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# Energy efficiency funding schemes

Green Heat Installer  
Engagement Programme

23 April 2025



# Presenters

Rachel Comrie	Green Heat Installer Engagement Assistant Programme Manager, <b>Energy Saving Trust</b>	Presenter, Q&A panel
Mark McArthur	ECO Scheme Manager, <b>Energy Saving Trust</b>	Presenter, Q&A panel

# Questions

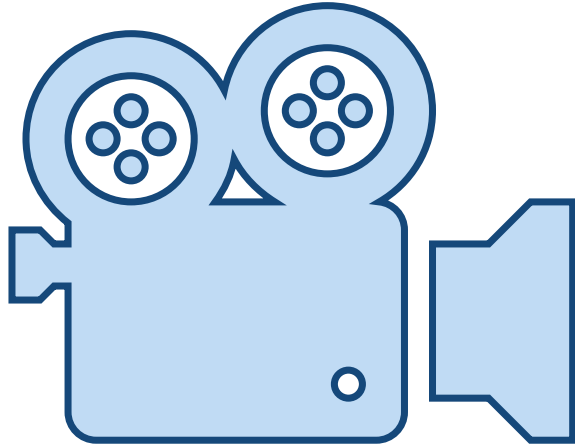
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# Green Heat Installer Engagement Programme

Rachel Comrie 23 04 2025



# Green Heat Installer Engagement Programme



## Resources hub

Support hub for small businesses working on energy efficiency, heating systems and micro generation. Find research, case studies and online tools to...



## Skills, funding and certification

Discover the certification requirements as an installer or assessor looking to carry out work under various schemes:



## Green heat installer events

We organise networking events, webinars, workshops and information sessions. All free of charge. Find out more about our upcoming sessions.



## Funding for your customers

Energy Saving Trust helps consumers access funding to make energy efficiency improvements and renewable energy additions to their property.

# Online resources

- [Procurement guide](#)
- [Case studies to encourage the industry to upskill](#)
- [Webinars](#)
- [Clean heat installer toolkits](#)

Green Heat Installer Engagement Programme:  
procurement guidance

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## Bid better for public sector contracts

A practical guide for small businesses wanting to access public contracts.

### Free webinar

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Join us to hear about  
PAS2030 and TrustMark  
registration

Wednesday 14 February 4:30 - 5:30pm



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### Energy Saving Trust toolkits



#### Insulation toolkit

Find out everything you need to know about becoming an insulation installer in Scotland.

[Explore >](#)



#### Heat pump installers toolkit

Find out everything you need to know about becoming a heat pump installer in Scotland.

[Explore >](#)



# Heat pump toolkit expanded

## Heat pump installer toolkit

### Contents

#### 1 Why heat pumps?

- 1.1 What is a heat pump?
- 1.2 Policy & legislation
- 1.3 Increased uptake
- 1.4 Funding for heat pumps
- 1.5 Heat pump myths

#### 2 Installation considerations

- 2.1 Differences between a gas boiler and a heat pump
- 2.2 Who do I need in my team?
- 2.3 Electrical load check
- 2.4 Planning permission
- 2.5 Where to source a heat pump?

#### 3 Heat pump system design

- 3.1 Heat loss calculations – detailed guidance
- 3.2 Sizing a heat pump
- 3.3 System volume and frost protection
- 3.4 Pipework insulation
- 3.5 How to make microbore pipes work
- 3.6 Weather compensation and other controls
- 3.7 Guidance for electricians

#### 4 Upskilling & qualifications

[Heat pump installer toolkit](#) / 3. Heat pump system design

## 3. Heat pump system design

This section covers key aspects of heat pump system design, from heat loss calculations to installation tips, ensuring efficiency and reliability.

[Copy page link](#)

This section explains the key parts of heat pump system design, offering guidance for a reliable and efficient installation. It starts with heat loss calculations to determine the heating needs of the property. Next, we discuss how to size the heat pump correctly, followed by tips on system volume, frost protection, and pipework insulation. You'll also learn how to improve microbore pipe systems. We also cover weather compensation and controls to boost efficiency and ends with helpful advice for electricians to ensure a smooth and safe installation.



[Heat pump system design · Energy Saving Trust toolkits](#)

# Green Heat Installer Engagement Programme – useful links



Email: [GreenInstallerScotland@est.org.uk](mailto:GreenInstallerScotland@est.org.uk)



LinkedIn Group: [www.linkedin.com/groups/5139242](https://www.linkedin.com/groups/5139242)



Email updates and quarterly newsletter subscription: [bit.ly/2PSatKL](https://bit.ly/2PSatKL)



Website: [energysavingtrust.org.uk/business/energy-efficiency/green-installer](https://energysavingtrust.org.uk/business/energy-efficiency/green-installer)

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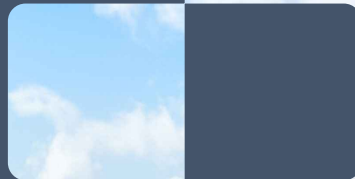
# Thank you



# Energy efficiency funding schemes GHIEP

Mark McArthur

23.04.25



# Energy efficiency funding schemes

Scottish Government and supplier obligation domestic energy efficiency funding schemes available in Scotland:

- Energy Company Obligation (ECO4)
- Great British Insulation Scheme (GBIS)
- Warmer Homes Scotland
- Area Based Scheme
- HES Grant and Loan Scheme
- Private Sector Landlord Loan
- Social Housing Net Zero Heat Fund
- Scotland's Heat Network Fund.

# ECO4 background

- £4 billion obligation on GB energy suppliers from 1 April 2022 to 31 March 2026 to install measures that cut energy costs
- Focus on households at risk of fuel poverty
- Managed by energy regulator Ofgem
- Trustmark and MCS have roles around monitoring works and ensuring quality
- Funding is based on £/£ annual deemed fuel bill savings resulting from measure packages delivered
- Usually delivered by contractors and managing agents that partner with energy suppliers.

# ECO4 eligibility

- Social housing EPC E-G or EPC D-G for innovation measures
- Owner occupiers in EPC D-G properties and private renters in EPC E-G and eligible through being:
  - in receipt of passport benefits (Help to Heat group) or
  - declared eligible by LAs or energy suppliers through flexible eligibility (low income, NHS and CAB referral and other proxies)
  - non-fuel poor in blocks where community heating or wall insulation is being installed.
- ECO4 and GBIS can't fund individual measures grant funded by Government.,
- ECO4 and GBIS is able to fund different measures in tandem with other schemes and can blend with loan funding.

# ECO measures

- Available to all tenures, although measures available vary by tenure (heating measures less likely in rented properties unless renewable):
  - Wall, floor and roof insulation
  - Boiler repair and some gas and electric heating upgrades
  - Heating controls
  - PV
  - Heat pumps
- Usually, multiple measures installed due to minimum targets for upgrade to properties; EPC F-G to EPC D and EPC D-E to EPC C.

# GBIS background

## Great British Insulation Scheme (GBIS)

- Worth £1 billion from April 2023 to March 2026
- Complements ECO4
- Available to EPC D-G rated owner occupiers and E-G rated renters in following groups
  - fuel poverty group eligibility mirroring ECO4 eligibility
  - a general group living in Council Tax band A-E properties in Scotland
- Provides single insulation measures, such as loft insulation and cavity wall insulation and can install heating controls for FP group.
- Proposal to extend to more than one measure.

# ECO and GBIS: delivery

- Final year of current ECO4 and GBIS
- Possible switching of some ECO4 activity to GBIS
- Consultations on future of ECO and GBIS post March 2026 are pending
- There could be transitional and carry forward arrangements to the next obligation period
- Rate of work could slow down in 2025/26.

# Warmer Homes Scotland

- Scottish Government initiative offering support worth up to £10,000 (or more) for heating and insulation measures to eligible households
- Accessed via Home Energy Scotland (HES), who screen for eligibility and advise households on the scheme
- Managed on behalf of the Scottish Government by Warmworks, who survey properties for available measures and confirm eligibility of households
- Eligibility covers properties with SAP rating of 63 or below, where the household is in receipt of passport benefits and meet vulnerability criteria
- Properties have to have floor areas below 230 m<sup>2</sup>.
- Warmworks procure partner contractors in different regions.

# Area Based Scheme

- Scottish Government scheme offering a range of energy efficiency measures in private sector lower council tax band properties (A-D)
- Managed by local authorities (LAs) and delivered in areas agreed between them and the Scottish Government
- Covers a range of insulation and renewable measures, with funding varying depending on measures targeted and whether urban/rural
- LAs procure contractors or partner with social housing providers to support private sector households in mixed tenure programmes
- Restrictions on inclusion of private rented properties to those where the landlord owns three properties or less
- Links to Local Heat and Energy Efficiency Strategies (LHEES).

# Home Energy Scotland: grant and loan scheme

- Up to £7.5K (£9K rural) grant for 75% combined costs of energy efficiency measures
- Up to £7.5K (£9K rural) grant for renewable heating
- Loan funding available up to certain maximum caps for measure types installed
- Loan payable to owner occupier
- Maximum repayment periods of 5 -12 years depending on amount borrowed
- Contracts for works between installer and householder.
- Loans available to households that pay contributions to WHS or ABS measures.

# Private sector landlord loan

- Registered private sector landlords can access loans for various energy efficiency improvements to their properties, repayable up to eight years
- Borrowing per property can be up to:
  - £15,000 for insulation measures
  - £17,500 for up to two home renewable systems (such as PV, ASHP)
  - £6,000 for an energy storage system
- The amount borrowed depends on the number of measures installed and there are fixed maximum loans for individual technologies
- Landlords with five properties or fewer in their portfolio could borrow up to £100,000
- Landlords with six or more properties in their portfolio could borrow up to £250,000.

# Social Housing Net Zero Heat Fund

- £200 million over five years up to 2026 to support social landlords across Scotland install zero emissions heating and energy efficiency measures to existing stock.
- Funding bids invited from social landlords for check point dates (12 May 2025 to be drawn down by March 2026)
- Previous funding rounds included the following themes:
  - zero emissions heating system for social housing across Scotland
  - “fabric first” energy efficiency only projects
- Ability to secure other sources of funding/finance that make a minimum between 40% or 50% contribution towards the cost of final delivery costs, is one mandatory criteria
- Options to link with private sector targeted schemes such as ABS.

# Scotland's Heat Network Fund.

- Capital grants to businesses and organisations in the public, private and third sectors to develop heat network projects, with funds to be drawn down by March 2026
- SHNF supports:
  - new low or zero direct emissions district heat networks or communal heating systems
  - the expansion of existing district or communal heating systems where the heat demand of the extension is supplied by a low or zero direct emissions heat source
  - the decarbonisation of existing district heat networks or communal heating systems
- Projects must be based in Scotland and:
  - contribute to Scotland's zero direct emissions heat targets
  - demonstrate social and economic benefits
  - meet the legal definition of being a district or community heating system.
- A Scottish Heat Network Support Unit can advise on applications.

# Consultations: Scottish Government

## Heat in Buildings Bill:

- Consultation on Bill ended in March 2024
- Bill being repurposed to take more account of fuel poverty objectives as well as decarbonisation
- Revised Bill likely to be presented later in 2025
- Target for decarbonising heating systems by 2045 likely but target for 2030 removed
- Minimum energy efficiency standards for owner/occupier and non-domestic properties, subject to further consideration
- Facilitation of community/district heating and LHEES approach.

# Social Housing Net Zero Standard (SHNZS)

Consultation on the Social Housing Net Zero Standard (SHNZS) to replace EESSH2  
Proposals:

- Fabric efficiency rating based on heat demand to replace EPC rating
- Minimum energy efficiency standard required to let properties
- Installation of a clean heating system in social homes by 2045
- Exemptions and abeyances and mixed tenure properties.

Response to consultation due.

Need to establish approaches and access to finance (c: £6-9 billion to decarbonise Scottish social housing).

# Green Heat Finance Taskforce

**Independent Green Heat Finance Taskforce: report - part 2 published in April recommends:**

1. Coordinate the testing of a place-based demonstrator approach across Scotland
2. Accelerate the development of heat networks
3. Accelerate blended finance solutions utilising public and private financing for social housing retrofit:
  - Set out plans for establishing a Social Housing Project Support Unit.
4. Scottish and UK Governments to develop a 'Clean Heat Mission' approach with clear goals and a coordinated delivery plan for the clean heat transition:
  - Map existing financing and governance structures.

# Consultations: DESNZ

## Recent consultations

- DESNZ ECO4 and GBIS Consultation on mid-scheme changes covered questions such as:
  - Should GBIS provide both cavity wall and loft insulation in same property?
  - Should thermostats be available to low-income group owner occupiers?
  - Should projects meeting the current ECO4 rules be allowed to count towards GBIS?

## DESNZ yet to respond to the consultation

- Impending consultation on supplier obligations post March '26.

# Future direction of funding schemes

- Funding schemes will change over the next year:
  - A number are set to end by March'26
  - Economic factors
  - Scottish elections next year
- There may be more focus on linking funding schemes with emerging LHEES initiatives, (support from ABS and social housing schemes)
- New carbon emission targets and standards may impact on the focus of funding schemes to supporting decarbonisation measures
- Supply chain development (EST supply chain programme)
- More private finance encouragement.

You can ask questions by typing them into the **questions** box of the control panel

## Panellists:

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