SOLARWATT®



Warm Homes Loan Scheme Installer Guide

What SOLARWATT installers need to know

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The Government's Warm Homes Loan Scheme (WHLS) offers government-backed no- and low-interest finance to help households invest in low-carbon technologies, including solar PV, battery storage and heat pumps. The scheme is available across the UK.

For installers, one requirement stands out: installations financed through the scheme must use MCS-certified products, installed by an installer who is MCS certified for that technology.

Here's what installers need to know.

1. What technologies are covered?

For SOLARWATT partners, the most relevant eligible technologies are:

- Solar PV, including new rooftop systems and adding panels to an existing system
- Battery storage, including standalone batteries and batteries paired with solar PV
- Heat pumps, including air-to-water, ground source and water source heat pumps

The scheme also covers heat network connections, domestic wind turbines, micro-hydroelectric systems and, in limited circumstances, biomass boilers.

A few points to note:

- Air-to-air heat pumps are not currently eligible, because they can't yet be MCS certified.
- A heat pump must not replace an existing heat pump.
- EV chargepoints can be included as part of a solar PV and/or battery installation, but not as a standalone measure. The chargepoint and its installer must be OZEV approved.

That makes WHLS particularly relevant to installers taking a whole-home approach, where generation, storage, heating and EV charging are planned together rather than as separate technologies.

2. Who can access the scheme?

The scheme is available for residential properties across England, Scotland, Wales and Northern Ireland.

Loans are for homeowners (with or without a mortgage) and private rented sector landlords. Tenants can't apply, and commercial properties aren't eligible.

Eligibility for finance will still depend on the individual lender and finance product. Installers shouldn't assume that every homeowner or project will qualify.

3. How does the finance work?

The Government isn't lending directly to homeowners. Finance is provided through participating lenders, and Government support reduces the cost of borrowing.

At launch:

- Government support can reduce interest rates by up to five percentage points compared with lenders' regular loans. The reduction may be smaller in some cases, particularly on longer-term loans.
- Some participating products are interest-free.
- Some products offer repayment periods of up to 30 years.
- Customers can compare the products available from participating lenders.

The scheme sets a maximum loan amount for each technology, including eligible installation, labour and ancillary costs:

Technology	Maximum loan
Solar PV	**£15,000**
Battery storage	**£15,000**
Air-to-water heat pump	**£20,000**
Ground source heat pump	**£35,000**

The caps apply to each technology separately. A solar PV and battery project can therefore be financed up to £15,000 for each.

The actual interest rate, repayment period and eligibility criteria depend on the lender and finance product.

4. What does the MCS requirement mean for installers?

This is one of the most important parts of the scheme for the installer network.

MCS states that all installations must be MCS certified to qualify. The scheme rules go further:

- The product must be MCS certified.
- The installer must be MCS certified for the specific technology being installed. For example, a solar PV certification doesn't cover a heat pump installation.
- The installation must follow the relevant MCS design and installation standard.
- Completed work must be lodged on the MCS Installation Database, which generates the MCS certificate lenders use to verify the installation.

Heat network connections are the only exception to the MCS installer requirement.

This puts certified installation and consumer protection at the heart of WHLS.

Being MCS certified doesn't mean every project or customer will qualify for finance. The lender's own requirements still apply.

5. How can customers access finance?

There isn't one single customer journey.

According to MCS, depending on the loan product, homeowners may apply through a participating lender or arrange finance through an approved installer or mortgage provider. Some lenders work only with specific installer partners. Others allow customers to choose any MCS-certified installer.

Installers should understand how a particular finance product works before discussing it with customers.

Quote requirements

Where a customer applies to a lender with an installer quote, the quote must:

- be dated within the last six months
- be addressed to the applicant
- be issued on company headed paper
- include the installer's MCS number
- show the full installation address
- include an itemised cost breakdown of all improvements
- show the system size, such as kW capacity

A single lump-sum system price isn't enough.

6. Using WHLS finance through OpenSolar

This is particularly relevant for SOLARWATT partners who already use OpenSolar to design and quote systems.

MCS-certified installer organisations can connect participating lenders through OpenSolar's Finance Marketplace. WHLS-supported finance options can then appear alongside eligible proposals.

Please note:

- OpenSolar currently shows WHLS-supported products only for residential installations in England, Scotland and Wales. They aren't currently shown for Northern Ireland, even though the scheme itself covers the whole UK.
- WHLS-supported products currently available through OpenSolar come from Propensio and Selina. They cover eligible solar PV, battery storage and heat pump projects.
- WHLS products only appear when the job and customer qualify, including when the financed amount is within the relevant loan cap.

Homeowners can review the available finance options and apply themselves. The participating lender remains responsible for its finance products and credit decisions.

For installers, this creates a straightforward customer journey:



Installers shouldn't promise a WHLS rate, term or approval, or recommend a particular lender or product. Eligibility remains subject to the individual project, customer and lender requirements.

7. Which lenders are participating?

The Government's launch information lists:

- HomeServe Finance
- Hometree Finance
- The Money Co-Op
- Propensio
- Secure Trust Bank
- Selina Finance
- South Manchester Credit Union
- Sunsave Energy
- Tandem Bank
- This Bank

The Government describes this as the first part of the scheme's offer, with further lenders and products expected as the scheme develops.

Not every participating lender is available through OpenSolar. At present, only Propensio and Selina offer WHLS-supported products through OpenSolar's Finance Marketplace. Other lenders may be accessed directly or through their own installer partnerships.

8. Can WHLS finance work alongside other support?

For heat pumps, homeowners may be able to combine a Warm Homes loan with a grant of up to £9,000 through the Boiler Upgrade Scheme, or relevant Home Energy Scotland support in Scotland.

Apart from these schemes, a Warm Homes loan can't be combined with other government funding for the same improvement. For example, a customer who has already received an OZEV grant for a chargepoint can't include that chargepoint in a WHLS loan.

Installers should check the current eligibility requirements for each scheme before presenting grants and finance together to a customer.

9. What should SOLARWATT installer partners do now?

Check your MCS position

Make sure your MCS certification covers each technology you plan to install under the scheme, and that the products you specify are MCS certified.

Get your quotes WHLS-ready

Use itemised quotations that show your MCS number, the system size and a cost breakdown for each technology.

Understand the lender options

Don't quote a single generic "Warm Homes Loan" interest rate or set of terms. Products, eligibility requirements and borrowing terms vary between lenders.

If you use OpenSolar, explore the Finance Marketplace

MCS-certified installer organisations can connect participating lenders so relevant finance options are available through proposals for eligible projects in England, Scotland and Wales.

Keep the finance decision with the lender

Help customers understand the technologies you're proposing. Leave product choice and lending decisions to the customer and the lender.

Look at the whole home

Solar PV, battery storage and heat pumps are all within the scope of WHLS, and EV chargepoints can be included with solar or battery installations. That gives customers another reason to consider how home-energy technologies work together.

10. What does this mean for SOLARWATT installers?

WHLS is interesting not just because it adds another way to finance home-energy technology. Solar, battery storage and heat pumps all sit within its scope, and EV charging can be included as part of solar and battery installations.

For SOLARWATT partners, that fits a whole-home approach: generating renewable electricity, storing it and intelligently managing how it's used across the home, from everyday electricity and heating to electric mobility.

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The OpenSolar route also gives installers who already use the platform a practical way to present finance alongside SOLARWATT system proposals.

There's still more to come

WHLS is new. The Government describes the current offer as its first part, with more lenders and products expected.

The scheme rules also make clear that they describe the scheme at launch and that it remains subject to further development. This includes changes to eligible technologies and loan caps.

Before discussing specific finance availability or terms with customers, installers should check the latest information from the Government, MCS, OpenSolar and the individual lender.

Sources and further information

For the latest information on the Warm Homes Loan Scheme, eligibility and participating lenders:

UK Government: Warm Homes Loan Scheme. Official information on the scheme, eligibility, eligible technologies and participating lenders.
www.gov.uk/warm-homes-loan-scheme

Participating lenders: www.gov.uk/warm-homes-loan-scheme/lenders

Scheme factsheet: www.gov.uk/government/news/warm-homes-loan-scheme-factsheet

MCS: MCS certified installers to deliver Warm Homes Loan Scheme. The role of MCS certification in the scheme.
mcscertified.com/mcs-certified-installers-to-deliver-warm-homes-loan-scheme/

OpenSolar: Finance Marketplace and the Warm Homes Loan Scheme. How MCS-certified installer organisations can offer WHLS-supported finance through OpenSolar proposals.

Get started with Finance Marketplace:
support.opensolar.com/hc/en-us/articles/18083209623567-Get-started-with-Finance-Marketplace

What WHLS changes for UK solar sales: www.opensolar.com/post/warm-homes-loan-scheme-uk-solar-sales/

Warm Homes Loan Scheme: Scheme rules (September 2026). The detailed rules for participating lenders, including eligible technologies, loan caps, quote requirements and MCS verification at launch.
assets.publishing.service.gov.uk/media/6ad7601113c9ff4fd08ed5f5/warm-homes-loan-scheme-rules-sept-2026.pdf

This installer guide gives an overview of the Warm Homes Loan Scheme. For the latest guidance, lender information and FAQs, visit the SOLARWATT Installer Knowledgebase on Solarwatt.co.uk.

Order via the SOLARWATT Pro Portal

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