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# Home Energy Scotland Grant and Loan Scheme

## Installer Guidance

Version 1.2

September 2025

# Introduction

**This document provides tailored guidance to installers on the Home Energy Scotland Grant and Loan Scheme, to further the understanding of the scheme, its processes, and support installers who have customers accessing the funding.**

This document explains each step of the application and claim process, providing guidance on what documents applicants need to supply and detailing the information required on documents provided by installers to applicants, such as quotations.

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

It is important to note that the scheme follows a consumer-led model, where the homeowner is responsible for applying for and claiming the funding, and paying this to the installer.

Further information on the scheme, including the terms and conditions, can be found on the Home Energy Scotland Grant and Loan Scheme webpage at [homeenergyscotland.org/home-energy-scotland-grant-loan](https://homeenergyscotland.org/home-energy-scotland-grant-loan).

Feedback on this guidance pack is welcome, you can send this to [HEESGL@gov.scot](mailto:HEESGL@gov.scot).

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# Overview of Scheme Stages for Applicants

## Stage One: Getting Advice

**Step One:** Contact Home Energy Scotland.

**Step Two:** Discussion with a renewables specialist who will provide a specialist report.  
*(Renewable Installations Only)*

## Stage Two: Application

**Step One:** Start application.

**Step Two:** Complete and submit application.

**Step Three:** Processing of application and sign funding agreement.

## Stage Three: Claiming Drawdown Funding *(Optional)*

*Renewables Only*

**Step One:** Complete drawdown claim.  
*(Renewables Installations Only)*

**Step Two:** Processing of drawdown claim.  
*(Renewables Installations Only)*

**Step Three:** Receipt of drawdown funding.  
*(Renewables Installations Only)*

## Stage Four: Claiming Funding

**Step One:** Complete funding claim.

**Step Two:** Processing of funding claim.

**Step Three:** Receipt of funding.

# Stage One: Getting Advice

## Step One: Contact Home Energy Scotland

Before a homeowner can be referred to the Home Energy Scotland Grant and Loan Scheme, they must contact [Home Energy Scotland](#). Home Energy Scotland will provide homeowners impartial advice on a range of matters, including making their homes warmer and reducing their carbon footprint, as well as scheme criteria.

Advisors will work out what scheme is most suitable for the homeowner and refer them to this, including fuel poverty schemes such as [Warmer Homes Scotland](#) and [Area Based Schemes](#), as well as the [Home Energy Scotland Grant and Loan Scheme](#).

Where a homeowner is being referred to the Home Energy Scotland Grant and Loan Scheme, they will receive a referral link via email to the application portal, where they can start their application.

Home Energy Scotland will recommend that homeowners gather three quotations for their works, however, this is not a mandatory requirement to make an application to the scheme.

## Step Two: Discussion with Renewables Specialist (Renewable Installations Only)

If a homeowner is looking to install a renewable system, such as a heat pump, they will receive advice from a Home Energy Scotland Renewables Specialist. This step is not needed where an applicant is intending to apply for energy efficiency measures only.

The contact with a Renewables Specialist is arranged during the initial contact with Home Energy Scotland, with these callbacks typically taking place within 10 working days of initial contact.

The specialist will have a detailed discussion with the homeowner about their property and the suitability of different measures. They will give impartial advice to ensure the homeowner understands the measures they are interested in, or seeking to apply for.

This interaction will take place over the phone, but where more in-depth support would be helpful, specialists can arrange a home visit to assess the property in person.

After this discussion, the Renewables Specialist will then produce a **Home Renewables Selector Report** or **Home Energy Improvement Report**, which details measures suitable for the property.

If a homeowner is applying for a renewable measure that is not recommended on an Energy Performance Certificate, homeowners are required to submit this report when completing their application.

## Stage Two: Application

### Step One: Start Application

Once a homeowner has received their application referral link via email from Home Energy Scotland, they are able to create a profile and start their application to the scheme.

If a homeowner has an issue with their referral link or with accessing the portal, they can contact Energy Saving Trust by email at [servicesdeliveryscotland@est.org.uk](mailto:servicesdeliveryscotland@est.org.uk) or call 0808 108 9414.

### Step Two: Complete and Submit Application

Homeowners will be asked to fill in personal information when starting their application, as well as list the measures they would like to apply for and give details of their chosen installer(s).

When working through their application, homeowners will be asked to submit the following documentation:

- **Quotation(s)** for the measure(s) being applied for (itemised and dated).
- A **qualifying report** which recommends the measures being applied for, as per the following table:

Measure Type	Qualifying Report	Note
Energy Efficiency	Energy Performance Certificate	Must be listed as a recommended measure on certificate.  Alternative measures listed on certificate do not qualify.
Renewables	Home Renewables Selector Report	Provided by a Home Energy Scotland Renewable Specialist.
	Home Energy Improvement Report	

- **Credit information** – where applying for loan funding.

The homeowner will also be asked to submit the following information that installers will often have to provide:

- **Microgeneration Certification Scheme (MCS) Installer Accreditation Number** – where installing a renewable measure.

- **MCS Product Code** – where installing a renewable measure.
- **TrustMark Installer Accreditation Number** – where installing an energy efficiency measure.

It is important to note that for most installations funded through the scheme, installers chosen by homeowners must be accredited for the measures that they intend to install, as set out in the following table:

Measure Type	Installer Requirements	Note
Energy Efficiency	TrustMark Accredited	Where installing solid wall, room in roof or floor insulation.
Renewables	MCS Accredited	

Once the required documents and information has been provided, homeowners will be able to submit their application to the scheme.

**Further details, including what information is required on the installer quotation, can be found in [Annex B](#).**

### Step Three: Processing of Application and Sign Funding Agreement

When the application is submitted, Energy Saving Trust aim to process these within 10 working days.

Once an application has been fully processed, Energy Saving Trust will confirm this with the applicant and create a funding agreement which sets out the conditions and requirements of the funding.

**A funding agreement is valid for 9 months and homeowners must sign and return this before starting installation works. Works started before a funding agreement is in place will not be eligible for funding.**

In instances where further information or documentation is needed from an applicant to allow the completion of processing, Energy Saving Trust will request this via the messaging function on the application portal. This can result in a longer application journey for applicants.

It is important that the documents installers provide applicants, such as quotations, are in the correct format and include the required information to minimise the risk of an application having to be put on hold. More information on documentation requirements can be found in [Annex B](#).

When a request for additional information is made, the clock to process the application is paused until the applicant responds to the request. The clock restarts from where it left off and is not reset between these interactions.

## Stage Three: Claiming Drawdown Funding (*Optional*) (Renewable Installations Only)

### Step One: Complete Drawdown Claim

Applicants have the option to claim up to 60% of their funding for material costs where installing a renewable system, such as a heat pump. This drawdown can assist applicants with any deposits that an installer may ask for before installation works start.

It is important to note that this drawdown can be used to cover material costs only, and can not be used to cover labour costs. **Energy efficiency measures do not qualify for this drawdown.**

Applicants can start a drawdown claim on the application and claim portal and will be **required to submit an invoice from their installer, detailing the amount of drawdown needed.**

The applicant will also be asked to complete an online identity verification from YOTI, where they will be asked to photograph an eligible identification document and take a photograph of their face.

**Further details, including what information is required on the installer invoice, can be found in Annex B.**

### Step Two: Processing of Drawdown Claim

Once a claim has been submitted, Energy Saving Trust aims to process these within 10 working days.

In instances where further information or clarification is needed from the applicant, Energy Saving Trust will ask for this via the messaging function on the application portal. This can result in a longer journey for the drawdown claim to be processed.

### Step Three: Receipt of Drawdown Funding

Once the drawdown claim has been processed fully, Energy Saving Trust will issue the payment to an applicant's chosen bank account. It can take 3-5 working days for an applicant's bank to process this payment after it has been issued.

It is the responsibility of the applicant to make sure that this drawdown funding is passed to the installer.

It is important to note, where claiming loan funding, loan repayments will start for applicants from when the drawdown is paid.



## Stage Four: Claiming Funding

### Step One: Complete Funding Claim

Applicants can submit a funding claim for each measure once it has been fully installed, so that individual installers can be paid even if other measures are still to be completed. Applicants will only be able to claim funding if their funding agreement has been signed and has not expired.

When working through their claim, applicants will be asked to submit the following documentation:

- **Invoice** from the installer for the measure(s) being claimed for (itemised and dated).
- **Energy Performance Certificate** – issued after the installation of all measure(s).
- **MCS Certificate** for installed measure(s) – renewable installations only.
- **Building Warrant** – external wall insulation installations only.

As well as the documents listed above, the applicant will be asked to complete an online identity verification from YOTI, where they will be asked to photograph an eligible identification document and take a photograph of their face. If the applicant has previously completed this verification at drawdown stage, this will not be required.

**Further details, including what information is required on the installer invoice, can be found in [Annex B](#).**

### Step Two: Processing of Funding Claim

Once a claim has been submitted, Energy Saving Trust aims to process these within 10 working days.

In instances where further information or clarification is required from the applicant, Energy Saving Trust will request this via the messaging function on the application portal. This can result in a longer journey for the funding claim to be processed.

### Step Three: Receipt of Funding

Once the funding claim has been processed fully, Energy Saving Trust will issue the payment to an applicant's chosen bank account. It can take 3-5 working days for an applicant's bank to process this payment after it has been issued. It is the responsibility of the applicant to ensure that this funding is passed to the installer.

Once the funding has been issued, applicants must provide proof that payment has been made to the installer(s) within 10 working days – this is typically a bank statement proving the transfer. Where this is not received, Energy Saving Trust will follow up with the applicant to provide this evidence.

## Annex A: Point of Contact for Installers - Energy Saving Trust

Energy Saving Trust offer support to installers, through the following mailbox: [SDMgt@est.org.uk](mailto:SDMgt@est.org.uk)

Installers can get in touch with Energy Saving Trust for general questions about the scheme, like how to format documents, such as quotations. Installers can also use this as point of contact to escalate cases where there has been a perceived substantial delay in an application or claim, or where they suspect an applicant has received but not passed on funds.

As installers are not part of the funding agreement, data protection and wider considerations such as the Financial Conduct Authority Consumer Duty, mean that information about an individual application or funding claim can not be shared directly with installers.

**While Energy Saving Trust cannot share information with installers, they can take action on escalated cases as far as possible.** This includes:

- If a claim has not yet been submitted, they can reach out to applicants to offer support in the claim process.
- If a claim has been submitted but further information is needed – for example supporting documents – they can follow up with applicants to see if there are any issues.
- If a claim has been submitted and all is correct, they can check that this is included in the next possible payment run (there are multiple per week).
- If payment has been made and proof of payment for the full amount to the installer is provided, then no further action will be taken.
- If payment has been made then they will ask for evidence of payment to the installer and take further action if not provided.

## Annex B: Documentation Requirements

The following section breaks down the documents that applicants need to provide at the different stages of their journey, including the documents that installers need to supply and what information should be included.

### Stage One: Getting Advice

No documents are needed for this stage, although advisors may ask if the property has an Energy Performance Certificate.

### Stage Two: Application

Document	Required Information	Note
<b>Quotation</b> <b>(Mandatory)</b>	<p>The quotation must:</p> <ul style="list-style-type: none"><li>• Be on installer headed paper.</li><li>• State the installers address.</li><li>• Be addressed to applicant at the property address.</li><li>• Be dated and valid at point of offer (quote not expired).</li><li>• Detail each measure to be installed, including a breakdown of the cost of each improvement.</li><li>• Show the cost of the entire installation, including a breakdown of VAT.</li><li>• State that it is a quotation.</li></ul>	<p>A template of a quotation can be found in <b><u>Annex C</u></b>.</p>
<b>Energy Performance Certificate</b> <b>(Energy Efficiency Measures Only)</b>	<ul style="list-style-type: none"><li>• The intended energy efficiency measure must be listed as a recommended measure.</li></ul>	<p>Required where installing energy efficiency measures.</p> <p>Alternative measures listed on certificate do not qualify.</p>

<b>Home Renewables Selector Report</b> or <b>Home Energy Improvement Report</b>  (Renewable Measures Only)	<ul style="list-style-type: none"> <li>The intended renewable measure must be listed as a recommended measure.</li> </ul>	Only required where installing renewable measures.  These reports are provided by a Home Energy Scotland Renewables Specialist.
<b>Applicants are also asked to provide:</b>		
<b>TrustMark Installer Accreditation Number</b> – energy efficiency installations only.  <b>MCS Installer Accreditation Number</b> – renewable installations only.  <b>MCS Product Code</b> – renewable installations only.  <b>Credit Information</b> – where applying for loan funding (for example income etc).		

### Stage Three: Claiming Drawdown Funding (Optional)

(Renewable Installations Only)

Document	Required Information	Note
<b>Invoice</b>  (Mandatory)	The invoice must: <ul style="list-style-type: none"> <li>Be on installer headed paper.</li> <li>State the installers address.</li> <li>Be addressed to applicant at the property address.</li> <li>Be dated <b>after</b> the applicants application was processed and funding agreement created.</li> <li>Detail each measure to be installed, including a breakdown of the cost of each improvement.</li> <li>Show the cost of the entire installation, including a breakdown of VAT.</li> <li>Detail what specific drawdown amount and % is being requested.</li> <li>Must state it is an invoice.</li> </ul>	A template of an invoice can be found in <b><u>Annex C</u></b> .

## Stage Four: Claiming Funding

Document	Required Information	Note
<b>Invoice</b>  <b>(Mandatory)</b>	<p>The invoice must:</p> <ul style="list-style-type: none"> <li>• Be on installer headed paper.</li> <li>• State the installers address.</li> <li>• Be addressed to applicant at the property address.</li> <li>• Be dated <b>after</b> the applicants application was processed and funding agreement created.</li> <li>• Detail each measure to be installed, including a breakdown of the cost of each improvement.</li> <li>• Show the cost of the entire installation, including a breakdown of VAT.</li> <li>• Detail what specific drawdown amount and % is being requested.</li> <li>• Must state it is an invoice.</li> </ul>	<p>A template of an invoice can be found in <b><u>Annex C</u></b>.</p>
<b>Energy Performance Certificate</b>  <b>(Mandatory)</b>	<ul style="list-style-type: none"> <li>• The assessment must have been carried out after the installation of all measures.</li> <li>• The certificate must show no recommendation for measures that were installed with funding.</li> <li>• Cavity and loft insulation must not be recommended measures, or will have to be installed prior to funding being released.</li> </ul>	<p>If funding is being claimed for each measure as it is installed - resulting in several claims - this certificate only needs to be submitted with the <b>final claim</b>.</p>

<b>MCS Certificate</b> <b>(Renewable Installations Only)</b>	<ul style="list-style-type: none"> <li>Must show the renewable measure that has been installed.</li> </ul>	Only required where installing renewable measures.
<b>Building Warrant</b> <b>(External Wall Insulation Only)</b>		Only required where installing external wall insulation.
<b>Proof of Payment to Installer</b> <b>(Mandatory)</b>	<ul style="list-style-type: none"> <li>After the claim has been submitted and funding paid out, applicants must provide proof that funding has been paid to the installer(s).</li> <li>This is typically a bank statement or receipt from the installer.</li> </ul>	This proof must be received within 10 working days of funding being paid to applicant.

# Annex C: Template Quotation and Invoice

## Quotation

Energy Saving Trust  
Third Floor, Prospect House  
5 Thistle Street  
Edinburgh EH2 1DF

energysavingtrust.org.uk  
0131 555 7900 phone  
0131 555 7919 fax

Installer name and address

**All Quotations and Invoices must contain the information detailed on this document. It must be clear whether the document is a quotation or an invoice.**

Quote to:

Mr Energy Saver  
The Green House  
Green Street  
Green City  
G11 GG1

Must be addressed to the applicant

Company headed paper or stamp

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Must contain a quote date that has not expired.

QUOTE	Installation Address:
Date: 01/04/2025	The Green House, Green Street
Quote Reference: MES111	Green City, G11 GG1

Must detail if it's a quote or invoice and must contain the installation address.

### Underfloor Insulation, Loft Insulation

Fitting of 150mm underfloor insulation

Fitting of 270mm loft insulation

Description	Quantity	Unit Price	VAT	Amount GBP
Supply and fit of underfloor insulation	1.00	3,000.00	Zero Rated	£3,000.00
Supply and fit of loft insulation	1.00	1,500.00	Zero Rated	£1,500.00
All labour and materials				

Must contain itemised breakdown of measures and costs per measure, including VAT



Energy Saving Trust  
Third Floor, Prospect House  
5 Thistle Street  
Edinburgh EH2 1DF

energysavingtrust.org.uk  
0131 555 7900 phone  
0131 555 7919 fax

Subtotal	£4,500.00
Total VAT	£0.00

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<b>Total GBP</b>	<b>£4,500.00</b>
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**Payment Schedule:**

Deposit 60%	£2,700.00
Interim 0%	£0.00
Final 40%	££1,800

Can be used for a drawdown  
request – **renewables only**

**Quotation valid for 90 days.**

# Invoice

Energy Saving Trust  
Third Floor, Prospect House  
5 Thistle Street  
Edinburgh EH2 1DF

energysavingtrust.org.uk  
0131 555 7900 phone  
0131 555 7919 fax

Installer name and address

**All Quotations and Invoices must contain the information detailed on this document. It must be clear whether the document is a quotation or an invoice.**

Invoice to:

Mr Energy Saver  
The Green House  
Green Street  
Green City  
G11 GG1

Must be addressed to the applicant

Company headed paper or stamp

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Must contain an invoice date. Work must not have started before a written offer of funding was made.

<b>Invoice</b>	Installation Address:
Date: 01/05/2025	The Green House, Green Street
Invoice Reference: MES111	Green City, G11 GG1

## Underfloor Insulation, Loft Insulation

Fitting of 150mm underfloor insulation

Fitting of 270mm loft insulation

Must detail if it's a quote or invoice and must contain the installation address.

Description	Quantity	Unit Price	VAT	Amount GBP
Supply and fit of underfloor insulation	1.00	3,000.00	Zero Rated	£3,000.00
Supply and fit of loft insulation	1.00	1,500.00	Zero Rated	£1,500.00
All labour and materials				

Must contain itemised breakdown of measures and costs per measure, including VAT

Subtotal	£4,500.00
Total VAT	£0.00
<b>Total GBP</b>	<b>£4,500.00</b>

## Due Date: 01 June 2025

Payment can be made to:  
Energy Saving Bank  
Sort Code: 010101  
Account Number: 00001111

Can be used as Proof of Payment

**Fully Paid**