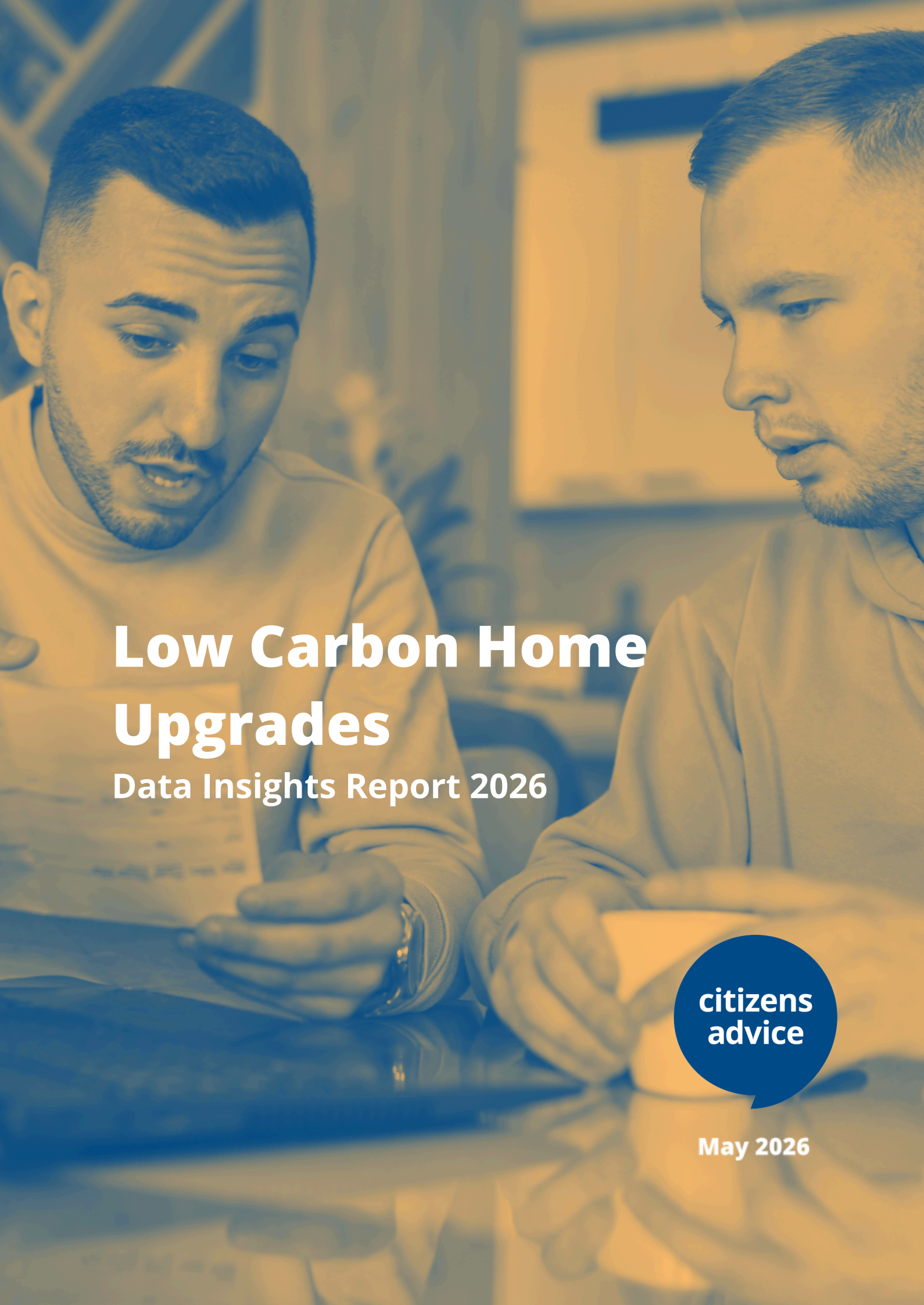

Low Carbon Home Upgrades

Data Insights Report 2026

citizens advice

May 2026

Contents

Executive Summary

The UK Government's recently published Warm Homes Plan offers a significant opportunity for consumers. If delivered effectively, it could help millions of households reduce energy bills, improve comfort, and lower carbon emissions through the adoption of low-carbon home upgrades - like insulation, heat pumps, solar panels and batteries.

In this report, we analyse contacts to our Consumer Service during 2025 from people seeking help with low-carbon home upgrades.

While many consumers have positive experiences of making these changes to their home, those who contact our Consumer Service typically do so when something has gone wrong. This means our data provides valuable insight into the challenges some face throughout the customer journey. Our key findings show that:

1. Consumers face problems before, during and after installing low-carbon upgrades. **But they most commonly contact our Consumer Service about issues with ongoing use**, after the measure has been installed, such as the low-carbon technology developing a fault.

2. When consumers face problems with the installation or ongoing use of a low-carbon upgrade, they can **struggle to get the issue put right**, either by the installer or manufacturer. This includes consumers who have used accredited installers and those who have not.

3. While the number of cases remains small, problems with low-carbon upgrades - and difficulty fixing them - **can cause serious consumer detriment**, including significant stress and financial loss, or being left with a home that is damaged, unsafe or without heating or hot water.

4. Where consumers lack confidence or face confusion in the market, they may become more vulnerable to **poor practice,** including **cold calling, scams** and **high-pressure sales tactics** that exploit uncertainty.

Without action, these issues risk becoming more widespread as deployment scales - particularly as households adopt multiple interdependent technologies and new products continue to enter the market.

Our Recommendations:

Independent advice before, during and after installation, including throughout any redress process, building on existing statutory advice provision.

A single, mandatory quality scheme for the low-carbon home improvements market to ensure consistent standards across providers and technologies.

A strengthened regulatory and enforcement framework to ensure consumers can access simple, effective redress when things go wrong.

Introduction

Recent volatility in energy prices has placed pressure on household finances and brought renewed attention to the UK's energy security.[1] At the same time, millions of households are being encouraged to make major changes to how they heat and power their homes as part of the transition to net zero.

When done right, these upgrades can bring clear benefits. Better-insulated homes and low-carbon upgrades such as heat pumps, solar panels, and battery storage can help lower bills, reduce carbon emissions, and make homes more comfortable.

In previous research, we found that almost 9 in 10 people who had recently installed low-carbon technologies in their homes would recommend them to a friend.[2]

Still, pockets of poor experience persist. Faulty installations, misleading sales practices and difficulties accessing redress can leave people out of pocket and risk undermining confidence in the wider transition.

The UK Government's recently published Warm Homes Plan (WHP) sets out ambitions for widespread adoption of low-carbon home upgrades. Delivering this ambition will require a significant increase in the pace and scale of deployment.

Solar PV installations have grown by more than 10% annually over the past three years, with a target of 3 million installations by 2030.[3]

Heat pump installations are also expected to rise significantly, with a government target of 450,000 per year by the end of the decade[4].

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[1] Regen (2026), When energy shocks hit home: protecting households in an era of volatile prices.
[2] Citizens Advice (2023), Home Safe giving consumers confidence to install low carbon. technologies
[3] Energy Saving Trust (2026), Plug-in solar panels and the rooftop revolution; Department for Energy Security & Net Zero (DESNZ) (2026), Warm Homes Plan.
[4] Department for Energy Security & Net Zero (DESNZ) (2026), Warm Homes Plan.

Alongside the retrofit of existing properties, this increase will also be driven by strengthened energy efficiency requirements and the rollout of low-carbon technologies in new-build properties.[5] In practice, this shift is already underway, with industry data suggesting more than 40% of new homes built in England now include solar PV installations.[6]

Against this backdrop, it is important to monitor consumer experiences and identify emerging consumer protection challenges, to reduce the risk of issues becoming more widespread as uptake increases.

As a frontline advice provider, Citizens Advice plays a key role in highlighting the problems people encounter and identifying potential solutions. We also want to ensure that consumers' voices are reflected in decisions about the future of the energy system. This report draws on our Consumer Service data from 2025 to provide deeper insight into the issues consumers may face when adopting low-carbon home upgrades . Future analysis will track year-on-year trends as delivery of the Warm Homes Plan gets underway.

The data in this report reflects issues reported to our Consumer Service only and doesn't include issues reported to our Local Citizens Advice offices.

Our Consumer Service covers England and Wales and supports consumers experiencing problems with goods or services via phone, email, or webchat.

Advisers provide practical advice to help resolve issues and, where relevant, share information with bodies such as Trading Standards.

[5] Ministry of Housing, Communities & Local Government (2026), The Future Homes and Buildings Standards.
[6] Solar Energy (UK) (2025), More than four in ten new homes in England built with solar power.

What do we mean by low-carbon home upgrades?

A low-carbon home upgrade refers to measures designed to reduce a home's energy use and carbon emissions. This can include insulation, heat pumps, solar panels and batteries. Done well, they make homes more energy efficient, less reliant on traditional fossil fuels, and cheaper to heat and run.

Insulation

Insulation makes it easier to keep homes comfortable and reduces energy demand by limiting heat loss from buildings in colder periods. Well-insulated and properly ventilated homes can also help reduce overheating and cooling demand. Common measures include loft insulation, cavity wall insulation, and solid wall insulation.

Solar technologies

Technologies that use energy from sunlight in the home, including solar PV systems that generate electricity and solar thermal systems that heat water.

Heat Pumps

A heat pump uses electricity to transfer heat from the air, ground or water outside the home to provide heating and, in some cases, hot water. Some systems can also provide cooling.

Batteries

A home battery stores electricity for later use, typically charging from solar PV or from the grid when electricity is cheaper and discharging when needed in the home.

What do consumers contact us about?

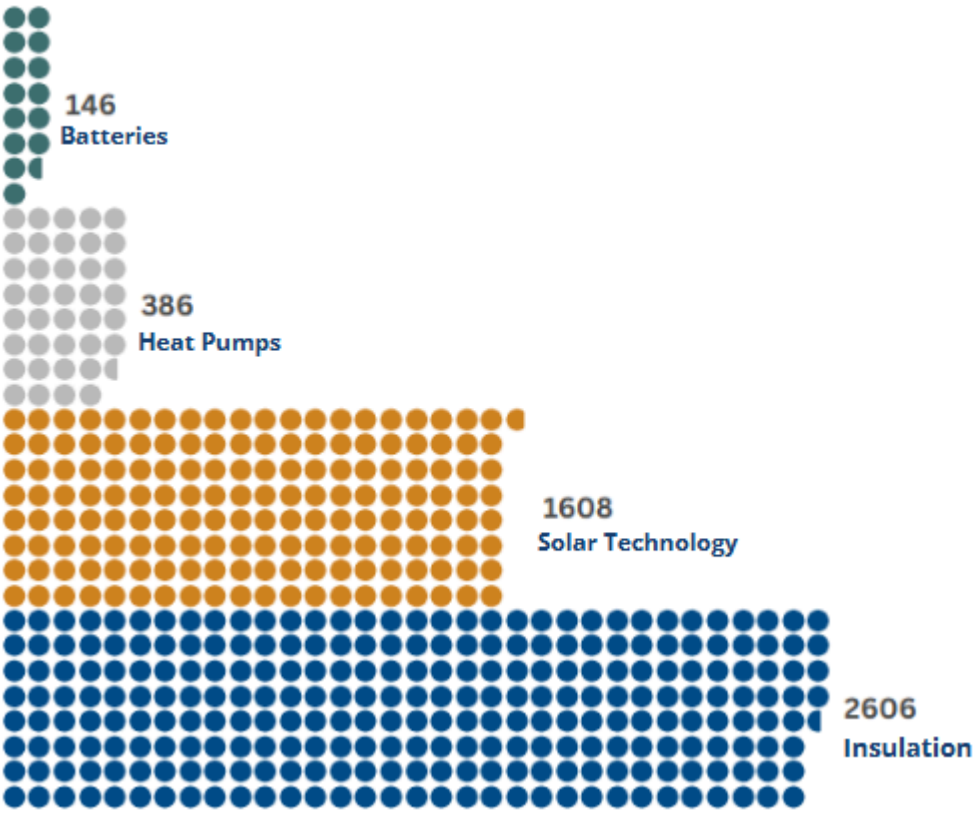
In 2025, we recorded 4,746 cases related to low-carbon home upgrades. While this represents a very small proportion of total cases handled by our Consumer Service, it is broadly consistent with the volumes seen in 2023 and 2024 and provides insight into the types of issues consumers face.

Insulation and solar account for the vast majority of low-carbon home upgrade **reported issues,** representing **almost 90%** of all cases captured.

Insulation makes up over half the share (**55%**, 2,606 cases), followed by solar (**34%**, 1,608 cases). Heat pumps account for most of the remaining contacts (**8%**, 386 cases), while batteries represent a smaller share (**3%**, 146 cases). This distribution likely reflects differences in deployment levels and consumer uptake across technologies.

Consumer Service contacts, by upgrade type

Each circle=10 consumers.



Based on nationally representative polling from 2025, we can see the proportion of homeowners who reported having low-carbon upgrade measures[7]

% of UK homeowners who reported having upgrade measures in their homes (May 2025)

Cavity wall insulation	Solid wall insulation	Loft insulation	Floor insulation	Heat pump	Solar PV	Solar thermal	Battery Storage
43%	17%	57%	12%	3%	9%	2%	4%

The number of consumer complaints for each measure broadly reflects how widespread these measures are in homes across the country.

For each technology covered in this report, we combined quantitative analysis of the most common issues raised by consumers with thematic analysis of a sample of cases. This provides both an overview of complaint patterns and qualitative case studies that illustrate consumers' experiences in more depth. Where relevant, all names have been changed to protect anonymity.

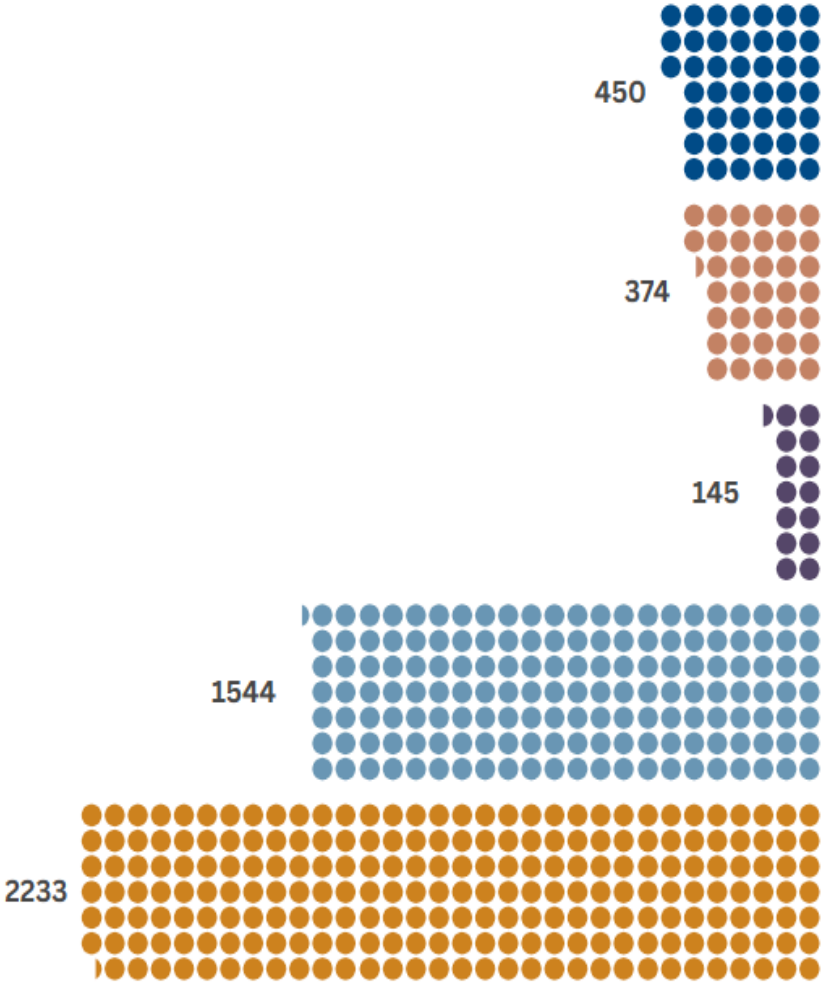
[7] In May 2025, Citizens Advice commissioned Yonder Data Solutions to carry out a survey that is nationally representative of UK adults, with a boost sample to reach 2,000 UK homeowners.

When do problems occur?

Consumers reported issues across multiple points in the customer journey, spanning purchase, installation and operation. Within this sample of low-carbon upgrade cases, **80%** of issues were concentrated in the installation **(33%)** and operation **(47%)** stages. This shows that, while many problems are reported during installation, consumers most commonly report issues with ongoing use of the measure, *after* it has been installed.

Consumer Service contacts, by stage:

Each circle = 10 consumers



Pre-contract (450)
Consumers seeking information or experiencing issues prior to making a purchase or signing a contract.

Contract (374)
Problems encountered during the transaction, such as misleading sales practices.

Registration (145) Relates to registration, certification, or documentation of the measure.

Installation (1544)
Issues related to the installation of the technology, including poor workmanship, delays, or incomplete work.

Operation (2233)
Ongoing issues during use of the installed measure, including failure to deliver expected benefits. This category also includes maintenance and removal of existing systems.

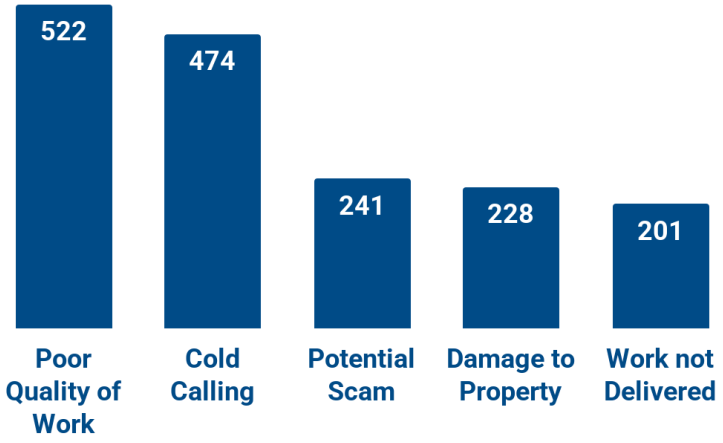
Insulation

Consumer Service Case Numbers (2025)	2606 **(55% of all Cases)**
Proportion of UK homeowners who report having an insulation measure, by type (as of May 2025)	Loft insulation - 57%[8] Cavity wall insulation - 43% Solid wall insulation - 17% Floor insulation - 12%

Insulation is a foundational measure in the transition to low-carbon homes, helping to reduce heat loss, and lower household energy demand.

In 2025, insulation was the most common type of low-carbon measure consumers contacted us about, accounting for **over half (55%) of all cases. Over 80%** of cases related to issues arising during or after installation, including poor workmanship, contracted work not being delivered, or damage to property.

Top 5 Consumer Issues in 2025 (by number of cases): Insulation*



[8] In May 2025, Citizens Advice commissioned Yonder Data Solutions to carry out a survey that is nationally representative of UK adults, with a boost sample to reach 2,000 UK homeowners.
*Issues are categorised using a predefined set of 29 codes. Each case is assigned a primary code and, where applicable, a secondary code.

Reggie's story shows the harm that can be caused by **substandard insulation work** that is not fixed quickly.

Reggie's Story

Reggie had insulation installed through a government scheme. During the installation, substandard work led to a leak and a loss of electricity. The job was left incomplete and in a potentially hazardous condition, with exposed wires. Reggie also felt pressured into signing to say he was happy with the work, despite it not being finished.

The insulation has not improved the warmth of his home, He is also finding it difficult to keep his home adequately heated, which is affecting his health conditions. Reggie has raised a complaint with the accreditation scheme that oversees the trader's work but feels it is not being properly progressed.

Spotlight On: Spray Foam Insulation

Although insulation cases involve a range of measures, including cavity and solid wall insulation, **over a third** (1,028) relate to **spray foam insulation.**

Consistent with previous analysis of our 2024 data, this represents around **1 in 5 complaints** across all low-carbon home upgrade measures.[9] Yet spray foam is estimated to be installed in fewer than **1%** of UK homes, indicating a disproportionately high share of consumer cases.[10]

What is Spray Foam insulation?

Spray foam insulation is applied as a liquid that expands into a foam to insulate roofs, lofts, walls and floors. When installed correctly, it can improve thermal efficiency. However, inappropriate installation can restrict ventilation and, in some cases, contribute to damp, condensation, and structural issues, including timber decay.[11]

Removal

In 2025, around half of consumers contacting us about spray foam did so in relation to removal.

This includes consumers already going through the removal process, as well as those seeking advice after being told - or becoming concerned - that their spray foam insulation may need to be removed due to concerns about mortgageability, damp, or the overall condition of the property. Some consumers are left unsure who to trust or what steps to take, particularly where the original installer is no longer trading or cannot be contacted.

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[9] Citizens Advice (2025) A Foamidable Challenge: Tackling the impact of the mis-selling of spray foam insulation

[10] HomeOwners Alliance (2026) Government urged to tackle spray foam insulation mortgage problems; % of households derived using: Office for National Statistics (2026) Families and households in the UK: 2025

[11] Insulation Manufacturers Association (2024) Spray Foam Insulation: Consumer Guide

Pressure Selling and Potential Scams

We have also seen evidence of traders using well-publicised concerns about spray foam to pressure consumers into purchasing removal services. This is particularly challenging where consumers are unable to independently verify work in inaccessible areas such as loft spaces, increasing vulnerability to misleading claims or high-pressure sales tactics.

Arthur's Story

Arthur, an older homeowner, reported receiving multiple cold calls over several months relating to spray foam insulation.

On one occasion, two traders arrived at his home unannounced, claiming that the spray foam in his loft had caused damp and that urgent remedial work was needed to prevent damage to his property. Arthur did not agree to the work immediately.

The traders contacted him again later the same day, and offered a **£1,000** discount if he agreed to go ahead with the work. Feeling uncertain, Arthur sought a third-party assessment, who confirmed there were no issues with the loft.

Arthur called our consumer service to report the trader, and was seeking advice on how to stop the cold calling.

In some cases, consumers contact us **after they have started the removal** and experienced detriment, including damage to their property as a result.

John's Story

John paid **£6,000** for spray foam insulation at a time when he was already under financial pressure due to his wife's care costs. A subsequent independent inspection suggested the installation was unsafe and required removal.

He then paid an additional **£8,000** to have the spray foam removed. However, the removal work resulted in substantial damage to the roof, requiring an additional **£8,000** in repair costs.

John has been unable to contact the trader responsible for the removal work to resolve the issue, leaving him to manage the consequences alone. In total, he has faced significant financial detriment.

Rita's Story

Rita contacted us on behalf of her retired aunt, who had been targeted by traders offering spray foam insulation removal and other loft works.

Following a cold call, a trader overwhelmed her aunt with technical information and persuaded her to agree to work that Rita later considered to be of poor quality. The situation escalated when another trader arrived unannounced at the property, claiming to inspect the previous work. He then pressured Rita's aunt into paying for further removal work, insisting the first job had not been completed properly.

Rita is worried her aunt is being exploited by rogue traders, particularly as she continues to receive cold calls at her property. In total, her aunt has spent more than **£6,000** on spray foam insulation removal.

Last year, we explored concerns related to spray foam in our 2025 report *A Foamiable Challenge*.[12] The findings in this Data Insights report show that issues with spray foam are ongoing.

Homeowners need access to **trusted, independent assessments** where concerns arise, alongside clear information from mortgage providers on the lending options available to them.

All consumers should also have **straightforward and effective routes to redress** when problems occur, as well as **free, independent advice** to help them understand their options and avoid potential scams.

Where spray foam has been installed through **government-backed schemes**, there is a **clear role for the government in ensuring affected households are properly supported and not left out of pocket**.

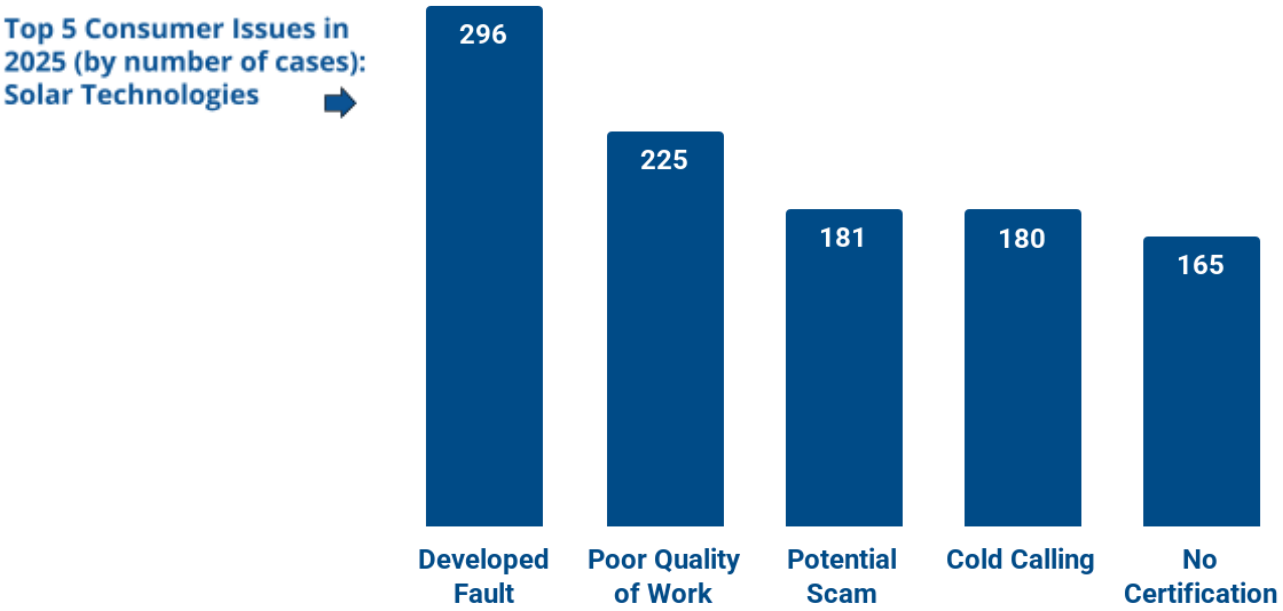
[12] Citizens Advice (2025), A Foamidable Challenge: Tackling the impact of the mis-selling of spray foam insulation.

Solar Technologies

Consumer Service Case Numbers (2025)	1,608 **(34% of all cases)**
Number of Installs England & Wales (2025)	159,469 MCS-certified domestic installations[13]
Proportion of UK homeowners who report having solar PV (as of May 2025)	9%

Solar technologies are a relatively mature low-carbon measure and remain one of the most widely adopted home energy upgrades. In 2025, there were over 150,000 domestic MCS-certified installations of solar PV and heating systems across England and Wales.

Alongside this sustained uptake, we received **1,608 contacts** to our Consumer Service in 2025 ,relating to both solar PV and solar thermal technologies.



[13] Microgeneration Certification Scheme (MCS) (n.d) , Installation Insights: Solar PV and Solar Heating data *[Accessed On: 18/05/26]*

Although these numbers represent a relatively small share of the overall market, they point to emerging consumer risks within a rapidly scaling sector. The most common issues relate to technical faults or system failures following installation. However, cold calling and scams also feature, ranking third and fourth among issue types, often involving consumers being contacted about maintenance, upgrades, or alleged system issues that they are unable to independently verify .

Cold Calling and Potential Scams

Cold calling often extends beyond the initial sales process, with consumers continuing to receive unsolicited offers for maintenance, upgrades, or remedial work after installation. In some cases, this can lead to confusion with some consumers entering into multiple and sometimes overlapping contracts.

Simon's Story

Simon, who is in his early 80s, lives with his wife in a property fitted with solar panels and a solar hot water system.

He was cold-called and offered a **£3,000** maintenance contract for his systems, which he accepted, signing a 15-year agreement.

A year later, a representative from the same company visited to carry out a "system survey". During the visit, the trader reviewed Simon's paperwork and claimed that his solar water heating system was not fully covered under the existing contract, despite believing otherwise at the point of sale. As a result, Simon felt pressured into paying a **further £3,000** to extend the coverage.

Simon now believes he has been missold and is concerned about the amount he has paid. The trader is not acting on his request to fully cancel the most recent agreement, despite still being within the 14-day cooling-off period. He told us that, in total, he has paid **nearly £19,000** across seven separate contracts with the same trader.

We have also identified recent scam activity involving consumers being cold-called by companies falsely claiming to help assist consumers in pursuing compensation for alleged solar panel mis-selling. These operations are often presented as risk-free but in practice involve high upfront fees, with promised compensation or returns later unrealised or disputed. In some cases, firms become unresponsive after payment is made.

Bruno's Story

Bruno was contacted by a company claiming he had been mis-sold solar panels and could be owed compensation. He was asked to pay an upfront fee of **£600**, which he was told would be refunded when he received the payout.

He later received an email stating that he was eligible for **£1 million in compensation**, allegedly from Ofgem. At the trader's request, Bruno paid a further **£3,000**, described as Capital Gains Tax, which he was told was required in order to receive the payment.

The company has since stopped responding despite repeated attempts to contact them, leaving Bruno concerned he may never receive the promised compensation.

Comparable cases have emerged in relation to other products, including spray foam insulation, and in cases involving grant-funded work, where third parties appear to capitalise on confusion or concern. In these cases, consumers are asked to pay fees linked to compensation claims or remedial action that do not materialise.

As delivery of the Warm Homes Plan gets underway, maintaining consumer confidence will be essential. This will require clear and consistent messaging, strong oversight of marketing practices, and effective safeguards to ensure consumers can engage confidently in the market without fear of being misled or exposed to poor outcomes.

Missing Certification

Issues relating to missing certification are among the top five reported concerns in relation to solar technologies. In many cases, installers have failed to provide the required documentation or complete necessary accreditation processes.

For consumers taking up solar and other microgeneration technologies, **missing certification can be a barrier to promised financial savings**. Without the right paperwork, people can be locked out of valuable incentives, such as payments for extra electricity they send back to the grid. These issues can also create uncertainty around compliance, restrict access to redress, and result in direct financial detriment.

Jim's Story

Jim purchased solar panels in 2024, but a year later was still waiting for key documentation despite repeatedly chasing the installer. He had not received the district network operator (DNO) approval paperwork or the MCS certificate required to verify the installation and access key protections and benefits, including the ability to export electricity to the grid.

He later discovered the installer was not MCS registered, despite being told otherwise at the point of sale. His DNO also confirmed that an application had been initiated but had stalled due to missing information from the installer.

Jim has since learned that the original trader has entered administration, leaving him unable to export electricity or access export payments, and without the consumer protections and assurances that would have been expected from a certified installation. He contacted us to explore whether there was an alternative route to obtaining the missing paperwork.

The Government should ensure that all installations of solar technologies are done by an **accredited installer** who is required to provide all the necessary certificates to the consumer after completing the work. A single quality scheme should play an active role in monitoring compliance, including verifying that required documentation and registrations have been completed promptly and correctly.

Looking ahead, the emergence of new technologies such as the anticipated plug-in solar, alongside evolving models for maintaining and servicing existing systems, means the market will continue to shift.[14] As solar installations are increasingly combined with technologies such as battery storage, system complexity is also likely to increase.

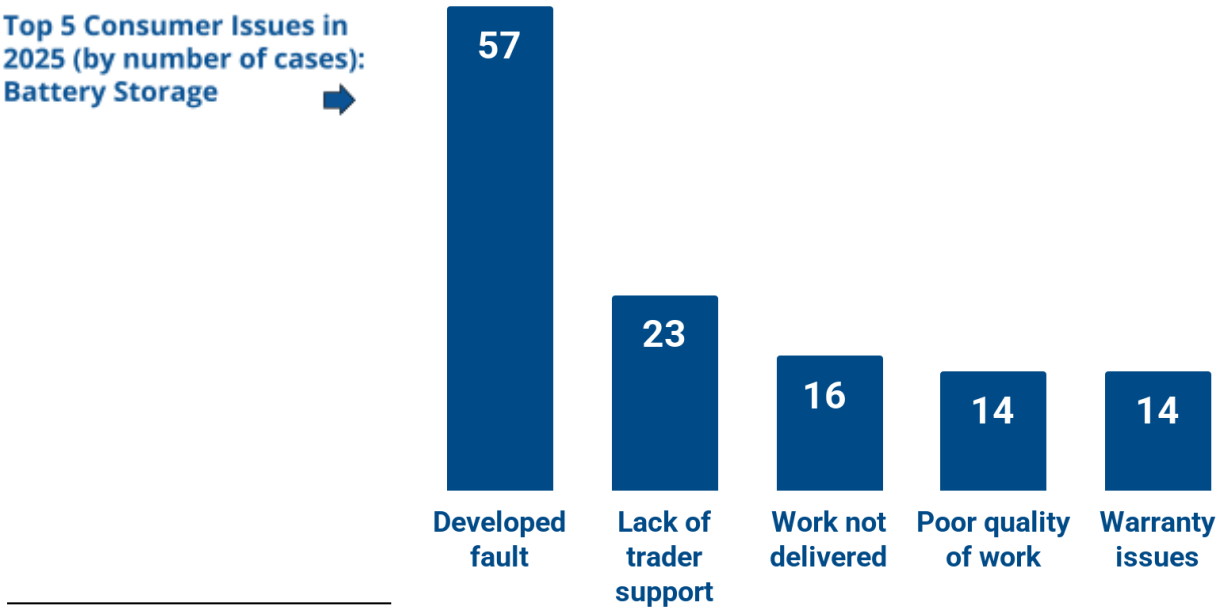
These developments, alongside the finding of this report highlight the need for **robust consumer protection and oversight frameworks**. We will continue to monitor these trends and provide future analysis as the sector evolves.

[14] British Gas (2026), Plug-in solar panels – what are they and how could they help cut your energy bills?

Battery Storage

Consumer Service Case Numbers (2025)	146 **(3% of all cases)**
Number of Installs England & Wales (2025)	35,713 MCS-certified domestic installations
Proportion of UK Homeowners who report having home battery storage (as of May 2025)	4%

Battery storage is beginning to reshape the way some households manage and benefit from their own renewable energy. Often paired with solar technologies, these systems help households make greater use of the electricity they generate themselves. They can also be used to store cheaper, off-peak electricity from the grid for use during peak hours.[15] As deployment increases, battery storage is expected to play a growing role in helping households reduce energy bills and improve flexibility across the wider energy system.



[15] Centre For Sustainable Energy (2025), Battery storage

Despite accounting for just **3%** of reported consumer cases - a reflection of its current market footprint - battery storage is scaling up at pace. In the first half of 2025, there were twice as many home battery installations in the UK when compared to the same period the previous year.[16]

As uptake accelerates, this expansion is likely to bring increased complexity for consumers, particularly around installation quality, system performance, and integration with existing solar technologies. This reinforces the need for policy frameworks and consumer protections that evolve alongside the market.

Developed Faults

Over a third of cases (39%) involved batteries developing faults.

Consumers reported issues including systems that stop working completely, fail to hold a charge, or, in more serious cases, overheat or cause electrical failures in the home or connected solar systems.

When faults raise safety concerns or disrupt broader home energy systems, consumers are often uncertain about who is responsible for resolving the problem - particularly where traders defer responsibility to manufacturers or where support arrangements are unclear. If these issues are not addressed promptly, the consequences can extend beyond inconvenience and reduced performance, and may affect household safety.

[16] Ukem (2026), UK home battery installations up 130% as storage market hits records

David's Story

David purchased two solar batteries from a trader. Following installation, he found one battery was overheating, while the other was functioning as expected.

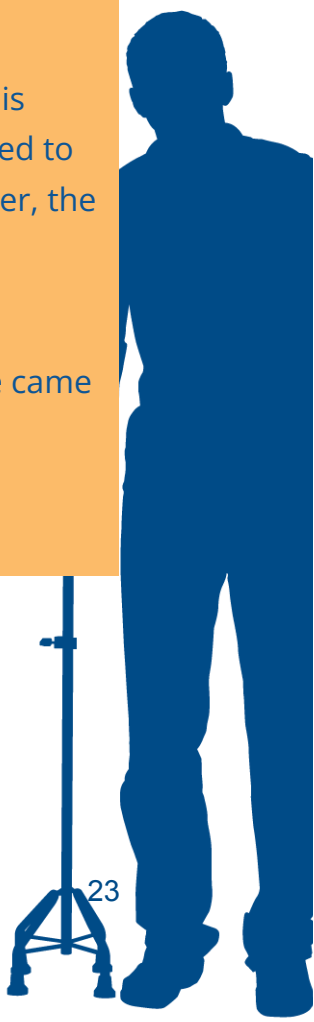
David was incorrectly told by the trader that they could not help him, and that he would need to approach the manufacturer directly. Concerned the faulty battery could pose a fire risk, David was left unsure how to resolve the issue or who was responsible for putting it right.

Some faults do not appear to arise from the battery itself, but instead relate to the integration between the technology and the supplier's customer app used to monitor and manage the system.

Luca's Story

Luca had two batteries installed last year, but they are not showing on his monitoring app. When he raised the issue with the trader, he was directed to the manufacturer, who advised him to perform a system reboot. However, the app still shows the batteries as not installed.

Luca has contacted the manufacturer **18 times**, but the issue remains unresolved and he has not received meaningful progress or support. He came to us as he is unclear where the fault lies and remains unable to get the problem fixed.



As home energy technologies become more interdependent - for example, where electricity generated by solar panels is stored by a battery and used by a heat pump - **consumer protection frameworks should ensure clear accountability across installers, manufacturers, and software providers.**

Consumers should not be left navigating fragmented support arrangements or determining where liability sits when faults arise. In addition, consumers need access to **independent advice** that helps them navigate the market, so that when issues do arise consumers can quickly establish who is responsible and how to take action.

Heat Pumps

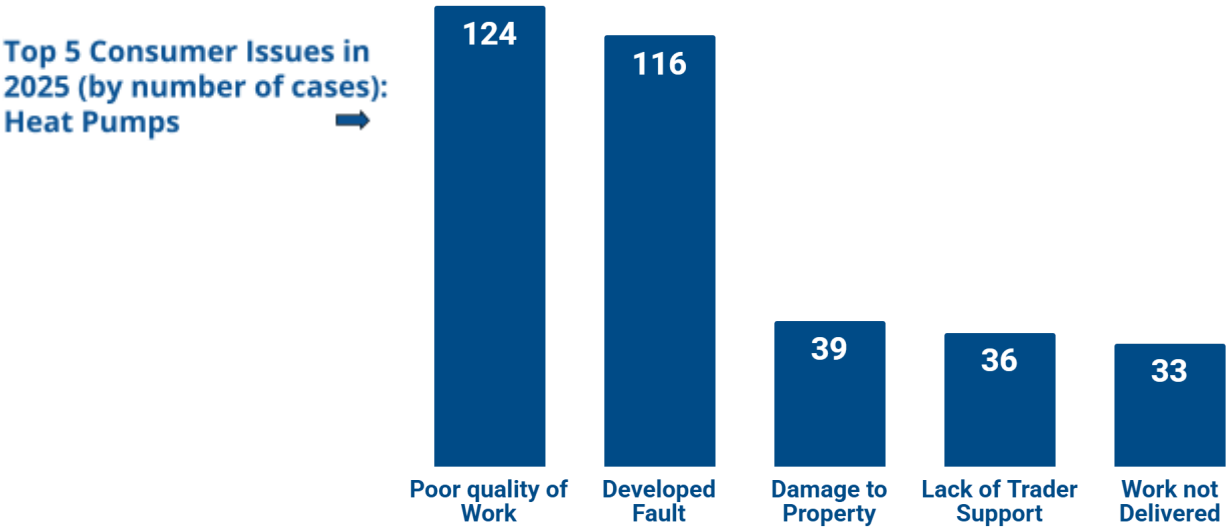
Consumer Service Case Numbers (2025)	386 **(8% of all cases)**
Number of Installs, England & Wales (2025)	51,403 MCS-certified domestic installations
Number of Units Sold, UK (2025)	125,037
Proportion of UK homeowners who report having a heat pump (as of May 2025)	3%[17]

The themes identified in both solar and battery storage cases, including installation quality, faulty technology, and difficulties accessing effective support are also reflected in heat pump-related cases.

However, these issues can have uniquely severe impacts for consumers with heat pumps. This reflects both the greater complexity of system design and installation, and the critical fact that **heat pumps typically serve as a household's primary heating source**.

Under the UK Government's Warm Homes Plan, heat pump deployment is expected to scale rapidly, with installation volumes projected to increase substantially by the end of the decade. This transition underscores the urgent need to strengthen standards, accountability, and consumer protections from the outset.

[17]In May 2025, Citizens Advice commissioned Yonder Data Solutions to carry out a survey that is nationally representative of UK adults, with a boost sample to reach 2,000 UK homeowners.



Faulty Technology and Incorrect Installation

Installation-related issues are particularly prominent, accounting for **40% of all contacts relating to heat pumps**. This likely reflects the technical complexity involved in installing and commissioning these systems, and the importance of correct setup from the outset.

Consumers most frequently contact us when heat pumps are incorrectly installed or develop faults. These issues often overlap, with installation errors sometimes only emerging after the system is operational and begins to underperform or fail. In these cases, consumers can face significant challenges in securing timely and effective resolution.

Julie's Story

Julie had a heat pump and insulation installed under the ECO4 scheme. The heat pump was not correctly installed, leaving her without heating or hot water for three months. She also did not receive warranty information, and the installation left exposed wiring and damage to her carpet.

The work was subsequently passed to a different subcontractor, who reinstalled the heat pump system. However, faults persisted, including incorrect wiring. A year later, the issues remained unresolved, and the company stated it could no longer assist. An independent report later confirmed poor workmanship.

Julie estimates she is now around **£4,000** out of pocket, due to electricity arrears and the cost of replacing her carpet.

Where issues are not resolved promptly, the impact can be significant, including increased energy bills and, in some cases, an inability to adequately heat the home or access hot water.

Lisa's Story

Lisa got an air source heat pump installed in October 2024. But since installation she has consistently been having problems with the heating and hot water. **The installer keeps sending people out but the issue persists**. Their last electricity bill was much higher than usual, despite still not getting heating and hot water. They feel they'll have to reinstall an oil boiler.

Noah's Story

Noah had a heat pump installed in 2023 under the Green Homes Grant. **The installation was faulty, and the heat pump repeatedly shut down**, leaving the household without reliable heating or hot water.

Nearly two years later, following a report from the relevant certification body identifying poor installation quality, the consumer received a replacement heat pump, which is now functioning as intended. However, **they were left without heating or hot water for over two years in the interim.** Noah was living with stage four cancer and receiving oxygen therapy, significantly increasing the severity of the impact.

The use of **finance** can add a **further layer of complexity,** as consumers may remain financially liable for systems that are not functioning as intended, leaving them facing both ongoing costs and unresolved problems with their home heating.

Simone's Story

Simone had a heat pump installed through a loan and government grant. But **it doesn't work as it wasn't fitted correctly**. Her heating cuts off after minimal use. The installation company went bankrupt in October 2024 but she is still paying for the loan, even though it is not working as intended. She found out her warranty is only for 2 years so may not cover her.

It's not clear what type of finance arrangement Simone used. But when buying something that costs between £100 and £30,000, consumers who use credit cards or a 'point-of-sale' loan - where a company offers you a loan from a lender at the checkout to pay for a specific item (like solar panels or a heat pump) in monthly installments - are covered by **Section 75 of the Consumer Credit Act (CCA)**.[18] Section 75 allows consumers to get redress from their lender if the company supplying the item breaches their contract or misrepresents the item they are selling. This is **a vital way of getting redress**, especially if consumers can't get redress from their installer, and is important for making consumers more confident in using finance for low-carbon upgrades.

Taken together, these cases demonstrate that when consumers face difficulties with their heat pump, and struggle to get the problems fixed promptly by the original installer, they can be exposed to prolonged disruption and harm. Accredited installers should be required to fix issues promptly and provide **appropriate aftercare support**, so people's heat pumps can continue to work effectively. As deployment scales, ensuring that consumers can quickly get problems put right will be essential to protecting consumers and maintaining confidence in the sector.

[18] Financial Ombudsman Service (FOS) (2023), Problems with goods and services bought using debit card or credit (Section 75 and chargeback).

Spotlight On: Consumer experiences with energy efficiency schemes and remediation

Consumer Service Case Numbers (2025)	Funded through an energy efficiency scheme (988) **(21% of all cases)**
Top Issues (by number of cases)	Poor Quality of Work, Damage to Property, Work Not Delivered, Developed Fault

Energy Efficiency Schemes

In 2025, a range of schemes provided financial support for energy efficiency measures and low-carbon heating. These initiatives aimed to help consumers improve the energy efficiency of their homes, reduce fuel poverty, and enhance comfort. While some consumers reported 'life-changing' improvements from these schemes, our analysis indicates that experiences remain inconsistent and standards of delivery are variable.[19]

Over the past decade, the Energy Company Obligation (ECO) has served as the main national programme, delivering over 4 million measures between 2013 and 2025. However, in 2025 the Government announced that the ECO scheme would be replaced by a new model based on public funding rather than supplier obligations. This transition marks a significant shift in the policy landscape for energy efficiency.

Throughout 2025, we supported consumers facing issues with both ongoing and legacy energy efficiency schemes.

[19] Citizens Advice (2025), Building Support: Improving consumers' experiences of energy efficiency schemes.

Work funded through an energy efficiency scheme or grant accounted for **just over 20% of all cases** in 2025. Consumers who contacted us were not always aware of the specific scheme under which work had been delivered, often knowing only that it had been provided 'free' or through a grant. However, many cases could be linked to specific initiatives, including the Boiler Upgrade Scheme (BUS), and the Energy Company Obligation (ECO).

These cases most commonly involved insulation **(63%)** with heat pumps and solar each accounting for **18%**, broadly reflecting the types of measures supported through grant schemes.[20]

Over half (553) of grant-related contacts concerned installation issue**s**, with poor quality of work and property damage the most frequently reported problems.

Tim's Story

Tim had insulation work completed through the Great British Insulation Scheme (GBIS) in 2025. During the installation, work carried out on the roof subsequently led to a leak in the property. Despite five follow-up visits from the installer following complaints, the issue has not been resolved. The resulting water ingress has caused internal damage.

[20] See Household Energy Efficiency Statistics for a breakdown of measures by government scheme, p. 7

ECO insulation and getting things put right

In late 2025, a report by the National Audit Office (NAO) identified significant issues with solid wall insulation delivered under the **Energy Company Obligation (ECO)**, the flagship Government energy efficiency scheme which covers ECO4 and the Great British Insulation Scheme (GBIS). It found that 98% of external wall insulation installed under the scheme had major issues requiring remediation, as well as almost a third of internal wall insulation.[21]

As a result the Government has asked the quality scheme,TrustMark, to deliver a Find and Fix programme to identify affected homes, audit installations, and ensure defects are addressed at no additional cost to households[22].

The cases in this report pre-date the remediation programme for solid wall insulation, and this report does not cover experiences of the Find & Fix programme. However, the Consumer Service cases we analysed demonstrate evidence of systemic installation quality and redress issues under schemes, which are not limited to solid wall measures. This evidence reinforces the importance of robust oversight, quality assurance, and effective remediation as the scheme landscape continues to evolve.

Even where consumers contact the trader who did the work, they can struggle to get them to put things right. Some traders fail to fix the problems despite repeated contacts from the consumer. Some make unsuccessful attempts at putting it right, and can even make the problem worse. Some make promises to return and fix the problems that are not kept. Others stop responding altogether. This can leave people with poor or unfinished work, and even damage to their home, for months or even years after the installation.

[21] National Audit Office (2025), Energy efficiency installations under the Energy Company Obligation

[22] Trustmark (2026) Find and Fix

Jane's Story

Jane had solid wall insulation, new radiators and a new boiler installed under ECO4 in April 2024. But there were problems with the work. Jane has had to deal with three associated companies to try and get it fixed. But despite repeatedly contacting these companies, the repair work has still not been completed. She has recently lost her husband and is trying to get this work completed so she can sell her house and move to a smaller property.

Then, when they can't get the trader to fix it, **some consumers struggle to get redress after trying to escalate the complaint**.

Sandra's Story

Sandra's son helped them apply for insulation work under the ECO4 scheme. However, the plastering was very poor quality and damaged Sandra's carpets. The contract said the trader is responsible for plastering and redecoration. But the trader has failed to fix the plastering and repair the damage they've caused, despite saying that they will resolve these issues.

Sandra has been pushing for them to complete the work. She even emailed the company directors found on Companies House, but got no response. She contacted the accreditation scheme who told her to make a complaint to the company, but she has not yet got a response from that company.

Getting redress is especially difficult when the trader has been struck off from the relevant accreditation body or certification scheme.

Ashleigh's Story

Ashleigh had external wall insulation installed under the ECO4 scheme. Following the installation, she began experiencing damp and mould in her home. The trader subsequently drilled holes into the wall in an attempt to address the issue, but this resulted in a leak and further worsened the damp problem.

Worried about her children's health, she made a formal complaint to the trader but got no response. Ashleigh then contacted Ofgem for assistance and was signposted to the relevant accreditation scheme. However, the accreditation scheme was unable to help as the trader was no longer approved. The accreditation scheme then signposted Ashleigh to the certification body for further advice. Ashleigh then contacted the relevant insurance provider from her insurance-backed guarantee, but as the trader is still operating the insurance would not cover the repairs.

Ashleigh contacted our Consumer Service because she wants help getting redress and doesn't know what to do.

As the government develops future fuel poverty and energy efficiency schemes, **high-quality delivery must be matched by a consumer protection framework which ensures high standards of work, straightforward routes to redress, and access to independent advice**. This is critical for building confidence in government-backed schemes and protecting those least able to absorb the consequences when things go wrong.

Key findings from our data

While issues vary across technologies, our analysis of our 2025 Consumer Service data has identified these four key findings:

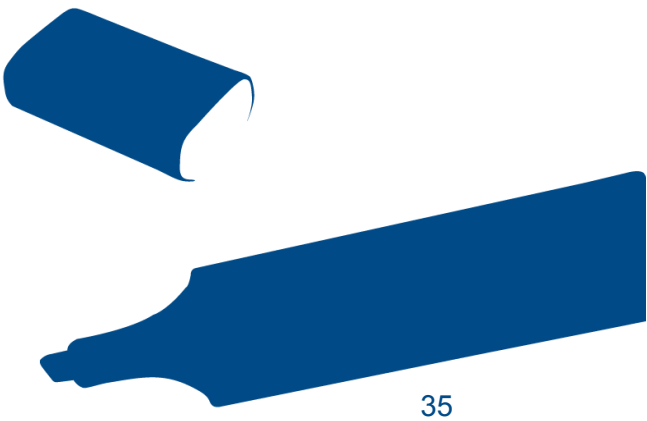
1. Consumers face problems before, during and after installing low-carbon upgrades. But they **most commonly contact our Consumer Service about issues with ongoing use**, after the measure has been installed, such as the low-carbon technology developing a fault.

2. When consumers face problems with the installation or ongoing use of a low-carbon upgrade, they can **struggle to get the issue put right**, either by the installer or manufacturer. This includes consumers who have used accredited installers and those who have not.

3. While the number of cases remains small, problems with low-carbon upgrades - and difficulty fixing them - can cause **serious consumer detriment**, including significant stress and financial loss, or being left with a home that is damaged, unsafe or without heating or hot water.

4. Where consumers lack confidence or face confusion in the market, they may become more vulnerable to **poor practice,** including **cold calling, scams** and **high-pressure sales tactics** that exploit uncertainty and concern.

Our data shows that, rather than a collection of isolated issues, there are **systemic weaknesses that need to be addressed**. Taken together, these findings reinforce the need for independent advice throughout the consumer journey and strong protections to ensure consistently high standards of work, clear accountability, and simple, effective routes to redress.



Moving Forward

The Warm Homes Plan offers a landmark opportunity for energy consumers. As delivery gets underway, ensuring households have positive experiences of low-carbon home upgrades will be central to delivering lower energy bills, more comfortable homes, and building confidence in the net-zero transition.

While examples of good practice exist across the sector, our evidence points to structural weaknesses in consumer protection and accountability. In particular, fragmented responsibilities and complex redress routes can make it difficult for consumers to resolve issues, allowing problems to persist, which risks weakening consumer confidence in making home upgrades.

If not resolved, there is a risk these challenges become more pronounced as deployment scales, particularly as households adopt multiple interdependent technologies and more emerging products such as plug-in solar enter the market.

In our recent report *Stepping Up*, we set out an end-to-end consumer protection framework based on three core principles[23]:

Independent advice before, during and after installation, including throughout any redress process, building on existing statutory advice provision.

A single, mandatory quality scheme for the low-carbon home improvements market to ensure consistent standards across providers and technologies.

A strengthened regulatory and enforcement framework to ensure consumers can access simple, effective redress when things go wrong.

[23] Citizens Advice (2025), Stepping Up: Reforming protections in the retrofit market

Our findings reinforce the need for stronger preventative action to reduce the risk of poor practice in the market. The above recommendations would help to address current weaknesses. A single, mandatory quality scheme would boost standards among installers and ensure that rogue traders are not able to operate in the market, providing better outcomes for consumers and preventing issues. Where issues do arise, a clear redress process would help consumers secure remediation more effectively, while strengthened enforcement would deter non-compliance. Access to independent advice would also help consumers identify reputable installers and navigate the redress process where needed.

It is critical that the government builds on what is currently working well in the market, while addressing the structural weaknesses identified in our evidence. Doing so will be essential to not only protect consumers, but sustain confidence in low-carbon home upgrades as uptake grows.

As the statutory advocate for energy consumers, Citizens Advice will continue to monitor trends in consumer experiences, including year-on-year changes, using these insights to work with policymakers, regulators and industry to support a transition that is both effective and fair.

Methodology

The Citizens Advice Consumer Service helps people resolve problems with goods and services by providing advice on consumer rights and practical steps to address issues. It is available to consumers and micro-businesses in England and Wales via phone, email, or webchat.

The Consumer Service is composed of three strands: **General Consumer, Energy, and Post**. This analysis draws on **General** Consumer data from January to December 2025. It includes both quantitative analysis and qualitative case studies derived from adviser case notes.

While these figures do not capture all consumers experiencing issues, and do not yet include data from our network of Local Citizens Advice offices (LCAs) (which we plan to integrate in future analysis), they nonetheless provide valuable insight into the challenges faced by consumers.

Cases are recorded by advisers, who document key details and outcomes during contact with clients.

For this analysis, our data team extracted cases relating to domestic low-carbon heating and energy efficiency measures. This included contacts containing the keywords **“solar”, “heat pump”, “battery”, and “insulation”**, as well as cases identified through relevant adviser coding.

We additionally coded cases by:

- Technology involved
- Stage at which the issue first arose (pre-contract, contract, registration, installation, or operation)

- Type of issue experienced (Issues are categorised using a predefined set of 29 codes. Each case is assigned a primary code and, where applicable, a secondary code)
- References to grants or schemes (where applicable)

All contextual variables (including technology type, installation characteristics, and any reference to grants or schemes) are derived from adviser case notes and are subject to the level of detail recorded during the consumer contact.

This structured approach allows us to identify common patterns in consumer experience across low-carbon technologies and installation journeys.

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.

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