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Home Energy Scotland Grant and Loan: Funding for your customers

Green Heat Installer
Engagement Programme

12 June 2024



Presenters

Pilar Rodriguez	Green Heat Installer Engagement Programme Manager, Energy Saving Trust	Presenter, Q&A Panel
Jack Beddow	Team Leader - Services Delivery, Energy Saving Trust	Presenter, Q&A Panel
Ross Buchan	Programme Manager - Services Delivery, Energy Saving Trust	Q&A Panel

Questions

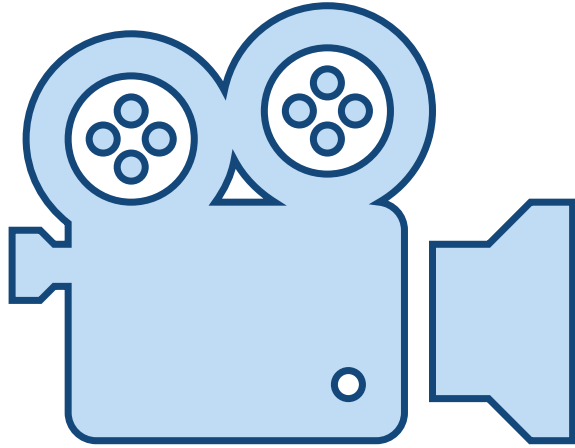
Type questions into the Questions pane of the control panel.

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Recording



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The recording will be uploaded and will be made available to watch again.

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Please complete this if you can so we can continue to improve the webinars we offer.

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Green Heat Installer Engagement Programme

Pilar Rodriguez

12 June 2024



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...



Green heat installer events

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



Skills, funding and certification

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




Funding for your customers

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

Resources to support the green heat sector

energy saving trust


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 >](#)

energy saving trust  [Contact us](#)
[About us](#)

Upskilling for rural and remote areas

Mobile Heat Pump Training centre



energysavingtrust.org.uk/business/energy-efficiency/green-installer/heat-pump-training

Green Heat Installer Engagement Programme – useful links



Email: GreenInstallerScotland@est.org.uk



LinkedIn Group: www.linkedin.com/groups/5139242



Email updates and quarterly newsletter subscription: bit.ly/2PSatKL



Website: energysavingtrust.org.uk/business/energy-efficiency/green-installer

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Thank you for listening!

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Home Energy Scotland Grant and Loan

Jack Beddow

12.06.2024



Home Energy Scotland Grant and Loan Overview

- Grant and Loan funding for owner occupiers to fund **decarbonised heating, energy efficiency measures, and renewable technologies.**

General requirements (not exhaustive):

- Owner-occupier of an existing property
- Funding is subject to availability and allocated when a **grant/loan agreement** is made – not when we receive the application.
- Applications are processed on a first-come, first-served basis
- Credit and affordability checks are conducted
- Admin fee (max £150 or 1.5% of loan offer)
- Must be referred by HES Advice
- **Must not start work before written loan offer**

<https://www.homeenergyscotland.org/home-energy-scotland-grant-loan>

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)
- Post-install EPC required to claim funds
- Installer requirements (dependent on measure)
- Measure must be recommended in a qualifying report
- **We can only discuss the application with the applicant**

Recent changes to the scheme:

- No new referrals for Solar Panels and Energy Battery measures as of the 6th June.
- Any customers with a referral prior to this date has up until the 1st August to submit their application.
- As of the 1st August we will no longer be funding installations at self-build properties.

Funding for energy efficiency

Primary improvement	Maximum Grant Funding	Loan Funding	Total funding available per improvement
External and internal wall insulation	£7,500	£2,500	£10,000
Flat Roof Insulation	£3000	£1,000	£4,000
Room-in-roof Insulation	£3000	£1,000	£4,000
Loft Insulation	£1500	£500	£2000
Floor Insulation	£1500	£500	£2000
Cavity Wall Insulation	£1500	£500	£2000
Glazing (Double/Secondary)	-	£8000	£8000
Warm Air Units	-	£5,500	£5,500
Insulated Doors	-	£4500	£4500
High Heat Retention Storage Heaters	£2500	£5500	£8000

Grant funding can only make up 75% of the cost of an improvement. The maximum grant funding across energy efficiency improvements is £7,500 (£9000 in Rural Uplift areas). When this cap is reached, funding can be made up by increased loan funding.

Funding for renewables

System type	Maximum Grant Funding	Loan Funding	Total funding available per improvement
Wind and hydro turbines	-	£2,500	£2,500
Solar water heating	-	£5,000	£5,000
Hybrid PV-solar water heating	-	£5,000	£5,000
Heat Pump (Air, Ground, Water, Hybrid)	£7500	£7500	£15,000
Biomass Boiler*	£7500	£7500	£15,000
District heating scheme connection (fully or partially renewably powered)	-	£7,500	£7500

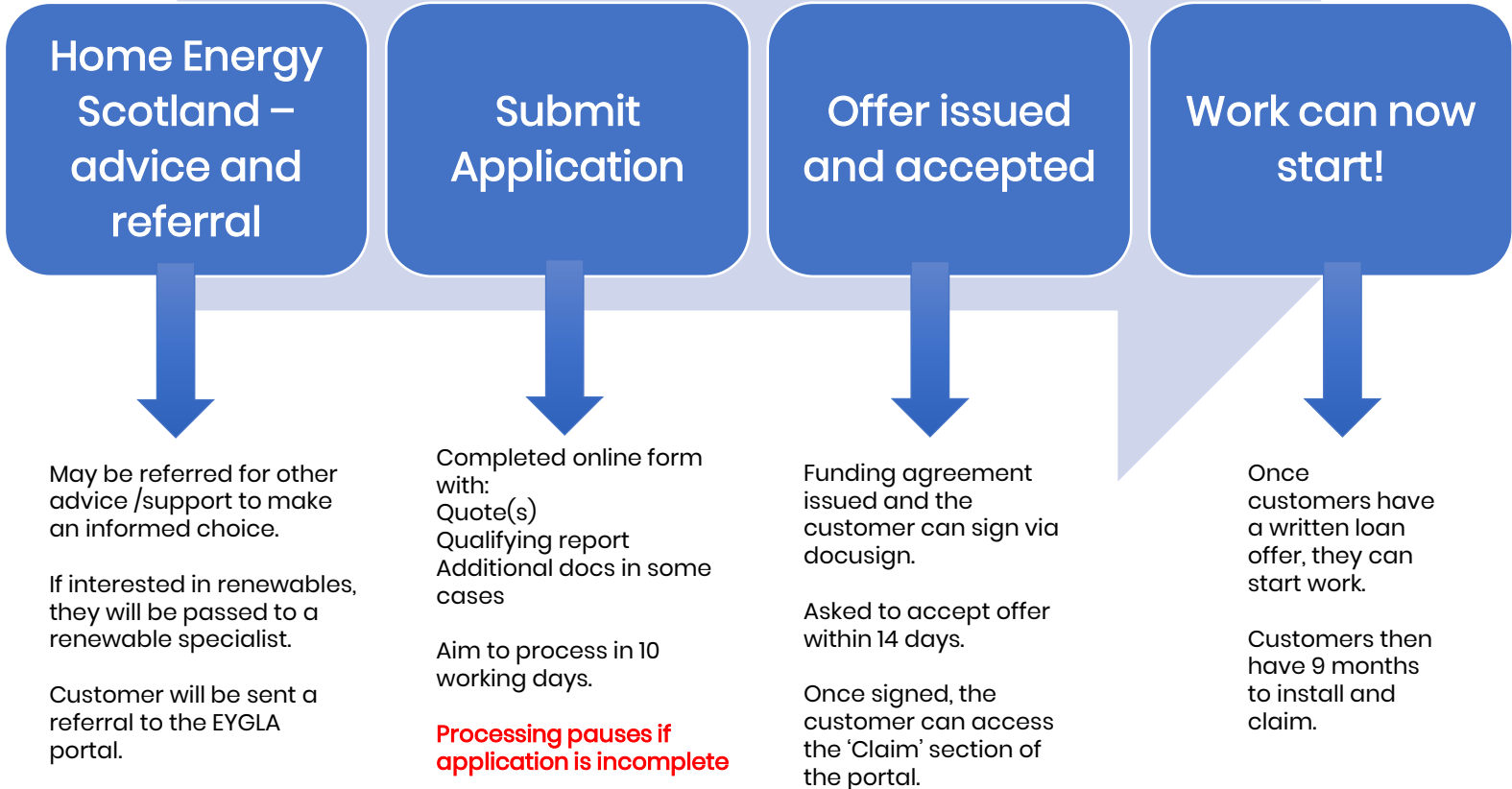
Increased grant funding of £9000 for the installation of a Heat Pump or Biomass Boiler for customers living in a Remote Rural and Island areas, or off-gas Accessible Rural area (defined by the Urban Rural Classification) – Rural Uplift. A member of the HES advice team will advise the customer if they are eligible to receive this.

*Biomass Boiler Funding is only available upon evidence that a heat pump is not suitable for the property.

EYGLA Application Portal

- Online portal
- Customer can submit their documents directly onto the system
- Message function within the portal
- Clear demonstration of what stage the customer is at
- Automatic messages at the necessary stages
- Once they have an agreement, the customer is free to submit their claim whenever they're ready
- We work in conjunction with the developers, and so can implement new changes to improve the process

Customer application journey



Recommendation reports

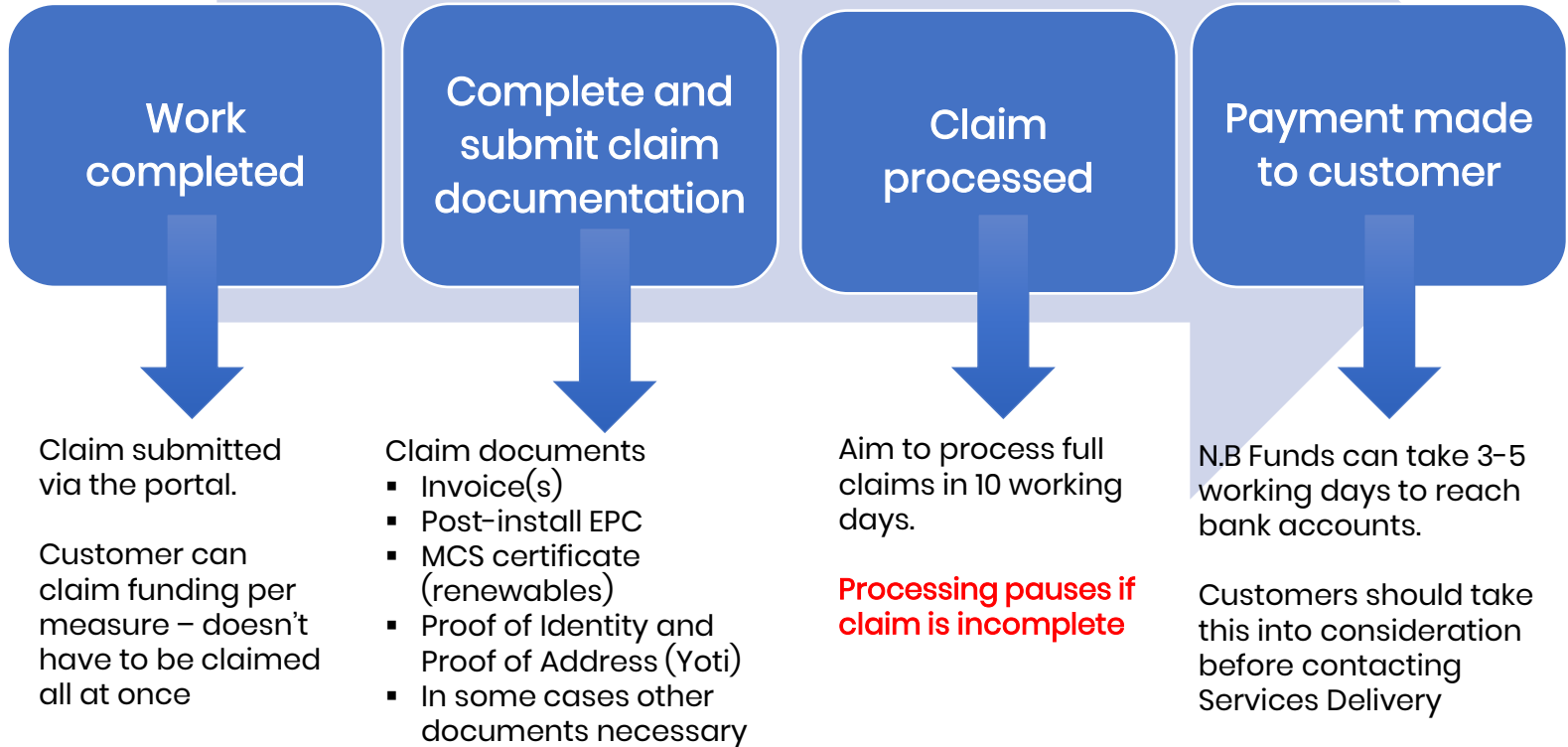
Report type	What can be recommended?
Energy performance certificate (EPC)	Energy efficiency Some renewables
Home Renewables Selector report (issued by Home Energy Scotland following a phone discussion)	Renewables
Home Energy Improvement report (issued by a Home Energy Scotland specialist following an in-home visit)	Renewables Energy efficiency measures when Renewables are also being applied for.

Installer loan requirements

Measure	Installer requirement
Renewable technologies	MCS – for the technology being installed (except hydro)
Energy storage systems	MCS – for the technology the battery will be linked to.
External wall insulation Internal wall insulation Room-in-roof insulation Floor insulation Flat Roof Insulation	Trustmark or Green Deal certification

Energy Storage Systems and Solar PV are no longer being included within the scheme. Customers from the 6th June onwards will not be able to obtain a referral for these measures. Any customers with previous referrals must submit their application by the 1st August.

Customer claim journey



Application and Claim Content

Application	Claim
<ul style="list-style-type: none">- Submitted and fully complete online application form- Quote for works being completed (from an installer who is appropriately accredited for the necessary works)- Qualifying report recommending measures applied for	<ul style="list-style-type: none">- Signed loan agreement- Submit and fully complete the online claim form- Invoice for works completed- Post installation EPC- MCS certificate (renewables only)- Renewable Installer Finder tool review (renewables only)- Proof of Address and Proof of Identity- Verbal and Written confirmations

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

Other customer processes

Credit check appeals

- An automatic credit check is triggered as part of the application process for customers who are applying for loan funding. Customers who fail this initial credit check can request an appeal by submitting a credit score on a report that is powered by Transunion.

General appeals

- Customers can request to appeal certain parts of the terms and conditions. These will be reviewed on a case-by-case basis. Any appeal is, however, considered at the discretion of the Scottish Government, and alternative documentation might be requested of the customer.

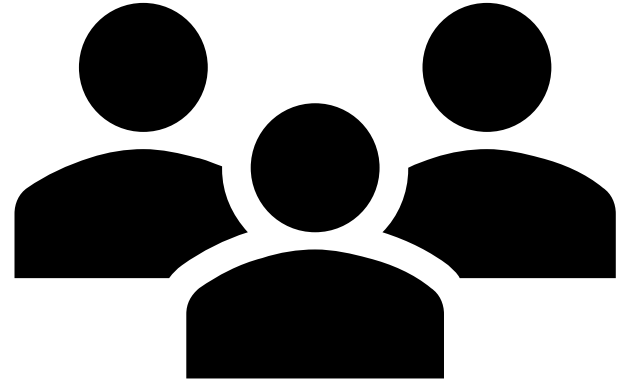
Extension request

- When offered funding customers have 9 months to complete the work. As they approach the deadline, they will be sent a reminder, and will be encouraged to make an extension request if they can't complete the work by the deadline. If they reach the expiry date, there's no guarantee the existing agreement will be honoured.

Proof of payment

- Customers need to provide proof of payment up to 60 days after receiving a payment from Energy Saving Trust in the form of a paid invoice or bank statement.

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 phone
0131 555 7919 fax

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

Company Headed paper or company stamp

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

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>Payment Details:</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>		Payment Details:	The Piggy Bank	Sort Code: 00 00 00	Account Number: 12345678
Payment Details:					
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:

- Customers can check the stage of their application or claim via the portal. Unless the status is at 'Awaiting Decision' then it means we either need more information, or a member of the team is still processing the application/claim. We will always let the customer know if we need more information (so encourage your customers to check their most recent message on the portal.)
- Best practice is for the customer to contact us (Services Delivery) directly via the EYGLA message portal. We aim to respond to messages within 3 working days. Alternatively, they can contact us over the phone.
- 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.
- 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 discuss the details of an application or claim with the customer - not third parties

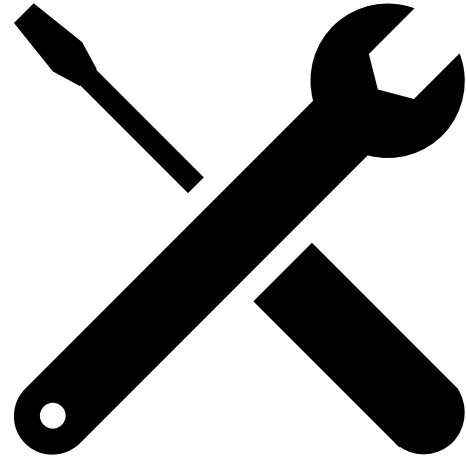
Best practice – talking about the scheme

- The Home Energy Scotland Grant and Loan Scheme 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

Click here to submit ratings and reviews

Renewables Installer Finder Scotland

Search for installers of renewables systems, operating in Scotland and see ratings, reviews and special offers.

We recommend choosing a MCS (Microgeneration Certification Scheme) certified installer and product. Only MCS certified installers can join this tool. Search results identify installers that have chosen to register and were MCS certified at the time of registration. The list of all MCS certified installers can be found [here](#) and you can check to see if an installer currently holds MCS certification.

Enter your full postcode or the name of an installer

Distance in miles

I agree that I have read the [disclaimer](#) and agree to the [terms and conditions of use](#). Searching by postcode is only for postcodes in Scotland

Technologies

- Solar electricity (PV)
- Hydro electricity
- Solar water heating
- Air source heat pumps
- Exhaust air heat pumps

0.7 miles	<input checked="" type="checkbox"/> Solar water heating <input checked="" type="checkbox"/> Ground source heat pumps <input checked="" type="checkbox"/> Air source heat pumps <input checked="" type="checkbox"/> Exhaust air heat pumps <input checked="" type="checkbox"/> Water source heat pumps	★★★★★
1.5 miles	<input checked="" type="checkbox"/> Solar electricity (PV) <input checked="" type="checkbox"/> Solar water heating	★★★★★
1.9 miles	<input checked="" type="checkbox"/> Solar electricity (PV) <input checked="" type="checkbox"/> Air source heat pumps	★★★★☆
2 miles	<input checked="" type="checkbox"/> Solar electricity (PV) <input checked="" type="checkbox"/> Solar water heating	★★★★★
2.6 miles	<input checked="" type="checkbox"/> Solar electricity (PV) <input checked="" type="checkbox"/> Solar electricity (PV) <input checked="" type="checkbox"/> Air source heat pumps <input checked="" type="checkbox"/> Air source heat pumps	★★★★☆
2.6 miles	<input checked="" type="checkbox"/> Solar electricity (PV)	★★★★★
5.3 miles	<input checked="" type="checkbox"/> Air source heat pumps	★★★★★
5.7 miles	<input checked="" type="checkbox"/> Solar electricity (PV)	★★★★★

- 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

Resources – Green Homes Network

Green Homes Network

from the options below to find a green home near you (the network is in Scotland)

Postcode or area (required)

Distance

Optional filters

Energy saving measure(s)

Technology type(s)

Property type

Age of property

Scheme

Search

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- Database of customer case studies to showcase work done.
- Customers can read about people who have done work that they are considering
- In some cases we can arrange email/phone calls/visits

energysavingtrust.org.uk/tool/green-homes-network/

Contact Information

- Email – servicesdeliveryscotland@est.org.uk
- Phone – 0808 108 9414
- Home Energy Scotland – 0808 808 2282

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

Panellists:

Pilar Rodriguez	Green Heat Installer Engagement Programme Manager, Energy Saving Trust
Jack Beddow	Team Leader – Services Delivery, Energy Saving Trust
Ross Buchan	Programme Manager – Services Delivery, Energy Saving Trust



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- **Email:**
GreenInstallerScotland@est.org.uk
- **LinkedIn Group:**
<https://www.linkedin.com/groups/5139242/>
- **Email updates and quarterly newsletter subscription:**
bit.ly/2PSatkl
- **Website:**
<https://energysavingtrust.org.uk/business/energy-efficiency/green-installer/>

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Thank you for
attending