

Written submission from the Energy Saving Trust, 13 January 2026

Local Government, Housing and Planning Committee

Draft Climate Change Plan

Thank you for the opportunity to provide evidence to the Local Government, Housing and Planning Committee on 16 December 2025.

During the meeting Fulton MacGregor MSP asked about recent experiences of installers and householders engaging with the Home Energy Scotland Grant and Loan Scheme.

Energy Saving Trust delivers the Home Energy Scotland Grant and Loan Scheme on behalf of the Scottish Government and as such, all eligibility criteria and terms and conditions are determined and agreed by the Scottish Government.

In response, to Fulton MacGregor's question we noted that following changes to the scheme's processes, we have seen consistently positive feedback from installers, alongside improved customer satisfaction. Overall, these changes appear to be supporting smoother delivery of the scheme and better outcomes for both households and the supply chain.

During the same session, Professor Sean Smith raised concerns regarding eligibility for Home Energy Scotland Grant and Loan Scheme following recent changes to RdSAP10, suggesting that some households had been unable to access funding after measures had been installed. Given the potential significance of these comments, we have undertaken further work to understand the specific issues being referenced.

In this context we think it would be helpful to first of all set out how eligibility for the Home Energy Scotland Grant and Loan Scheme is assessed. Eligibility for the scheme is not determined by achieving a specific EPC band. Instead, eligibility is linked to whether the specific measure (e.g. glazing) is recommended on the pre-installation EPC or a qualifying Home Energy Scotland Report (such as a Home Energy Improvement Report or a Home Renewables Selector report) and that - following installation - the post-installation EPC shows the measure is no longer listed as a recommendation, evidencing improvement to the property's energy performance.

Following the evidence session, we asked Professor Smith for further information and were subsequently put in touch with Tanya Ewing, CEO of Cocoon (a secondary glazing company) who highlighted a number of client cases relating to the Home Energy Scotland Grant and Loan Scheme. We then undertook a review of the cases that she highlighted. Given that the cases highlighted relate to secondary glazing it's worth noting here that secondary glazing accounts for approximately 3% of total applications to the Home Energy Scotland Grant and Loan Scheme.

A number of households had glazing recommended on the pre-installation EPC, and that recommendation was removed on the post-installation EPC after the upgrade; these applications were paid in line with normal process. Some households did not have glazing listed as a recommendation on their EPC, and for these we also have no record of receiving funding applications. In two cases, glazing was not listed as a recommendation on the pre-installation EPC, but evidence was provided confirming the presence of partial double or secondary glazing at the properties, demonstrating that funding was not sought for the replacement of existing glazing. Although the post-installation EPC did not display an improved glazing energy rating (again, likely linked to multiple glazing types), our established process allows funding to be released when additional supporting evidence confirms that the installation was necessary and has delivered an appropriate improvement. Please note that we are unable to share property specific details due to GDPR, but the description above reflects the general reasons for outcomes across the group of applications reviewed.

Overall, the review that we undertook did not identify any instances of qualifying measures losing eligibility after installation as a result of the move to RdSAP10. This is consistent with the scheme's design, which ensures that measures which are evidenced as installed as per the requirements in the signed funding agreement remain eligible.

Please let me know if you require any further information or have any questions.

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Energy Saving Trust
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