

Mixing grant schemes with other funding

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 some kinds of home improvement. However, these don't always cover all of the work that may be needed. Or they may only cover part of the cost.

In these cases you may be looking to get a grant alongside using your own savings or taking out a loan.

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. The main schemes (as of 2026) are shown on the next pages.

It's important to stress that standards and accreditations are no guarantee that you'll get good quality.

This is why we encourage you to learn more about the different stages you'll pass through on your way to a cosier, more affordable home.

A good first step is feeling more confident about what to look for, and what to ask.

Applying for grants?

See our other sheets on:

- 1 - An introduction to home improvement grants
- 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

The Boiler Upgrade Scheme Provides up to £7,500 (in most cases) to home owners to install low carbon heating systems such as heat pumps. You apply and get the work done through a MCS (Microgeneration Certification Scheme) certified installer.

- You must fully switch from fossil fuels, so it won't fund a hybrid system (where you keep a gas boiler as back-up or to provide hot water).
- A valid Energy Performance Certificate (EPC) is no longer mandatory, but the installer may request it or other evidence (like an energy bill) to confirm eligibility. Check your EPC here: www.gov.uk/find-energy-certificate
- The scheme also covers biomass boilers in certain circumstances - but this is not something we recommend due to the impact on air quality inside and outside your home.

More detailed information here: www.ofgem.gov.uk/guidance/boiler-upgrade-scheme-guidance-property-owners

What other things might you need to cover?

- **Electrical upgrades.** E.g. you might need wiring upgrades or a new consumer unit (fuse box).
- **Radiator and pipework upgrades.** Heat pumps work best at low flow temperatures. You might need to replace and/or add radiators and pipes.
- **Ground works and drainage.** The external unit of a heat pump needs firm level ground and somewhere safe for the condensate to drain.
- **Internal changes** for the hot water tank or other pipework.
- **More advanced heating controls**, so that your heat pump can work most efficiently.
- **Electricity and heat metering** - we recommend this so the performance of your heat pump can be monitored. If your heat pump is not performing well, this will likely cost you more to run and maintain.
- **Simple insulation and/or draught proofing** to reduce heat loss (and potentially reduce upfront costs if it means you can fit a smaller heat pump).

The Warm Homes Local Grant is open to owner occupiers and private tenants. Whether you are eligible in Greater Manchester depends on:

- your home's energy efficiency rating (D or below)
- if you live in an area classed as lower income
- if you receive means tested benefits, or your household income (before tax etc) is less than £36,000 a year
- if your private landlord is a supporter of the Greater Manchester Good Landlord Charter.

It might include things like insulation, a heat pump or solar panels.

Important notes:

- What you are offered is based on a survey. Improvements will be offered in the order recommended by the Retrofit Assessment to increase the property's Energy Performance Certificate (EPC) rating to Band C.

The assessment may highlight other repairs that your home needs. This will depend on the survey but might include:

- Asbestos removal.
- Treating condensation or mould.
- Repair of structural defects or leaks.
- Extraction of cavity wall or loft insulation if no guarantee exists.

Your council may not be able to fund these works as well. Make sure you clarify what they will (and will not) fund before agreeing to go ahead.

It's very important that the company carefully checks your home is suitable for the type of insulation on offer. We advise you to pause and seek another opinion if you have any doubts. We **strongly advise caution** around the use of spray foam insulation.

You likely *won't* have choice over materials, which may come with risks. Other things may be important to you too, like:

- Its ability to allow the building to dry out (this can be especially important in older homes).
- Its environmental impact.
- Its use of toxic chemicals.
- Fire performance.

It's your home and you're entitled to ask about what is being suggested.

What other things might you need to cover?

If you are having loft insulation, you may need to:

- **replace or upgrade the loft hatch** to make it easier and safer to access, and means you don't undo the good work by offering a route for heat to escape.
- **get a loft storage solution** (boards raised on special 'legs'), to avoid squashing the insulation. This should only be for a few items that won't be affected by cold.

- Scaffolding costs, if required.
- Re-laying finishes like tiles or carpets.
- Moving or storing items.
- Redecoration.
- Flood risk improvements.
- If you're eligible for help with putting past works right, they won't cover things they think have failed because of a lack of maintenance.

On schemes rules sometimes mean they may do less for (or may not consider!) some homes. This might be because:

- It's a Listed building (legal status for special or architectural reasons).
- It's in a conservation area.
- Planning Permission has been rejected.
- You have a protected species (like bats) in your home.
- Local conditions make some things inappropriate (e.g. you live in an exposed area with a lot of rain).
- You have a complicated building or access issues (e.g. no space for scaffolding, inappropriate wall types for insulation).

Other sources of funding may help you to fill any gaps left by grant funding.

This may include:

- savings
- borrowing (for example, through loans)

It is always worth checking what is available locally.

Your council may offer other sources of finance that can help with home improvements.

Other providers may include local Credit Unions, your bank or mortgage provider.

Warm Homes Loan

In late 2026 the Government will be launching Warm Homes Loans through a first group of finance providers.

These loans are intended to cover costs that go over and above the grant offered by the Boiler Upgrade Scheme. It could be used to cover extra costs of getting a heat pump, like:

- radiator upgrades
- pipework upgrades
- hot water tanks.

For solar panels it may cover extra costs like:

- scaffolding
- temporary safety equipment needed for installation and grid connection.

Electric Vehicle chargers and associated electrical work will be included, as long as you are also getting solar panels and/or a battery.

Loans will not fund replacement roofing or other structural work you might need before getting solar panels.