By using Refresh NI, you will be eligible to apply for a low-cost loan under the Warm Homes Loan Scheme (WHLS)

What is the WHLS?

The Department for Energy Security and Net Zero (DESNZ) has launched the Warm Homes Loan Scheme (WHLS) to make low-carbon home improvements more affordable by reducing the cost of borrowing for homeowners and private landlords. Rather than providing grants directly to householders, the Government subsidises participating lenders so they can offer loans at lower interest rates.

Full scheme information can be found at Warm Homes Loan Scheme: Factsheet - GOV.UK

Who can use it?

Eligible borrowers are:

- Owner-occupiers
- Private rented sector landlords
- Properties anywhere in the UK
- No income thresholds apply

What measures can be financed through the WHLS?



Solar & Battery Storage

Measure	Maximum loan
Solar PV	£15,000
Battery Storage	£15,000
EV Charge point	Only when taken with Solar PV and/or Battery Storage



Heating

Measure	Maximum loan
Air-to-water heat pump	£20,000
Ground source heat pump	£35,000
Biomass boiler (rural properties)	£20,000
Heat network connection	£7,500



Other

Measure	Maximum loan
Micro wind / micro hydro	£20,000

Installer and product requirements

For solar PV, batteries and heat pumps:

- ✓ Products must be certified through MCS (Microgeneration Certification Scheme).
- ✓ Installers must be MCS-certified.
- ✓ Lenders must verify MCS certification before releasing WHLS-supported finance.

Customer Journey

1. Obtain your quote from Refresh NI (your MCS registered installer).
2. Apply for a low-cost loan under the WHLS scheme by contacting Refresh NI (your FCA registered broker) on 02890 993485
3. A member of the Refresh NI team will complete your application with you and submit it to the lender (Propensio) on your behalf
4. Receive credit decision from the lender (usually within a few hours)
5. Book your installation date
6. Sign and return Satisfaction Note once your installation has been completed.

