

The cost of switching to a heat pump in Ireland: 2026 report

What it really costs to switch an Irish home to a heat pump in 2026: what SEAI's grant-funded jobs cost, what the new grant of up to €14,500 covers, what a heat pump costs to run against oil and gas, and how the 26 counties heat their homes. Every figure is sourced, dated and free to reuse.



Updated 14 October 2026 · Figures checked 14 October 2026

Ireland's heat pump grant changed on 6 October 2026: a house can now get up to €14,500, up from €12,500.⁵ This report brings together what is actually known about the cost of switching: official prices from SEAI's grant scheme, the grant rules, official fuel prices, and the CSO's record of how 1,367,605 BER-rated homes are heated. Where we model a figure, we say so and show the working.

Key findings

Semi-d or end of terrace: SEAI median heat pump price, Jan–Jun 2026 (observed)

€16,741

☑ Checked 14/10/2026 · seai.ie ²

Maximum SEAI grant for a house from October 2026 (not every home gets it all)

up to €14,500

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BER-rated dwellings mainly heated by oil: national, and Donegal (highest)

34% · 72%

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Typical oil-heated semi-d, yearly heating cost: heat pump (modelled) vs oil now

**€450–€1,060 vs
€1,030–€1,210**

☑ Checked 09/10/2026 · seai.ie ¹⁰

- 1. Real jobs cost less than many guides suggest for apartments, and about the same for houses.** SEAI's median price for a heat pump in a semi-detached or end of terrace house was €16,741 across jobs paid from January to June 2026; €17,000 for a detached house, €16,000 for a mid-terrace and €9,025 for an apartment.²
- 2. The grant covers most of a typical house job, but not all of it.** SEAI's median price for every house type is above the €14,500 maximum. A house gets €10,500 for the heat pump, plus up to €2,000 only if new radiators are needed and €2,000 only when a qualifying boiler or system is removed. Against the median semi-d price, the full €14,500 would leave about €2,241 to pay, but many jobs cost more.
- 3. A heat pump usually costs less to run than oil, but not always.** For a typical 1978–1999 oil-heated semi-d, a heat pump would cost €450–€1,060 a year at standard electricity prices against €1,030–€1,210 for oil. At the bottom of the efficiency range (€720–€1,060) it can cost almost as much as oil.
- 4. Oil heating is concentrated in the north-west and west.** Oil was the main heating fuel in 72% of BER-rated dwellings in Donegal, 68% in Mayo and 67% in Roscommon, against 34% nationally and ≈5% in Dublin.¹
- 5. 15% of BER-rated dwellings already have a heat pump,** mostly newer homes.¹

How much does a heat pump cost in Ireland?

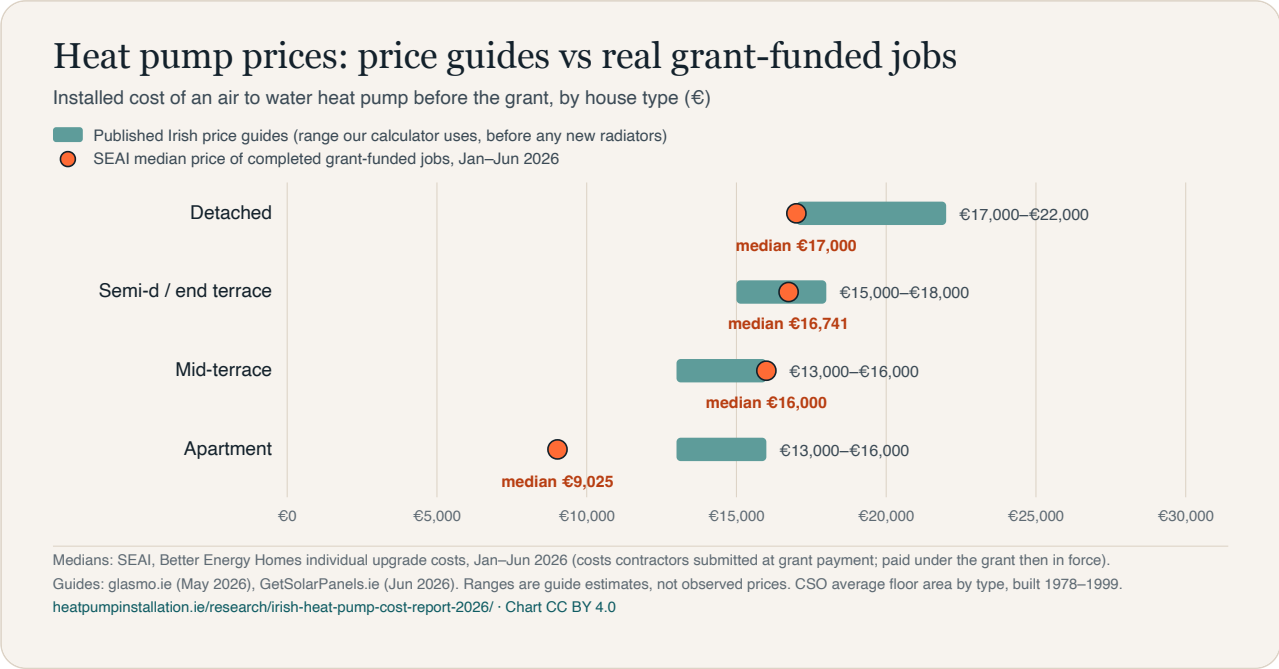
SEAI's median prices for an air to water heat pump in a house, from completed grant-funded jobs, ranged from €16,000 (mid-terrace) to €17,000 (detached) before the grant. Individual jobs vary widely around those medians. There are three kinds of cost figure, and they shouldn't be mixed up:

- Observed (SEAI medians).** The middle price of real grant-funded jobs, from the costs contractors submitted when the grant was paid. Half of jobs cost less, half more. SEAI doesn't say how many of the 23,412 upgrades in its sample were heat pumps, or what each job included, and these jobs were paid under the grant in force before October 2026.²
- Published guide ranges.** Ranges from Irish cost guides for a home of that size, including VAT at 9%. These are estimates, not measured prices.^{6,7}
- Modelled (our calculator).** The guide range for the home's size, plus €1,500–€5,000 where new radiators are needed.⁸ Floor areas are the CSO's averages for homes built 1978–1999.¹²

House type	SEAI median, Jan–Jun 2026 (observed)	Guide range (modelled)	With new radiators (modelled)

House type	SEAI median, Jan–Jun 2026 (observed)	Guide range (modelled)	With new radiators (modelled)
Detached (about 159 m ²)	€17,000	€17,000–€22,000	€18,500–€27,000
Semi-detached / end of terrace (about 102 m ²)	€16,741	€15,000–€18,000	€16,500–€23,000
Mid-terrace (about 83 m ²)	€16,000	€13,000–€16,000	€14,500–€21,000
Bungalow (about 159 m ²)	Not published	€17,000–€22,000	€18,500–€27,000
Apartment (about 61 m ²)	€9,025	€13,000–€16,000	€14,500–€21,000

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Figures as in the table above. [Download the chart \(PNG\)](#)

THE HONEST BIT

For houses, SEAI's medians sit inside or at the bottom of the guide ranges. For apartments they don't: SEAI's median of €9,025 is well below the €13,000–€16,000 guide range our calculator uses for small homes. Treat the calculator's apartment figures as cautious (on the high side) until installer quotes let us narrow them. No national average of 2026 quotes exists; we haven't surveyed installers, and we don't present the guide ranges as one.

What moves the price for an individual home:

- **Heat loss**, from the room-by-room calculation that sizes the heat pump. Insulation matters more than floor area.

- **Radiators.** Heat pumps run at lower water temperatures, so some rooms need larger radiators or underfloor heating.
- **Hot water.** A new cylinder, harder to fit where a combi boiler had none.
- **Installation complexity:** where the outdoor unit goes, pipe runs, electrical work, and removing the old boiler and oil tank.

See [heat pump costs in Ireland](#) for what a quote should include and why quotes differ.

Heat pump grants in Ireland in 2026

Since 6 October 2026, SEAI's grant for a heat pump in a house is up to €14,500, in three parts.³ Apartments get up to €11,500.⁴ The maximum is not automatic: only the heat pump part applies to every eligible home.

Component	House	Apartment	When it applies
Heat pump system	up to €10,500	up to €8,500	Every eligible installation
Central heating upgrade	up to €2,000	up to €1,000	Only where the installer's design needs new radiators or underfloor heating
Boiler scrappage	€2,000	€2,000	Removing an oil or gas boiler, solid fuel system or electric storage heating, or a home with no central heating
Maximum	€14,500	€11,500	Never more than the cost of the works

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Who qualifies, in SEAI's rules:

- The home was built and lived in before 2021.
- Homes built before 2007 need a technical assessment first (SEAI pays €200 towards it), unless a valid BER shows a Heat Loss Indicator of 2.3 or less.
- The grant offer must be in place before any work starts, and the installer must be SEAI-registered.
- The grant can't exceed the cost of the works.

Our guide to [the SEAI heat pump grant](#) covers applying step by step. Grant rules can change; check SEAI's own page before you apply.

Installation costs after the grant

The table applies the grant to the modelled ranges for a typical 1978–1999 oil-heated home of each type. "New radiators" assumes all three grant parts apply; "keeping the radiators" assumes no central heating grant. Both assume the home qualifies for boiler scrappage because it's removing an oil boiler.

Home	Installed, new radiators	Grant	You pay	Installed, keeping radiators	Grant	You pay
Detached	€18,500– €27,000	€14,500	€4,000– €12,500	€17,000– €22,000	€12,500	€4,500– €9,500
Semi-detached / end of terrace	€16,500– €23,000	€14,500	€2,000– €8,500	€15,000– €18,000	€12,500	€2,500– €5,500
Mid-terrace	€14,500– €21,000	€14,500	€0– €6,500	€13,000– €16,000	€12,500	€500– €3,500
Bungalow	€18,500– €27,000	€14,500	€4,000– €12,500	€17,000– €22,000	€12,500	€4,500– €9,500
Apartment	€14,500– €21,000	€11,500	€3,000– €9,500	€13,000– €16,000	€10,500	€2,500– €5,500

THE HONEST BIT

The low end of each "you pay" range is a minimum, not a typical price: it's the cheapest guide price minus the whole grant. Where it shows €0, the grant would cover the job only if every part applied and the price were at the very bottom of the range. Most homeowners should expect to pay something, and the top of each range is as likely as the bottom.

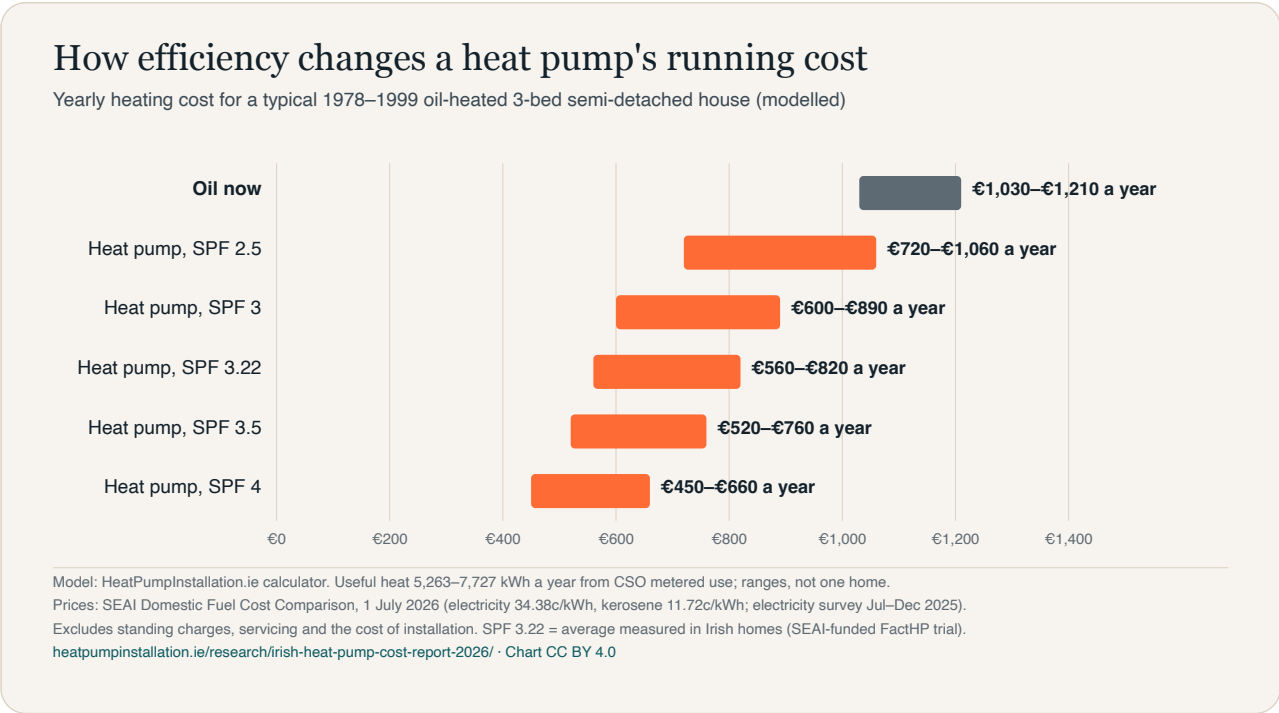
Heat pump running costs compared with oil and gas

For a typical 1978–1999 semi-detached house, a heat pump would cost about €450–€1,060 a year to run at standard electricity prices (about €690 at the average efficiency measured in Irish homes), against €1,030–€1,210 for heating oil. The calculation, with the same inputs our [heat pump calculator](#) uses:

Input	Value	Source and use
Heat the home uses	8,772–10,302 kWh of fuel a year	CSO metered gas use per m ² for a BER C home × 102 m ² (CSO average for a 1978–1999 semi-d)
Old oil boiler efficiency	60–75%	SEAI's band for an oil boiler; useful heat = fuel × efficiency
Useful heat needed	5,263–7,727 kWh a year	What a heat pump has to supply
Kerosene price	11.72c/kWh	SEAI, 1 July 2026 (typical discounted price, delivered)
Electricity price	34.38c/kWh	SEAI, Band DD standard rate; survey July–December 2025; no standing charge
Heat pump efficiency (SPF)	2.5–4	SEAI's range for air to water; 3.22 measured on average in Irish homes

✔ Checked 09/10/2026 · seai.ie ¹⁰ ✔ Checked 09/10/2026 · cso.ie ¹¹ ✔ Checked 10/10/2026 · seai.ie ¹³

Oil now = fuel used × kerosene price. Heat pump = useful heat ÷ SPF × electricity price. The range runs from the smallest heat need at the best efficiency to the largest heat need at the worst. Seasonal performance factor (SPF) is the heat a pump delivers over a year for each unit of electricity, and it makes the biggest difference:



Data in the table below. [Download the chart \(PNG\)](#)

System	Cost a year

System	Cost a year
Oil now (fuel bought)	€1,030–€1,210
Heat pump at SPF 2.5 (bottom of SEAI's range)	€720–€1,060
Heat pump at SPF 3	€600–€890
Heat pump at SPF 3.22 (Irish field-trial average)	€560–€820
Heat pump at SPF 3.5	€520–€760
Heat pump at SPF 4 (top of SEAI's range)	€450–€660

The same house on other fuels (the heat need changes with each fuel's boiler efficiency):

Heated now by	Now	Heat pump, SPF 2.5–4	Heat pump, SPF 3.22	Yearly difference
Oil	€1,030–€1,210	€450–€1,060	€690	–€30 to €760
Gas	€1,140–€1,340	€410–€1,060	€670	€80 to €930
LPG	€1,550–€1,820	€410–€1,060	€670	€490 to €1,410
Solid fuel	€830–€970	€490–€1,200	€770	–€370 to €480

WHEN A HEAT PUMP SAVES LITTLE, OR COSTS MORE

- When it's poorly designed or set up: at SPF 2.5 the semi-d above would pay €720–€1,060, close to its €1,030–€1,210 for oil.
- Against cheap solid fuel, or an efficient condensing boiler (85–97% efficient, against 60–75% for an older oil boiler).
- On a dearer electricity tariff than SEAI's standard band. A night or smart tariff can lower the cost for the hot water and the hours the heat pump runs cheaply.
- These figures leave out standing charges (a gas customer who switches can drop the gas standing charge), servicing, and the cost of the installation itself.

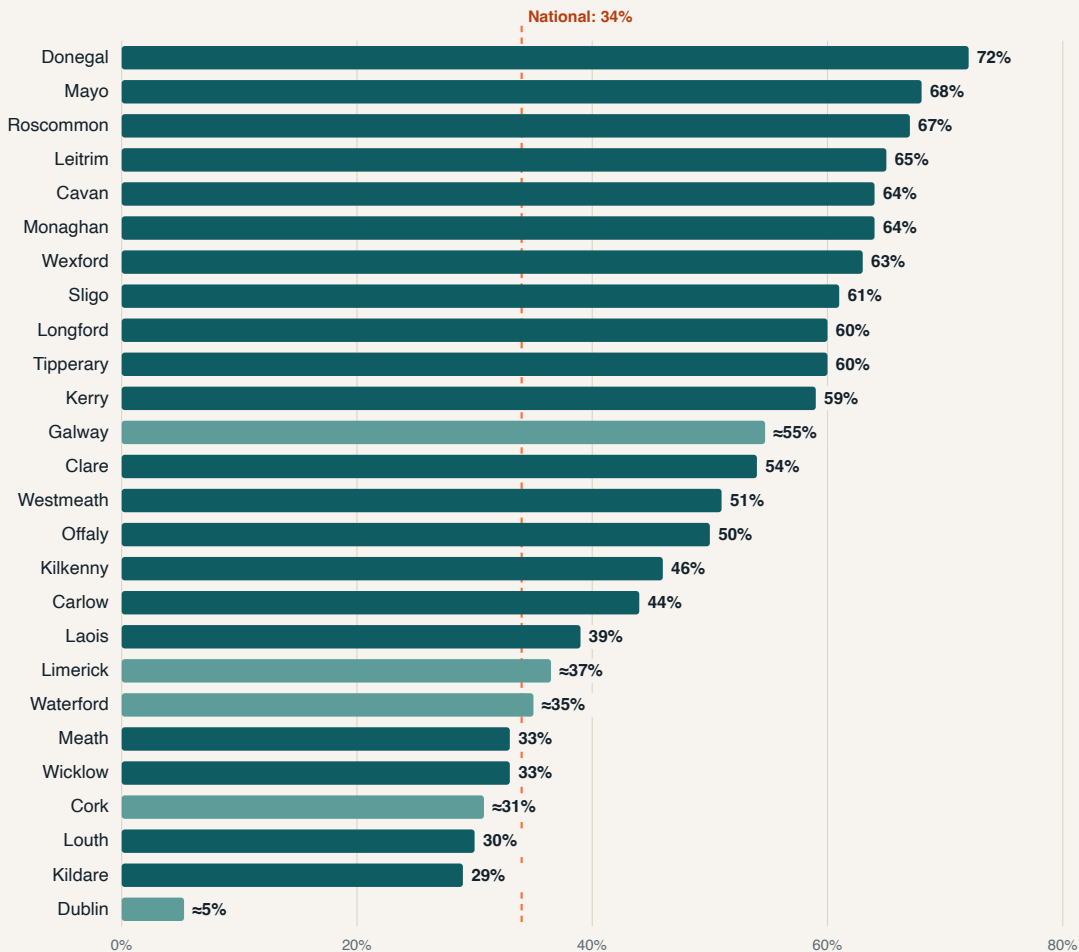
The SEAI fuel table is dated 1 July 2026, but its electricity and gas prices come from SEAI's price survey for July to December 2025.¹⁰ For your own home, use your own tariff and last year's fuel bills. Our heat pump running costs guide compares more homes.

County-by-county heating research

The CSO's Building Energy Rating records show where switching from oil matters most. Oil was the main space heating fuel in 72% of BER-rated dwellings in Donegal, 68% in Mayo, 67% in Roscommon, 65% in Leitrim, 64% in Cavan, against 34% nationally.¹In Dublin, where most BER-rated homes use mains gas, it was ≈5%. Those are shares of homes with a BER since 2009, not of every home.

Oil is the main heating fuel in 72% of Donegal's BER-rated homes

Share of BER-rated dwellings with heating oil as the main space heating fuel, by county



Source: CSO, Domestic Building Energy Ratings Q2 2026 (released 26 August 2026), Table 8. Dwellings with a BER since 2009, not all homes.

≈ and lighter bars: Dublin, Cork, Galway, Limerick, Waterford combine CSO city and county rows (dwelling-weighted, approximate).

heatpumpinstallation.ie/research/heat-pump-statistics-by-county/ · Chart CC BY 4.0

See every county's heating statistics →

What affects heat pump payback?

Payback is what you pay after the grant divided by the yearly running-cost saving. Every part of that sum is uncertain: the price you're quoted, which grant parts you get, fuel and electricity prices, and how efficiently the system runs. Our three worked examples show how wide the answer can be:

Home	You pay after the grant	Yearly saving	Payback
3-bed semi-d, 1978–1999, oil heating, BER unknown	€2,000–€8,500	–€30 to €760	Not certain (saving could be zero or less)
Bungalow built before 1978, oil heating, BER E1	€2,500–€14,500	–€30 to €1,210	Not certain (saving could be zero or less)
Apartment, 2007–2020, storage heaters, BER B	€3,000–€9,500	€50 to €590	5–190 years

Where the saving could be zero or negative, we say payback isn't certain rather than give a number. A claim that a heat pump "pays for itself in X years" for every home is misleading: it depends on the house, the design and the tariff. A heat pump also replaces a boiler that would need replacing anyway, which simple payback figures ignore.

Method and limitations

- **Sources and periods:** CSO Domestic BER Q2 2026 (released 26 August 2026; dwellings rated 2009 to June 2026); SEAI median costs (jobs paid January to June 2026); SEAI grant rules (checked 9 October 2026); SEAI fuel prices (1 July 2026; electricity and gas surveyed July to December 2025).
- **County figures** are CSO's whole-number percentages; five counties combine city and county rows and are approximate (≈).
- **Costs** are either SEAI's observed medians or published guide ranges, never our own survey. Modelled after-grant costs subtract SEAI's grant amounts and never go below zero.
- **Running costs** use the calculator's method: CSO metered fuel use per m², SEAI efficiency bands and prices, SEAI's SPF range and the measured Irish average. Rounded to the nearest €10.
- **Updates:** this is a dated report. If grants or prices change, we publish a new edition and leave this one as it is, with its figures and data files.

The full method, with every input and worked examples you can check by hand, is on our [methodology page](#). All figures are in the downloads below.

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26 counties: heating fuel and heat pumps

County shares, dwelling counts and ranks.

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CSO Table 8: the original 31 geographies

As CSO publishes them.

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Calculator assumptions

Every constant the calculator uses, with source.

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Key findings on one page, with the citation.

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SUGGESTED CITATION

Source: HeatPumpInstallation.ie, The cost of switching to a heat pump in Ireland: 2026 report (14 October 2026), using CSO Domestic Building Energy Ratings Q2 2026 and SEAI data.
<https://heatpumpinstallation.ie/research/irish-heat-pump-cost-report-2026/>

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Calculate your own heat pump installation costs

The report describes typical homes. For yours, the calculator uses the same method with your home's type, age, size, BER and fuel. No sign-up, nothing leaves your browser.

Calculate your own costs →

Get quotes

Sources and method

Compiled by Heat Pump Installation Ireland, which helps homeowners work out what a heat pump will cost and get quotes from SEAI-registered installers. Observed figures (CSO statistics, SEAI median prices) are reported as published. Price ranges are published Irish cost guides. Running costs and after-grant costs are modelled with our calculator's method, shown in full on the methodology page. To report an error, email hello@heatpumpinstallation.ie.

1. [CSO, Domestic Building Energy Ratings Q2 2026 \(Tables 6, 8 and 14\), released 26 August 2026](#). Checked 14 October 2026.
2. [SEAI, Better Energy Homes and Solar PV: individual energy upgrades costs and grants \(median costs, Jan–Jun 2026\)](#). Checked 14 October 2026.
3. [SEAI, Heat pump system grant page](#). Checked 9 October 2026.
4. [SEAI, Better Energy Homes Homeowner Application Guide \(5 Oct 2026\)](#). Checked 9 October 2026.
5. [Citizens Information, Better Energy Homes \(page edited 1 Oct 2026\)](#). Checked 9 October 2026.
6. [GetSolarPanels.ie, Air to Water Heat Pump Cost Ireland 2026 \(updated 18 Jun 2026\) \(basic replacement €13,000–€16,000\); glasmo.ie guide \(updated May 2026\) \(under 100 m² €13,000–€15,000\)](#). Checked 10 October 2026. Published guide figure, not an official source.
7. [glasmo.ie guide \(updated May 2026\) \(150–200 m² €17,000–€22,000\); GetSolarPanels.ie, Air to Water Heat Pump Cost Ireland 2026 \(updated 18 Jun 2026\) \(standard retrofit €16,000–€22,000\)](#). Checked 10 October 2026. Published guide figure, not an official source.
8. [HomeUpgrade.ie \(€1,500–€4,000, radiators or UFH\); GetSolarPanels.ie, Air to Water Heat Pump Cost Ireland 2026 \(updated 18 Jun 2026\) \(€1,500–€5,000\)](#). Checked 10 October 2026. Published guide figure, not an official source.
9. [Revenue, Heat pump heating systems \(published 2 Jan 2025\); Revenue current VAT rates \(second reduced rate 9%\)](#). Checked 10 October 2026.
10. [SEAI Domestic Fuel Cost Comparison, 1 July 2026](#). Checked 9 October 2026.
11. [CSO, Household Gas Consumption by BER 2022 \(Table A; 233,735 dwellings\)](#). Checked 9 October 2026.
12. [CSO, Domestic BER Q2 2026, Table 12](#). Checked 9 October 2026.
13. [SEAI-funded FactHP field trial, Final Data Analysis Report \(LIT, 15 Dec 2020\), Table 2](#). Checked 10 October 2026.
14. [SEAI, Statistics for National Home Retrofit Programmes \(B2s & Heat Pumps\), data to 2026-08-31](#). Checked 9 October 2026.

15. [CSO, Copyright and re-use policy \(CC BY 4.0\)](#). Checked 14 October 2026.

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