Advisors Toolkit Factsheet No 4.b Revised 7 June 2022

Home Energy Scotland Loan Scheme

The Home Energy Scotland Loan scheme is an interest free loan. It is available to owner occupiers and eligible private sector landlords for energy efficiency improvements, home renewables systems and connections to an approved renewables district heating scheme. Details can be found at: https://www.homeenergyscotland.org/find-funding-grants-and-loans/interest-free-loans/overview/

A Scottish Government funded interest free loan for renewable heat and electricity technologies, the loan scheme offers:

- Heat generating technologies –
- Electricity generating technologies –
- District heating connections

Secondary Improvements

 Secondary improvements include cylinder thermostats, heating controls or hot water jackets.

There are also loans available for energy efficiency improvements. Measures can include wall insulation, glazing and heating systems.

The loan scheme operates on a first-come first-served basis, while funds are available. To receive the loan a customer must have received a loan offer, installed the renewables system, and have a loan claim received by the expiry date stated in the loan offer. The loans are available to owner occupiers for existing homes and homes under construction.

The repayment period varies based on the amount borrowed but those taking out higher value loans will be able to pay back over 12 years.

Applicants are responsible for ensuring that the installer chosen is fully qualified and accredited with a relevant industry body and/or trades federation. The applicant must have an acceptable energy report recommending the improvements to which the loan applies.

All installers and systems must be certified under MCS (for district heating connections, installers must be approved by the district heating scheme operator).

For more information contact Home Energy Scotland 0808 808 2282

For more information or to download an application form visit:

https://www.homeenergyscotland.org/find-funding-grants-and-loans/interest-free-loans/

Those installing technologies may be eligible for RHI payments – Factsheet 4.e.

