



TRUSTMARK
Government Endorsed Quality

**TrustMark
Update
Feb 2026**

Find and Fix - Voiding of Certificates



Arrange and deliver PAS 2035 (EWI) audits

- Arrange audits directly with occupier
- Work with authorities & community organisations confirming requirements
- Audits completed to agreed PAS 2035 Standard



Remediation of measures

- Outcome advised to RC and Businesses - copied to Scheme Providers
- Checks for Building Regulation notification
- Time taken to remediate the measures



No action taken

Project not remediated

- Scheme Provider / CB advised
- Warranty provider engaged / advised
- PL & PI for the responsible person/business engaged
- Discussions on consumers with no options



Lodgement voiding

- Policy decision
- 8 weeks after remediation issued - automatically voided for historic failure to remediate
- Voided certificated matched to Ofgem, measure/measures removed

Find and Fix - delivery



Over 25K ECO4 projects have EWI as a measure - any where an audit has not been completed will be included in Find and Fix, and the property offered an inspection.

Early indications from audit are identifying similar project non-compliance rates to the NAO report.

Identification of Category 1 issues remains high and currently running at 6.4%

Consumer Disputes

January 2025 - January 2026 Insights



158%

Increase
Year on Year

6.3

Average
Complaints
Per Installer

79%

Relate to
Insulation
Measures

73%

Workmanship
Quality
Related

Find and Fix - Industry challenges



Reducing workforce and greater demands on project remediation to be completed at pace.

Recognition of businesses ceasing to trade and the issues with working capital.

Loss of consumer confidence in the delivery of some areas of home-improvement including the capital and grant schemes.

Longer term strategy for the delivery of warm, comfortable and healthy homes is well received, delivery now required.

Community Engagement

- Community engagement initiated to raise awareness of free audits under Find and Fix and to ensure consumer access to remediation support.
- TrustMark collaborating with local councils and elected officials to engage impacted communities with an initial focus on areas with the highest levels of non-compliance.
- Initial pilot in Luton and Leicester point to greater audit alignment with local building control teams.



WHP - What's the future.....



Social Housing / Place Based
existing SHDF
+300 million
2026



LA Delivery
low-income
scheme
1.2 billion from
2027



ECO Extension
period for
suppliers to
deliver - no
new obligation



Establish WHA
delivery from
early 2027
consumer
protection
reform - c'2026



Private Rental MEES
1 million homes
by 2030 - EPC
driven



Owner Occupier
supported
lending to
wider ATP
markets
2027/2028



Build New Homes
1.5 million
by 2029

4.4M

homes are
within
social
housing

Low Income

scheme
consultation
2026 -
delivery 2027

Find and Fix

certificate
voiding
determination
2027

Executive Agency

consumer
protection
reform

5.3M

homes in
private rental

38%

of homes have
loans or
mortgages
(**10.7M**)

28.8M

homes in the
UK



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Technology Update



TrustMark Data Warehouse Update

Using Machine Learning to Predict Non-compliance

- Uses characteristics of the work conducted and the installing business
- Predicts for each measure the likelihood of non-compliance and its severity
- For all measures and types of outcome overall accuracy of 78% for External Wall Insulation is 87%
- Risk model underpins Risk Radar
- Methodology reviewed by AtkinsRéalis as part of Project Hawthorn
- Installer Risk Severity Score implemented to track performance over time

Intelligent Document Processing

Using AI to **extract text from documents** for analysis

Classification to ensure that the correct document types are uploaded

The **AI assess** against a potential **150 standard audit questions** (Depending on project complexity)

Present to auditor so that they can focus on the right areas

Driving future audit at scale

TrustMark Data Warehouse Update

Triage Tool - Live risk assessment



ofgem Home Data Validation Cases - Complaints Cases - Assurance Cases - Scheme Cases - OFGEM All Cases (Search)

Details for Case ID [redacted]

Case Details Project Details Lodgement Details Business Details Property Details Audit Details **Evidence Review**

Overall Evidence Risk Status: **MEDIUM** Evidence Risk Modifier: 30.0%

Risk Category Change: **RED** New Predicted Non-Compliance: 83.6%

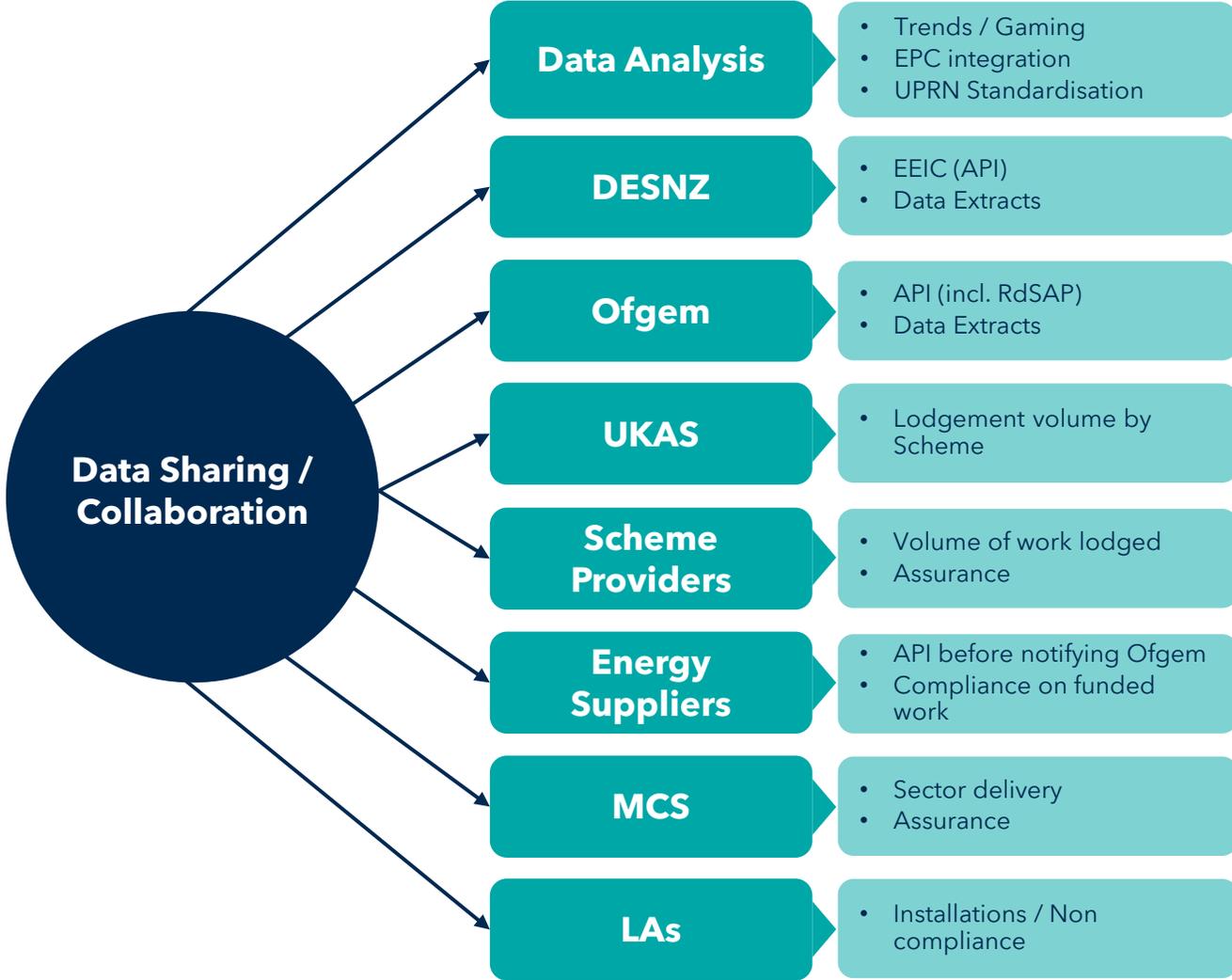
Reported Issue	Supporting Images Provided	AI Calculated Risk	View Images
Damage around windows, doors, or other fixtures	2	MEDIUM	IMAGES
Damp patches, mould, or condensation	1	MEDIUM	IMAGES

TrustMark Technology and Integration

Fraud and Error Reporting

We use our data and analytics to support Funding Scheme Administrators with the prevention, investigation and detection crime, such as Fraud.

TrustMark technology and processes provide Funding Scheme Administrators with strategies to detect and disrupt criminal activity occurring within government or any type of funded schemes (energy company, banks etc).





Thank you



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