

How to Apply for Heating Grants in the UK: A Practical Guide

Understanding Your Options for Home Heating Support

If you are a homeowner or tenant in the UK, you have likely noticed how much energy prices have shifted over the past few years. One of the most practical ways to reduce your bills and improve comfort at home is through government-backed funding. The term "heating grants" covers a range of schemes that help with the cost of new boilers, insulation, and renewable heating systems. These are not handouts in the traditional sense, they are carefully targeted programmes designed to improve thermal efficiency and reduce carbon emissions.

I have spoken with several homeowners who assumed grants were only for people on certain benefits. While low-income households are a priority, the eligibility criteria have widened. The UK government now runs multiple streams through Ofgem and local energy suppliers, meaning more people can access help than many realise. Before you commit to a new heating system, it is worth checking what support is available in your area.

The Main Schemes Available Now

Several national programmes dominate the landscape. The Energy Company Obligation (ECO) is one of the longest-running schemes. It obligates larger energy suppliers to fund improvements like cavity wall insulation, loft insulation, and in some cases new boilers. The current iteration, ECO4, runs until 2026 and places a strong emphasis on low-income households and those living in poorly performing homes. If you are on certain benefits or have a low income, you could receive free insulation or a boiler grant through this route.

The Boiler Upgrade Scheme is another key option, particularly if you are interested in renewable heat. It provides upfront grants toward the installation of air source heat pumps, ground source heat pumps, and biomass boilers. Unlike ECO, this scheme is open to all homeowners in England and Wales, regardless of income. The grant amounts are fixed, typically £7,500 for an air source heat pump, and the installer applies on your behalf. This reduces the paperwork burden for you.



For those who want to start with small but effective measures, the Great British Insulation Scheme is worth a look. It focuses specifically on insulation measures like cavity wall and loft top-ups. It is less generous than ECO but easier to access, especially if your home already has some insulation but not enough. The scheme is designed to top up what is missing.

In Scotland, Home Energy Scotland offers a single point of contact for most [heating grants](#) and loans. In Wales, NEST Wales provides similar support, including free advice and fully funded improvements for those who qualify. If you live in Northern Ireland, the Affordable Warmth Scheme may be relevant. The postcode you live in matters more than you might think.

What the Grants Actually Cover

It helps to be specific about what "heating grants" can actually pay for. Many people imagine they will get a brand new boiler for free. In reality, the type of system you receive depends on your home's current heating setup and its energy performance. For example, if you currently have a fossil fuel boiler, oil, LPG, or coal, you may be eligible for a replacement under certain schemes, but the replacement might be an air source heat pump rather than another gas or oil boiler. This is where the policy intent meets practical reality: the government wants to reduce carbon emissions, not just replace old units.

Insulation is often the first step. Reducing heat loss through cavity wall insulation or loft insulation can lower your heating demand so much that a smaller, cheaper heat pump will do the job. In some homes, this also makes the property eligible for a heat pump grant that would not otherwise apply. Solar thermal panels are sometimes included in broader packages, especially under ECO4, but they are less common than insulation or boiler replacements.

Controls also matter. A smart thermostat and modern radiator valves can make a big difference to how efficiently your system runs. Some schemes will include these as part of a package, though they are rarely funded alone. If you are installing a heat pump, good controls are essential for keeping running costs low.



How to Apply Without Getting Stuck

The application process varies by scheme, but there are common steps. First, check your eligibility online through the official channels, usually the Ofgem website for ECO or the Boiler Upgrade Scheme page on gov.uk. Do not pay a third party to check for you; the official tools are free. If you qualify, the next step is to get a survey of your home. This is usually done by an installer registered with the scheme. They will assess your property's heat loss, current heating system, and suitability for improvements.

One mistake I see often is homeowners jumping straight to the installation without checking whether their home needs insulation first. A heat pump fitted to a draughty house will cost more to run than an old gas boiler. The grants are designed to work together: insulation first, then heating. If you skip the insulation step, you might end up with higher running costs and a system that struggles to keep you warm.

It is also worth comparing installers. Not all companies are registered for every scheme, and some charge higher top-up fees than others. Ask for a full written quote that shows exactly what the grant covers and what you must pay. If something sounds too good to be true, check the installer's registration with the relevant scheme administrator.

Common Questions and Practical Tips

- **Can I get a grant if I am not on benefits?** Yes. The Boiler Upgrade Scheme and Great British Insulation Scheme do not require benefits. ECO prioritises low-income households but sometimes offers help to others if the supplier has met its targets.
- **Do I own the equipment after the grant is paid?** Generally yes, but read the terms. Some schemes require you to keep the equipment for a minimum period.
- **What if I rent?** Private tenants can apply through their landlord in some cases. Housing association tenants may qualify through ECO if the property has low energy performance.
- **Will a heat pump work in my older home?** It can, but only after you reduce heat loss. Good insulation and proper radiator sizing are critical.
- **How long does the process take?** From application to installation can take anywhere from a few weeks to several months, depending on installer availability and survey results.

Planning for the Future

The landscape of heating grants is shifting. The UK government has committed to phasing out new fossil fuel boiler installations by 2035 in off-gas-grid homes, and by 2035 for all homes in principle. That means the window for certain types of boiler grant is narrowing. If you have an old oil or LPG boiler, acting sooner rather than later makes sense. The funding pots for each scheme are finite, and they often run out before the end of the financial year.

At the same time, the quality of installations is improving. Installers are becoming more experienced with air source heat pumps and ground source heat pumps, and the technology itself is more reliable than it was five years ago. If you are nervous about switching, talk to a neighbour who has already done it, or visit an open home event run by Home Energy Scotland or NEST Wales. Seeing a system in a real house is more convincing than any brochure.



Finally, do not ignore the smaller measures. A smart thermostat, programmable radiator valves, and proper loft insulation can reduce your heating bill by 20 percent or more, often at a fraction of the cost of a full system replacement. Some of these are covered under the Great British Insulation Scheme or as part of an ECO package. Even if you do not qualify for a full boiler grant, you might still get free insulation that makes your home more comfortable immediately.

The key is to start with a home survey and a clear understanding of what you need. Heating grants are not a one-size-fits-all solution, but for many households they represent the most affordable route to a warmer, cheaper, and lower-carbon home.