
Building a greener future



A guide to funding streams for home energy improvements,
issued by the Construction Industry Collective Voice (CICV)

Invaluable support to help build towards greener homes



This guide offers an overview of the current funding streams available from the Scottish Government for home energy improvements. For more information and to apply, click on the scheme title or go to www.gov.scot

Area-Based Schemes

WHAT IS IT?

Capital grants for local authorities to design and deliver schemes targeting fuel-poor areas and providing energy efficiency measures as grant-in-kind. Targets 'hard to treat' properties requiring solid wall or complex cavity wall insulation. Intended to leverage investment by private and social landlords and owner-occupiers.

WHO'S IT FOR?

Privately-owned domestic properties in, or at risk of, fuel poverty. Not available for commercial landlords or registered social landlords (RSLs).

WHAT TYPE OF PROJECT IS SUITABLE?

Various.

Home Energy Scotland Equity Loan Pilot

WHAT IS IT?

Scheme in eight local authority areas which provides up to £40,000 funding to help with costs of energy efficiency measures and essential repairs, secured against the value of the property and repaid on sale or transfer of ownership.

WHO'S IT FOR?

Owner-occupiers in council tax bands A to C and/or on qualifying benefits. Aimed at owners who would struggle to access regular repayment loans, e.g. due to lack of regular income.

WHAT TYPE OF PROJECT IS SUITABLE?

Individual homes.

Warmer Homes Scotland

WHAT IS IT?

Scotland's national fuel poverty scheme, designed to make homes warmer through installing insulation and heating measures. Each eligible household is offered a bespoke package of measures which are specified, installed and inspected in a fully managed, end-to-end process.

WHO'S IT FOR?

Owner-occupiers and private tenants in, or at the risk of, fuel poverty. Eligibility is determined by a range of benefit proxies.

WHAT TYPE OF PROJECT IS SUITABLE?

Individual homes.

Home Energy Scotland Loan & Cashback

WHAT IS IT?

Interest-free loans for up to 100% of the cost of installation of various measures. Cashback grant of up to 75% (maximum £7,500) for some renewables/zero emission heat measures such as heat pumps and 40% (maximum £6,000) for some measures such as insulation. Loans of up to £15,000 for energy efficiency measures, up to £17,000 for renewables measures and up to £6,000 for energy storage.

WHO'S IT FOR?

Owner-occupiers and self-builders.

WHAT TYPE OF PROJECT IS SUITABLE?

Individual homes.

Other Home Energy Scotland Loan Schemes

HES PRS Landlord Loans – for private rented sector (PRS) landlords to install energy efficiency and zero emission heating measures, with no cashback. Interest-free for small landlords, i.e. less than six properties, 3.5% APR for larger.

HES WABS Loans – interest-free loans for any required contributions from Warmer Homes Scotland (WHS) or Area-Based Scheme (ABS) customers.

HES RSL Loan – not active in 2022.

WHO ARE THEY FOR?

PRS landlords, WHS/ABS customers.

WHAT TYPE OF PROJECT IS SUITABLE?

Various.

Home Energy Scotland Advice Service

WHAT IS IT?

Free, bespoke, impartial advice and support on energy efficiency, renewable heating and fuel poverty. Is also the gateway to domestic loans and grants programmes from Scottish Government such as Warmer Homes Scotland and the Home Energy Scotland Loan & Cashback (*above*).

WHO'S IT FOR?

All households, i.e. owner-occupiers and tenants of any sector, and private sector landlords.

WHAT IS PROVIDED?

Individual, bespoke advice.

SME Loan & Cashback

WHAT IS IT?

Unsecured, interest free loans of up to £100,000, with a 75% cashback grant towards the costs of a renewable heating system and a further 30% cashback grant available for energy efficiency measures. Both cashback grants are available up to a value of £10,000. Loans running since 2008, launched as part of Scotland's recovery programme from the financial crash.

WHO'S IT FOR?

SMEs.

WHAT TYPE OF PROJECT IS SUITABLE?

Individual business premises.

Energy Efficiency Business Support Service

WHAT IS IT?

Free, bespoke advice on energy efficiency, renewables and zero emissions heating, including phone advice, online tools, on-site visits, bespoke energy audits, webinars, information events and funding advice.

WHO'S IT FOR?

SMEs.

WHAT TYPE OF PROJECT IS SUITABLE?

Individual business premises.

Social Housing Net Zero Heat Fund

WHAT IS IT?

Launched in 2020, the fund currently provides a blend of capital grant and low-interest finance for zero emission heat and energy efficiency retrofit in social rented properties.

WHO'S IT FOR?

RSLs and local authorities.

WHAT TYPE OF PROJECT IS SUITABLE?

Various energy efficiency measures, as well as heat pumps, storage etc.

Green Public Sector Estate Decarbonisation Scheme

WHAT IS IT?

Invests in public sector energy efficiency and decarbonisation improvements. Consists of **Central Government Energy Efficiency Fund, Loan Scheme, Non-domestic Energy Efficiency Framework (NDEEF)** and **Project Support Unit (PSU)**.

WHO'S IT FOR?

Public sector, including local authorities.

WHAT TYPE OF PROJECT IS SUITABLE?

Various. Loan, NDEEF and PSU primarily support energy efficiency measures based on spend-to-save model.

Scotland's Heat Network Fund

WHAT IS IT?

Provides long-term capital grant support for up to 50% of costs of deploying new low-carbon heat networks and decarbonising/extending existing networks. Seeks to maximise private sector investment and offers a tailored intervention rate to maximise private finance/funding.

WHO'S IT FOR?

Various, including local authorities, RSLs and private organisations.

WHAT TYPE OF PROJECT IS SUITABLE?

Large heat networks as well as smaller communal projects.

Community and Renewable Energy Scheme (CARES)

WHO'S IT FOR?

Mainly community organisations, but also charities, faith groups, rural SMEs including crofters and land managers, housing associations and public sector.

WHAT TYPE OF PROJECT IS SUITABLE?

Various sizes including individual buildings, local energy systems, ESCO models, bulk purchasing, collective/place-based action and larger infrastructural projects, as well as shared ownership in, and community benefits from, privately-led energy projects.





Members



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Further information



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