

The Rt Hon Claire Coutinho MP

Secretary of State for Energy Security and Net Zero

Department for Energy Security and Net Zero (DESNZ)

1 Victoria Street

London

SW1H 0ET

**23 April 2024**

Dear Secretary of State,

We are writing to you as a coalition of organisations representing consumer, energy retail and financial institutions to encourage the Department for Energy Security and Net Zero to urgently conduct a complete review of consumer protections for those carrying out green upgrades to their home.

In February, the Competition and Markets Authority (CMA) strongly recommended that the Government take a more active role in improving the quality of protections afforded to consumers. We agree with this assessment, as there are a number of protections gaps that individual schemes will be unable to address:

- **A confusing landscape of overlapping codes and schemes** making it difficult for consumers to have their complaints addressed in a straightforward or timely fashion
- **Inconsistent levels of financial protections** in the sector which can leave consumers out of pocket if something goes wrong and their installer has ceased to trade
- **Lack of quality assurance and redress for consumers in the 'able-to-pay' sector** leaving some consumers without any protection at all

We are concerned that unless Government takes action to address these gaps, sub-standard consumer protections could undermine the net zero transition. Poor quality installations, especially those that impact the ability for a consumer to heat their home, can cause significant detriment to a household's finances and physical health.

As well as this, there is the potential for the bad experiences of early adopters to undermine wider trust in an emerging market. The importance of this cannot be overstated - our [research](#) shows that friends and family are the second most common source of advice for households who are considering installing low carbon technologies in their homes. Making the protections framework more robust can stamp out rogue traders from the sector and deliver greater benefits to consumers.

Ensuring a more consistent level of protection can also help to unlock greater levels of private finance for home retrofit. Currently, the limited cover afforded by some protections leaves lenders significantly at risk if work is carried out to a poor standard, with some lenders reluctant to enter this market as a result.

We look forward to engaging with your department on these issues, which are vital to achieving the Government's fuel poverty and net zero goals. We would welcome the opportunity to meet with you to discuss this topic further.

Yours sincerely,

