ECO4 Installation Process
Professional Illustrated Guide

Installation & Compliance Guide
ECO4 – Energy Company Obligation (UK Government)

Step 1

Accreditation and TrustMark Registration

Before participating in ECO4, an installer must become accredited and registered with TrustMark — the government-endorsed quality scheme.

The Accreditation Process:
- Apply via a body like NAPIT, Elmhurst, or Stroma
- Demonstrate compliance with PAS 2030 & PAS 2035
- Show technical competence and robust internal processes

Mandatory Insurance:
- £5M Public Liability
- £10M Employers' Liability
- £250K Professional Indemnity

Upon approval, the installer becomes TrustMark-registered and can deliver ECO4 works.

Step 2

Securing Insurance Backed Guarantees (IBGs)

Installers must obtain Insurance Backed Guarantees (IBGs) from TrustMark-approved providers to protect the homeowner if the business fails.

Key Features:
- Duration: 2–25 years depending on measure
- Covers materials and workmanship
- Applies even if the installer ceases trading

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Step 3

Partnering with a Funder

Installers must now partner with an ECO Funder, who holds ECO4 funds allocated by energy companies.

The Funder:
- Verifies documentation and compliance
- Holds internal Retrofit Coordinators for plan reviews
- Releases payment after sign-off and TrustMark acknowledgement

Step 4

Finding an Eligible Property and Occupant

Installers identify eligible homes based on energy performance and occupant status.

Eligibility Criteria:
- EPC rating of E, F, or G
- Must improve by at least 2 EPC bands
- Residents must receive qualifying benefits or qualify via LA Flex

Step 5

Retrofit Assessment and Whole House Plan

A Retrofit Assessor visits the property to gather data, which is used to create a Whole House Retrofit Plan by a Retrofit Coordinator.

Assessment Includes:
- RdSAP energy data
- Home condition and floorplans
- Occupant usage patterns
- Risks such as damp or ventilation issues

Step 6

Installing Ventilation and Smart Controls (Pre-Insulation)

Before insulation can begin, proper ventilation systems and controls must be installed:

Ventilation Requirements:
- Trickle vents in all windows
- 10mm undercuts on internal doors
- Continuous extractor fans in wet rooms/kitchens (moisture-activated)
- Zoned smart thermostat system installed by electrician

These measures ensure air quality, prevent damp and comply with PAS 2035.

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Step 7

Insulation Installation – Materials, SWIP System & Solocator Evidence

Installers begin insulation works, including loft, roof, and Internal Wall Insulation (IWI) using only Funder-approved, BBA-certified materials.

Material Compliance:
- All products must be BBA-approved
- Quantities must match the retrofit design
- Substitutions are not allowed

SWIP System (for IWI):
- Multi-layered system to eliminate thermal bridging and damp
- Includes vapour barriers, insulation boards, breathable membranes
- Installed following exact manufacturer and funder guidelines

Evidence Requirements:
- All installation steps must be photographed using the Solocator app
- Photos must include timestamp, location and job reference

Internal Wall Insulation
Sub-steps installing internal wall:
1. Prepare the wall surface
2. Install timber or metal framing
3. Insert insulation boards
4. Install vapour control layer
5. Fix plasterboard or insulated plasterboard
6. Final finishing

Step 8

Final Sign-Off, TrustMark Lodgement and Payment

Upon completion:

1. Homeowner signs a declaration confirming work is complete and satisfactory
2. Installer submits all documentation to Retrofit Coordinator and Funder
3. Retrofit Coordinator lodges the job with TrustMark
4. Installer applies for the final IBG
5. Once verified, the funder signs off and releases final payment

This completes the ECO4 job lifecycle.

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