

Home Energy Scotland Loan Program for Solar and Battery

This is an interest-free loan funded by the Scottish Government, to help make energy saving improvements to your home. The amount of funding you can claim depends on what improvements (energy saving, renewables systems or secondary improvements) you want to make. To find out more and whether you are eligible for this loan, call Home Energy Scotland on 0808 808 2282 or request a call back using the link below. To learn more about this scheme there is a website and application links here:

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

According to Home Energy Scotland this is a three-step process¹:

Step 1: Call Home Energy Scotland

Call 0808 808 2282 today or request a call back to speak with an advisor. They will ask questions and chat through the various energy efficiency improvements that are suitable for you and your home, including home renewables systems. In some cases we can provide a specialist home visit to your property, to discuss your plans in more detail.

Step 2: Apply for your loan

Once you've spoken to an advisor and you're ready to proceed, they'll give you access to the online application form.

Step 3: Ongoing support

Home Energy Scotland advisors will be there to support you throughout the process, from the application all the way through to installation. You'll have plenty of opportunity to ask questions and find out everything you need to know about which improvements are right for you and how the Home Energy Scotland Loan can help.

You can apply for up to two home renewables systems per home up to £17,500 in total, plus an energy storage system up to a maximum of £6,000 - read Home Energy Scotland Loan - in detail to find out more.

Maximum loan amount:

Wind or hydro turbines: £2,500

Solar photovoltaic (PV) or solar water heating systems: £5,000

Energy storage systems (heat or electric batteries): £6,000

Hybrid PV-solar water heating systems: £7,500

Heat pumps (either air source to water, ground source to water, water source to water or hybrid air source to water): £10,000

¹ The following is text from the Home Energy Scotland website dated 9/11/2020 and is for information purposes only. Please double check the website (<https://www.homeenergyscotland.org/find-funding-grants-and-loans/interest-free-loans/>) to make sure you have the most up to date information.

Cashback of up to 75% of the total cost (within capped limits) will be available for certain renewable heating systems in late 2020 (date to be confirmed). Eligible systems are biomass boilers, solar hot water systems, and heat pumps (ground source to water, and air source to water heat pumps).

Cashback is subject to availability of funds and is allocated on a first-come, first-served basis. Funding is reserved for householders when they receive a written loan offer, not on application to the scheme.

If you have already applied for a Home Energy Scotland Loan you do not need to do anything. We will let you know if you are eligible for cashback when we send you a loan offer (if this is after the launch date).

Loans are administered by Energy Saving Trust. Successful loans are subject to an administrative fee of 1.5%, up to a maximum of £150. **Work must not commence before a loan offer has been made.** For certain improvements, you will need to use a certified installer.

Supporting documents - energy reports

An acceptable energy report must recommend the improvements being applied for. This report must be included with the application.

- If applying for energy efficiency improvements only, then the work must be recommended in an Energy Performance Certificate (EPC).
- If applying for renewables only, then the system must be recommended in an EPC or in a report issued by a Home Energy Scotland specialist advisor.
- If applying for renewables and energy efficiency improvements, then the improvements must be recommended in an EPC and/or a qualifying report issued by a Home Energy Scotland advisor.
- If applying for a gas connection and boiler only then no energy report is required.
- If applying for an electric energy storage system, the system must be recommended in a report issued by a Home Energy Scotland specialist advisor.
- If applying for a heat energy storage system, the system must be accompanied by a letter of suitability from a Home Energy Scotland specialist advisor confirming it may be suitable for your property.

To see if you already have an EPC for your property, or to search for EPC assessors in your area, check the Scottish EPC register. You can supply your EPC reference number when applying - you don't need to send us a paper copy.

You'll also need to get an updated EPC after you've had the work done, and before we can issue loan funds.

The exceptions to this requirement are for:

- Self-build properties - you'll need to provide planning permission documents when applying. To claim the loan, you'll need to provide title deeds instead of a post-installation EPC.
- You installed an energy storage system only and have a current EPC which:
 - is three years old or less,
 - shows the renewables system the energy storage system is connected to, and
 - does not recommend any of the energy efficiency measures required by the loan.
- You'll also need to declare in writing that you haven't installed any other measures since your last EPC was produced.

You'll need to pay for any required EPCs, but you can add the cost of these to the loan if you want to.

Please note, if you're planning to apply to another financial incentive scheme alongside the loan you should check eligibility criteria to ensure you can meet the requirements of both schemes. See Energy Saving Trust's Renewable Heat Incentive and Smart Export Guarantee pages for more information about these schemes. The loan is not linked to other schemes, eligibility for the loan is not indicative of eligibility for any other incentives and eligibility criteria may differ.

Marc Brammer -- Director of Operations -- LiveEco CIC-- Tel: 0141-370-0479
Email: marcbrammer@live-eco.org.uk

LiveEco CIC is a social enterprise Community Interest Corporation based in Glasgow and dedicated to improving the sustainability of the communities we work in. LiveEco CIC is certified under NAPIT to install solar electric systems under the Microgeneration Certification Scheme (MCS) and is a member of the Renewable Energy Consumer Code (RECC). To learn more please visit our website: www.live-eco.org.uk

