

**energy  
saving  
trust**

# **Supporting Scotland's Green Ambitions**

**Energy programmes delivered by Energy Saving Trust on behalf of the Scottish Government**

December 2024



## Contents

1. Introduction	3
2. Policy Context	5
3. Policy landscape and objectives	9
4. Advice Services in Scotland	14
5. Financial support for energy efficiency and renewables in Scotland	32
6. Programmes designed to improve delivery	41
Appendix A Administration and delivery of home energy programmes	50
About Energy Saving Trust	58

## Table of Figures

Figure 1: Additional services provided by Home Energy Scotland	16
Figure 2: Map showing regional Home Energy Scotland advice centres	17
Figure 3: Home Energy Scotland network impact	17
Figure 4: Home Energy Scotland support for fuel poor households	19
Figure 5: Impact of Home Energy Scotland specialist advice for customers	24
Figure 6: Digital channel reach	26
Figure 7: Impact of specialist advice for private landlords	28
Figure 8: Warmer Homes Scotland impact	34
Figure 9: Home Energy Scotland Loan and Cashback Scheme and Home Energy Scotland Grant and Loan Scheme impact	36
Figure 10: District Heating Loan Fund impact	39
Figure 11: Green Heat Installer Engagement impact	44
Figure 12: Potential SAP score increase for homes in Kirkaldy, calculated from fabric and heat pump installations proposed by PEAT modelling	46
Figure 13: PEAT data pipeline as followed by various stakeholders when carrying out studies and plans to meet regulatory standards	47

Cover image: Balmacara Castle. Photo credit: Jack Hamston-Goodfellow

## 1. Introduction

Over recent years, Energy Saving Trust has received an increasing number of enquiries about how the programmes it delivers on behalf of the Scottish Government work and what changes they deliver on the ground. These are often from organisations seeking to inform policy in other parts of the UK. There has also been increasing interest from stakeholders in other parts of Europe and beyond, keen to learn more about the Scottish experience.

This publication responds to that demand for information and is updated annually to reflect relevant programme developments over the course of each year and to provide up to date information on impact. This is the report's fourth annual update and it presents data for 2022-23 and where available data for 2023-24.



## 1.1 Scope of this Report

This report describes some of the programmes that Energy Saving Trust delivers on behalf of the Scottish Government, including energy efficiency programmes for owner occupiers, tenants, small private landlords and SMEs as well as for heat networks.

It provides information on programmes that promote energy efficiency improvements: insulation, low and zero emissions heating systems, other domestic renewables systems, energy storage and behaviour change. Some of these programmes also cover wider support to address fuel poverty (e.g. helping people get on the right energy tariff and access the welfare benefits they are entitled to).

There are broader policies that impact on home energy improvements that are not covered in this report, for instance funding arrangements for social housing<sup>1</sup> and policies to tackle housing disrepair<sup>2</sup>.

**Section 2** provides an overview of the **broader policy context**: why the Scottish Government is taking action to improve the energy performance of Scotland's buildings.

**Section 3** outlines the relevant medium- and long-term **policy landscape and objectives**.

A distinctive element of the Scottish home energy policy programme is the emphasis put on advice to householders and businesses. **Section 4** explains the Home Energy Scotland and Business Energy Scotland **advice services**.

**Section 5** details the **financial support** made available to help improve the energy performance of properties.

**Section 6** focuses on programmes designed to improve the **delivery of home energy improvements** by the supply chain, social landlords and local authorities and some of the wider supporting activity delivered by Energy Saving Trust to build the market for home energy improvements.

**Appendix A** summarises how some of the programmes are administered and delivered (contractual arrangements, quality assurance, evaluation, etc).

---

<sup>1</sup> More information about the Net Zero Social Housing Fund can be found here: <https://www.gov.scot/publications/social-housing-net-zero-heat-fund---call-for-funding-applications/pages/overview/>

<sup>2</sup> See: <https://www.gov.scot/binaries/content/documents/govscot/publications/strategy-plan/2021/03/housing-2040-2/documents/housing-2040/housing-2040/govscot%3Adocument/housing-2040.pdf>

## 2. Policy Context

Recent years have seen the rapid evolution of the energy efficiency landscape in Scotland. This has been driven by a significant policy focus on both climate change and fuel poverty.

Scotland was one of the first countries in the world to declare a climate emergency and the Scottish Government has committed to ending Scotland's contribution to climate change "*definitively, within one generation.*"<sup>3</sup> To this end, it introduced climate change legislation in 2009<sup>4</sup> which was subsequently amended in 2019<sup>5</sup> to increase the ambition of Scotland's emissions reduction targets. The amended legislation set a target date for net-zero emissions of all greenhouse gases by 2045 with interim targets for reductions of at least 75% by 2030 and 90% by 2040. In its March 2024 progress report to Parliament the Climate Change Committee advised that the 2030 interim target was now out of reach. In response, the Scottish Government in April 2024, reaffirmed its commitment to the 2045 target and announced that the 2030 and 2040 interim targets would be withdrawn.

Scotland has statutory targets set out in the Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019<sup>6</sup> which require that in 2040 as far as reasonably possible no household in Scotland is in fuel poverty, and in any event: no more than 5% of households should be in fuel poverty; no more than 1% of households should be in extreme fuel poverty; and the median fuel poverty gap of households in fuel poverty is no more than £250 in 2015 prices before adding inflation.

As noted in last year's report, since these targets were set, the broader policy landscape has experienced several shocks that have impacted the way in which policy can be developed and delivered, including the lingering impacts of the Covid-19 pandemic and the energy and cost-of-living crises, which have been exacerbated by Russia's invasion of Ukraine. Recovery from these shocks has been slow, with significant impacts on the economy at global and national levels. 2023 also saw escalating impacts of climate change with data showing

---

<sup>3</sup> See: <https://www.gov.scot/policies/climate-change/>

<sup>4</sup> See: [Climate Change \(Scotland\) Act 2009 \(legislation.gov.uk\)](#)

<sup>5</sup> See: [Climate Change \(Emissions Reduction Targets\) \(Scotland\) Act 2019 \(legislation.gov.uk\)](#)

<sup>6</sup> See: [Fuel Poverty \(Targets, Definition and Strategy\) \(Scotland\) Act 2019 \(legislation.gov.uk\)](#)

that 2023 was the warmest year on record<sup>7</sup>. The World Economic Forum estimates that climate change is now costing the world \$16 million every hour<sup>8</sup>. Impacts in Scotland have been seen through supply chain disruption and flood and storm related damage.

Whilst inflation has fallen back from its peak in October 2022, households continue to experience the effects of rising prices and issues around energy affordability. When the energy price cap was set in October 2022, energy prices had almost doubled based on the same point the previous year. Despite falls in the price cap since then, average bills for typical annual consumption under the quarterly energy price cap from October 2024 are 38% higher than in winter 2021-22 (£1,717 and £1,248 respectively, both under new TDCVs (Typical Domestic Consumption Values)).<sup>9</sup>

As noted by Consumer Scotland in its first Energy Affordability Tracker<sup>10</sup>, rates of fuel poverty in Scotland are more in flux now than at any time previously because of increasing energy prices. Although the most recent versions of the tracker showed that financial security has improved slightly since then, insecurity remains high and high energy bills continue to challenge many households<sup>11</sup>.

Official statistics for 2022<sup>12</sup>, show that 31% of households in Scotland were estimated to be in fuel poverty, with 18.5% in extreme fuel poverty with both figures having increased during the cost-of-living crisis. The median fuel poverty gap (adjusted for 2015 prices) for fuel poor households in 2022 was 46% higher than the median fuel poverty gap from 2019. Overall rates of fuel poverty differed between the social (48%) and private sectors (26%), with figures for the owner-occupied sector sitting at 14% for those with a mortgage and 28% for those without. A higher proportion of households with a pre-payment meter were in fuel poverty (47%) compared to those without (28%). Similarly, a higher proportion

---

<sup>7</sup> See: <https://wmo.int/news/media-centre/wmo-confirms-2023-smashes-global-temperature-record>

<sup>8</sup> See: <https://www.weforum.org/agenda/2023/10/climate-loss-and-damage-cost-16-million-per-hour/#:~:text=The%20study%20authors%20estimate%20the,around%20%2416.3%20million%20per%20hour>

<sup>9</sup> See: [Summary of Changes to Energy Price Cap 1 October to 31 December 2024 \(ofgem.gov.uk\)](https://www.ofgem.gov.uk/summary-of-changes-to-energy-price-cap-1-october-to-31-december-2024)

<sup>10</sup> See: <https://consumer.scot/publications/consumer-spotlight/>

<sup>11</sup> See: <https://consumer.scot/media/urukddfz/energy-affordability-tracker-briefing-november-2023.pdf> and [Consumer Spotlight: Energy Affordability Tracker 3 | Consumer Scotland](#)

<sup>12</sup> See: <https://www.gov.scot/publications/scottish-house-condition-survey-2022-key-findings/>

of households using electricity as their primary source of heating were in fuel poverty (46%) compared to those using gas (29%) or oil (28%).

Scotland's housing stock is responsible for 13% of Scotland's greenhouse gas emissions and the Scottish Government recognises that *“reducing emissions from our homes and buildings is one of the most important things we can do to help end Scotland's contribution to climate change”*<sup>13</sup>. Reducing emissions from Scotland's housing stock will not only require improved energy efficiency to reduce demand for energy. It will also require the rapid deployment of low and zero emissions heating systems such as heat pumps and heat networks, as foreseen by the Heat in Buildings Bill Consultation<sup>14</sup>. Improving the energy efficiency of Scotland's homes also helps lower fuel bills and contributes to tackling fuel poverty ambitions.



<sup>13</sup> See: <https://www.gov.scot/publications/heat-buildings-strategy-achieving-net-zero-emissions-scotlands-buildings/documents/>

<sup>14</sup> See: <https://www.gov.scot/publications/delivering-net-zero-scotlands-buildings-consultation-proposals-heat-buildings-bill/>

The Scottish Government have stated that at the “heart” of their emissions reduction efforts will be “*a defining mission for a just transition to net zero – leaving no person, industry or community behind*”. This includes continuing efforts to eradicate fuel poverty. To this end, they set up an independent Just Transition Commission in 2019. The Commission’s role is to support the Scottish Government with the production and monitoring of key just transition plans and to provide expert advice on their development<sup>15</sup>. The Scottish Government consulted in 2023 on just transition plans for the Built Environment and Construction<sup>16</sup> and for Energy<sup>17</sup>. Final plans are expected in the course of 2024.

Scotland’s small business community suffered significant setbacks over the last four years and continue to face problems caused by rising inflation, high energy prices, supply chain disruption and staff shortages. The latest figures issued by the Federation for Small Businesses show continually low business confidence scores for small businesses in Scotland<sup>18</sup>.

In short, it must be acknowledged that although the situation has improved slightly for households and businesses, external challenges beyond their control continue to squeeze budgets and there is continued need for support to transition to more energy efficient practices.

---

<sup>15</sup> See: <https://www.justtransition.scot/>

<sup>16</sup> See: <https://www.gov.scot/publications/transition-built-environment-construction-sector-discussion-paper/>

<sup>17</sup> See: <https://www.gov.scot/publications/draft-energy-strategy-transition-plan/>

<sup>18</sup> See: <https://www.fsb.org.uk/resource-report/small-business-index-quarter-3-2023.html>

### 3. Policy landscape and objectives



Footdee, Aberdeen. Photo credit: Bethy Picton

#### 3.1. Home energy

##### Scotland's updated Climate Change Plan

At the end of 2020, an updated Climate Change Plan was laid before Parliament which set out the Scottish Government's approach to reducing emissions in line with Scotland's new climate change targets to reduce emissions by 75% by 2030 (compared with 1990) and to net zero by 2045.

##### Heat in Buildings Strategy

Recognising the need for a clear, long-term vision and policy direction for heat in buildings, the Scottish Government published its Heat in Buildings Strategy (HiBS) in October 2021. HiBS builds on the policies and actions set out in the 2020 Climate Change Plan update and signals a step change in the focus on removing emissions from Scotland's buildings. HiBS "sets out a pathway to zero emissions buildings by 2045 and details a series of near-term actions to put us on a clear path towards this, as well as a range of further, longer-term commitments to accelerate the transformation of the nation's building stock",

including a commitment to introduce a Heat in Buildings Bill within the current Parliamentary term.

### **Green Heat Finance Taskforce**

HiBS included a commitment to establish a Green Heat Finance Taskforce. The taskforce's purpose is to develop a portfolio of innovative financial solutions for building owners in Scotland to ensure that by 2045, Scotland's homes and buildings no longer contribute to climate change, as part of the wider just transition to net zero. The taskforce's first report was published in November 2023 with its second report expected later in 2024<sup>19</sup>.

### **Public Engagement**

HiBS also included a commitment to develop a bespoke Public Engagement Strategy for heat in buildings "to raise awareness of the support and advisory services available and to encourage home upgrades". A Strategy was subsequently published at the end of 2003 which sets out a Strategic Framework to guide how the Scottish Government will "work with others to deliver a people-centred programme of public awareness raising, education and participation around clean heat and energy efficiency. Its purpose is to inform our activity as well as help shape and guide the activity of key players in the heat in buildings transition"<sup>20</sup>.

### **Standards for Heat and Energy Efficiency**

In late November 2023 the Scottish Government published two consultations: the Heat in Buildings (HiB) Bill Consultation<sup>21</sup> and the Social Housing Net Zero Heat Standard Consultation<sup>22</sup>. The HiB Bill Consultation provided detail on the Scottish Government's thinking about what should be included in the legislation when it is published, with a focus on two main elements: prohibiting the use of polluting heating systems; and making sure that homes reach a reasonable energy efficiency standard. The proposals are as follows:

---

<sup>19</sup> See: <https://www.gov.scot/groups/heat-in-buildings-green-heat-finance-taskforce/>

<sup>20</sup> See: [https://www.gov.scot/binaries/content/documents/govscot/publications/strategy-plan/2021/10/heat-buildings-strategy-achieving-net-zero-emissions-scotlands-buildings/documents/heat-buildings-strategy-achieving-net-zero-emissions-scotlands-buildings/govscot%3Adocument/heat-buildings-strategy-achieving-net-zero-emissions-scotlands-buildings.pdf](https://www.gov.scot/binaries/content/documents/govscot/publications/strategy-plan/2021/10/heat-buildings-strategy-achieving-net-zero-emissions-scotlands-buildings/documents/heat-buildings-strategy-achieving-net-zero-emissions-scotlands-buildings/heat-buildings-strategy-achieving-net-zero-emissions-scotlands-buildings/govscot%3Adocument/heat-buildings-strategy-achieving-net-zero-emissions-scotlands-buildings.pdf)

<sup>21</sup> See: <https://www.gov.scot/publications/delivering-net-zero-scotlands-buildings-consultation-proposals-heat-buildings-bill/>

<sup>22</sup> See: <https://www.gov.scot/publications/consultation-new-social-housing-net-zero-standard-scotland/pages/1/>

- The use of polluting heating systems, such as gas boilers, will be prohibited in all privately owned and privately rented homes and non-domestic properties after 2045, and to require some building owners to do so earlier than 2045.
- A minimum energy efficiency standard will be introduced that will require:
  - Privately rented homes to meet the minimum energy efficiency standard by the end of 2028.
  - Owner occupied homes to meet the minimum energy efficiency standard by the end of 2033.
- Those buying a home or commercial building will be required to end their use of polluting heating within a set period of time following completion of the purchase.
- Local authorities may require any building owner to end their use of polluting heating once they have the opportunity to connect to a heat network.
- Owner occupiers will not need to meet the minimum energy efficiency standard if their home has already stopped using polluting heating – but private rented sector landlords will.
- There will be no ban on the sale of any homes, irrespective of whether or not they have met the minimum energy efficiency standard after 2033 or installed a clean heating system. Private rented sector landlords will, however, be prevented from re-letting from 2028 if they have not met the minimum energy efficiency standard.

Similar proposals were included in the social housing consultation. Both consultations closed in March 2024 and further detail on the Scottish Government's approach is expected later in 2024.

### **Local Heat and Energy Efficiency Strategies**

Local Heat and Energy Efficiency Strategies (LHEES) are a key element of the HiBS and will underpin an area-based approach to heat and energy efficiency planning and delivery. LHEES strategies will set out the long-term plan for decarbonising heat in buildings and improving their energy efficiency across an entire local authority area. The LHEES Order 2022 required local authorities to

publish LHEES Strategies and Delivery Plans by 31 December 2023. Guidance on the strategies and delivery plans was published 20 October 2022<sup>23</sup>.

## **Energy Performance Certificate Reform**

The Scottish Government consulted on proposals to reform Energy Performance Certificates (EPCs) in 2023 and is expected to bring forward measures on domestic and non-domestic EPC reform in the course of 2024.

## **The Fuel Poverty Strategy**

As required by the Fuel Poverty (Targets, Definition and Strategy) (Scotland) Act 2019 (the Act), in December 2021, the Scottish Government published 'Tackling fuel poverty in Scotland: a strategic approach' which outlines a comprehensive range of actions, designed to tackle the four drivers of fuel poverty (poor energy efficiency of the home; low household income; energy use in the home and high energy prices) and help meet the targets set out in the Act.

### **3.2. Small businesses**

At the start of 2023, there were an estimated 298,000 private sector businesses operating in Scotland<sup>24</sup>, a reduction of more than 66,000 since 2020.

Almost all these businesses (99.5%) were small (0 to 49 employees). Businesses with no employees – that is sole proprietors/ partnerships comprising only the owner-managers or companies comprising only the employee director – accounted for 71.4% (212,865 businesses) of all private sector businesses in Scotland.<sup>25</sup> Many of these microbusinesses and small and medium-sized businesses provide crucial services to remote and island communities that are not, and cannot be, provided by other means. Such businesses also have a key role to play in helping to ensure a just transition to net zero.

---

<sup>23</sup> See: <https://www.gov.scot/publications/local-heat-energy-efficiency-strategies-delivery-plans-guidance/>

<sup>24</sup> <https://www.gov.uk/government/statistics/business-population-estimates-2023/business-population-estimates-for-the-uk-and-regions-2023-statistical-release#:~:text=in%20Figure%206-.At%20the%20start%20of%202023%3A,and%20122%2C000%20in%20Northern%20Ireland>

<sup>25</sup> See: <https://www.gov.uk/government/statistics/business-population-estimates-2023>. This represents an overall reduction in the number of businesses with no employees since 2020 (down from 254,740), however the proportion of small businesses has increased in that time.

### **3.3. Heat Networks**

Heat networks, as defined under the 2021 Heat Networks (Scotland) Act, include both district and communal heating. The Heat Networks Delivery Plan<sup>26</sup> was published in March 2022 and outlines how the provisions of the Act and other supporting policies, will contribute to increasing the use of heat networks in Scotland and meeting the statutory targets of 2.6 TWh of output by 2027 and 6TWh of output by 2030. A target of 7TWh of output by 2035 was set in the Heat Networks (Heat Network Supply Target) (Scotland) Regulations, which entered into force on 24 November 2023. Further regulations on networks licensing and consenting are due expected later in 2024, along with a refreshed Heat Networks Delivery Plan and review report.

### **3.4. GB wide programmes**

Home energy policies in Scotland are set by the Scottish Government but some policies that impact on the energy performance of Scottish homes are set by the UK Government at GB level, for example, the Smart Export Guarantee (SEG), the smart meter roll-out, the Energy Company Obligation (ECO) and the Great British Insulation Scheme (GBIS). Some of the approaches the Scottish Government has taken to the delivery of energy efficiency can be understood as trying to maximise the impact of these GB-wide funding schemes and policies in Scotland.

---

<sup>26</sup> See: <https://www.gov.scot/publications/heat-networks-delivery-plan/>

## 4. Advice Services in Scotland

### 4.1. Introduction to energy advice in Scotland

A key, distinctive element of the policy landscape for home energy in Scotland is the focus given to high quality, impartial, expert advice to support people to act on energy efficiency.

In Scotland, householders (owner occupiers, tenants) and smaller private landlords can access free, independent, personalised and impartial advice from the Home Energy Scotland service, delivered by Energy Saving Trust on behalf of the Scottish Government. The importance of the advice provided by Home Energy Scotland is stressed in the Scottish Government's Heat in Buildings Strategy which notes that the Scottish Government will "*retain the support and advice services currently operating as Home Energy Scotland and Energy Efficiency Business Support (to become Business Energy Scotland from April 2022) at the core of our delivery schemes*".

The cost-of-living crisis resulted in significantly increased demand for Home Energy Scotland advice. The Scottish Government responded to this need by increasing funding to enable Energy Saving Trust to boost staffing across the network and introduce more sophisticated digital tools and online support mechanisms. For example, Home Energy Scotland produced an online assessment tool for customers who may be eligible for help through Warmer Homes Scotland (see [Section 5.1](#)).

Broadly, four types of advice are provided by Home Energy Scotland:

- **Personalised advice** (see [section 4.2](#)) delivered over the phone and through email by trained advisors working from regional advice centres across Scotland and a central out of hours service for evenings and weekends. This advice is based on information received from the householder (in relation to their housing type and tenure, their current circumstances, etc) but also on other available information on their home and its energy use (including EPCs where these are available).
- **Advice delivered face to face in the home.** Expert advice is provided to households identified as needing in-depth advice and support: very vulnerable households, people considering more complex home energy improvements such as low and zero emission heating systems, other domestic renewable systems, energy storage and solid wall insulation,

and some private landlords. As digital tools evolve and customers become increasingly energy aware, Home Energy Scotland can provide an increasing number of these in-depth advice services remotely, while still delivering in-home advice to customers for whom it is most appropriate.

- **Local outreach and public engagement.** Advice is also delivered at dedicated sessions e.g. MSP constituency office sessions staffed by Home Energy Scotland advisors, at major events such as the Royal Highland show and advice ‘stalls’ in hospital settings. Advisors also engage householders while they are waiting for flu and Covid vaccinations. In addition, advice is provided through webinars and online workshops for community groups and to groups of employees as ‘employee engagement’ supported by their employer, to support action in their homes and personal lives – distinct from support provided by Business Energy Scotland to support action in the workplace.
- **Online advice** consisting of bespoke advice through social media channels including WhatsApp, a dedicated website and online tools, managed and provided centrally by Energy Saving Trust on behalf of the Scottish Government.

The “Green Homes Network”, a library of case studies of exemplar low energy/carbon homes, reinforces these advice channels (see [section 4.6](#)).

Home Energy Scotland provides householders with “one-stop shop” access to the financial (and other) support for home energy efficiency offered by the Scottish Government, which is detailed in [section 5](#) below.

In addition to advice on home energy improvements and on accessing Scottish Government funding programmes, Home Energy Scotland also provides:

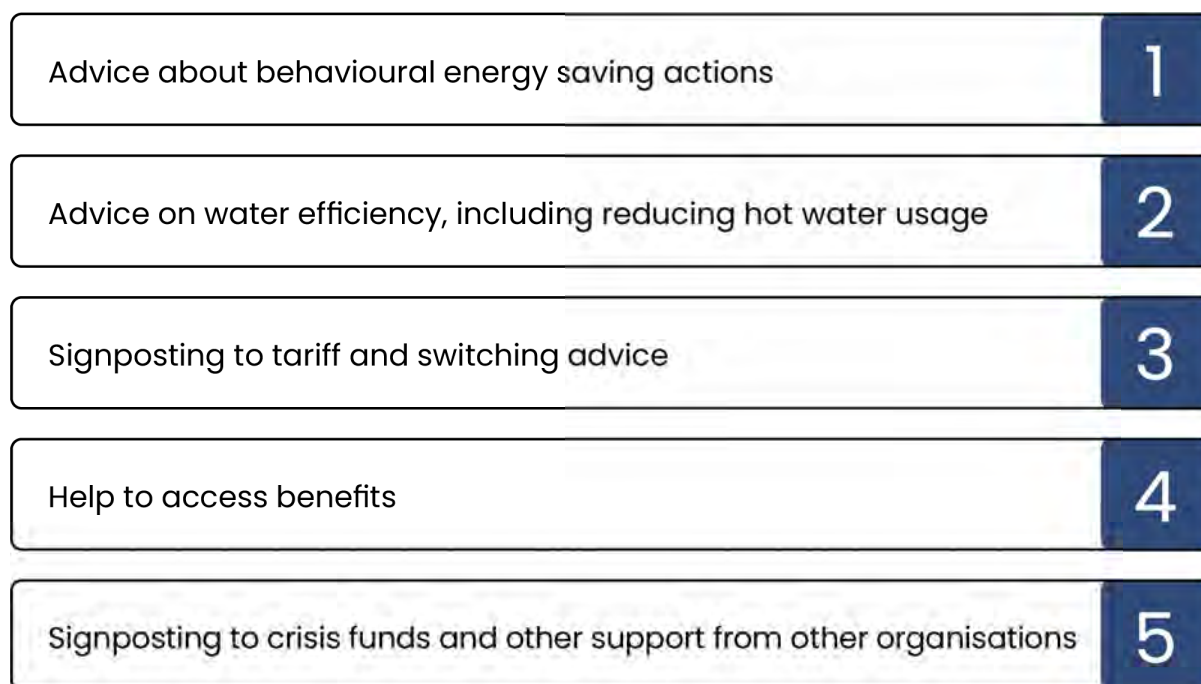


Figure 1: Additional services provided by Home Energy Scotland

There are five regional Home Energy Scotland advice centres together with a central out of hours service handling enquiries in the evenings and at weekends. The five regional centres cover the areas shown in figure 2 below. This locally managed approach means that the advice provided to householders can be better tailored to reflect local circumstances (e.g. housing types, the installer base, the support available from local authorities and other local organisations, etc). It also means that each advice centre can partner with other organisations working in their region to reach households through existing customer support networks. In addition, it enables easier access to local events. Outreach staff are also available to visit households, where appropriate, in any part of Scotland.



Figure 2: Map showing regional Home Energy Scotland advice centres

Each year the network helps more than 130,000 customers in Scotland and even with these large volumes, the average network promoter score for 2023-24 was 60 (excellent) and the network consistently exceeds its customer experience targets. The lifetime carbon saved by customers using the network in 2022-23 is estimated to be more than 716,500 tonnes of CO<sub>2</sub>. Total lifetime energy bill savings from the network since its inception are estimated to be well over a billion pounds.



Figure 3: Home Energy Scotland network impact

The 2022–23 evaluation of the service shows that 90% of customers recalled Home Energy Scotland advice. Since receiving advice from a Home Energy Scotland adviser 42% of customers had installed at least one energy efficiency, low carbon heat or renewable energy improvement and 42% of customers were planning to install at least one improvement in the next 12 months.

Of the improvements installed, the top five that were attributed to Home Energy Scotland advice in 2022–23 were air source heat pumps (81%), solar PV (74%), new boilers (64%), solid floor insulation (56%) and suspended timber floor insulation (55%).

63% of the total savings achieved by customers can be directly attributed to the advice provided by Home Energy Scotland resulting in an average lifetime saving of 4.6 tonnes CO<sub>2</sub> per customer advised verbally. This equates to lifetime financial savings of £2,420 per customer advised verbally.



Thanks to Home Energy Scotland I was able to participate in a project to keep my house warmer and healthier. I did not think this was possible. I am delighted with this outcome. I was at the stage of thinking we had to sell our house due to it being so cold, but have been given help and advice to combat this.

C.M. Home Energy Scotland customer

#### **4.2. Home Energy Scotland personalised advice**

The advice provided by Home Energy Scotland advisors is based, not only on the information received from the householder, but also on other available information on the home and its energy use. Home Energy Scotland advisors can access each household's EPC and talk through the recommendations. For those whose home does not yet have an EPC, an online Home Energy Check has been developed which provides a rapid assessment of potential energy saving measures, with outputs similar to the EPC.

For households identified as potentially fuel poor, Home Energy Scotland advisors will:

- **Signpost to Department for Work and Pensions (DWP) for a benefit check, or signpost to Citizens Advice Scotland (CAS) for benefit check support.**
- **Ensure the tariff they are on is the most efficient and effective for their needs.** For those who can manage switching themselves Home Energy Scotland show householders where to access Ofgem approved switching platforms. Those who need support are signposted to the resources of partners (e.g. CAS) to see the range of tariffs and options available.
- **Help customers to access Warm Home Discount and refer customers for support** from local agencies (e.g. Care and Repair), local in-home energy advice and advocacy services and for money advice.
- **Help refer customers to energy crisis support schemes where available.** Referrals were made during 2022 and 2023 to Fuel Insecurity Fund funded support including Fuel Bank Foundation's pre-payment meter voucher scheme, Fuel Bank Foundation's HEAT fund (for non-standard heating crisis support), and the Advice Direct Scotland administered Home Heating Support Fund.

In 2022-3 there were 11,661 referrals and signposts from Home Energy Scotland for crisis support rising to 15,904 referrals and signposts in 2023-4. from Home Energy Scotland for crisis support.

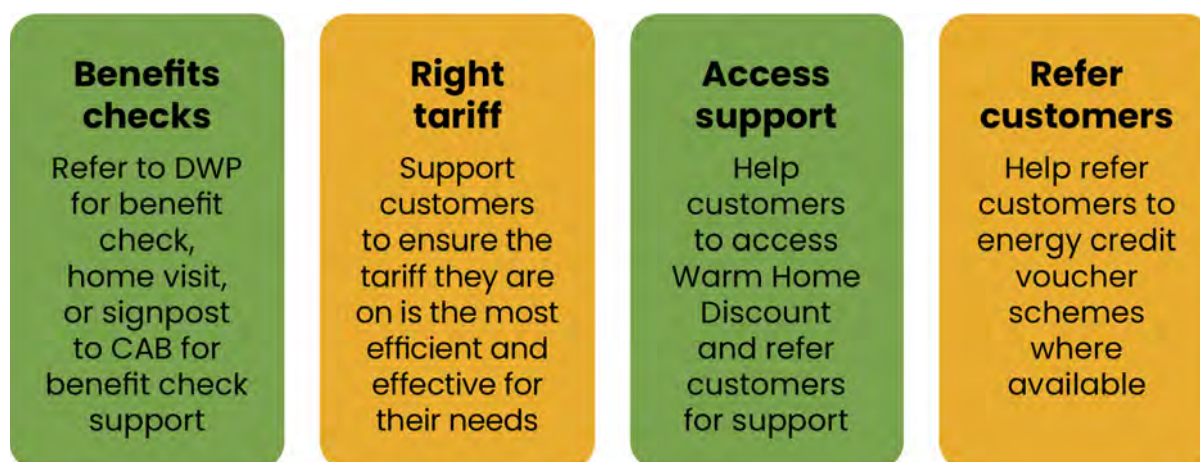


Figure 4: Home Energy Scotland support for fuel poor households

Recognising the complex relationship between electric heating systems, metering and tariff arrangements, and the high level of fuel-poverty amongst this consumer group (the rate of fuel poverty among households using electricity as their primary heating fuel is 46%<sup>27</sup>), Home Energy Scotland's electric heating champions provide specialist advice on electric heating systems and restricted meter tariffs. Energy Saving Trust has continued to develop advice resources for householders including a series of Home Energy Scotland factsheets, and an advice video. In addition we have further developed the training on electric heating, metering and tariff arrangements that was initially produced to train other advice agencies including Citizens Advice Bureaux and CAS staff so that it is also relevant for community-led organisations. A second training course specifically focussed on giving good advice about air source heat pumps has also been introduced as well as a heat pump focussed advertising campaign called Heat Pump Heroes which raises awareness of heat pumps in Scotland.

Home Energy Scotland works with trusted partner organisations including health and social care organisations, local authorities, charities, food banks etc to build referral pathways for vulnerable householders. This helps to ensure that those most in need of help can access the support available from Home Energy Scotland. While most householders contact Home Energy Scotland through the well-publicised freephone number, online or through outreach activity (public-facing events and webinars) a substantial number, around 12,800 in 2022-23 and 9,400 in 2023-24, are referred from other organisations who have access to and are trusted by vulnerable householders. During the 2022-23 and 2023-24 financial years around 9% and 7% respectively of all the unique households advised by Home Energy Scotland were referred from trusted partner organisations. These organisations can make seamless referrals using an online referral portal which works in real time to put the householder's details directly into Home Energy Scotland's database for advisors to follow up.

---

<sup>27</sup> See: <https://www.gov.scot/publications/scottish-house-condition-survey-2022-key-findings/pages/introduction/>



This is a great opportunity to help many people who are experiencing the high cost of heating a home and help them to reduce bills through sound advice and practical help. I am more aware of the importance of good insulation, the need for active daily routines like closing over thermal curtains to reduce heat loss and where doors and windows that are old can contribute to heat loss in a home.

Yvonne, Home Energy Scotland customer

### **4.3. In-home expert advice**

For those who need additional in-depth support, specialist advice is also available through Home Energy Scotland. It is available for people considering more complex home energy improvements and for very vulnerable households. It is also available to some private landlords (see [section 4.4](#)). In response to the Covid-19 outbreak, Home Energy Scotland developed tools and methods for delivering the same in-depth advice remotely that was previously only available through an in-person home visit, and continues to deliver in-depth remote advice where possible, while offering in-person advice to customers for whom it is most appropriate. This change has allowed Home Energy Scotland to increase the delivery of specialist advice to a larger number of customers in a resource-efficient way and respond to sharply rising demand for specialist advice without diminishing the quality or impact of the service. Home Energy Scotland has continued to develop digital advice solutions that extend the reach of its advice to those who are comfortable using online tools and resources, reserving advisor and specialist advisor support for those who need advice over the phone or in-person.

#### **4.3.1. In-home affordable warmth advice and advocacy for vulnerable households**

Home Energy Scotland Energycarers are specialist energy advisors who provide an enhanced level of handholding, advocacy and support, delivered through

home visits or remotely, for very vulnerable households to help them achieve affordable warmth. The service is available to those with issues relating to physical or mental health, disability, family circumstances, low income and expensive heating. These audiences are more likely to be in fuel poverty and struggle to use the freephone service, website or email advice. To ensure that clients receive a high-quality service with a “whole house” approach, Energycarers have specific training for the energy efficiency assessment of properties, to enable them to model the impact of different measures on the comfort and affordability of the home heating. In some cases where the household cannot afford to heat the home to a ‘standard’ heating pattern, Energycarers focus on solutions to keep the main living space and person warm, rather than the entire home.

As part of enabling affordable warmth for these households, support includes helping them to deal with structural dampness, condensation and disrepair, including seeking funding for repair and improvement work, advice and support on dealing with fuel supplier issues and contacting and engaging other support agencies

Home Energy Scotland works with local energy advice organisations, rather than displacing them, so it will always look to access support through local partner organisations before arranging a home visit. If no partner can help and a visit would be helpful, an Energycarer visits the householder, sometimes with a relative or carer present, to look at how their home uses energy and see what could be improved.

#### **4.3.2. In-home specialist advice for those interested in more complex measures**

Individual owner occupiers in Scotland still encounter significant market barriers when considering the installation of low and zero emission heating systems, other domestic renewables systems, energy storage and solid wall insulation. Some barriers are financial, but others involve a lack of awareness and understanding of the options and support that is available due to its complexity and variety. This is further impacted by limited understanding of and lack of confidence in the technologies and supply chains.

The Home Energy Scotland specialist advice service provides impartial and tailored advice to householders about low and zero emission heating systems, domestic renewables systems, energy storage and energy efficiency

improvements. This impartial advice enables customers to make informed choices about the improvements that will be most suitable for their homes. The service includes home visits and surveys by specialist advisors, or remote advice and assessment where more tailored advice is provided on suitable low and zero emission heating, domestic renewables, energy storage systems and solid wall insulation options. Advisers also provide information on available financial support, including Scottish Government loans and grants, guidance on dealing with suppliers, planning issues etc, together with “aftercare” such as advice to the client on how to use their new heating system effectively.

To ensure that clients receive a high-quality service with a “whole house” approach, specialist advisors have specific training for the energy efficiency assessment of properties, home renewables and solutions for traditional and hard to treat properties.

The specialist advice service has established itself as a key part of the domestic low and zero emissions heating, renewables and solid wall insulation infrastructure in Scotland, and in recent years has had a particular focus on low and zero emission heating systems in off-gas-grid properties. Evaluation evidence from 2022–23 shows that, where Home Energy Scotland provides specialist in-home advice on more complex measures such as low and zero emission heating, domestic renewables, energy storage systems and solid wall insulation, around 84% of customers who received this support and acted attributed that action, at least in part, to the support they received.

In 2022–23, the specialist advice service provided advice to 7,412 customers, of these:

- 1,590 (22%) were provided with a home visit
- 6,317 (85%) were provided with remote advice
- 495 (7%) received both

Customers supported by the advice service in 2022–23 will deliver total attributed lifetime savings of 141,500tCO<sub>2</sub> and lifetime financial benefits of £44.9 million. The financial benefits comprise fuel bill savings of £43.5 million and SEG payments of £1.4 million.

In 2023–24, the specialist advice service provided advice to 7,198 customers, of these:

- 2,357 (19%) were provided with a home visit
- 5,392 (72%) were provided with remote advice
- 551 (8%) received both

Customers supported by the advice service in 2023–24 will deliver total attributed lifetime savings of 152,500tCO<sub>2</sub> and lifetime financial benefits of £51 million. The financial benefits comprise fuel bill savings of £47.6 million and SEG payments of £3.4 million.

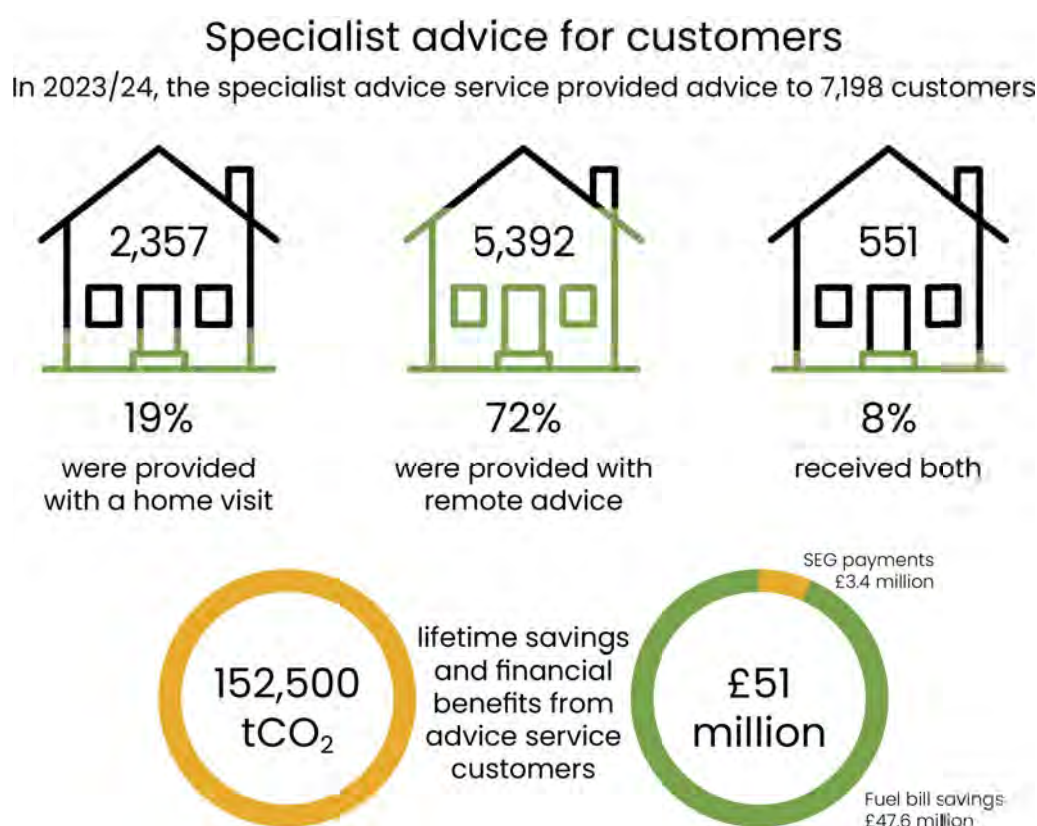


Figure 5: Impact of Home Energy Scotland specialist advice for customers

#### 4.3.3. Advice through digital channels

The Home Energy Scotland website<sup>28</sup> is a key resource for large numbers of Scottish householders looking for help to make their home more efficient and cheaper to heat, with around 3,000 users per day. It covers all of Energy Saving

<sup>28</sup> See: <https://www.homeenergyscotland.org/>

Trust's work in Scotland for the Scottish Government and includes a funding finder and several popular online tools and calculators which help show users how to live more sustainably and to cut their energy bills, as well as signposting them to help with making their home more efficient and cheaper to heat. The site also acts as an important driver for traffic to the Home Energy Scotland advice centre network and helps to reinforce the advice provided by advisors to customers.

Householders in Scotland can complete an online Home Energy Check to get a tailored report on the energy efficiency measures appropriate for their home, check the funding finder for financial support available for these measures and then easily contact Home Energy Scotland digitally to ask questions or seek further information. Home Energy Scotland's Facebook<sup>29</sup>, Instagram<sup>30</sup>, YouTube<sup>31</sup> and X<sup>32</sup> channels actively promote energy efficiency and affordable warmth to householders and stakeholders in Scotland, supported by Energy Saving Trust blogs<sup>33</sup> on emerging technologies, myth-busting, news on funding and other sustainability topics.

Householders are also able to access several online renewables tools and resources, including:

- **Renewables Installer Finder Scotland**<sup>34</sup> – (c. 100 users per day) allows potential purchasers of low-carbon energy technology products to search for and view information about Microgeneration Certification Scheme (MCS) accredited installers to inform their purchasing decisions and share information about installers with other householders via a review system.
- **Home Renewables Selector**<sup>35</sup> – (c. 100 users per day) this tool helps customers in Scotland to find out what low and zero emissions heating and domestic renewables might be suitable for their home (as well as information about those technologies) and provides fuel bill (including payments from funding schemes such as SEG) and carbon saving estimates based on the characteristics of their property. Users are also able to download a report summarising their results and call Home Energy

---

<sup>29</sup> See: <https://www.facebook.com/HomeEnergyScotland/>

<sup>30</sup> See: <https://www.instagram.com/homeenergyscot/>

<sup>31</sup> See: <https://www.youtube.com/c/HomeEnergyScotland>

<sup>32</sup> See: <https://twitter.com/HomeEnergyScot>

<sup>33</sup> See: <https://energysavingtrust.org.uk/blog/>

<sup>34</sup> See: <https://energysavingtrust.org.uk/tool/renewables-installer-finder/>

<sup>35</sup> See: <https://energysavingtrust.org.uk/tool/home-renewables-selector/>

Scotland to talk through their results with a specialist renewables advisor, should they wish.

- **Green Homes Network**<sup>36</sup> (c. 30 users per day) and **Green Network for Businesses**<sup>37</sup> (c. five users per day) (see section 4.6) – a searchable library of case studies of exemplar homes and businesses (including community-owned buildings) to help encourage action by customers of Home Energy Scotland and Business Energy Scotland. Customers can request visits to example sites near them and/or contact them to ask questions.

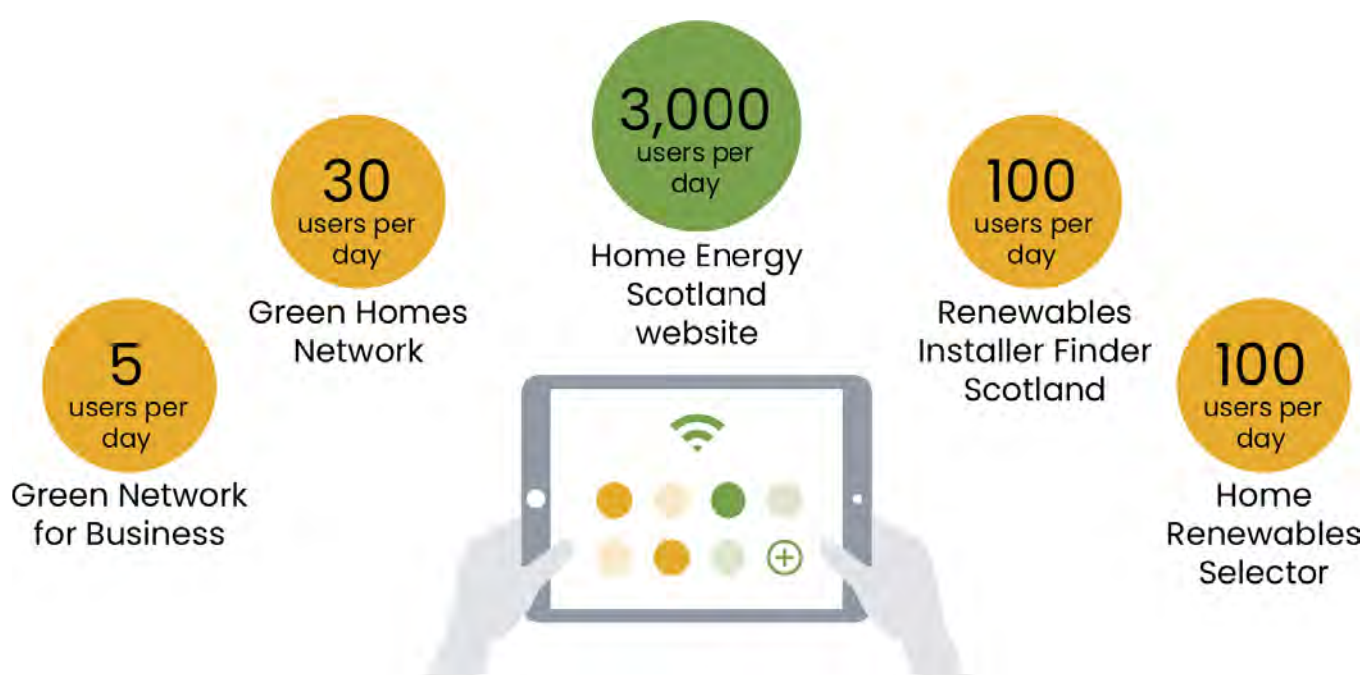


Figure 6: Digital channel reach

#### 4.4. Specialist advice for private landlords

The private rented sector contains some of the least energy efficient housing in Scotland. It has traditionally been a difficult sector in which to promote energy efficiency because of the ‘split incentive problem’; the landlord must pay to improve the energy efficiency of the property but most of the resultant savings will benefit their tenants. It is for this reason that there have been several

<sup>36</sup> See: <https://energysavingtrust.org.uk/tool/green-homes-network/>

<sup>37</sup> See: <https://businessenergyscotland.org/casestudy/green-network-businesses-tool/>

Scottish Government and UK Government programmes providing financial support or tax allowances to private sector landlords.

In addition to these structural issues there are several other relevant factors. Many private landlords operate on a small scale with limited investment funds and are often not aware of any financial and other support available to them to help with improving their properties. Whilst landlords may have EPCs for their properties they may not properly understand the range of improvement options suitable for the dwelling or how to access the relevant supply chain. This is particularly the case for landlords who have solid wall or other hard to treat properties where solutions can be wide-ranging, complex, disruptive and costly.

To meet these needs, Energy Saving Trust provides specific advice, information and support to private sector landlords through the Home Energy Scotland network, reproducing for landlords the simplicity and accessibility of the “one stop shop” approach the network offers to householders. This is complemented by a more intensive service of either home visits by specialist advisors to interested landlords’ properties or specialist remote advice where a visit is not required. Specialist landlord advisors can also provide advice and support to landlords interested in applying for funding from the Private Rented Sector Landlord loan (see [section 5.3](#)). To ensure that landlords receive a high-quality service with a “whole house” approach, the specialist landlord advisors, like the specialist renewables advisors, have specific training for the energy efficiency assessment of properties, home renewables and insulation solutions for traditional and hard to treat properties.

In 2022–23, the specialist advice service for private landlords provided advice to 633 customers covering 804 privately rented properties.

- 317 (40%) properties were provided with a home visit
- 487 (60%) properties were provided with remote advice
- 48% of these properties were in EPC bands E, F or G at the time of assessment

Customers supported by the advice service for private landlords in 2022–23 will deliver total attributed lifetime savings of 1,960tCO<sub>2</sub> and lifetime financial benefits of £683,000.

In 2023–24, the specialist advice service for private landlords provided advice to 697 customers covering 917 privately rented properties.

- 489 (53%) properties were provided with a home visit
- 428 (47%) properties were provided with remote advice
- 58% of these properties were in EPC bands E, F or G at the time of assessment

Customers supported by the advice service for private landlords in 2023–24 will deliver total attributed lifetime savings of 4,890tCO<sub>2</sub> and lifetime financial benefits of £2.7 million.

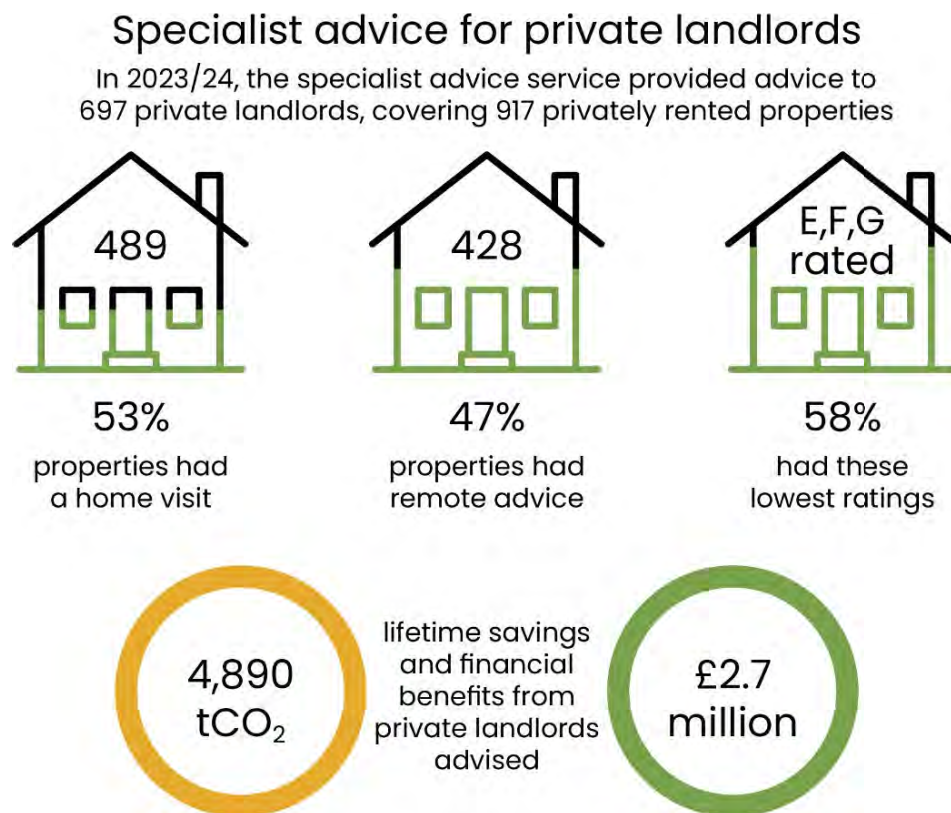


Figure 7: Impact of specialist advice for private landlords

#### 4.5. Business Energy Scotland

Business Energy Scotland provides free, impartial support and access to funding to help small and medium-sized enterprises (SME) save energy, carbon and money. It helps SMEs to improve energy efficiency and decarbonise heating in their premises helping to save money and carbon, and therefore increasing economic competitiveness. Business Energy Scotland launched in April 2022, building on experience gained from the preceding business support

programmes of Energy Efficiency Business Support Service (EEBSS) and Resource Efficient Scotland.

Business Energy Scotland provides both in-depth and light touch support to SMEs in Scotland.

### **In-depth advice**

Business Energy Scotland offers in-depth advice to SMEs when they're starting out on their energy-saving journey and need impartial advice and when they are looking for expertise and funding to support existing projects and plans.

All SMEs looking to improve business premises in Scotland are eligible, including charities. Each business is supported by a dedicated Business Energy Advisor and a team of technical specialists.

The in-depth support shows SMEs how they can use less energy to heat, light and power their business. It can also be used to assess if a site could take advantage of renewable energy technology like solar panels, micro hydro and wind turbines.

Business Energy Scotland's recommendations are summarised in an easy-to-read report to help decision makers clearly see their energy-saving opportunities and next steps. The report can be used to apply for funding from the Scottish Government's SME Loan Scheme or to support applications to other private or public funding providers.

The 2022-23 evaluation of the Business Energy Scotland service shows that since receiving advice from Business Energy Scotland more than 60% of businesses had installed one of the recommended measures in full, in part, or had taken a similar action and 18% of businesses were planning to install at least one improvement (with 87% of those planning to do so within the coming year).

The total lifetime savings achieved by businesses that can be directly attributed to the in-depth advice service are just under 35,000tCO<sub>2</sub>e for actioned measures. This equates to a lifetime cost saving of £45.7 million a year for actioned measures.

### **Light touch support**

Alongside in-depth support, Business Energy Scotland also offers SMEs guidance and training on a range of energy efficiency and renewable topics. Light touch support is delivered via a monthly online magazine "The Bottom Line", webinars,

events and through a dedicated CPD-certified online “Green Champions” training platform.

In 2022–23, 12 webinars were delivered to over 1,000 customers, under the following topics:

- Train to become a CPD-certified Green Champion.
- Is it time your business plugged into PV?
- How to write an environmental policy.
- How to calculate your business's carbon footprint.
- 10 no and low-cost ways to reduce your energy bill and carbon footprint.
  - o How to motivate your workplace to save energy.
- Is a heat pump right for you?

#### **4.6. The Green Homes Network and the Green Network for Businesses**

Energy Saving Trust manages and promotes a network of exemplar homes and businesses to help encourage action by customers of Home Energy Scotland and Business Energy Scotland.

Energy Saving Trust has developed a network of more than 600 exemplar low and zero-carbon businesses, homes and social housing projects. Interested members of the public can make appointments to visit the properties of Green Network members or speak to the members themselves. In addition, the homeowner or a designated business contact will also respond to email or phone queries about the improvements they have installed if these channels are preferred. Properties can be located and booked via interactive online libraries which also provide access to a brief case study of each property; video case studies have been produced for key properties.

The network is an important resource to promote low and zero carbon technologies, energy efficiency measures and resource efficiency improvements to homeowners and businesses. It allows property and business owners to show those interested in making improvements how they work in practice and to share their experience of installation and operation, increasing the likelihood that the visitor will install such improvements themselves. It is a useful tool for Home Energy Scotland, including the in-home renewables and energy efficiency specialists because they allow the experience of installing and living with energy efficiency and renewable improvements to be shared.

The network is well-used: in 2022-23, 20,000 views of online case studies were made by more than 10,000 unique visitors and there were around 580 engagements with members by service users through visits, phone calls or events. In 2023-24, 23,500 views of online case studies were made by more than 5,000 unique visitors and there were around 650 engagements with members by service users through visits, phone calls or events. The annual evaluation shows that 54% of specialist renewables advice customers in 2022-23 who had used the green homes network said it had helped them take or explore taking action.

## **5. Financial support for energy efficiency and renewables in Scotland**



The Scottish Government funds a range of financial support schemes for owner occupiers, tenants, private landlords and small and medium sized businesses (SMEs) in Scotland. These are:

- 5.1 [Warmer Homes Scotland: Scotland's national fuel poverty programme](#)
- 5.2 [Home Energy Scotland Grant and Loan Scheme](#)
- 5.3 [Private Rented Sector Landlord Loans](#)
- 5.4 [Area Based Schemes](#)
- 5.5 [SME Loans](#)
- 5.6 [District Heating Loan Fund](#)

Each programme is described briefly below with additional detail on the home energy programmes in sections 5.1–5.4 available in [Appendix A](#). Scotland's national energy efficiency advice service, Home Energy Scotland, provides customers with “one-stop shop” information about, and access to, these schemes. This ensures that, where eligible, customers can be referred to the most appropriate programme, specific to their personal circumstances.

It is important to note that Energy Saving Trust does not manage the Scottish Government's Area Based Schemes. However, in order to give the whole picture, this report briefly describes these schemes alongside Energy Saving Trust managed programmes.

### **5.1. Warmer Homes Scotland**

Warmer Homes Scotland<sup>38</sup> is Scotland's national fuel poverty programme. It was opened to applications in September 2015 and has helped more than 40,000 households since its inception. It is available to households living in or at risk of fuel poverty in the private sector (tenants or owner-occupiers). The Scottish Government launched the successor programme to Warmer Homes Scotland under the same name in October 2023.

The refreshed programme builds on its predecessor's success, with a significantly increased maximum contract value of up to £728 million over up to 7 years, to provide more support for fuel poor households over its lifetime. Higher grant limits per household allow the delivery of whole-house retrofit and the installation of more measures in individual properties. There is also a greater focus on clean heating where this is both financially and technically feasible.

The programme is delivered by Warmworks Scotland which was set up to deliver the Warmer Homes Scotland programme and is a joint venture partnership between Energy Saving Trust, Everwarm and Changeworks.

The Home Energy Scotland advice service is the gateway for access to Warmer Homes Scotland. The programme offers fabric measures, such as insulation and efficient heating including air-source heat pumps. In some circumstances, where certain more expensive measures like solid wall insulation are required, customers are required to make a financial contribution towards the cost of the measures, and there are interest free loans available to help with these contributions. The programme also seeks to use innovative measures and

---

<sup>38</sup>See: <https://www.homeenergyscotland.org/funding/warmer-homes-scotland/>

approaches where these will benefit its recipients. For example, Q-Bot technology (which uses robots to spray insulation under the floor) has been introduced as a programme measure for insulating under suspended floors.

Between 1 April 2022 and 31 March 2023 5,478 households received help from Warmer Homes Scotland. Estimates show that these households benefitted from annual cost savings of more than £707,000. and saved more than 4,600 tonnes CO<sub>2</sub>. In 2022-23 more zero emissions heating systems were installed than in any other year with 742 homes benefiting from this form of heating<sup>39</sup>.

In 2023-24 over 12,000 heating, insulation and renewables measures in 4,973 households were delivered through both phases of the Warmer Homes Scotland scheme. Since the scheme re-launched in October 2023, Warmer Homes Scotland has helped 4,284 households, and installed 15,611 heating, insulation and renewable measures. Thus far, the average fuel bill savings across all completed applications for the refreshed scheme is c. £400 per year.

Energy Saving Trust has developed the online assessment tool for householders who may be eligible for help through Warmer Homes Scotland. This tool allows householders to enter their details to be checked by an advisor before completion of the referral. In 2023 the updated criteria for Warmer Homes Scotland were added to the self-assessment tool.

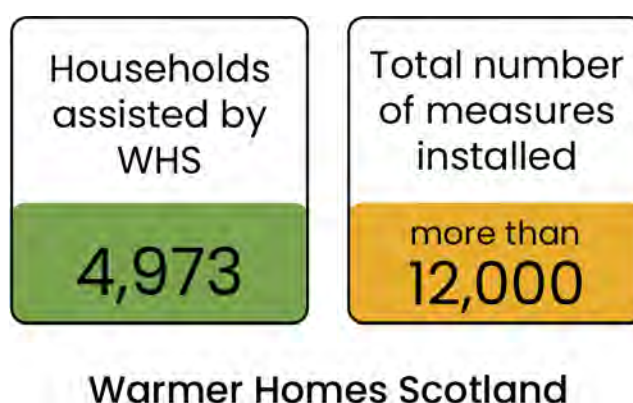


Figure 8: Warmer Homes Scotland impact

<sup>39</sup> See: [107616-002\\_WW\\_Warmer\\_Homes\\_Scotland\\_Annual\\_Report\\_v5\\_AW\\_web.pdf \(warmworks.co.uk\)](https://warmworks.co.uk/107616-002_WW_Warmer_Homes_Scotland_Annual_Report_v5_AW_web.pdf)

## **5.2. Home Energy Scotland Grant and Loan Scheme**

The Home Energy Scotland Grant and Loan Scheme was launched in December 2022 and replaced the Scottish Government's Home Energy Scotland Loan and Cashback Scheme. Importantly, in this previous scheme, customers could not access the cashback grant without taking out a loan.

The Home Energy Scotland Grant and Loan Scheme provides grants and interest free loans to help households in Scotland reduce their bills and carbon emissions by making the adoption of energy efficiency and home renewables systems more affordable. Under this scheme customers are able to access the grant element without taking out a loan. The scheme is available to householders who own and occupy their property and includes a rural uplift of £1,500 to both the clean heating and energy efficiency grants to reflect the increased costs associated with installations in rural areas<sup>40</sup>.

The maximum loan and grant amount available depends on the measure that will be installed, for example:

- Heat pumps (either air source to water, ground source to water, water source to water):
  - For those not eligible for rural uplift £15,000 (£7,500 grant plus up to £7,500 loan).
  - For those eligible for rural uplift £16,500 (£9,000 grant plus up to £7,500 loan).
- Solid wall insulation: up to £10,000: £7,500 grant plus up to £2,500 loan.

Repayment periods also depend on the measures installed but can be up to 12 years.

The Home Energy Scotland Grant and Loan Scheme allows customers to overcome high upfront costs, which are a critical barrier to the installation of energy efficiency improvements and renewables. For many householders the up-front cost of purchasing and installing these improvements continues to be the main barrier to uptake and the grant and zero interest loan is designed to

---

<sup>40</sup> The rural uplift is available to households in Remote Rural and Island areas, as well as off-gas Accessible Rural areas, as defined by the Urban Rural Classification (see: <https://www.gov.scot/publications/scottish-government-urban-rural-classification-2020/pages/2/>).

help overcome this barrier. The loan element enables customers to repay the upfront cost over time, while the grant reduces the overall intervention cost.

In 2022–23 the majority of installations were under the previous Home Energy Scotland Loan and Cashback scheme. Over the course of 2022–23 the schemes (the Home Energy Scotland Loan and Cashback scheme which ran until December 2022 and the Home Energy Scotland Grant and Loan scheme which replaced it) supported households to install nearly 6,000 measures. Funding was committed for more than 2,000 heat pumps in 2022–23.

From 6 June 2024, the scheme no longer supports new applications for solar PV and energy storage systems, including electric and heat batteries, with available funds targeted at measures which directly decarbonise heat or reduce heat demand.

Evaluation of the Home Energy Scotland Grant and Loan Scheme shows that it is highly influential and cost-effective in encouraging the installation of renewables systems; 91% of funded actions were at least partly attributed to the scheme and 56% would not have happened at all without it.

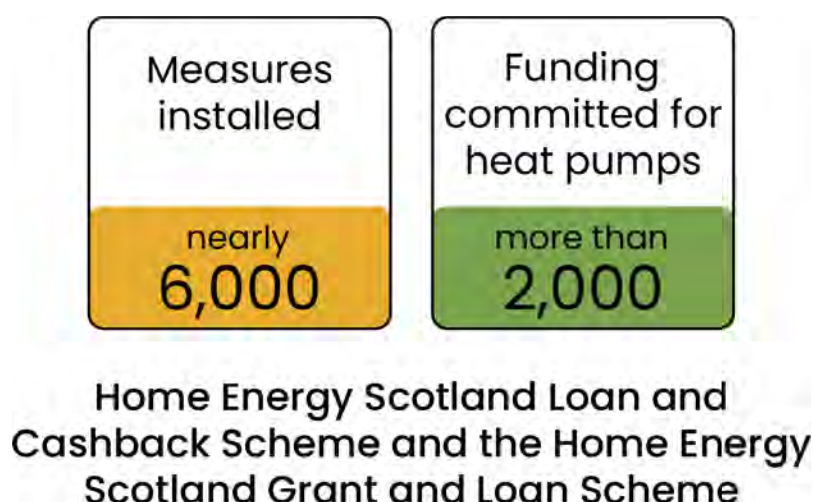


Figure 9: Home Energy Scotland Loan and Cashback Scheme and Home Energy Scotland Grant and Loan Scheme impact

### **5.3. Private Rented Sector Landlord Loan**

Interest free loan funding of up to £100,000 (£38,500 per property) is available to private sector landlords registered in Scotland with five or fewer properties through the Private Rented Sector Landlord Loan<sup>41</sup>. Landlords with more than five properties in their portfolio can borrow a maximum of £250,000 and will be subject to interest at a rate of 3.5% APR. These loans help overcome a critical barrier to the installation of energy efficiency improvements, renewables and energy storage – the upfront capital cost. For many householders and landlords, the up-front costs of purchasing and installing these improvements continues to be the main barrier to uptake and the interest-free loan is designed to help overcome this barrier.

The loans cover a range of energy efficiency improvements, including up to £17,500 for home renewables systems or connections to an approved district heating scheme powered by a renewable energy source. There is no grant element to the Private Rented Sector Landlord Loan.

Over the 2022–23 financial year the Private Rented Sector Landlord Loan funded improvements in 74 properties, providing funding for 78 energy efficiency measures, 7 renewables measures, and 27 EPC's. These corresponded to 7 distinct types of energy efficiency measures, and one type of renewables measure; air source heat pumps.

### **5.4. Area Based Schemes**

The Scottish Government funds local authorities to develop and deliver energy efficiency programmes serving owner occupiers and private renters in areas with high levels of fuel poverty. This funding can be complemented with ECO or GBIS funding, owners' contributions<sup>42</sup> and funding from registered social landlords who may choose to insulate their homes at the same time. The schemes are designed and delivered by local authorities with delivery partners. They target fuel-poor areas to provide energy efficiency measures to many Scottish homes while delivering emission savings and helping to reduce fuel poverty.

The focus is primarily on insulation measures for 'hard to treat' properties but includes zero/low carbon heating and microgeneration measures as part of a

---

<sup>41</sup> See: <https://www.homeenergyscotland.org/funding/private-landlord-loans/>

<sup>42</sup> Note: Interest free loans are available to help with these contributions.

whole house approach. Home Energy Scotland refers advice customers to Area Based Schemes where appropriate. Since 2013, the programme has supported over 108,000 households to improve the warmth and energy efficiency of their homes and has been particularly effective in enabling improvements to mixed tenure blocks of flats and terraced properties. In 2022-23 the scheme enabled just under 4,000 households to benefit from warmer homes and lower energy bills. It supported fabric improvements to 3,000 properties, almost 200 replacement clean heating systems and 1,200 microgeneration measures (typically solar PV and battery storage).

### **5.5. SME Loan**

The SME Loan Scheme was launched in 2008 by the Scottish Government as a key part of Scotland's economic recovery programme, recognising that SMEs often do not have the capital finance to implement energy efficiency or renewables measures to enable them to benefit from the resultant reduced energy costs. The loan scheme provides unsecured, interest free loans of up to £100,000 to SMEs, not-for-profit-organisations and charities to finance the installation of renewable and energy efficiency measures. Since 2018, a cashback grant is also available through the SME Loan Scheme to stimulate the uptake of energy efficiency and renewable heat measures in non-domestic properties. Through this financial offer SMEs can apply for a 75% cashback grant of up to £10,000 towards the costs of a renewable heating system and a further 75% cashback grant up to £20,000 for energy efficiency measures. In total SMEs can access a maximum of £130,000 through the SME Loan Scheme.

These loans and grants help Scottish businesses overcome the financial barrier that comes with installing energy efficiency improvements and renewable systems; improvements and systems that will help businesses reduce their energy usage, fuel costs, carbon emissions and therefore increasing the businesses economic competitiveness. From inception up to 31 March 2023 the SME Loan Scheme has paid out almost £50 million in financial support for loans and cashback, funding more than 2000 projects.

The 2022-23 evaluation of the Business Energy Scotland programme found that of those that had sought support from Business Energy Scotland and financed their installation with the SME loan, the loan was a large influence on their decision to install measures with more than 45% stating that they would not

have installed the improvement without funding and more than a quarter stating that the funding allowed them to install the measure(s) sooner.

## 5.6. District Heating Loan Fund

The Scottish Government's District Heating Loan Fund (DHLF)<sup>43</sup> closed for new applications in May 2024. The scheme was designed to promote expansion of district heating and help address the financial and technical barriers to district heating projects, as commercial borrowing can be extremely expensive and difficult to obtain. By providing capital support for heat networks, the DHLF funded many social housing projects where fuel bills for householders have been significantly reduced, with the additional benefit of providing warmer homes with the resultant health benefits for householders.

Loans of more than £1 million were available as low interest unsecured loans with repayment terms of either 10 or 15 years, and were considered on a case-by-case basis. Loans of over £1 million could involve co-investment with a potential range of funding partners. A typical interest rate of 3.5% applied for low-risk projects (dependent upon credit status). The scheme was open to local authorities, registered social landlords, SMEs and energy services companies with fewer than 250 employees.

Since 2011, £20 million has been lent to 55 different projects across Scotland. These projects have generated benefits such as providing affordable warmth to householders, creating local employment, reducing costs for businesses and reducing greenhouse gas emissions.



### District Heating Loan Fund

Figure 10: District Heating Loan Fund impact

<sup>43</sup> See: <https://energysavingtrust.org.uk/programme/district-heating-loan-fund>

The DHLF was part of a wider package put in place by the Scottish Government to support the development and rollout of zero emission heat networks across Scotland. This wider support package includes the £300 million Scotland's Heat Network Fund, which launched in February 2022. It offers long-term support to enable the delivery of heat networks by making capital grant funding available to public and private sector organisations. It provides funding for new zero-emission heat networks, including communal heating systems, the expansion of existing heat networks and the decarbonisation of existing fossil-fuelled heat networks.

## **6. Programmes designed to improve delivery**



Neist Point, Isle of Skye. Photo credit: Helen Thompson

### **6.1. Green Heat Installer Engagement Programme**

Support for the downstream supply chain in Scotland has been available since 2013, when Energy Saving Trust started to deliver a Scottish Government programme that supports small and medium-sized businesses (SMEs) and local suppliers to maximise their share of spend from Scottish Government programmes, ECO, the Renewable Heat Incentive (RHI), and other large-scale sustainable energy investment programmes.

The Scottish Government-funded Green Heat Installer Engagement Programme provides assistance and support to businesses in Scotland to help them to participate fully and effectively in the emerging green heat sector for low and zero emissions heating, energy efficiency and microgeneration measures and installations. The programme also seeks to raise standards across the sector and ensure householders and business can access suppliers regardless of their location.

Scottish Government delivery programmes, together with ECO and the SEG, will continue to drive a large amount of spending on energy efficient, low and zero emissions heating and other domestic renewable technologies in Scotland over the next few years. Over the course of the current parliament, the Scottish Government will make available £1.8 billion for heat and energy efficiency projects across Scotland. This means that there are significant opportunities for Scottish businesses, particularly SMEs, to benefit by becoming installers, surveyors, assessors or suppliers under these initiatives. The Scottish Energy Strategy emphasises the economic benefits of sustainable energy investment and of these opportunities.



Mobile heat pump training centre.

To ensure that the supply chain takes advantage of these opportunities and fulfils the Scottish Government's ambitions, businesses within the supply chain will need to both expand and develop their services. It is therefore important for Scottish businesses to understand the opportunities available to them and what they need to do to get involved in the associated supply chains.

Key achievements of this programme in the 2023–2024 financial year include:

- 318 Scottish plumbing and heating apprentices employed across 247 businesses achieved the BPEC Air/Ground Source Heat Pump qualification by utilising the low carbon skills grant in collaboration with 12 regional colleges.

- 24 businesses utilised the Scottish Government MCS Certification Fund, becoming MCS certified heat pump installers in Scotland.
- Three case studies one focusing on an inspiring story of a gas boiler installer who upskilled to become an MCS certified heat pump installer, another follows a heat pump installation company growing their business to increase their heat pump installation capacity. The third case study, provides an insight into their experience with complying to PAS 2030 standards and achieving TrustMark registration.
- 11 webinars held between April 2023 and March 2024 on topics such as policy, skills and training, TrustMark requirements and technical information on zero carbon heat technologies. These events in total had 371 attendees.
- The programme launched a second Installer 'toolkit' to support thermal insulation businesses to become TrustMark registered and help attract new businesses to the insulation sector. The microsite had 4,184 total users and 5,202 views. The heat pump Installer toolkit had 7,036 total users and 18,321 views.
- Collaborating with SCMG Ltd, the online procurement guide for SMEs was updated. This guide helps businesses to write stronger bids for public sector contracts in the energy efficiency and renewables marketplace.
- Delivered In collaboration with Energy Skills Partnership (ESP), South Lanarkshire College and heat pump manufacturer NIBE Energy Systems Ltd, the mobile heat pump training centre was launched in August 2023. The mobile training centre was developed to provide training to heating engineers based in rural and remote areas and serve those in areas where there was no current college training provision. 14 college staff members can deliver the training across nine colleges. Since launching the mobile heat pump training centre has upskilled 122 industry professionals and apprentices. It has also been showcased at six events across Scotland to raise awareness of heat pumps and this innovative type of training delivery model.

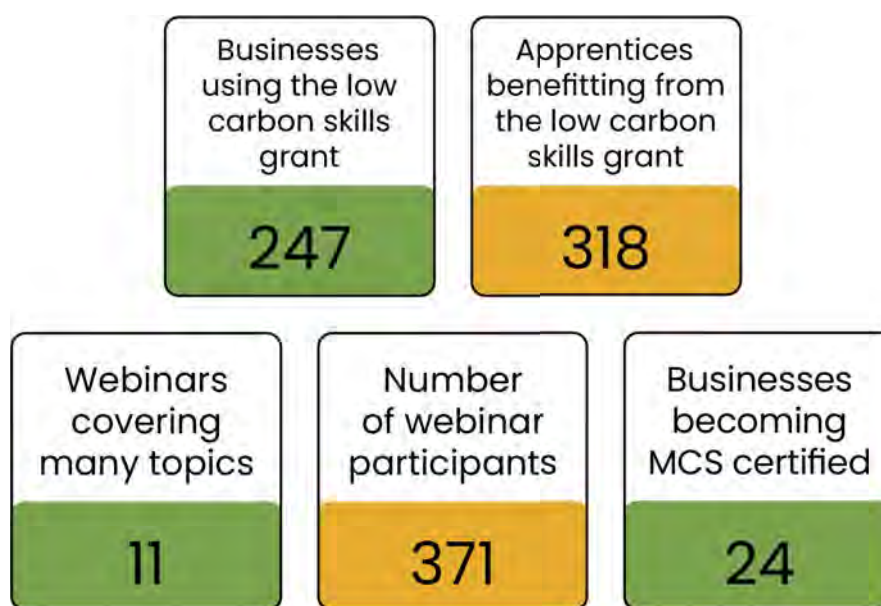


Figure 11: Green Heat Installer Engagement impact

## 6.2. Support for local authorities and housing associations in maximising ECO and other funds

Local authorities and housing associations play a vital role in delivering energy efficiency in the domestic housing sector, both as owners of approximately 24% of the housing stock and in their capacity as community leaders impacting on private sector tenures.

The Scottish Government funds Energy Saving Trust to work with local authorities and housing associations to help them take a strategic approach to sustainable energy and ensure that the sector takes full advantage of the opportunities provided by ECO, GBIS, SEG, Scottish Government programmes and other funding initiatives. The requirements for the Energy Efficiency Standard for Social Housing (EESH) and the proposed Net Zero Standard for social housing continue to drive demand from social housing providers for advice on funding support to help achieve the required targets across their housing stock. This programme supports the unlocking of substantial amounts of funding for local authority and registered social landlord programmes, supporting works in all tenures, including the delivery of the ECO and GBIS Flex eligibility scheme by local authorities. The funding levered in by local authorities and registered social landlords which we worked with in 2022–23, was more than £2.9 million and in 2023–24 was almost £20million.

This work is delivered on the ground via a dedicated staff member, working through the Home Energy Scotland network as appropriate.

### **6.3. Data tools and services to support policy and programme planning**

With funding from Scottish Government, Energy Saving Trust has developed highly sophisticated tools that allow Scottish Government and registered social landlords to analyse the energy efficiency of their housing stock and plan energy improvement strategies at all levels – from an individual home up to national, Scottish level. These tools are only available to Scottish local authorities, housing associations and community groups, and are free of charge.

Energy Saving Trust maintains the Home Energy Efficiency Database (HEED). This acts as a central repository for data on energy efficiency measures from several sources, for example, historic energy company obligation work by fuel suppliers and government fuel poverty schemes. This data would otherwise remain fragmented in several incompatible systems and could not be accessed, analysed and used effectively.

In addition to the standard HEED reports, Energy Saving Trust also makes available HEED+, which brings in two other major sources of data to provide a more comprehensive view of the housing stock in a given area, these are data from EPCs and Home Energy Check data, as collected by Home Energy Scotland.

HEED and HEED+ reports allow government, local authorities and other sustainable energy stakeholders to access and analyse this collated energy efficiency data at any level down to individual census sub-area. The data has many uses, informing policy development, assisting analysis and reporting, and supporting targeting of programmes, such as area-based schemes, resulting in enhanced uptake and cost effectiveness. Due to data protection restrictions on the use of EPC data, HEED+ can only be accessed by Scottish Government and local authority users.

Energy Saving Trust has also developed a sophisticated property-level housing stock database, Home Analytics<sup>44</sup>, which provides address-level data on the energy performance of Scotland's homes. It has been designed for use by Scottish local authorities and housing associations to support the development, targeting and delivery of policies and programmes such as area-based schemes, EESSH and Local Heat and Energy Efficiency Strategies (LHEES). Home

---

<sup>44</sup> See: <https://energysavingtrust.org.uk/service/home-analytics/>

Analytics data contains elements from both HEED and HEED+ but is designed to provide a more comprehensive profile of the housing stock. It records what is known about dwellings but also provides data on every dwelling in Scotland by drawing on a wider variety of datasets, such as data on housing types, age, census and mapping data to model information that is not directly available for a given address.

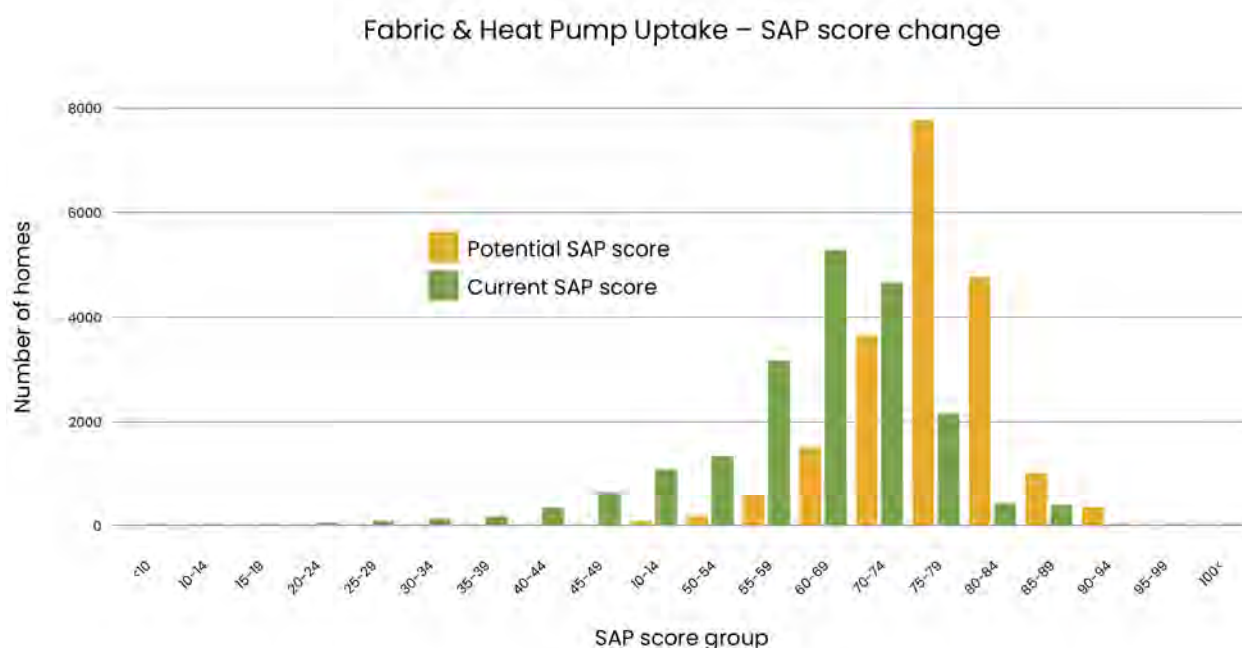


Figure 12: Potential SAP score increase for homes in Kirkaldy, calculated from fabric and heat pump installations proposed by PEAT modelling

In response to user need, Energy Saving Trust with funding from the Scottish Government, has also developed the Portfolio Energy Analysis Tool (PEAT).<sup>45</sup> Using data from Home Analytics, PEAT allows the modelling of energy improvement strategies for groups of buildings: for example, to assess the impact of installing cavity wall insulation across a whole street – in terms of the homes’ bills, energy and carbon performance. PEAT can also present data on what measures are required to bring all the homes in an area to (for example) Energy Performance Certificate “C” Standard. This is a key tool to help local authorities and social

<sup>45</sup> See: <https://homeanalyticspeat.est.org.uk/About.aspx>. PEAT was developed by Solstice Associates on behalf of Energy Saving Trust.

housing providers plan energy efficiency programmes to meet regulatory standards.

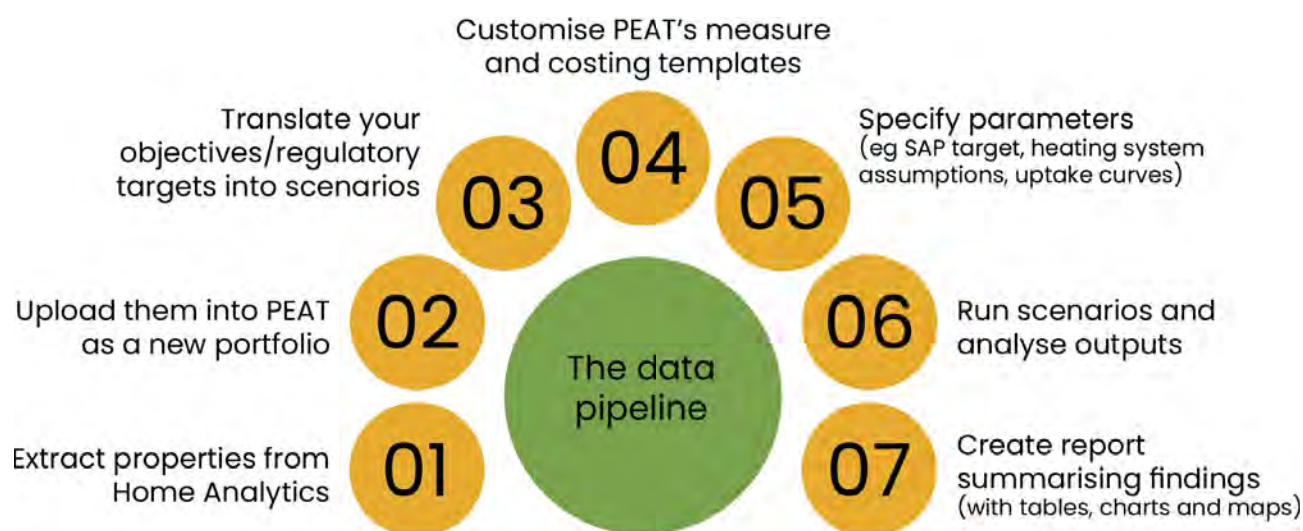


Figure 13: PEAT data pipeline as followed by various stakeholders when carrying out studies and plans to meet regulatory standards

PEAT is also used as part of the methodology the Scottish Government have developed for LHEES, which local authorities are using to produce long term plans for heat decarbonisation and the deployment of energy efficiency measures.

In 2023-24, the Scottish Government gave permission for Energy Saving Trust to provide access to the results of PEAT analysis to Scottish community groups, to assist with their net-zero journey. This bespoke service is known as Community Analytics.

At the request of the Scottish Government, in 2022-23 Energy Saving Trust developed a non-domestic version of the Home Analytics tool (Non-domestic Analytics (NDA)) on behalf of the Scottish Government's heat statistics and energy mapping team. This was designed to provide property-level details about the non-domestic building stock in Scotland, for which data is currently sparse. NDA brings together property details from a variety of data sources such as the non-domestic EPC Register for Scotland, Ordnance Survey (OS), Scottish Assessors and the then UK Government Department for Business, Energy and

Industrial Strategy (BEIS) to establish property attributes and energy profiles for each non-domestic building.

The NDA database provides the Scottish Government with a comprehensive, address-level database of non-domestic properties in Scotland. For each property, it provides important information such as the property class, building use, floor area, age, primary and secondary heating fuel and system, energy demand by end-use (space heating, water heating, lighting) and current carbon emission rate. This assists the Scottish Government in the research, design and planning of non-domestic policies and schemes focused on: improving energy efficiency, increasing the uptake of low and zero emissions heating systems and accelerating decarbonisation efforts.

To make these tools and data on heat and energy efficiency more accessible, Energy Saving Trust has also developed the Local Homes Portal (LHP). This is a free to use web portal for householders, the supply chain, academic researchers and community and local organisations across Scotland; each of these groups has a specific area within the portal where they can access the data and tools appropriate to them.

#### **6.4. Energy Performance Certificate (EPC) register**

Scotland's mandatory EPC scheme was introduced between 2006 and 2008 in response to a European Union (EU) directive requiring energy labelling of all buildings at point of sale or rental. The EPC regime in Scotland is delivered by many different stakeholders. These include Approved Organisations and their members, and Energy Assessors, who deliver EPC assessments. The Scottish Government is responsible for the legislation and regulation around the system while also playing a quality assurance role, regularly auditing the approved organisations and their assessors. Energy Saving Trust manages the EPC register<sup>46</sup>, a central database where every EPC is lodged. Energy Saving Trust uses EPC data in providing householder advice, planning and delivery work on behalf of the Scottish Government. At the end of financial year 2023-24 65.6% of Scottish homes had an EPC and Scotland's EPC register therefore now constitutes a huge dataset on home energy performance. As mentioned above, the ability to integrate this data with other data sets plays an important role in ensuring programmes are targeted effectively.

---

<sup>46</sup> See: <https://www.scottishepcregister.org.uk/>

## Appendix A **Administration and delivery of home energy programmes**

### **1. Home Energy Scotland Advice Network**

#### **6.5. Warmer Homes Scotland**

Legal Basis	Delivered by Warmworks under contract from the Scottish Government
Management arrangement	Managed by Warmworks (Joint venture company formed by Everwarm, Energy Saving Trust and Changeworks).
Installer / contractor procurement	Installers procured by Warmworks for 16 area 'lots' – at least 2 installers per lot.
Quality Assurance	100% of jobs are inspected before payment released. Scottish Government contractor Pennington Choices audits Warmworks.
Measures Available	Package of energy efficiency, heating and micro-renewable measures determined by EPC survey. Private tenants cannot access measures their landlords are required to provide under the Repairing Standard.
Eligibility	<p>Home must be: owner occupier or private sector tenant + SAP&lt;=72 + be resident for six months (unless terminally ill) + council tax band A-F + floor size &lt;230m<sup>2</sup>.</p> <p>Household must contain one of:</p> <ul style="list-style-type: none"> <li>- over 75 + no working heating system</li> <li>- terminally ill (DS1500 or Benefits Assessment for Special Rules in Scotland (BASRiS) form)</li> <li>- over 16 and in receipt of a qualifying benefit (includes; Disability Living Allowance, Personal Independence Payment, Child Disability Payment, Adult Disability Payment,</li> </ul>

	Attendance Allowance, Carers Allowance, Universal Credit, Pension Credit, Job Seekers Allowance, Child Tax Credit, Working Tax Credit, housing benefit, income support)
Principles applied	Scheme emphasises a “fabric first” approach to measures installation.
Relationship with ECO Funding	Advice on ECO provided by Home Energy Scotland.
Client Contribution	Client contributions not normally required unless measures additional to the package are requested (e.g. additional radiators). WABS Loan available for any client contributions.
Also includes	SSEN/SGN funded enabling measures where these go beyond limit of Scottish Government funding provision.
Find out more	<a href="https://www.homeenergyscotland.org/funding/warmer-homes-scotland/">https://www.homeenergyscotland.org/funding/warmer-homes-scotland/</a>

## 2. Home Energy Scotland Grant and Loan Scheme

Legal Basis	Administered by Energy Saving Trust under contract from Scottish Government
Management arrangement	Administered by Energy Saving Trust.
Installer / contractor procurement	Customer chooses their own contractor(s) For some energy efficiency measures (external wall, internal wall, flat roof, room-in-the-roof or floor insulation) the contractor must be TrustMark registered or Green Deal certified and for renewable technology MCS accredited.
Quality Assurance	Referrals via Home Energy Scotland advice service means people get advice on appropriate measures, which grants and loans are available and ongoing support and advice

	Calls are call quality monitored.
Measures Available	<p>Maximum loan &amp; grant amount depends on measure, for e.g.:</p> <ul style="list-style-type: none"> <li>- Heat pumps (either air source to water, ground source to water, water source to water): <ul style="list-style-type: none"> <li>o For those not eligible for rural uplift £15,000 (£7,500 grant plus up to £7,500 loan).</li> <li>o For those eligible for rural uplift £16,500 (£9,000 grant plus up to £7,500 loan).</li> </ul> </li> <li>- Solid wall insulation: up to £10,000: £7,500 grant plus up to £2,500 loan.</li> </ul> <p>See full list at: <a href="https://www.energysavingtrust.org.uk/scotland/grants-loans/home-energy-scotland-loan-overview">https://www.energysavingtrust.org.uk/scotland/grants-loans/home-energy-scotland-loan-overview</a></p>
Eligibility	Owner occupiers based in Scotland.
Principles applied	Referrals through Home Energy Scotland advice service to ensure householder receives advice on appropriate measures and is informed of funding available.
Relationship with ECO Funding	Advice on ECO provided by Home Energy Scotland
Client Contribution	Successful loans are subject to an administrative fee of 1.5%, up to a maximum of £150.
Find out more	<a href="https://www.homeenergyscotland.org/funding/grants-loans/">https://www.homeenergyscotland.org/funding/grants-loans/</a>

### 3. Private Rented Sector Landlord Loans

Legal Basis	Administered by Energy Saving Trust under contract from Scottish Government
Management arrangement	Administered by Energy Saving Trust.

Installer / contractor procurement	Landlord chooses their own contractor(s). It is recommended that for energy efficiency measures the contractor should be PAS2030 accredited and for renewable technology MCS accredited.
Quality Assurance	Applications via Home Energy Scotland means landlords get advice on appropriate measures and ongoing support and advice. Loans calls are call quality monitored.
Measures Available	<p>Maximum loan amount depends on measure e.g.</p> <ul style="list-style-type: none"> <li>- Energy efficiency – the maximum loan available is £15,000 in this category for each property and within this maximum loan amounts are available for each energy efficiency improvement (e.g. £10,000 for external wall insulation).</li> <li>- Up to two renewable systems – the maximum loan available is £17,500 in this category for each property and within this maximum loan amounts are available for each renewable system (e.g. £10,000 for a heat pump (air source, ground source, water source or hybrid)).</li> <li>- Energy storage – the maximum loan available is £6,000.</li> </ul> <p>See full list at: <a href="https://energysavingtrust.org.uk/scotland/grants-loans/private-rented-sector-landlord-loan-overview">https:// energysavingtrust.org.uk/scotland/grants-loans/private-rented- sector- landlord-loan-overview</a></p>
Eligibility	<p>Registered private landlords, acting either as an individual or a business that owns privately rented properties, can apply.</p> <p>Funding is only available for businesses owned:</p> <ul style="list-style-type: none"> <li>- by an individual in their capacity as a sole trader.</li> <li>- by some or all members of an incorporated association in trust for the association.</li> <li>- by: <ul style="list-style-type: none"> <li>- a limited company,</li> </ul> </li> </ul>

	<ul style="list-style-type: none"> <li>- a limited liability partnership</li> <li>- a trust</li> <li>- a partnership</li> <li>- a registered society under the Co-operative and Community Benefit Societies Act 2014</li> <li>- a Scottish Charitable Incorporated Organisation</li> <li>- in any other capacity which Energy Saving Trust or the Scottish Government considers to be a business.</li> </ul>
Principles applied	<p>Application through Home Energy Scotland to ensure landlord is informed of any grants and receives advice on the appropriateness of measures they are considering – and can also get follow up advice post installation.</p> <p>Home Energy Scotland can also ensure landlord understands the flexibility they have to choose an installer.</p>
Relationship with ECO Funding	Advice on ECO provided by Home Energy Scotland.
Client Contribution	<p>Successful loans are subject to an administrative fee of 1.5% of the total loan value, up to a maximum of £250.</p> <p>Applicants with five properties or fewer in their portfolio will not be subject to interest.</p> <p>Applicants with six or more properties in their portfolio will be subject to interest at a rate of 3.5% APR.</p>
Find out more	<a href="https://www.homeenergyscotland.org/funding/private-landlord-loans/">https://www.homeenergyscotland.org/funding/private-landlord-loans/</a>

#### 4. Area Based Schemes

Legal Basis	Allocation to each of Scotland's 32 local authorities.
Management arrangement	ABS are managed directly by local authorities or by their managing agents (e.g. Changeworks manages ABS for 7 local authorities).
Installer / contractor procurement	Installers are procured by local authorities, partner registered social landlords or their managing agents. Scottish Government guidance states that ABS should be designed to support the local economy and use local installers where possible.
Quality Assurance	Local authorities set their own QA requirements with some additional checks by the Scottish Government. Scottish Government requires a QA statement, every scheme to have an independent clerk of works and to meet ECO standards. Some schemes check 100% of jobs.
Measures Available	Primarily ECO-eligible energy efficiency measures decided by the local authority with a focus on insulation (priorities are solid wall insulation and hard-to-treat cavity wall insulation). Doors and/or windows are only provided as a secondary measure. There is also a stream focusing on zero and low carbon heating and microgeneration measures. Local authorities can propose special projects that are more flexible and/or include heating, micro-generation and battery storage.
Eligibility	Areas with high fuel poverty, targeting the most in need first. Private sector properties only though coordination with Registered Social Landlords. Council tax bands A-C (+D where EPC E-G).
Principles applied	Priority is fabric first but also to ensure all properties reach an EPC rating of C or better by 2030.

	<p>In some circumstances households can benefit from measures provided by ABS and through Warmer Homes Scotland.</p> <p>Grant-in-aid is typically not available for PRS landlords owning more than three properties (including their own home).</p> <p>Councils can use up to 20% of funding towards enabling and administrative costs.</p> <p>Households must be referred to Home Energy Scotland if a contribution/loan is required and advice services should be equivalent to that provided by HES.</p>
Relationship with ECO Funding	<p>Councils are expected to maximise leverage of ECO financing to allow more properties to benefit and achieve more energy efficiency improvements.</p>
Client Contribution	<p>Client contribution may be required. The grant levels vary depending on whether the property receives support from the insulation or renewable grant streams and whether the property is in an urban or rural location or whether the household is in extreme fuel poverty. The scheme attempts to cap property owner contributions where possible.</p> <p>Interest free Home Energy Scotland loans available and must be flagged.</p>
Also includes	<p>Behaviour change advice from Home Energy Scotland on using heating systems effectively once insulation has been installed.</p> <p>General advice about care/ maintenance of installed measures should be offered to customers by all local authorities/managing agents.</p>
Find out more	<p><a href="https://www.gov.scot/policies/home-energy-and-fuel-poverty/energy-saving-home-improvements/">https://www.gov.scot/policies/home-energy-and-fuel-poverty/energy-saving-home-improvements/</a></p>

**energy**  
saving  
trust



## **About Energy Saving Trust**

Energy Saving Trust is an independent organisation dedicated to promoting energy efficiency, low carbon transport and sustainable energy use. We aim to address the climate emergency and deliver the wider benefits of clean energy as we transition to net zero.

We empower householders to make better choices, deliver transformative programmes for governments and support businesses with strategy, research and assurance – enabling everyone to play their part in building a sustainable future.

Energy Saving Trust was established by the UK government in 1992 to support householders to improve the energy efficiency of their homes. Following devolution in 1997, the Scottish Government began funding Energy Saving Trust directly as a delivery partner for work on home and community energy, and – more recently – transport.

The Scottish Government provides funding to Energy Saving Trust to deliver an extensive range of home energy programmes, which are the focus of this report. That is only part of the work we undertake together. Energy Saving Trust also manages programmes on behalf of the Scottish Government in community energy, district heating and sustainable transport. There are increasing linkages between our programmes covering homes, communities and transport. For example, the Home Energy Scotland advice network can support related policies such as those on sustainable transport and sustainable water use.