



**TRUSTMARK**  
Government Endorsed Quality

# TrustMark Simon Ayers

Update

# Solid Wall - Update

## What happened this year



**Early 2025** - Additional TrustMark SWI ECO4 audits completed



**Category 1 non compliances** identified by TrustMark - wider Industry inspection alignment



**SWI Remediation** - still ongoing, high rejection of remedial evidence reducing the capacity for TrustMark review

2025

**Certification Body Round Table** - chaired by Ofgem



**20%** additional audits undertaken by **Certification Bodies** as instructed by the minister



**UKAS Technical Bulletin** - stating the requirement for single **PAS2030 Certification**, and the requirements for future PAS2030 Certification audits



2026

**ECO4 concludes** - subject to consultation



# Solid Wall - Update

## Outcomes from audit & compliance

**5** Installers still suspended TrustMark

Working with Energy Suppliers on remediation

Remediation is a priority focus

Over **38%** rejection of remedial evidence

Parties are advised to verify the status of any business and their trade scope directly with TrustMark before proceeding with any agreements or works. TrustMark does not and cannot accept any liability for any assumptions made about a business including its ability to adequately discharge a client retainer, whether or not it is suspended from the TrustMark scheme.



# Solid Wall - Optics

## Unacceptable Standards in Government Insulation Schemes

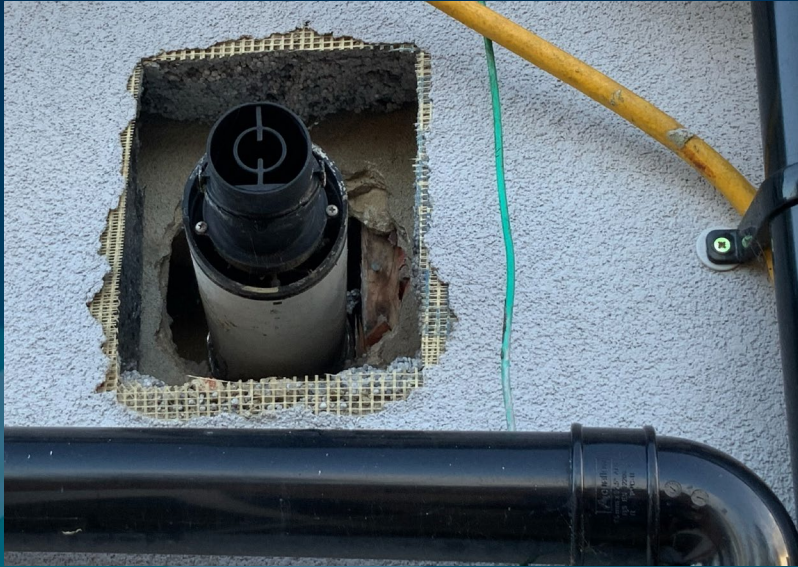
- **Under-skilled Workforce**
  - Certified installers sub-contracting to unqualified, non-TrustMark operatives
  - Risk of unsafe or non-compliant installations
- **Inconsistent Standards**
  - Public schemes (ECO, etc.) require PAS 2030/2035
  - Private installs only need to meet Building Regulations
  - Installers may not understand or follow required standards
- **Corner-Cutting & Poor Workmanship**
  - Intentional shortcuts to reduce costs
  - Limited oversight and consumer awareness enable substandard work

# Retrofitted Properties

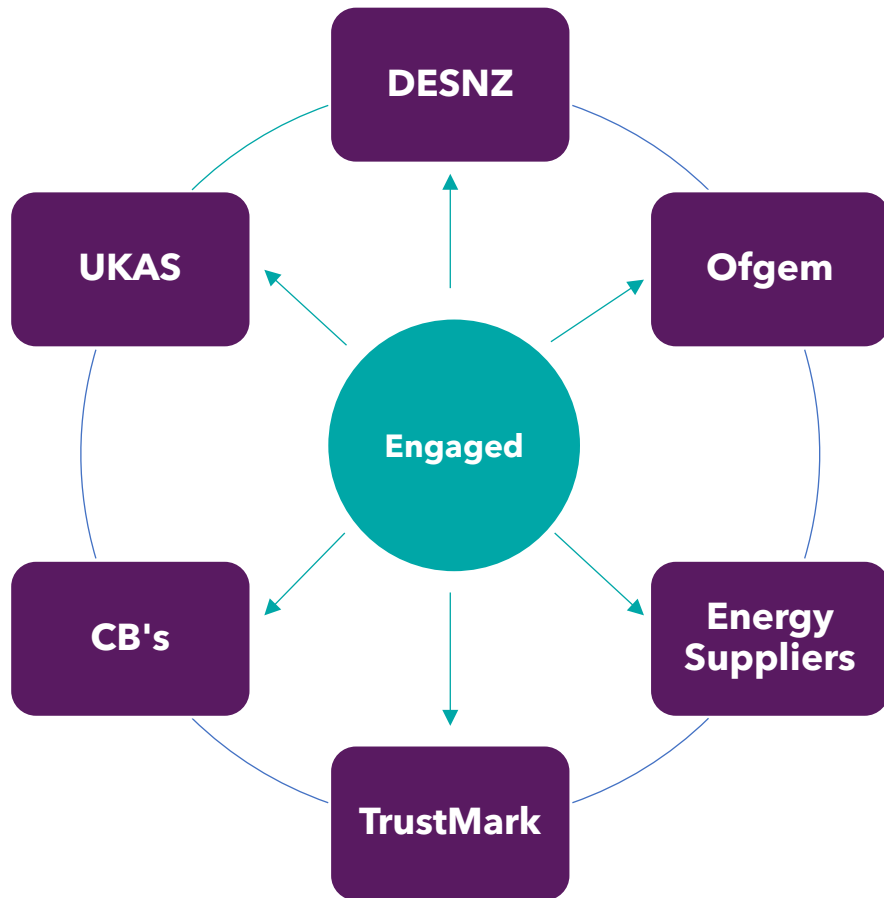




# Remediated work



# Solid Wall Engagement



Engagement across the sector

## Sector engagement with the development of closer working together

- Requirements for greater sharing of data for the oversight of the delivery.
- Alignment of certification processes to ensure compliance with PAS2031.
- Future remediation requirement discussions.
- Delivery of measures to meet the obligation.

# The Consumer Protection review – why?

Identification of Non-compliances in some of the Insulation areas – External Wall Insulation

- Over **26,000 External Wall Insulation Projects** Lodged into the TrustMark Data Warehouse
- Over 1800 projects audited by TrustMark – **still high levels of first time non-compliance** identified

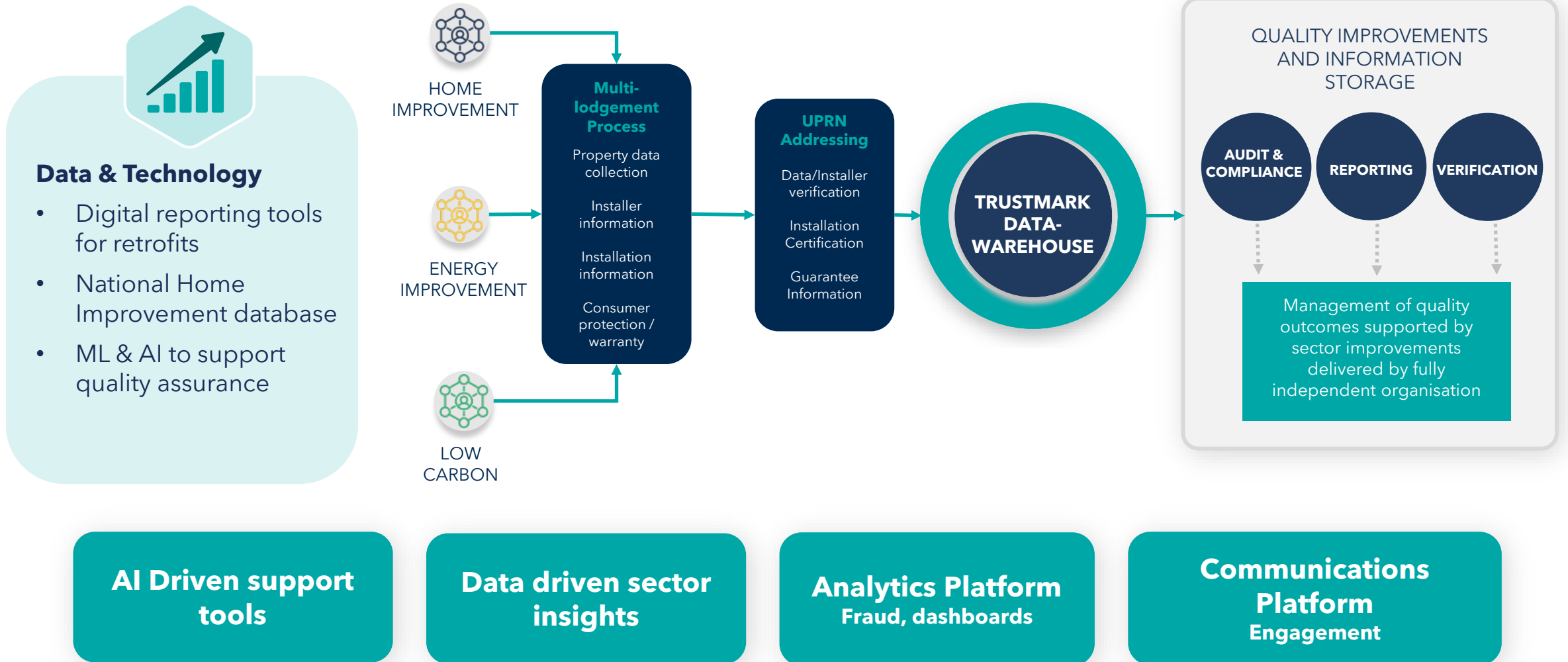
Ministerial statements regarding the poor-quality delivery

- Other parties required to undertake audits of completed work and the installing businesses
- Ongoing challenges to **ensure remediation undertaken** and consumers not left in detriment

The outcome of the above challenge is that multiple government departments (including the BSR) have united to look at the major reform of the consumer protection landscape for the home-improvement sector. This will be included within the Warm Homes Plan due to be announced later this year.



# TrustMark Data & Technology



# Risk Radar

- Automated Project Risk Review
- Predictive Non-compliance Model
- Location Risk Radar
- Actively seeking Non-Compliance

## Model v1.0 Risk Factors Include

Measure Type • Measure Technical Risk • Scheme Provider • Property Age • Property Detachment • Property Type • Number of Measures in Project • Pre-install SAP Score • Post install SAP Score

Applied to 100% of retrofit projects



# Assurance Desktop

## 'RdSAP' Checker

- Automated checks on Pre and Post EPRs
- Checks previous EPCs < 5 years
- U value amendments
- Check measures in the assessment
- against the measures installed
- in the project.





# UK Property

**28.3** million homes in the UK

**38%** of homes have loans or mortgages (**10.7M** homes)

Average mortgage £195K

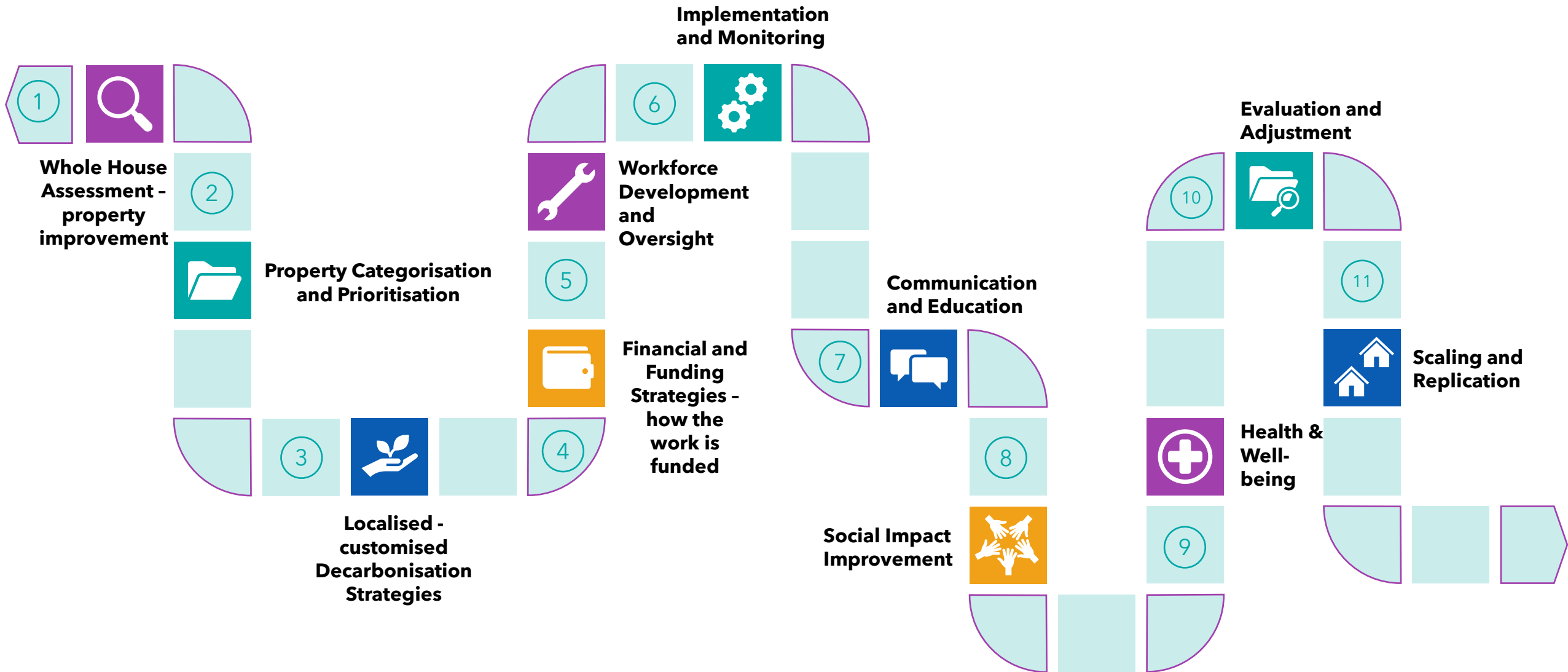
**28%** of homes have no loans or mortgages (**7.92M** homes)

**4.4M** homes are within Social housing

**5.3M** homes are in Private rental



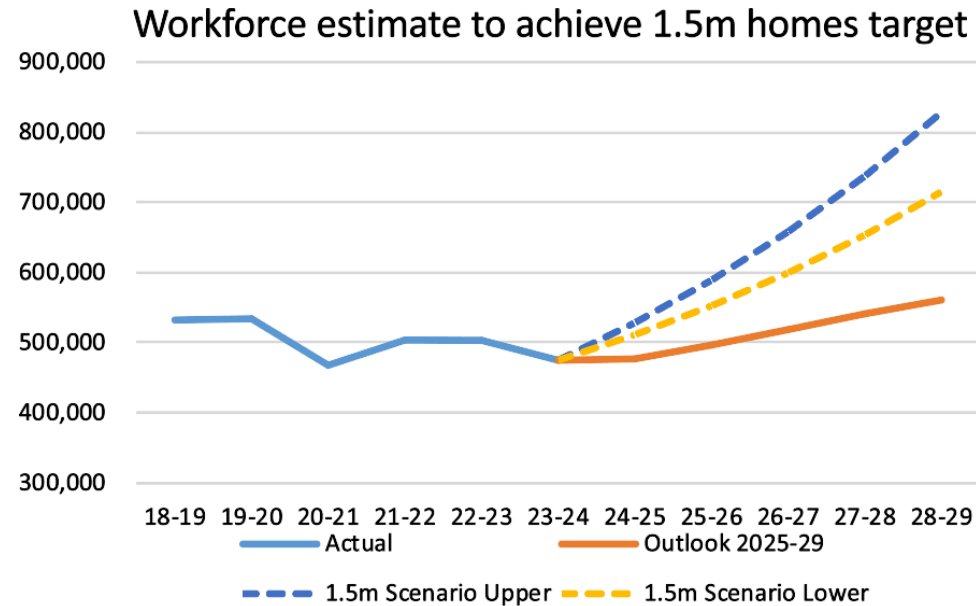
# A holistic picture - localism





# Opportunity – invest or not

## Potential Additional Demand Scenarios\*



### Potential Additional Annual Worker Demand:

- 1.5m new homes: Up to 71k
- 5m retrofitted homes: Up to 170k
- Infrastructure pipeline: TBC

**\*Draft estimated scenarios**