

# Home Energy Scotland Grant and Loan: Funding for your customers

Green Heat Installer  
Engagement Programme

21 May 2025



# Presenters

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Corey Lees	Loans & Grants Delivery Team, Heat & Energy Efficiency Scotland, <b>Scottish Government</b>	Presenter, Q&A Panel

# Questions

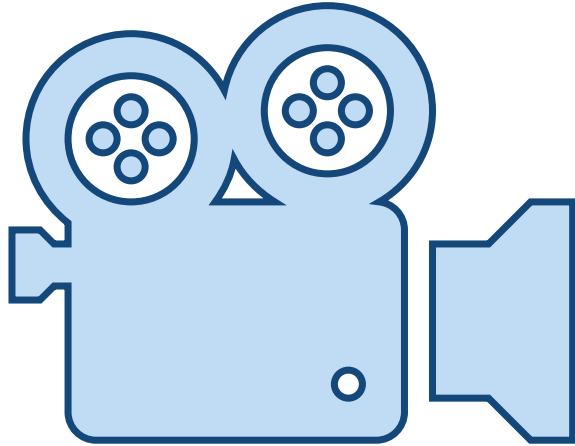
Type questions into the Questions pane of the control panel.

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These will be collected and addressed during the Q&A session at the end of the presentations.



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# Green Heat Installer Engagement Programme

Toby Ross

22 05 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](#)

**Free webinar**

**energy saving trust**


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 >](#)

**Green Heat Installer Engagement Programme:  
procurement guidance**

**energy saving trust**

## Bid better for public sector contracts

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





# 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](#)

# Mobile Heat Pump Training centre

Delivering training across Scotland



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

# 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



# Home Energy Scotland Grant and Loan Scheme

Claire Leitch  
Senior Programme Manager  
Services Delivery, Energy Saving Trust



# Home Energy Scotland grant and loan overview

The Home Energy Scotland Grant and Loan Scheme provides homeowners in Scotland a grant, interest free loan or a combination of both to install clean heating systems and energy efficiency measures..

## General requirements (not exhaustive):

- Owner-occupiers
- Funding is subject to availability and allocated when a **written offer** is made – not on application
- Applications are processed on a first-come, first-served basis
- Credit and affordability checks are conducted (loan funding only)
- Identification checks are carried out on all applicants
- Admin fee (max £150 or 1.5% of loan offer)
- **Must not start work before written loan offer**



# Home Energy Scotland grant and loan overview

## General requirements (not exhaustive) continued:

- Energy efficiency– loft and cavity wall insulation must be installed (if recommended in customer's EPC and feasibly possible)
- Installer requirements (dependent on measure)
- Measure must be recommended in a recommendation report
- Post-install EPC required to claim funds

# Funding for energy efficiency

Primary improvement	Loan funding per improvement	Grant funding per improvement
Solid wall insulation (external and internal)	£2,500	£7,500
Flat roof or room-in-roof insulation	£1,000	£3,000
Loft, cavity and underfloor insulation	£500	£1,500
Insulated doors	£4,500	Not available
High heat retention storage heaters	£5,500	£2,500
Warm air units	£5,000	Not available
Double glazing**, triple glazing**, secondary glazing**	£8,000	Not available

Customers can receive a maximum grant of 75% of the energy efficiency improvement cost or the funding limit, whichever is lower, up to £7,500 (or £9,000 for households qualifying for the rural uplift).

Any remaining funding can be taken as an interest-free loan.

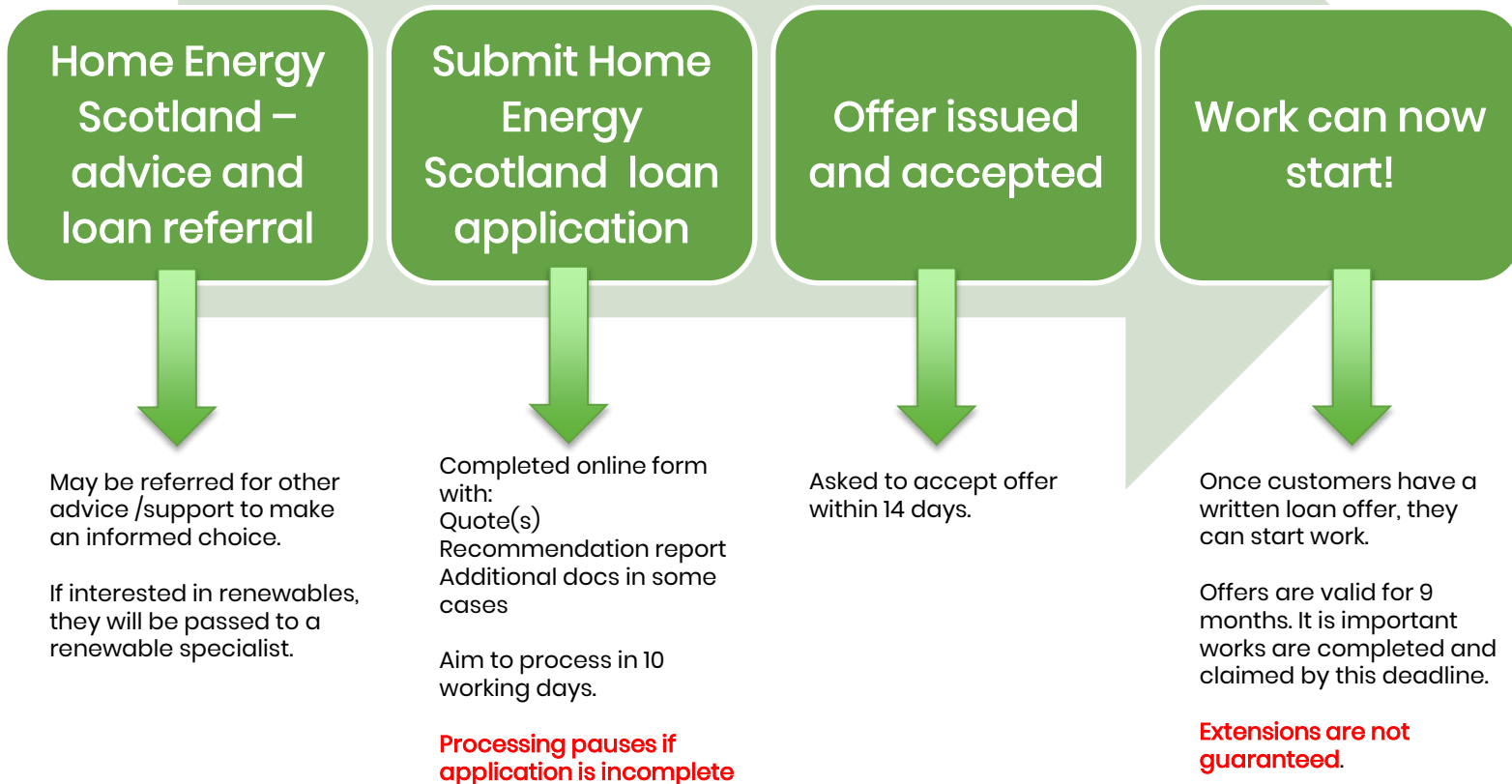
# Funding for renewables

Measure	Loan funding per improvement	Grant funding per improvement
Air/ground/water to water source heat pumps	£7,500	£7,500
District heating scheme connection	£7,500	Not available
Solar thermal	£5,000	Not available
Hybrid solar PV / water heating	£5,000	Not available
Wood fuelled (biomass) boilers (and eligible stoves) <sup>1</sup>	£7,500	£7,500
Wind turbine	£2,500	Not available
Hydro turbine <sup>2</sup>	£2,500	Not available

Grant funding for heat pumps is available up to £7,500 (or £9,000 for households qualifying for the rural uplift). Requests for the maximum grant value or less receive full grant funding. If customers request more, they can apply for an interest-free loan for the excess amount.

Please note, grant funding is not offered for replacing existing renewable energy systems.

# Customer application journey



# Recommendation reports

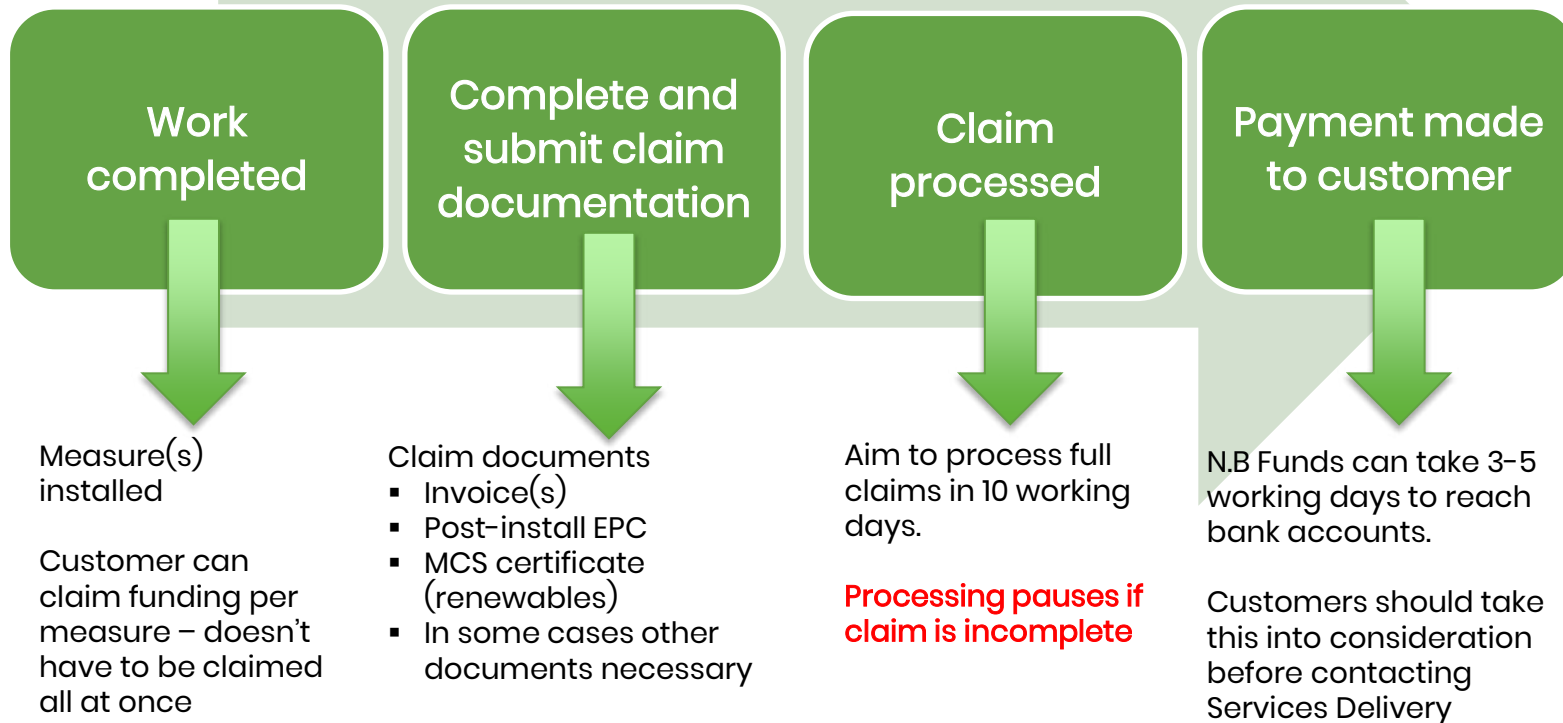
Report type	Application type
Energy performance certificate (EPC)	Energy efficiency only Renewables only Energy efficiency and renewables
Home Renewables Selector report (Generated by Home Energy Scotland following a phone discussion OR customer can obtain a self-generated report)	Renewables
Home Energy Improvement report (issued by a Home Energy Scotland specialist following an in-home visit)	Renewables only Renewables and energy efficiency

# Installer requirements

Measure	Installer requirement
Renewable technologies	MCS – for the technology being installed (except hydro) MCS Certified – for the installer of the work
External wall insulation Internal wall insulation Room-in-roof insulation Floor insulation	Trustmark



# Customer claim journey



# Proof of payment

What we accept:

- Receipted invoice from installer
- Evidence of bank transfer from us and then to the installer

This is required within 30 days of payment being made to the customer.

Purpose:

- To ensure funds have been used for their intended purpose

# Application and Claim Content

In a general applications and claims should include the following\*:

Application	Claim
<ul style="list-style-type: none"><li>- Submitted and fully complete online application form</li><li>- Quote for works being completed</li><li>- Recommendation report recommending measures applied for</li></ul>	<ul style="list-style-type: none"><li>- Signed loan agreement</li><li>- Completed claim form on the portal</li><li>- Completed bank details on the portal</li><li>- Invoice for works completed</li><li>- Post installation EPC</li><li>- MCS certificate (renewables only)</li></ul>

\*Applicants should read the application and claim forms carefully for any extra documentation they need to provide

# Other customer processes

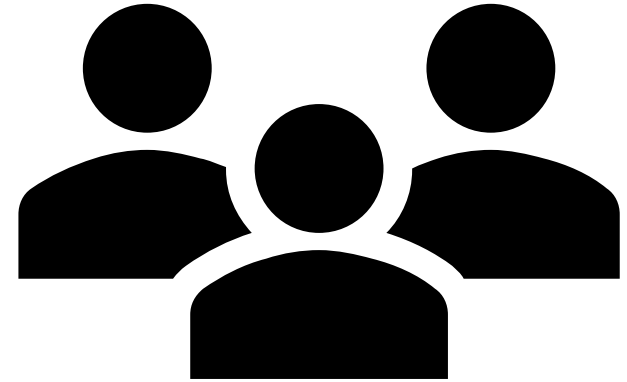
## Credit check appeals

- Customers who fail the initial credit check can appeal by sending us a credit report from any credit report provider who uses the TransUnion scoring method. Instructions are automatically provided to them upon failing a credit check

## Extension request

- When offered funding customers have 9 months to complete the work applied for and claim funding. Extensions to this are not guaranteed and are assessed on a case by case basis.

# How to Help Your Customers



# Quotes and invoices

This example mentions an invoice however this applies to quotations also

Energy Saving Trust, Scotland Second Floor, Ocean Point 1 94 Ocean Drive Edinburgh EH6 6JH	energysavingtrust.org.uk 0131 555 7900 <small>phone</small> 0131 555 7919 <small>fax</small>	Company Address and Postcode
---	--	---------------------------------

All Invoices/Quotes must be similar to this format and include the information detailed. It must be clear whether the document is an Invoice or a Quote.

Invoice to:

Mr Energy Saver  
The Green Company  
1 Green Street  
Green Town  
Green City  
GR3 3N1

Invoices must be addressed to the applicant at the correspondence address for the application. For SME loans this must also include the business name.

Company Headed paper or company stamp

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Must be clear that it is an invoice OR a quote

INVOICE	Date must be after loan offer	Installation Address:
Invoice Date: 30/02/2018		2 Green Street
Invoice Number: 12345		Green Town

The installation address must be included.



# Quotes and invoices

<p>Installation of Cavity Wall Insulation</p> <p>The details of the measures installed must match the measures applied for with a breakdown of the cost of the improvement.</p>					
Net	£0.80				
VAT	£0.20				
Invoice Total	£1.00				
<table border="1"><tr><td><b>Payment Details:</b></td></tr><tr><td>The Piggy Bank</td></tr><tr><td>Sort Code: 00 00 00</td></tr><tr><td>Account Number: 12345678</td></tr></table>		<b>Payment Details:</b>	The Piggy Bank	Sort Code: 00 00 00	Account Number: 12345678
<b>Payment Details:</b>					
The Piggy Bank					
Sort Code: 00 00 00					
Account Number: 12345678					

Cost of the installation. This may be different from the quote.  
Must include the VAT breakdown.

# Queries and complaints

## Customer queries:

- Best practice is for the customer to contact us (Services Delivery) directly.  
We'll do what we can to help!

## Customer/installer complaints:

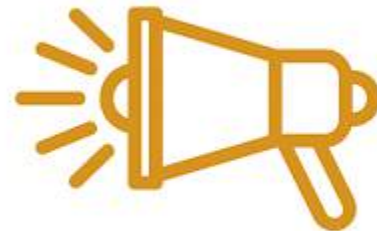
- Please let us know asap. We'll try our best to rectify the issue, or explain reasoning.
- Official complaints should be made (by the complainant) in writing.
- We aim to respond within 5 working days
- If a full response will take longer we'll keep the complainant updated on progress

## Important points:

- Queries about progress when within standard processing times may delay processing
- We can only give loan information to the customer, not third parties
- The funding agreement is between Energy Saving Trust and the customer

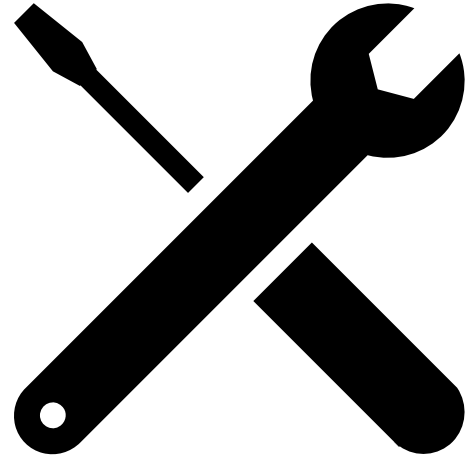
# Best practice – talking about the loan

- The Home Energy Scotland loan is a regulated financial product
- Only companies authorised by the Financial Conduct Authority (FCA) can promote regulated financial products
- Companies without FCA authorisation should simply advise customers to contact **Home Energy Scotland** for impartial advice and to ask about possible funding options.
- Depending on personal circumstances, customers may also be eligible for other support and can make an informed choice.

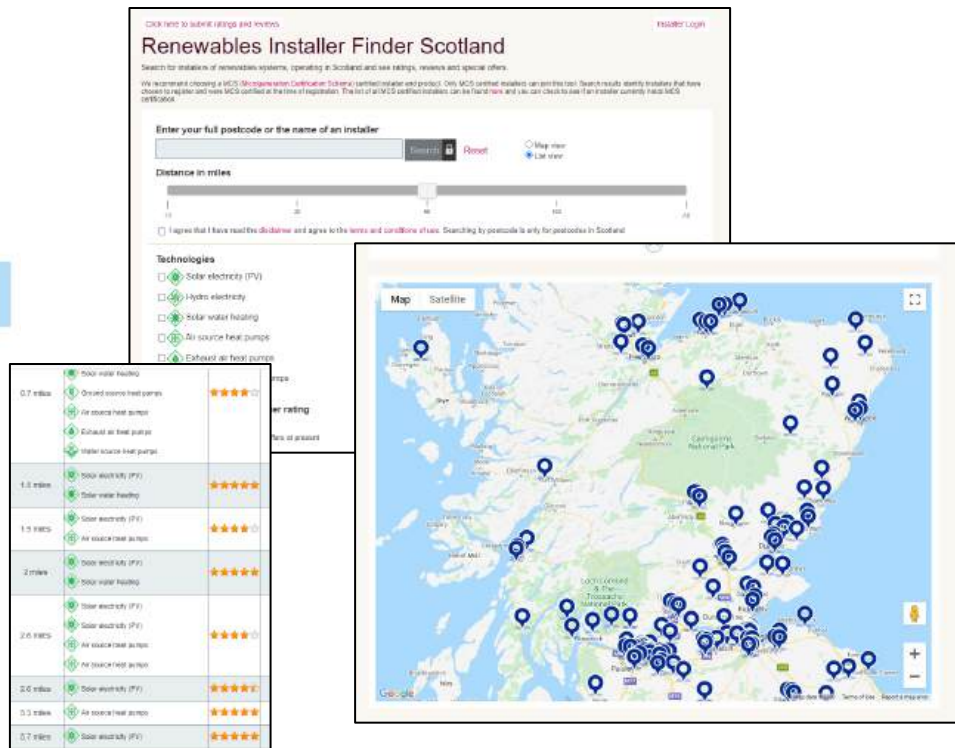


***"For free, impartial advice call Home Energy Scotland on 0808 808 2282. Home Energy Scotland is funded by the Scottish Government and helps people in Scotland to save energy and keep warm in their home. They will also advise if you are potentially eligible for any financial support for energy saving improvements to your home."***

## Useful Resources



# Resources – Renewables Installer Finder tool



The screenshot displays the 'Renewables Installer Finder Scotland' website. At the top, there's a search bar where users can enter a full postcode or the name of an installer. Below this is a distance filter in miles, ranging from 0 to 100. A checkbox indicates that users agree to the terms and conditions. On the left, a list of technologies is shown with checkboxes: Solar electricity (PV), Hydro electricity, Solar water heating, Air source heat pumps, and Exhaust air heat pumps. A table below the technologies lists various installers with their ratings (stars) and a 'View profile' link. To the right, a map of Scotland shows the locations of the installers marked with blue pins.

Distance	Technology	Rating	View profile
0.7 miles	Solar water heating	★★★★★	View profile
0.7 miles	Ground source heat pumps	★★★★★	View profile
0.7 miles	Air source heat pumps	★★★★★	View profile
0.7 miles	Exhaust air heat pumps	★★★★★	View profile
0.7 miles	Water source heat pumps	★★★★★	View profile
1.3 miles	Solar electricity (PV)	★★★★★	View profile
1.3 miles	Solar water heating	★★★★★	View profile
1.5 miles	Solar electricity (PV)	★★★★★	View profile
1.5 miles	Air source heat pumps	★★★★★	View profile
2 miles	Solar electricity (PV)	★★★★★	View profile
2 miles	Solar water heating	★★★★★	View profile
2.5 miles	Solar electricity (PV)	★★★★★	View profile
2.5 miles	Air source heat pumps	★★★★★	View profile
2.5 miles	Exhaust air heat pumps	★★★★★	View profile
2.6 miles	Solar electricity (PV)	★★★★★	View profile
2.6 miles	Air source heat pumps	★★★★★	View profile
2.7 miles	Solar electricity (PV)	★★★★★	View profile

- Installer info, reviews and offers in one place
- MCS registered installers in Scotland
- Free to join for MCS installers!
- Customer reviews
- Scotland-wide
- Search filters including technology, distance, ratings and offers

# Contact Information

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

Installer queries – [SDmgt@est.org.uk](mailto:SDmgt@est.org.uk)

Phone – 0808 108 9414

Home Energy Scotland – 0808 808 2282

# Home Energy Scotland Grant and Loan Scheme

**Scottish Government:  
Loans and Grants Delivery Team**



# Context

- The Home Energy Scotland (HES) Grant and Loan Scheme is designed and funded by the Scottish Government. We are responsible for:
  - Policy design – what measures are funded/how much is provided.
  - Process design – documentation requirements/application process.
  - Budget – monitoring spend against allocated budget/forecasting future spend.
- The scheme, along with other heat in building schemes, are administered by Energy Saving Trust (EST) on behalf of the Scottish Government. They are responsible for:
  - Processing applications and claims.
  - Paying funding to applicants.
  - Monitoring and collecting loan repayments.



# Scheme Uptake – FY 2024/25

- There has been sustained high demand for the scheme in the 2024/25 financial year, with over:
  - 5,000 applications received.
  - £53 million of funding paid out to applicants.
  - 2,500 heat pumps installations supported.
  - 1,900 energy efficiency installations supported.
- Figures to September 2024 show that the HES Grant and Loan Scheme delivers more heat pump installations per capita than the Boiler Upgrade Scheme in England and Wales.

# Programme for Government - 2025/26

- The First Minister announced the new 2025/26 Programme for Government, which outlines the priorities of the Scottish Government for the next year, on 06 May 2025.
- Included within this is a commitment to:
  - Improving our public-facing schemes, by simplifying the application process and ensuring that Home Energy Scotland is recognised as a single access point – streamlining the process and making it easier for households to access support.
- As a team, our priority is working with stakeholders to make the scheme as simple and efficient as possible, while still retaining strong anti-fraud and consumer protections.

# Workstreams

## To date we have:

- Engaged extensively with installers regarding the issues raised of some applicants taking longer to go through application/claims process.
- From April 2025, have streamlined the anti-fraud checks, replacing the verbal and written confirmation with YOTI verification.
- Customer research carried out in January – which has brought about improvements to the application/claim system (e.g. layout, wording changes).
- Have provided a route for installers to raise perceived issues with applications and claims directly with EST.
- EST are trialling a named contact for applicants.
- Last year, we re-designed the layout and wording of the scheme's webpage, improving the available guidance on the scheme.

## Planned workstreams:

- We are gathering evidence around the possibility of changes to the claim/payment processes.
- Reviewing the overall process/evidence requirements at application and claim stages and further streamlining where possible.
- We are drafting an installer guidance document, which will lay out clearly the steps of the scheme, installer requirements (what is needed on documentation) etc.
- Work is also ongoing to draft applicant referral and claim information packs, which will provide short and easy-to-follow steps for applicants.
- We are currently scoping the potential to reduce the time given to applicants to provide proof of funding being paid to the installer.

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

## Panellists:

Toby Ross	Green Heat Installer Engagement Programme Manager, <b>Energy Saving Trust</b>
Claire Leitch	Senior Programme Manager – Operations, Services Delivery, <b>Energy Saving Trust</b>
Heather Carbry	Loans & Grants Delivery Team, Heat & Energy Efficiency Scotland, <b>Scottish Government</b>
Corey Lees	Loans & Grants Delivery Team, Heat & Energy Efficiency Scotland, <b>Scottish Government</b>



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[GreenInstallerScotland@est.org.uk](mailto:GreenInstallerScotland@est.org.uk)
- **LinkedIn Group:**  
<https://www.linkedin.com/groups/5139242/>
- **Email updates and quarterly newsletter subscription:**  
[bit.ly/2PSatkl](https://bit.ly/2PSatkl)
- **Website:**  
<https://energysavingtrust.org.uk/business/energy-efficiency/green-installer/>
- **Heat pump and insulation installer toolkits:**  
<https://greenheattoolkit.energysavingtrust.org.uk/>



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