

Energy Saving Scotland Home Renewables Loan application form



Interest-free loans from the Scottish Government are available for homeowners in Scotland to help with the cost of installing a renewables system.

Loans of up to £10,000 are available for heat generating systems and up to £2,000 for electricity generating systems.

We recommend that before applying for a loan you contact your local Energy Saving Scotland advice centre on **0800 512 012**. The advice centre can provide a range of help and support on household-scale renewables, including energy reports required to support your loan application.

We will aim to process your loan application within 15 working days of receipt. We may request additional information to help us process your application. Applications are processed on a first come first served basis subject to the overall availability of loan funds.

We reserve the right in consultation with the Scottish Government to suspend or reject preliminary assessments of applications on the grounds that there are insufficient funds available to provide loans to all applicants.

We reserve the right to reject any application for a loan and our decision as to whether an applicant is eligible for a loan shall be final.



We may seek further information to determine eligibility and you must provide such information within the specified time frame if you wish to continue with the application.

Please note that you **must not** commence work on your planned installation before receiving a written offer of a loan from us.

If you require help completing your application form please call **0131 555 8659** or e-mail **servicesdeliveryscotland@est.org.uk**

Application Checklist

Application form:

This must be signed, dated and fully completed.

Quote(s):

This must be on company headed paper from an installer certified under the Microgeneration Certification Scheme (MCS) and the renewables system being installed must also be MCS or Solar Keymark certified.

Energy Report:

The renewables system to be funded by the loan must be included in an energy report which has been based on an assessment of your home. To receive an energy report and free, independent personalised renewables advice, please call **0800 512 012**.

Application Requirements

In order to apply for a loan you must complete this application form in full IN BLOCK CAPITALS. Sign and date the form at Section E and send it together with:

- A copy of a quote for the cost of undertaking the work;
- One of the following documents (any of which constitutes an “energy report” as referred to below).
 - > Energy Performance Certificate (within the home report completed when buying, renting or selling a home);
 - > Report on renewables and energy efficiency (completed after a home visit from an Energy Saving Scotland home renewables advisor); or
 - > Home Energy Generation report (completed via a telephone survey with an Energy Saving Scotland renewables advisor).

The renewables system to be funded by the loan must be included in an energy report which has been based on an assessment of your home. To receive free and independent, personalised renewables advice and an energy report, please call **0800 512 012**.

Loans are available for up to 100% of the total cost of a renewables system, up to £10,000 for a renewable heating system and up to £2,000 for a renewable electricity system.

In order to be eligible for consideration for a loan, you must meet all of the eligibility conditions. A copy of the eligibility conditions is attached at the back of this application form.

The quote you send to us must be for a Microgeneration Certification Scheme (MCS) or Solar Keymark certified product and from an MCS certified installer.

The quote must show details of the specific type of system (identifying both the manufacturer and the model type) that you are intending to install. Where a quote is from a main contractor who is using an MCS certified installer, the quote must also show the name and address of the MCS certified installer.

The quote must be provided on the company’s headed paper, be addressed to the applicant and show the address of the installation. The energy report must also show the address of installation.

When installing a renewables system you must put appropriate energy efficiency measures in place at your property prior to, or at the same time as, the renewables system being installed. Please read the eligibility conditions for further information.

Applications must be submitted by the householder. Applications received from an installer or other third party will not be accepted.

This loan scheme applies only to existing residential buildings in Scotland. Loans are not available for a new building.

You must have obtained at least one quote from an MCS certified installer before completing this application form; however we recommend that you get more than one quote to compare services and prices.

You must not commence work on your installation before receiving a written offer of loan from us. You cannot apply for a loan retrospectively i.e. after work has started on your renewables system.

Successful Applications

If your application is successful, we will issue you with a loan offer letter and loan agreement. The loan offer letter will specify a deadline of **90 days from the date of the letter or 31st March 2013, whichever is sooner**. By this deadline the installation must be completed and all necessary claim documentation returned to us.

Your loan offer letter will include two copies of a loan agreement, a claim form, and a direct debit mandate form.

To claim your loan you need to submit:

- i. your loan claim form.
- ii. both of your signed loan agreements.
- iii. all invoices for the renewables system.
- iv. your completed direct debit mandate form.

On submission of satisfactory claim documentation a payment covering the loan value will be released and one countersigned copy of the loan agreement will be sent to you.

Once your loan payment has been issued you then have **60 days** to submit:

- i. Proof of full payment for the renewables system.
- ii. MCS certificate (provided by your installer)

If satisfactory proof of payment and/or the MCS certificate are not provided then we may reclaim the loan from you.

You should keep your loan offer letter and a copy of the loan agreement in a safe place for future reference.

Repayment of the loan will be made via direct debit and will start on the 15th of the month following payment of the loan. A loan repayment period of 4 years for an electricity generating system and a repayment period of 8 years for a heat generating system will be offered unless our calculation indicates that the likely financial savings mean a shorter payback could be achieved.

Loan offers will be made on the basis of the information you provided when applying for the loan. If any of this information changes you must inform us immediately. If there is a material change, we may alter the terms of the loan or withdraw the loan altogether.

SECTION A

Applicant details

Title: Forename:

Surname:

Address:

.....

Postcode:

Telephone:

Email:

Date of birth:

Length of time at current address:

Local Authority:

Previous residential address:

.....

Postcode:

Length of time at previous address:

Technologies eligible for funding

Electricity generating systems eligible for loans up to £2,000

- Micro-wind turbines, with an installed capacity of more than 0.5kW and less than 50kW
- Micro-hydro turbines, with an installed capacity of more than 0.5kW and less than 50kW
- Solar Photovoltaic (PV) with an installed capacity of less than 50kW

Heat generating systems eligible for loans up to £10,000

- Solar water and space heating with an installed capacity of less than 45kWth
- Ground, air and water sourced heat pumps with an installed capacity of less than 45kWth
- Automated feed wood-fuelled room heaters and stoves with an installed capacity of less than 45kWth
- Automated feed and non automated feed wood-fuelled boiler systems with an installed capacity of less than 45kWth
- Lerwick District Heating Scheme connections.

SECTION B

Renewables system

Technology (please enter one technology only):

Manufacturer:

Model:

MCS or Solar Keymark certified product codet:

MCS certified installer (company name):

Installer MCS certification number:

System size:

Electricity generating system (kWp)‡

Heat generating system (Thermal kW or kWth)◇

Aperture area (Solar Thermal / Solar PV only, m²)

Please note that to receive a loan for a renewable energy system you must use both MCS certified installers and MCS or Solar Keymark certified products. For more details see the eligibility conditions.

† For solar thermal installations it is also acceptable to use products certified by Solar Keymark - www.estif.org/solarkeymark

‡ kWp - Electrical systems are given a rating in kilowatt peak (kWp). This describes the maximum electrical output at any one point in time.

◇ kWth - Heating systems are given a rating in thermal kilowatts (thermal kW, or kWth). This describes the maximum thermal power output at any one point in time.

If you require assistance with finding a certified installer please call 0800 512 012.

SECTION C

Summary Totals

Net cost (excl. VAT): £

VAT (non recoverable only): £

Total cost incl VAT: £

Potential annual cost saving (from energy report):
£

Value of loan requested:

For heat generating systems, loans will be offered covering up to 100% of total system costs (inclusive of VAT) up to a maximum value of £10,000.

For electricity generating systems, loans will be offered covering up to 100% of total system costs (inclusive of VAT) up to a maximum value of £2,000.

£

Planned system completion date:

Renewable loan offers are valid for 90 days or until 31st March 2013, whichever is sooner, and therefore your planned completion date must be within this period.

SECTION D

Loan eligibility questions (please tick boxes to confirm)

You must confirm that you have met all of the following application criteria. Please refer to the eligibility conditions attached at the back of this application form for further information.

- I confirm that I am the owner, or joint owner of the property.
- I confirm that the installation property is my principle private residence and used primarily for residential purposes. It will not be rented out, and will not be used as a holiday home or a second home.
- I confirm that this application concerns work to be carried out to an existing residential building in Scotland.
- I confirm that I am not applying on behalf of a business.
- I confirm that I have all necessary planning permission and building consents, where required.
- I confirm that the installation of the renewables system has NOT commenced and will not commence until after I have received a written loan offer.

- I confirm that the renewables system is to solely or primarily benefit my property's domestic energy requirements and it will not provide any significant benefit for any commercial activity at this property.
- I confirm that I understand that an Energy Saving Scotland home renewables loan cannot be combined with other loan support from the Scottish Government for the same system.
- I have attached an 'energy report' for the property and applied for a technology that is highlighted in the report.
- I confirm that both the installer I have chosen to appoint and the technology I plan to install are certified under the terms of the Microgeneration Certification Scheme, or Solar Keymark for solar water heating systems.
- I have attached a written quote, on headed paper, from the MCS certified installer.
- I confirm that I have/will have installed energy efficiency measures (where appropriate) prior to or at the same time as the renewables system installation.
- I confirm that I have read, understood and agreed to abide by the terms and conditions of the Energy Saving Scotland Home Renewables Loan scheme.
- I understand that if at any time there is a change to any of the self-certified details I have provided, or to anything else that could affect my eligibility to receive a loan, then I must notify the Energy Saving Trust of that change as soon as possible. Depending on the nature of the change, the loan offer may be withdrawn.

SECTION E

Conditions of loan

By signing this form, you will be confirming that the information provided in this application form and any supporting documentation is accurate and that you meet the eligibility conditions attached to this application form.

Credit Check

In order to complete your application process we will make searches about you at credit reference agencies who will supply us with credit information, as well as information from the Electoral Register. The agencies will record details of the search whether or not this application proceeds. We may use credit-scoring methods to assess this application and to verify your identity. Credit searches and other information which is provided to us and/or the credit reference agencies, about you and those with whom you are linked financially may be used by the Energy Saving Trust and other companies if credit decisions are made about you or other members of your household. This information may also be used for debt tracing and the prevention of money laundering as well as the management of your account. Information held about you by the credit reference agencies may already be linked to records relating to one or more of your partners. For the purposes of this application you may be treated as financially linked and your application will be assessed with reference to any "associated" records. Where you borrow or may borrow from us, we may give details of your account and how you manage it to credit reference agencies. If you borrow and do not repay in full and on time, we may tell credit reference agencies who will record the outstanding debt. To prevent or detect fraud, or to assist in verifying your identity, we may make searches at fraud prevention agencies who will supply us with information. We may also pass information to financial and other organisations involved in fraud prevention to protect ourselves and others from theft and fraud. If you give us false or inaccurate information and we suspect fraud, we will record this. We and other companies may use this information if decisions are made about you or others at your address(es) on credit or credit-related services or motor, household, credit, life or any other insurance facilities. It may also be used for tracing and claims assessment.

It is important that you read and understand the section entitled Credit Check above. By signing this application, you agree that we can use your information in this way and you have read, understood and agreed to the conditions of loan.

Signed (by named applicant):

.....

Print name:

.....

Date:

.....

Please return:

- 1) your completed application form,
- 2) quotes on headed paper for the renewables system
- 3) a copy of your energy report stating the renewables system applied for in your loan application, to:

Energy Saving Scotland Home Renewables Loan scheme Energy Saving Trust

2nd Floor
Ocean Point 1
94 Ocean Drive
Edinburgh
EH6 6JH

If you have submitted all the correct information and your application is successful we will seek to send an Offer of Loan to you within 15 working days.

How did you hear about us? Tick as many as appropriate:

- | | | |
|---|---|------------------------------------|
| <input type="checkbox"/> Newspaper | <input type="checkbox"/> Event/Exhibition | <input type="checkbox"/> Installer |
| <input type="checkbox"/> Radio | <input type="checkbox"/> Search Engine | <input type="checkbox"/> Email |
| <input type="checkbox"/> Promotional Literature | <input type="checkbox"/> Word of Mouth | |
| <input type="checkbox"/> Home Renewables Advisor | <input type="checkbox"/> Website | |
| <input type="checkbox"/> Energy Saving Scotland advice centre | | |
| <input type="checkbox"/> Other: | | |

Data Protection

The Energy Saving Trust will process your details for the purpose of assessing and administering your loan application, and for the purposes set out in our Data Policy. We may need to re-contact you for further information to support your application. The Energy Saving Trust will retain your information for monitoring purposes, and may need to contact you in the future to assess customer satisfaction. The Energy Saving Trust may pass your details on to the Scottish Government who fund the home loan scheme. We will also share details with other funding bodies to ensure that no double funding of installations occurs.

In the future the Energy Saving Trust would like to contact you with information including details of special promotions that can help reduce your energy bills and your impact on the environment. If you do not want to receive this help, please tick here:

The Energy Saving Trust's Data Policy is available at www.energysavingtrust.org.uk/Data-Policy-Terms-of-Use or you can request a copy from the Data Protection Officer at the address above.

Eligibility Conditions

1. A maximum of two loans per household can be applied for. These two loan applications cannot be made for the same system; they must be for different renewables systems (two applications may be made by the same person or up to two different people can apply for loans, provided that in each case the applicant is the home owner or joint home owner).
2. The loan must be used to fund a renewables system installation and the system must be used to off-set domestic heat or electricity costs and it must not principally be a means to generate an income. (Please see the table at the end of the application pack for a breakdown of eligible costs.)
3. An Energy Saving Scotland Home Renewables Loan cannot be combined with other loan support from the Scottish Government nor can it be used where work on a renewables system has commenced prior to a written offer of loan from the Energy Saving Trust.
4. Loans must not be used for:
 - Any equipment purchased or works carried out prior to the date of the loan offer letter confirming the Borrower has been successful in applying for a loan;
 - D.I.Y. installations, purchasing used equipment or second-hand systems;
 - Generators powered by fossil fuels (including diesel, petrol and LPG) regardless of whether they are part of a hybrid renewable energy system incorporating renewable energy components;
 - Non-automated wood fuelled stoves or room heaters;
 - Fuel costs, for example, wood fuel in the case of biomass installations;
 - Purchasing materials to implement the required energy efficiency measures;
 - Planning permission, building control or feasibility study costs;
 - New build properties under construction.
5. The renewables system funded by the loan must be recommended in one of the following documents:
 - Energy Performance Certificate (within the home report completed when buying, renting or selling a home);
 - Report on renewables and energy efficiency (provided after a home visit from an Energy Saving Scotland home renewables advisor.); or
 - Home Energy Generation report (completed via a telephone survey carried out by an Energy Saving Scotland renewables advisor).
6. The renewables system funded by the loan must be adequate, proportionate and appropriately designed, bearing in mind the energy requirements of the property and must represent good value for money.
7. The renewables system funded by the loan must be installed in a residential building (which must be a structure that satisfies the building requirements of the relevant local authority or a permanently sited mobile home) located in Scotland. The property must be used by the applicant as their principal private residence and must not be used as a holiday home or rented to tenants. All planning permissions and building consents must be in place prior to the loan application.
8. The property must be registered as paying domestic council tax rates (by the Scottish Assessors Association). A property that is used for both residential purposes and business purposes, such as a Bed & Breakfast, may be eligible for a loan. For the avoidance of doubt, any property with mixed business and residential use must be registered as paying domestic council tax rates in order to qualify for a loan. In such cases, the size of the installation must be proportionate to the residential energy requirements of the property.
9. The property must be owned by an individual or individuals and must not be owned by a business nor be listed as a business asset in a business' accounts.
10. The applicant must be the individual who will be the owner of the renewables system and the property at the time the loan is paid.
11. The renewables system to be installed must replace, augment, or be an alternative to fossil fuelled electricity or heat generation.
12. The renewables system to be installed at the property must be of a kind specified by the Energy Saving Trust from time to time as being suitable for inclusion in the Scheme. As of the date on which this document is issued, the technologies eligible for funding are as follows:
 - Micro-wind turbines, with an installed capacity of more than 0.5kW and less than 50kW.
 - Micro-hydro turbines, with an installed capacity of more than 0.5kW and less than 50kW.
 - Solar water and space heating with an installed capacity of less than 45kWth.
 - Solar photovoltaic (PV) with an installed capacity of less than 50kW.

- Ground to water, air to water and water to water heat pumps with an installed capacity of less than 45kWth
 - Automated feed wood-fuelled room heaters and stoves with an installed capacity of less than 45kWth.
 - Automated feed and non automated feed wood-fuelled boiler systems with an installed capacity of less than 45kWth.
 - Lerwick District Heating Scheme connections.
13. The renewables system must remain installed and in use at the property, and should not be modified in such a way as might adversely affect its performance, for a period of at least 5 years following payment of the loan.
14. When installing a renewables system the applicant must install appropriate energy efficiency measures at the property in order to maximise the carbon dioxide reductions and energy saving potential of the chosen system. To this end, it is a condition of the loan being paid that a certain minimum level of energy efficiency measures have been put in place at the property before any renewable technology is installed.
15. The minimum energy efficiency requirements for the purposes of paragraph 14 above are as follows:
- Where practical the applicant must have insulated the whole of the loft of the property with 270mm depth of mineral wool loft insulation or a suitable alternative;
 - The applicant must have installed cavity wall insulation throughout the property where practical (i.e. where the property does have cavity walls that are suitable for cavity wall insulation);
 - The applicant must use low energy light bulbs inappropriate light fittings in all the main rooms (i.e. kitchen, hallway and all main living rooms) in the property;
 - Where practical the applicant must have installed basic controls for the central heating system at the property (if any), including controls that ensure that the boiler at the property only operates when there is a demand for heat and there is a programmer or timer that controls the heating system for the property as a whole.
16. The renewables system must be installed by a person, firm or company certified under the terms of the Microgeneration Certification Scheme (MCS). The system being installed must also be MCS or Solar Keymark certified. Details of all installers and products certified under the Microgeneration Certification Scheme (MCS) are available at www.microgenerationcertification.org.uk or from 0845 618 1514.
17. The applicant must ensure that:
- The installer provides full instructions with regards to operation and maintenance of the system to ensure the system is kept operational;
 - The system is to be permanently mounted in a robust manner and 'hard-wired' into the building's electrical circuit (where applicable) and that it is installed in accordance with all relevant British Standards, Codes of Practice and legislative requirements; and
 - The installer provides a minimum warranty against manufacturers' defects on all components of the system installed for at least 12 months and a minimum warranty against design and installation defects of the system installed for at least 2 years.
 - In carrying out any activities in connection with the installation and use of the system you and anyone acting on your behalf complies with all applicable laws and regulations.
18. The information made available by the Energy Saving Trust on its website and elsewhere in relation to the Energy Saving Scotland Home Renewables Loan scheme and more generally in relation to renewables and/or energy saving technologies and systems is intended to act as a guide only, and accordingly the Energy Saving Trust cannot and does not accept any liability for any loss or damage that you may suffer as a result of using that information.
19. Neither the Energy Saving Trust nor the Scottish Government guarantees or underwrites the performance of any technology, renewables system and/or any installer. You should ensure that the installer you contract with provides you with all necessary information in relation to the warranty cover it will be providing and the insurance cover it has in place and carry out your own checks to ensure that the installer is appropriately trained and qualified to carry out the relevant work.
20. The Energy Saving Trust and/or the Scottish Government reserves the right, at its sole and absolute discretion and at any time, to change any of these Conditions of loan and/or to introduce new or additional terms and conditions on giving notice to you.
21. Should the Scottish Government discontinue the Energy Saving Scotland Home Renewables Loan scheme, applicants who have received a formal written loan offer from the Energy Saving Trust will still be entitled to receive payment of the loan, assuming they meet the eligibility criteria.

22. The Energy Saving Trust reserves the right in consultation with the Scottish Government to suspend or reject loan applications on the grounds that there are insufficient funds available to provide to all applicants.
23. The Energy Saving Trust reserves the right to reject any application for a loan and Energy Saving Trust's decision as to whether an applicant is eligible for a loan shall be final. The Energy Saving Trust may seek further information to determine eligibility and you must provide such information within the specified timeframe if you wish to continue with the application. Neither the Energy Saving Trust nor any of its officers, employees, agents or subcontractors shall be liable for any losses, damages or costs suffered by you which arise out of or in connection with the application process whether caused by the negligence of the Energy Saving Trust, any of the Energy Saving Trust's officers, employees, agents or sub-contractors or otherwise.
24. The Energy Saving Trust reserves the right to and shall at its sole discretion assess on a case by case basis, applications that fall outside these Conditions of loan. Such applications will be assessed on their merits, bearing in mind the intent of the Energy Saving Scotland Home Renewables Loan scheme.
25. These Conditions of loan and attached forms constitute the entire agreement and understanding between the parties with respect to its subject matter and shall supersede any previous agreement. For the avoidance of doubt, nothing in these Conditions of loan are intended to confer on any third party any benefit or the right to enforce any term of these Conditions of loan.
26. The Energy Saving Trust will not lose any right that it has under these Conditions of loan if it does not exercise that right or delays in exercising it. Exercising a right or part of one will not prevent the Energy Saving Trust from exercising that right again or any other right.
27. Section D of the application form summarises certain key eligibility requirements in the form of a series of statements and tick boxes. However, it is your responsibility to interpret those statements in the light of the specific eligibility criteria set out in these terms and conditions and you should not tick to confirm a particular statement unless you are clear that the relevant eligibility requirement as described in the terms and conditions, will be met.
28. A loan will only be paid if all of the specific eligibility criteria have been met. You should only apply for a loan therefore if all of these terms and conditions can be met.
29. These Conditions of loan shall be governed by and construed in accordance with the laws of Scotland and shall be subject to the non-exclusive jurisdiction of the Scottish Courts.
30. If you wish to change installer after being issued with a loan offer letter you must notify us in writing, supplying a full written quotation from your proposed new MCS certified installer. We will review the information and let you know if your loan offer is still valid. Note that you must not commence using your proposed new installer until we have confirmed their acceptability under the loan scheme.
31. In addition to any other rights it may have under these Conditions of loan or the general law, the Energy Saving Trust may reduce, suspend or withhold payment of any loan, or require all or part of any loan to be repaid, if any one or more of the following events occurs:
- The Energy Saving Trust and/or its authorised representatives is not satisfied that the system has been installed properly;
 - A decision is made by the Scottish Government or the European Commission and/or an obligation arises under any applicable law which requires that the loan should be varied, withheld, reduced, cancelled or recovered;
 - You fail to implement appropriate energy efficiency measures as set out in the Conditions of loan;
 - You fail to supply satisfactory evidence following payment of the loan to show that the system has been paid for in full and an MCS certificate has been issued to you;
 - You cease to comply with or breach any of the Conditions of loan;
 - You or any person employed by you has offered or given or agreed to give any person any improper gift or commission or consideration of any kind in relation to any of the Energy Saving Trust's programmes;
 - You become bankrupt or it appears to the Energy Saving Trust that you are likely to become bankrupt;
 - Any information that you provided to the Energy Saving Trust in relation to the loan (in the loan application or otherwise) is subsequently found to be materially untrue, inaccurate or incomplete;
 - You sell or remove the renewables system within five years after the system was installed (except where the system is sold as a fixture to the property); or
 - There has been an overpayment of loan.

Energy Saving Scotland Home Renewables Loan scheme - Eligible Costs

Loans will only be offered, and must only be applied for, towards the reimbursement of particular costs associated with the installation of renewables systems. A list of these eligible costs by reference to each technology type is set out in the following table.

Technology Type	"Eligible costs" in respect of which loan funding can be claimed
Wind Turbines	Cost of wind turbine generation equipment; direct cost of roof/ground mounting; costs of connecting to electricity supply OR battery and inverters for off-grid system; non-recoverable VAT costs on all items, but excluding (a) the cost of any extended warranty beyond the one year warranty all certified installers are required to offer free of charge; and (b) the cost of any other materials, works or other items whatsoever (such as, but not limited to, any cost of general rewiring at property)
Hydro	Cost of hydro generation equipment; direct costs of water works and connecting to electricity supply OR battery and inverters for off-grid system; non-recoverable VAT costs on all items, but excluding (a) the cost of any extended warranty beyond the one year warranty all certified installers are required to offer free of charge; and (b) the cost of any other materials, works or other items whatsoever (such as, but not limited to, any cost of general rewiring at property)
Solar Water or Space Heating	Cost of solar panels, plus direct cost of fixing the panels to the roof/ground mount, replacement hot water cylinder required for the renewables system, and connecting to the distribution system within the property; non-recoverable VAT on those items but excluding (a) the cost of any extended warranty beyond the one year warranty all certified installers are required to offer free of charge; and (b) the cost of any other materials, works or other items whatsoever (such as, but not limited to, plumbing and heating system upgrades)
Solar PV	Cost of solar module and inverter; direct cost of roof/ground mounting; costs of connecting to electricity supply OR battery and inverters for off-grid system; non-recoverable VAT costs on all items, but excluding (a) the cost of any extended warranty beyond the one year warranty all certified installers are required to offer free of charge; and (b) the cost of any other materials, works or other items whatsoever (such as, but not limited to, any cost of general rewiring at property)
Ground/Water/Air Source Heat Pumps	Cost of heat pump, and ground loops and other related equipment, replacement hot water cylinder required for the renewables system, plus direct costs of ground works for vertical or horizontal pipe work, connecting to the electrical supply and connecting to the heat distribution system at the property; all non-recoverable VAT on those items; but excluding (a) the cost of any extended warranty beyond the one year warranty all certified installers are required to offer free of charge; and (b) the cost of any other materials, works or other items whatsoever (such as, but not limited to, upgrading of radiators or other elements of the central heating system at property)
Wood-fuelled Heaters/Stoves/Boilers	Cost of relevant heater/stove/boiler equipment, replacement hot water cylinder required for the renewables system, plus direct costs of connecting the unit to an automated fuel system and connecting to the property's heat distribution system; costs of the flue and of constructing boiler house/fuel storage space; all non-recoverable VAT on those items; but excluding (a) the cost of any extended warranty beyond the one year warranty all certified installers are required to offer free of charge; and (b) the cost of any other materials, works or other items whatsoever (such as, but not limited to, upgrading of radiators or other elements of central heating system at property)
Lerwick District Heating	Cost of heat exchanger (including supply and installation and heat meter); cost of hot water storage (if applicable); cost of connecting to the heat network (NB – this refers to charges made by Shetland Heat and Power Ltd only); other plumbing costs, including plumbing materials, pipe work, specialist controls & metering; all non-recoverable VAT on those items; but excluding (a) the cost of any extended warranty beyond the one year warranty all certified installers are required to offer free of charge; and (b) the cost of any other materials, works or other items whatsoever (such as, but not limited to, upgrading of radiators or other elements of the central heating system at the property)

What to do next

Send your completed application form with ALL the required information to:

Energy Saving Scotland Home Renewables Loan scheme
Energy Saving Trust
2nd Floor, Ocean Point 1
94 Ocean Drive
Edinburgh
EH6 6JH

Have you included

- Application form:**
 This must be signed, dated and fully completed.
- Quote(s):**
 This must be on company headed paper from an installer certified under the terms of the Microgeneration Certification Scheme (MCS) and the renewables system being installed must also be MCS or Solar Keymark certified.
- Energy Report:**
 The system to be funded by the loan must be included in an energy report which has been based on an assessment of your home.
 To receive an energy report and free and independent personalised renewables advice, please call **0800 512 012**.

For more information please call the Energy Saving Trust on **0131 555 8659** or email **servicesdeliveryscotland@est.org.uk**