



NI Trades

FREE HOMEOWNER GUIDE · 2026

Insulation grants in Northern Ireland

Which loft, cavity and solid wall insulation grants are open in NI right now, the income and benefit criteria, window replacement funding, and how to apply without losing the grant.

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Which insulation grants are open in NI right now?

The honest answer, as of July 2026, is that the landscape is mid-transition. Do not rely on an older article that says the Affordable Warmth Scheme is simply open or simply closed: it is being replaced, but its successor has not opened yet.

Route	What it covers	Who it is for	Status (July 2026)
NISEP (NI Sustainable Energy Programme)	Loft and cavity wall insulation, some heating measures, via approved scheme managers.	Owner-occupiers and tenants; priority (fully funded) places are means-tested, some part-funded places for others.	Open. Annual funding, first-come each scheme year, so apply early.
Affordable Warmth Scheme	Insulation, heating and related energy measures for the least efficient homes.	Low-income owner-occupiers and some private renters (gross household income threshold; disability benefits not counted).	Open, and still the main government route in mid-2026. Run by the NI Housing Executive and due to run until March 2028 while the Warm Healthy Homes Fund takes over. Confirm current openings with NIHE.
Warm Healthy Homes Fund	Whole-house, fabric-first energy upgrades: insulation first, then heating.	Low-income households; final criteria under consultation until 19 August 2026.	Not open yet. Expected from April 2027 as the successor to Affordable Warmth, with around £150m planned over its first five years.
Energy supplier and council schemes	Periodic local insulation offers, often NISEP-funded and rebadged.	Varies by scheme and area.	Check what is running in your council area before paying full price.

Sources: NI Housing Executive grants pages, [nidirect](#), the Department for Communities Warm Healthy Homes Fund page (consultation open to 19 August 2026, fund expected from April 2027) and NISEP scheme guidance. A July 2026 snapshot: confirm the live position with NIHE before applying.

Grants by measure: loft, cavity and solid wall

Measure	The position
Loft insulation	The quickest, cheapest win and the measure most commonly funded through NISEP. Fully funded for qualifying lower-income households, part-funded places on some schemes for everyone else. Even unfunded, a loft top-up is typically a few hundred pounds and pays back fast in an oil-heated home.
Cavity wall insulation	Funded through the same NISEP and Affordable Warmth routes where the walls are suitable. A surveyor confirms suitability first; unsuitable or poorly filled cavities cause damp problems, which is one more reason to stay inside an approved scheme.
Solid wall insulation (internal or external)	The dearest measure, so support is targeted at the hardest-to-heat homes. Affordable Warmth has carried a higher cap for solid-wall measures, and the incoming Warm Healthy Homes Fund takes a fabric-first, whole-house approach built for exactly these properties.

There is no standalone window replacement grant in NI. Replacement windows and doors can, however, be funded as part of a wider package under the means-tested energy schemes where new glazing improves a hard-to-heat home.

Who qualifies

Almost all NI insulation funding is means-tested, on one of two triggers: a gross household income threshold, or receipt of a qualifying benefit. Affordable Warmth has used a gross income line and does not count disability-related benefits (PIP, DLA, Attendance Allowance, Carers Allowance) as income, which brings more households inside the line than people expect. NISEP priority places work similarly, and if your income is above the thresholds you may still get a part-funded NISEP place.

How to apply, and how people lose the grant

1) Check what is open today at the NI Housing Executive grants pages or nidirect; scheme names are changing through 2026 and 2027. 2) Confirm your eligibility against that specific scheme's current criteria. 3) Apply and wait for written approval. Do not start work first: paying an installer to begin before approval is the most common way people forfeit funding. 4) Use the scheme's approved installer, or a registered tradesperson who can certify the work to the scheme standard.

The questions everyone asks

What insulation grants are available in NI in 2026?

Two routes matter. NISEP funds loft and cavity wall insulation through approved scheme managers and is open now, with fully funded places for lower-income households. The Affordable Warmth Scheme remains the main government route until its successor, the £150 million Warm Healthy Homes Fund, arrives; the fund is under consultation until 19 August 2026 and expected from April 2027. Confirm what is open with NIHE before you apply.

Who qualifies for a house insulation grant in NI?

Most funding is means-tested on gross household income or a qualifying benefit. Affordable Warmth has used a gross income threshold and does not count disability-related benefits such as PIP, DLA, Attendance Allowance and Carers Allowance as income. NISEP reserves its fully funded priority places for lower-income and vulnerable households, with some part-funded places for everyone else.

Can I get a grant for solid wall insulation?

Support is more limited and targeted at the hardest-to-heat homes because it is the most expensive common measure. Affordable Warmth has supported solid-wall measures at a higher cap than standard measures, and the incoming Warm Healthy Homes Fund takes a fabric-first, whole-house approach expected to prioritise exactly this work in the least efficient properties.

Are there window replacement grants in NI?

There is no standalone window replacement grant. Replacement windows and doors can be funded as part of a wider energy-efficiency package under the means-tested schemes, where new glazing is judged to improve the efficiency of a hard-to-heat home, and the whole-house approach of the incoming fund makes that more likely, not less.

How do I apply for an insulation grant in NI?

Start at the NI Housing Executive grants pages or nidirect and confirm which scheme is currently open, check your eligibility against that specific scheme, apply, and wait for written approval before any work starts. Paying an installer to begin early is the most common way people forfeit a grant, and the work usually must be done by an approved or registered installer.

Is loft insulation worth it without a grant?

Usually yes. Topping up loft insulation is one of the cheapest energy improvements there is, typically a few hundred pounds for a standard NI semi, and it pays back quickly in an oil-heated home. Cavity wall insulation is similarly cost-effective where the walls are suitable; get two or three written quotes for the measure alone.

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