance](#)<sup>10</sup>.

Under Route 2, Proxy 3 householders may be eligible if they are considered to be vulnerable to the cold under the National Institute for Health and Care Excellence ([NICE](#)) [Guidance: NG6, Recommendation 2](#)<sup>11</sup>, for a reason other than their low-income.

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<sup>9</sup> <https://www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/energy-company-obligation-eco-local-authorities>

<sup>10</sup> <https://www.ofgem.gov.uk/environmental-and-social-schemes/great-british-insulation-scheme>

<sup>11</sup> <https://www.nice.org.uk/guidance/ng6/chapter/1-Recommendations#recommendation-2-ensure-there-is-a-singlepointofcontact-health-and-housing-referral-service-for>