

# 1 - An introduction to home improvement grants

Fancy a new heating system?  
Would you love some insulation  
to make your home cosier? We  
hear you, this stuff can be  
expensive!

There are grant schemes  
available to help fund this kind  
of work. Through this series of  
information sheets we want to  
help you understand:

- What these schemes can offer, but also their limits.
- Which grant schemes might be appropriate for your home and your priorities.
- How grant funded works might mix with things you fund yourself, or money you borrow.
- What good work looks like.

We hope we can support you to make decisions about whether these scheme are right for you, and what to look for and ask about.

We are here to help you make decisions. But we don't:

- Recommend particular grant schemes.
- Directly refer people to grant schemes.
- Provide one-to-one advice or support in relation to grant schemes.

This sheet describes the main schemes available and where you can go for more information and support.

## Applying for grants?

See our other sheets on:

- 2 - An introduction to retrofit standards
- 3 - Surveys and assessments
- 4 - Getting into the detail (design)
- 5 - Before work starts
- 6 - When work is finished
- 7 - Mixing grants with other funding

## The main grant schemes (as of Autumn 2024)

Grants available now. Be aware, funding schemes change often. To check what's available at any given time, you can visit: [tinyurl.com/gov-household-energy](https://tinyurl.com/gov-household-energy)



This page covers national programmes (focused on England).

### Boiler Upgrade Scheme

Provides up to £7,500 to home owners to install low carbon heating systems such as heat pumps.

**How to apply:** through a Microgeneration Certification Scheme (MCS) certified heating installer: [www.mcscertified.com](http://www.mcscertified.com)

### Home Upgrade Grant

Provides grants for those who don't have gas heating, are on low incomes and live in the least energy efficient homes.

**How to apply:** via the Gov.uk website ([www.gov.uk/apply-home-upgrade-grant](https://www.gov.uk/apply-home-upgrade-grant)), after which your local council will contact you.

### ECO (Energy Company Obligation)

Funds insulation and heating improvements to home owners and those that rent (privately or via a council or housing association). Those that own or rent privately must receive certain benefits. However, your local council may use wider criteria around low income and health. Your home must have a lower energy efficiency rating (D to G if you own it, E to G if privately rented).

**How to apply:** through your local council or a participating energy supplier.

## The main grant schemes (as of Autumn 2024)

### Warm Homes: Social Housing Fund

Contributes towards insulation and heating improvements in social rent homes. Councils or housing associations apply for this funding, not individual households.

### The Great British Insulation Scheme (GBIS)

Funding from energy suppliers for some insulation for the least energy efficient homes, and in council tax bands A to D in England (or A to E in Scotland or Wales). The key difference between ECO and the Great British Insulation Scheme is that ECO is supposed to take a 'whole house' approach, whereas GBIS is more focused on single, basic insulation improvements like loft and cavity wall insulation.

**How to apply:** through the Gov.uk website ([www.gov.uk/apply-great-british-insulation-scheme](http://www.gov.uk/apply-great-british-insulation-scheme)) or a participating energy supplier.

### Things to look out for

In some areas your local council will act as your first port of call, directing you to the schemes that you are eligible for, and passing on your contact details.

Be aware that in many cases it's not the council who will be doing the work on your home.

You may also see "government backed" in adverts. This usually means the company is making use of funding from the schemes above, not that the government (local or national) endorses their work.

# What to check when applying for grant schemes

If you'd like to apply for a grant scheme for energy improvements there are a few things we recommend checking first. You may also find this useful if your landlord/housing association is proposing work.



**If the grant scheme is linked to your council or landlord, ask them directly "Who are the installers and companies delivering this scheme?"**

*Councils and housing providers may use a few different companies. Some installers claim to be linked to the council but aren't. Knowing who is not connected to a scheme can help you identify bogus callers.*



**Will I need to give you proof I'm eligible? If so, what?**

*Some schemes may ask you to provide proof of eligibility (e.g. letters or documents).*



**How will you communicate with me? Will different companies contact me?**

*Let them know if you prefer phone, emails, letter etc.*



**What timescales are the installers and companies working to?**



**When can I expect to be contacted and by who?**



**Will I need to make a contribution to the cost?**

*This may not be known until after someone has visited your home and completed a survey. Some schemes will have an idea of a % contribution at the beginning.*

Check the other sheets in this series for help on the stages that follow.