Warm Homes loans in Customer Proposals

easy-pv.co.uk

Easy PV supports the Warm Homes Loan Scheme (WHLS). You can include Warm Homes loan options in your proposals, with a page that explains the scheme to your customers.

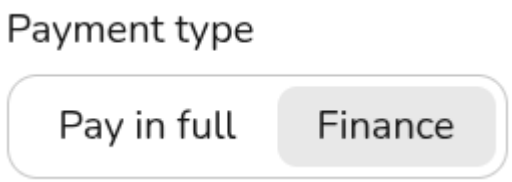
How to set up a Warm Homes loan

To set up a Warm Homes loan in Easy PV, you will need to create a payment option.

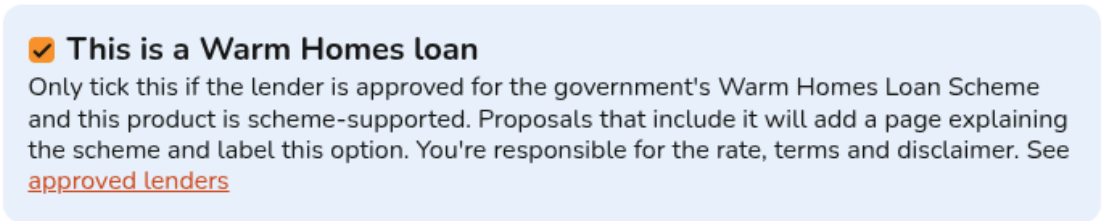
New payment options can be created within projects through the financial task on the **Payment** tab or by navigating to your financial settings. Just click **+ New payment option** and follow the steps outlined below.

1. Overview

Enter the name you'd like to appear on the proposal for this loan option and set the scope for where you'll be able to select it. Select the payment type as **Finance**.

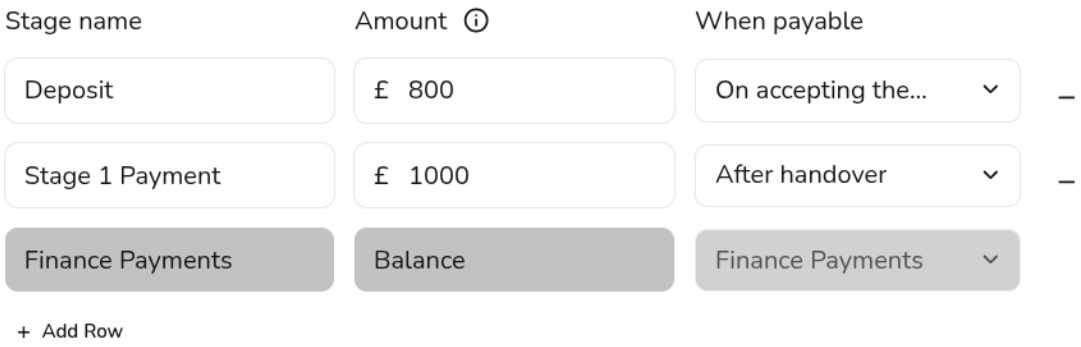


Tick the box to indicate that this lender is participating in the WHLS.



2. Payment stages

In this section, you can configure the payment stages for the quote. The final (or only) stage will be 'Finance Payments'. If the cost of the system is more than the loan amount, you'll need to add rows to define additional payment stages.



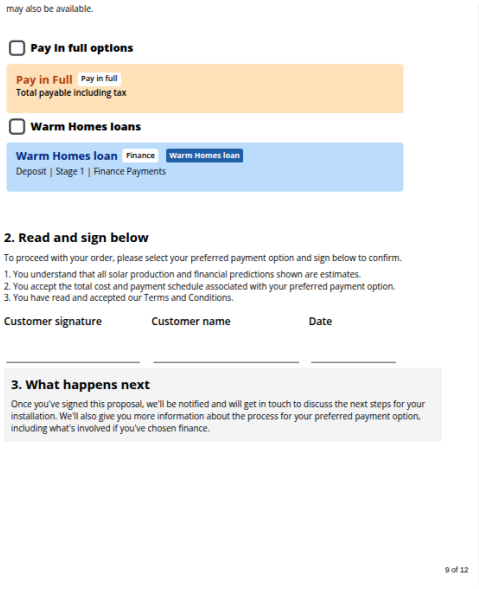
3. Finance

Use this section to select your finance provider and set up payment details, such as repayment terms and interest rates.

Learn how to configure finance details

The Customer Proposal

To add a loan option to a project, go to the Financial task and tick it in the payment options section.
Once enabled, your Customer Proposal will include the **Warm Homes Loan** tag displayed next to the payment option and a dedicated informational page outlining details of the Warm Homes Loan Scheme.



may also be available.

Pay in full options

Pay in Full — Pay in full
Total payable including tax

Warm Homes loans

Warm Homes loan — Finance — Warm Homes loan
Deposit | Stage 1 | Finance Payments

2. Read and sign below

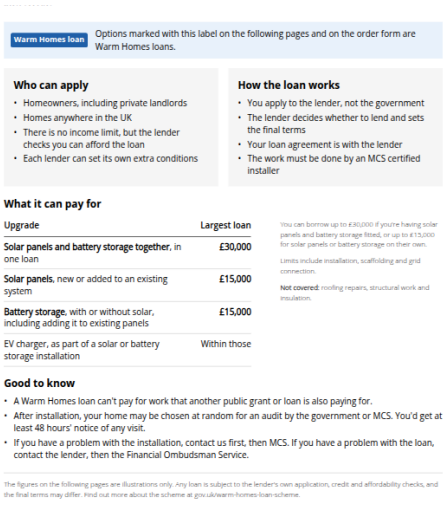
To proceed with your order, please select your preferred payment option and sign below to confirm.

1. You understand that all solar production and financial predictions shown are estimates.
2. You accept the total cost and payment schedule associated with your preferred payment option.
3. You have read and accepted our Terms and Conditions.

Customer signature | Customer name | Date

3. What happens next

Once you've signed this proposal, we'll be notified and will get in touch to discuss the next steps for your installation. We'll also give you more information about the process for your preferred payment option, including what's involved if you've chosen finance.



Warm Homes loan — Options marked with this label on the following pages and on the order form are Warm Homes loans.

Who can apply

- Homeowners, including private landlords
- Homes anywhere in the UK
- There is no income limit, but the lender checks you can afford the loan
- Each lender can set its own extra conditions

How the loan works

- You apply to the lender, not the government
- The lender decides whether to lend and sets the final terms
- Your loan agreement is with the lender
- The work must be done by an MCS certified installer

What it can pay for

Upgrade	Largest loan
Solar panels and battery storage together, in one loan	£30,000
Solar panels, new or added to an existing system	£15,000
Battery storage, with or without solar, including adding it to existing panels	£15,000
EV charger, as part of a solar or battery storage installation	Within those

You can borrow up to £30,000 if you're having solar panels and battery storage fitted, or up to £15,000 for solar panels or battery storage on their own.

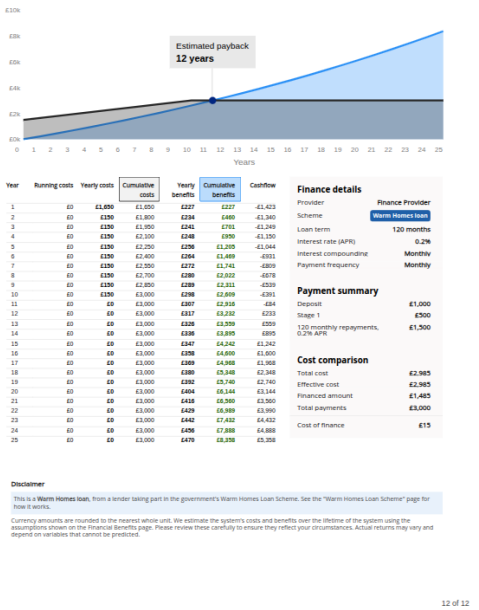
Limits include installation, scaffolding and grid connection.

Not covered: roofing repairs, structural work and insulation.

Good to know

- A Warm Homes loan can't pay for work that another public grant or loan is also paying for.
- After installation, your home may be chosen at random for an audit by the government or MCS. You'd get at least 48 hours' notice of any visit.
- If you have a problem with the installation, contact us first, then MCS. If you have a problem with the loan, contact the lender, then the Financial Ombudsman Service.

The figures on the following pages are illustrations only. Any loan is subject to the lender's own application, credit and affordability checks, and the final terms may differ. Find out more about the scheme at gov.uk/warm-homes-loan-scheme.



Warm Homes loan

Year	Running costs	Yearly costs	Cumulative costs	Yearly benefits	Cumulative benefits	Cashflow
1	£0	£1,650	£1,650	£227	£227	-£1,423
2	£0	£150	£1,800	£234	£460	-£1,340
3	£0	£150	£1,950	£241	£701	-£1,249
4	£0	£150	£2,100	£248	£950	-£1,150
5	£0	£150	£2,250	£256	£1,205	-£1,044
6	£0	£150	£2,400	£264	£1,469	-£931
7	£0	£150	£2,550	£272	£1,741	-£809
8	£0	£150	£2,700	£280	£2,022	-£678
9	£0	£150	£2,850	£289	£2,311	-£539
10	£0	£150	£3,000	£298	£2,609	-£391
11	£0	£0	£3,000	£307	£2,916	-£84
12	£0	£0	£3,000	£317	£3,232	£233
13	£0	£0	£3,000	£326	£3,559	£559
14	£0	£0	£3,000	£336	£3,895	£895
15	£0	£0	£3,000	£347	£4,242	£1,242
16	£0	£0	£3,000	£358	£4,600	£1,600
17	£0	£0	£3,000	£369	£4,968	£1,968
18	£0	£0	£3,000	£380	£5,348	£2,348
19	£0	£0	£3,000	£392	£5,740	£2,740
20	£0	£0	£3,000	£404	£6,144	£3,144
21	£0	£0	£3,000	£416	£6,560	£3,560
22	£0	£0	£3,000	£429	£6,989	£3,990
23	£0	£0	£3,000	£442	£7,432	£4,432
24	£0	£0	£3,000	£456	£7,888	£4,888
25	£0	£0	£3,000	£470	£8,358	£5,358

Finance details

Provider	Finance Provider
Scheme	Warm Homes loan
Loan term	120 months
Interest rate (APR)	0.2%
Interest compounding	Monthly
Payment frequency	Monthly

Payment summary

Deposit	£1,000
Stage 1	£500
120 monthly repayments, 0.2% APR	£1,500

Cost comparison

Total cost	£2,985
Effective cost	£2,985
Financed amount	£1,485
Total payments	£3,000
Cost of finance	£15

Disclaimer

This is a **Warm Homes loan**, from a lender taking part in the government's Warm Homes Loan Scheme. See the "Warm Homes Loan Scheme" page for how it works.

Currency amounts are rounded to the nearest whole unit. We estimate the system's costs and benefits over the lifetime of the system using the assumptions shown on the Financial Benefits page. Please review these carefully to ensure they reflect your circumstances. Actual returns may vary and depend on variables that cannot be predicted.

> **We're expanding our WHLS support!** Soon, you'll be able to include Warm Homes loan options from **Phoenix Finance** to a project in just a few clicks. Sign up now and once you're approved, you can offer Warm Homes loans through the Phoenix portal straight away.

Still Need Help? / Want to know more?

- **Related FAQs:** Check out our Financial task FAQs for answers to common questions
- **More guides**: Take a look at Payment options and Warm Homes loans in Easy PV
- **Live training:** Book onto a live demo session to see this feature in action

Contact Support: If you've got further questions, get in touch with our support team at **help@easy-pv.co.uk** (UK). *If you are experiencing a bug, to help us look into your issue faster, please include the email address of your account, the name of the project and screenshots of any unexpected behaviour.*

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