

Factsheet 1w ● September 2024

Help with heating costs in Wales



Age Cymru Advice

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1 Information about this factsheet

This factsheet provides a range of information on how to make your home energy efficient and regarding financial assistance that may be available to help you:

- pay fuel bills;
- install energy efficiency measures; *or*
- replace or repair a faulty or broken heating system.

Additionally, there is information on:

- rules on disconnection by utility companies;
- what to do if you have a complaint against your energy provider; *and*
- gas and electricity safety.

The information covers a range of different types of help, such as:

- Welsh Government schemes;
- UK Government schemes and welfare benefits;
- help that may be provided by utility companies; *and*
- help that may be available from charitable organisations.

There may be a number of ways in which you can make your home warmer, without increasing your energy bills (or to spend less on energy, but without compromising your health). Broadly, you can:

- ensure that you are on the most cost-effective tariff(s) for you and are managing your account(s) in the cheapest way possible;
- improve your home's energy efficiency; *and*
- check that you are receiving all the financial help that you are entitled to.

This factsheet aims to give you the information that you need to start exploring these options. However, you may wish to speak to an adviser if you are unsure about your rights or want a full benefits check carried out – see section 18 below for contact details for our Age Cymru Advice service.

If you rent your home from your local authority (council) or a housing association (known as community landlords)

You may find that some of the schemes detailed in the factsheet are only open to people who rent from a private landlord and/or those who are homeowners (or may be open to you if you rent from a housing association, but not the council).

This will be due to different responsibilities that community landlords have, whereby they should fund and carry out certain work for you in regard to heating and insulation measures (without the need to access other schemes). See section 5.4 below which has some information on community landlord duties, plus Age Cymru's Factsheet 8w *Community landlord housing in Wales – local authority or housing association homes*.

Note: The information given in this factsheet is applicable in Wales. Different rules may apply in England, Northern Ireland and Scotland. Contact Age UK, Age NI and Age Scotland respectively for further information.

1.1 The issue of fuel poverty

Fuel poverty is mentioned a number of times within this factsheet – primarily because it is a factor in the eligibility criteria for some of the schemes covered in the factsheet.

Definition of fuel poverty

Fuel poverty is defined as when a household needs to spend more than 10% of their full household income on energy costs in order to heat their home to a satisfactory level. In some cases, households experience severe fuel poverty – having to spend 20% or more of their income on energy costs.

According to the Welsh Government's strategy document for tackling fuel poverty, a 'satisfactory heating regime' would be:

- "23°C in the living room and 18°C in other rooms achieved for 16 hours in a 24-hour period in households with older or disabled people; or

- “for other households, a temperature of 21°C in the living room and 18°C in other rooms for nine hours in every 24 hour period on weekdays, and 16 hours in a 24 hours period on weekends”¹.

Cold homes can cause, or worsen, a range of serious health conditions including strokes, heart attacks, bronchitis or asthma. Fuel poverty may also have a significant detrimental impact on mental health and wellbeing, so it's a very important issue.

2 Obtaining temporary heaters in an emergency

A number of sections which follow in this factsheet describe schemes where you might be able to get help with the cost of replacing or repairing a central heating system which has broken down. However, there may be waiting lists with these schemes, so vulnerable households with older or disabled people could find themselves without any heat at all during particularly cold weather if their heating system has stopped working.

In this situation it may be possible to obtain **portable electric heaters** – or other similar temporary heating measures – to act as a stop gap and prevent potentially serious risks to health and wellbeing. The following organisations may either run schemes themselves and be able to supply heaters on a temporary basis, or they may be aware of other organisations in your local area who are offering this (and provide you with the contact details):

- your **local authority social services department**;
- your **local Age Cymru organisation**;
- **energy supplier charitable funds or trusts** (also section 8.4 below for more information);
- **Care & Repair Cymru** (also see section 10.4 below for further information);
- the **British Red Cross**;
- **RVS (Royal Voluntary Service)**; *or*

¹ Policy and strategy: Tackling fuel poverty 2021 to 2035 – A plan to support people struggling to meet the cost of their domestic energy needs, Welsh Government, 2 March 2021 (a copy can be accessed on the Welsh Government's website at: www.gov.wales/tackling-fuel-poverty-2021-2035-html).

- if someone has served in the armed forces, **SSAFA (Soldiers, Sailors, Airmen and Families Association)**, the **Royal British Legion** or **Veterans' Gateway**.

Contact details for all of the above can be found in section 18.

The Social Fund, Discretionary Assistance Fund or other one-off financial assistance

The Social Fund or Discretionary Assistance Fund (DAF) may be able to provide financial help so that you can purchase portable electric heaters (or something similar) – see sections 9.3 & 10.5 below for further information on both of these schemes. Alternatively, other sources of one-off funding could help – see various sections of the factsheet which follow.

3 Getting the best energy deal

You may be able to save money on your energy bills by switching to a better deal ('tariff') or changing how you pay for your energy, such as managing your account online or having a single plan for gas and electricity with the same supplier – '*dual fuel*'.

3.1 Switching tariff or supplier

Note: Previously, you may have been able to make substantial savings by switching, but at present there are fewer deals on offer and you may not save any money.

Therefore, it's important to seek independent advice before you switch – for example, from the Citizens Advice consumer helpline (see section 18 below).

This section just contains brief information on switching, but for more detailed information, see Age UK's Factsheet 82 *Getting the best energy deal*.

Different tariffs with your current supplier

Switching may seem like too much hassle, or you may not want to leave your current supplier. However, you don't necessarily have to change suppliers to get a better deal, as your current supplier may offer a range of tariffs, some of which may suit you better or work out cheaper.

Price Comparison websites

There are Price Comparison websites (PCWs) you can use to compare deals across a range of suppliers. You enter information about where you live, what tariff you are on and how much energy you use and the website makes the comparisons for you and provides a list of options. If you are not online, many PCWs accredited by the energy regulator Ofgem (the Office of Gas and Electricity Markets) have a telephone service. Alternatively, you can contact suppliers directly for quotes.

Note: Ofgem-accredited websites must offer independent and unbiased comparisons. However, it's worth noting that they do not have to show you every deal on the market – they have the option of only showing you deals you can sign up to through the site. Your results page should make it clear if this is the case and give you the option of viewing a wider range of deals.

If you do decide to go ahead and switch supplier

Switching should take no more than **five** working days, although some suppliers will wait until the end of your 14-day '*cooling-off period*' to start the process.

Unless you need a new meter installed, switching does not involve any physical changes to your property and your supply should not be interrupted.

If you switch supplier, **your new supplier should arrange the switch**, including contacting your current supplier to let them know you are leaving.

Switching supplier and the Warm Home Discount

If you switch energy supplier, you may lose entitlement to a Warm Home Discount. Discuss this with a new supplier before switching and carefully consider whether you would still be better off if switching means you lose your discount. See section 7 below for further information on the Warm Home Discount.

3.2 Changing payment method – direct debit

Direct debit is usually the cheapest way to pay for energy. If you pay a fixed amount each time, you should keep track of how much energy you use to ensure your direct debits have been set at the appropriate level.

3.3 Changing payment method – prepayment meters

Prepayment meters can be a useful way to track the amount you spend.

In the past, they have been a more expensive payment method, but since July 2023, the charges for comparable pre-payment meter and direct debit customers have been aligned. **This means prepayment meters no longer charge a premium for their energy costs**

Smart meters have a pre-payment setting that can be turned off or on by the supplier, so you may be able to switch to credit without having a new meter installed. However, your supplier may require you to pass a credit check or pay a deposit first. If you would prefer to pay a deposit, you can request this option.

If you have an ‘old-style’ prepayment meter, you may need to have this replaced before you can pay by credit. According to Citizens Advice, this should be done for free – contact their consumer helpline if you are told otherwise – see section 18 below for contact details.

You will generally not be able to switch to credit if you are in debt to your supplier or fail their financial checks. However, under Ofgem rules, your supplier is required to make alternative arrangements if it is *‘no longer safe and reasonably practicable’* for you to use a pre-payment meter. This could be because a disability or health condition makes accessing, reading, or topping up the meter difficult.

If you are in this position, you can request payment by credit and should not be charged a deposit before your meter is replaced or switched. However, suppliers can consider alternatives such as moving or adapting the pre-payment meter to make it safe to use.

3.4 Collective energy switching

Collective energy switching refers to when a large group of consumers are able to club together and negotiate a better deal from an energy supplier.

A trusted third-party organisation – for example a charity or a local authority – will act for the group and negotiate with the energy suppliers. The more people who sign up to take part, the better the deal might be. However, registration for collective switching schemes is not always open.

You could contact one of the specialist advice organisations listed in section 18 below for information about collective switching schemes that might be currently operating in your area and are open for people to register an interest.

4 General information on energy efficiency

You can make your home warmer and reduce your fuel bills by:

- improving your home's insulation;
- making sure your heating system is efficient; *and*
- potentially making simple changes to the way you use your heating, lighting and other household appliances.

Note: This section contains information on actions that can be taken on energy efficiency that can save you a significant amount of money over time. If you'd struggle to afford the outlay of purchasing any of these measures, see some of the following sections in the factsheet for financial assistance or schemes that may be available to fund (or partially fund) the cost.

4.1 Insulation, draught proofing and double glazing

Insulating roof and loft spaces can significantly reduce heat loss in your home and save over £200 a year. If you have a detached house or bungalow, you could save even more. In an uninsulated home, a quarter of heat is lost through the roof and about one third escapes through the walls.

If you live in a newer property with cavity walls, you could save between £100 and £200 a year by insulating them (even more if your property is detached or semi-detached). If your house has solid walls, you could save considerably more, but the installation costs will be much higher.

Insulating hot water tanks and pipes cuts down on the amount you spend on hot water. Insulating your floor and fitting high-efficiency double glazing makes your home easier and cheaper to heat.

Draught proofing can stop cold air from getting into your property and warm air from getting out and is a cheap and cost-effective way to reduce your heating bills.

Note: Be very wary about using spray foam insulation in your loft and, if considering it, speak to a trusted organisation such as Shelter Cymru or Citizens Advice before agreeing to anything (contact details can be found in section 18 below).

The Wales Against Scams Partnership (WASP) – a network of various organisations committed to fighting against scams and fraud – have warned that spray foam is only appropriate in specific and limited circumstances and should only be applied by specialists. Improper use can result in structural damage and subsequently make the property very difficult to sell.

4.2 Boiler efficiency

Heating and hot water generally accounts for over half of what you spend in a year on energy bills, so having an efficient boiler can make a big difference. If your boiler is over 12 years old, you may want to think about replacing it. This can save hundreds of pounds, depending on the type of property and type of boiler you have.

Always use a **Gas Safe registered installer** if you're having any work carried out on a gas heating system and ask the installer for help in setting the controls, if you need it.

Note: If you have an oil-fired boiler, you will need to find someone who is an **OFTEC (Oil Firing Technical Association)** registered installer. See section 11 for more information on how you may be able to reduce your heating costs if you have an oil heating system.

Heating controls

Boilers and radiators that have proper heating controls allow you to decide the way individual rooms are heated – and at what times of the day – so that you're only heating the particular parts that you are using at any given time. Our information guide, *Save energy, pay less*, has further details on understanding your heating controls.

4.3 Other energy saving measures for electrical appliances

General energy saving measures may help to reduce your energy bills overall, so you could save money in this way if, for example, you feel that you have already taken all possible efficiency measures in regard to your heating system.

If you are replacing old appliances, such as fridges, freezers and washing machines, check the **energy efficiency rating**. The better the rating, the less energy the appliance uses.

It is worth bearing in mind, however, that a larger appliance uses more energy than a smaller appliance with the *same* rating, so make sure the product is appropriate to your needs. A smaller appliance may end up costing you less than a larger appliance with a slightly better rating.

Further information can be found on the Energy Saving Trust website at: www.energysavingtrust.org.uk/home-energy-efficiency/home-appliances

Estimates of annual energy bill savings

The following savings are based on Energy Saving Trust (EST) data²:

- Switching appliances off standby mode – **£40**.
- Turning off lights in rooms not being used – **£7**.
- Using the ‘30 degrees’ cycle on your washing machine and reduce use by one run a week – **£22**.
- Avoiding use of a tumble dryer – **£45**.
- Reducing shower length to 4 minutes – **£50**.
- Swap one bath a week for a 4-minute shower – **£8**.
- Reducing dishwasher use – **£11**.

5 The Welsh Government’s Warm Homes Nest scheme

5.1 Overview

The Nest scheme can offer:

- energy efficiency advice to all people in Wales; *and/or*
- for those that meet certain eligibility criteria, provide free energy efficiency improvements.

Energy efficiency advice

Nest’s free and impartial energy efficiency advice can cover topics, including:

² EST base this on a “typical three-bedroom semi-detached house in England, Wales or Scotland on a standard energy tariff and paying by direct debit”. The figures are also based on calculations they made “as of July 2024”. See their website for further information: <https://energysavingtrust.org.uk/hub/quick-tips-to-save-energy> (last accessed 17 September 2024).

- making sure you're on the best energy and water tariff;
- checking benefit entitlement; *and*
- information on how to lower your carbon footprint and install low carbon technology.

Free energy efficiency improvements

You may be able to get a package of free home energy efficiency improvements such as:

- various insulation measures; *and/or*
- heating improvements; *and/or*
- solar panels.

5.2 Eligibility criteria for receiving free energy efficiency improvements

To be eligible for these you will need to meet **all** three of the following conditions:

- be a homeowner or privately rent your home (if you rent from the local authority or housing association you won't be eligible, though see section 5.4 below); **and**
- be receiving a means-tested benefit (such as Pension Credit), **or** be living in a 'low-income household' (this is where income is lower than 60% of the median UK average, not including disability related payments or benefits); **and**
- have a home with an EPC (Energy Performance Certificate) rating of 54 (E) or less **or** an EPC rating of 68 (D) or less where you – or a household member – have an eligible chronic health condition (see below for further details).

Note: If you're unsure of your EPC rating, Nest should be able to advise, or you can find out on the GOV.UK website at:

www.gov.uk/find-energy-certificate

Further information on the eligibility criteria – qualifying means tested benefits

In addition to **Pension Credit**, Nest also lists the following benefits as meeting their eligibility criteria:

- Council Tax Reduction related to income;
- Housing Benefit;
- Income-based Jobseeker's Allowance;
- Income-related Employment and Support Allowance;
- Income Support;
- Universal Credit; *or*
- Working Tax Credit or Child Tax Credit and individual income below £18,660 a year.

Further information on the eligibility criteria – Low-income households

As stated above, the general rule under the Nest scheme is that households will qualify where income is lower than 60% of the median UK average (not counting disability related payments or benefits). However, the actual income threshold that this represents will depend on your age and the number of people in your household – for example, the following thresholds are listed by Nest:

- **Single person receiving the state pension:**
£250 a week / £1,082 monthly / £12,987 annually.
- **Couple receiving the state pension:**
£373 a week / £1,615 monthly / £19,383 annually.

Note: There are also a range of thresholds for single people and couples below state pension age (and with or without children). For a full list, see the Welsh Government's website at:

www.gov.wales/get-free-home-energy-efficiency-improvements-nest/eligibility

Further information on the eligibility criteria – health conditions

Nest lists the following chronic health conditions as meeting the eligibility criteria, whereby you can qualify if your home has an EPC rating of 68 (D) or less (as opposed to a rating of 54 (E) or less for other applicants):

- **Respiratory disease** (respiratory infections; broncho-constriction in asthma, or chronic obstructive pulmonary disease).
- **Circulatory disease** (including cardio-vascular disease, a stroke or heart attack).
- **Mental health conditions** (including depression, anxiety, psychosis or bipolar disorders).
- **Dementia**
- **Intellectual and development disorders**

5.3 If you meet the eligibility criteria

If you feel that you meet the eligibility criteria for Nest energy efficiency improvements, you can call them on **0808 808 2244** to make an application.

If Nest judge that you qualify, they will then arrange for an assessor to visit you and gather more information about your home. This will enable them to tailor a package most suitable to your individual needs.

Note: Proving eligibility

Nest will require evidence of eligibility – for example, a mortgage statement, buildings insurance policy or property deeds if you are a homeowner. Alternatively, if you privately rent your home, you'll need to provide your landlord's details so that Nest can request permission to carry out the relevant work (it would probably be a good idea to speak to your landlord first, so that they are expecting a contact from Nest in advance).

You will also need to provide evidence that you receive one of the qualifying means tested benefits – for example, an award letter from the Pension Service or the Department for Work and Pensions.

Finally, if you are meeting the eligibility criteria through a qualifying chronic health condition, you will need to provide evidence such as a prescription, medication package, treatment plan, or a GP/hospital appointment or referral letter.

5.4 Help if you rent your home from the council or a housing association and are not covered by the Nest scheme

If you rent your home from the local authority (council) or a housing association, you are not able to apply to the Nest scheme. However, under the Welsh Government's **Welsh Housing Quality Standard**, all community landlords (local authority council housing and housing associations) must ensure that their housing is:

- in a good state of repair;
- safe and secure;
- comfortable and affordable to heat;
- fitted with up-to-date kitchens and bathrooms; *and*
- suitable for the specific needs of those living there, such as those with disabilities.

If you live in social housing and feel that it needs energy efficiency improvements or repairs to the heating system, but the landlord is not carrying out these works, you could seek advice from an organisation such as **Shelter Cymru** or **Citizens Advice**.

Age Cymru's Factsheet 67w *Home improvements and repairs for older people in Wales* and Factsheet 8w *Community landlord housing in Wales – local authority or housing association homes* may also be helpful.

6 The Energy Company Obligation (ECO)

6.1 Overview

If you receive certain benefits or live in social housing with a low energy efficiency rating, you may be able to get help under the Energy Company Obligation (ECO) scheme.

Larger energy suppliers must participate in ECO. They are required to fund the delivery of heating and energy efficiency measures in people's homes, to help them reduce their energy usage.

You can apply to any supplier participating in the scheme, not just your own supplier.

You may find contacting a **Care & Repair** agency helpful for advice on accessing ECO – see section 10.4 below.

Note: There have been a number of different types and variations to ECO over the years it's been running. ECO4 is the current (and only) version that is in operation and is due to continue until 31 March 2026. You're often likely to see it referred to simply as ECO (in government information for example) and we will generally do the same in this factsheet.

6.2 Will you be charged for work carried out under ECO?

Energy suppliers can choose the measures that are most cost effective to install and may fund all, or only part, of the cost.

This is confirmed in Ofgem guidance as follows:

“It is up to energy suppliers to determine which energy efficiency measures they want to fund, the level of funding they provide, and the...installers they choose to work with. The level of funding will depend on the type of measures and several other factors. In some cases, you may be asked to contribute to the cost of the installation. ECO is not a grant scheme and as such, different companies or installers may provide different levels or types of support towards the installation of energy efficiency or heating measures. Ofgem do not comment on the scale or cost of consumer contributions. If you are asked to contribute to the cost of the installation, we encourage you to ‘shop around’ for the best deal to ensure you are satisfied with any offer made”³.

If you’re assessed as needing to contribute towards the cost of the proposed measures, you can choose not to go ahead with the work, if you don’t wish to spend the money.

6.3 Who can get help from the ECO?

General ECO criteria

You could be eligible if your home is not energy efficient. For **owner-occupiers**, this means an energy performance rating of D, E, F or G.

If you **rent** your home, it usually means a rating of E, F or G (although social rented homes in band D are sometimes eligible also).

Owner-occupiers and private renters need to be claiming certain means tested benefits to be eligible, such as Pension Credit, Housing Benefit or Universal Credit (this does not apply, however, to people who rent from their local authority or a housing association).

If you don’t qualify on these grounds, you might be eligible under the ECO4 Flex part of the scheme – see below.

ECO4 Flex

Ofgem explain this part of the scheme as follows:

³ ‘Energy Company Obligation (ECO): Homeowners and tenants’, Ofgem website: <https://www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/homeowners-and-tenants> (last accessed 18 September 2024).

“ECO4 Flex is a household referral mechanism within the wider ECO4 scheme which enables Local Authorities to widen the eligibility criteria for ECO, allowing them to tailor energy efficiency schemes to their respective area. The flexible approach to identifying eligible households exists to target low-income households who are unlikely to be in receipt of the scheme’s standard approach to fulfilling eligibility”⁴.

Under the scheme, local authorities are able to refer ‘private tenure’ (owner-occupied or private rented) households for ECO assistance, where they judge people are living in fuel poverty, on a low income, or are vulnerable to the effects of living in a cold home.

Check whether your local authority has published a ‘Statement of Intent’ on how it plans to identify fuel poor or vulnerable households. You may wish to contact them for more information, or to find out if you meet the eligible criteria.

A list of local authorities can be found on the Welsh Government’s website at the following link. The authority may help you to apply directly, or signpost you to approved providers/installers:

www.gov.wales/find-your-local-authority

Circumstances that might help you to qualify under ECO4 Flex include:

- where a household has a gross annual income of less than **£31,000** (the income of all adults living in the home on a permanent basis will count towards this, including any “lodgers and relatives”)⁵;
- where a household is within an area judged to have the highest rates of deprivation (as measured by the Welsh Index of Multiple Deprivation 2019);
- where someone is receiving help from the Council Tax Reduction Scheme;
- where a person living at the premises has been referred to their local authority for support by their energy supplier or Citizens Advice because they are struggling to pay their gas and/or electricity bills;

⁴ ‘Energy Company Obligation (ECO): Local Authorities - What is ECO4 Flex?’ - Ofgem website: www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/local-authorities (last accessed 18 September 2024).

⁵ Great British Insulation Scheme and ECO4 Local Authority Administration Guidance, Ofgem (version 2), 10 April 2024.

- householders identified through the ‘debt data’ of energy suppliers;
- where a GP or other NHS staff identify someone suffering from a severe or long-term ill-health condition which is being adversely affected by living in a cold home (for example, cardiovascular, respiratory, immunosuppressed, or limited mobility related health conditions); *or*
- where a child living at the premises is eligible for free school meals.

6.4 What kind of help can you get from the ECO?

You can get help with various types of insulation work or heating-related improvements such as the installation of ‘first time’ central heating (including renewable heating systems).

You can get a broken boiler repaired or replaced if you are an owner occupier, but not if you rent your home. This is because landlords are responsible for keeping boilers in good repair and proper working order (see Age Cymru’s Factsheet 67w *Home improvements and repairs for older people in Wales* for further information). You may be able to get an inefficient heating system upgraded.

You may also be able to get window glazing “as either ‘single to double’ or ‘improved double glazing’”⁶.

Note: ‘In-fill’

Certain households that do not meet any of the ECO criteria outlined above might still be able to benefit in certain circumstances. For example, where you might be living on the same street or within the same building or block of flats as households that do meet the criteria. You might then be eligible for the same type of measures through this route. Measures delivered this way are referred to in the Ofgem guidance as ‘in-fill’.

⁶ ‘FAQs for domestic consumers and landlords’, Ofgem website: www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/homeowners-and-tenants/faqs-domestic-consumers-and-landlords (last accessed 18 September 2024).

6.5 Next steps if you think you may be eligible

You can make enquiries with a range of participating suppliers. They have different ways of meeting their targets, so you may be successful with one supplier and not another. You are able to make a repeat application if you were unsuccessful the first time.

You could contact Care & Repair Cymru, Citizens Advice or another advice organisation listed in section 18 for further information or help to apply.

- Detailed information about ECO is on Ofgem's website at:

www.ofgem.gov.uk/environmental-programmes/eco

- A list of contact details for participating ECO suppliers can also be found on the Ofgem website at:

www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/contacts-guidance-and-resources/eco-supplier-contact-details

6.6 The Great British Insulation Scheme

The Great British Insulation Scheme (formerly known as ECO+) can provide grants to install low-cost insulation measures for:

- people living in homes within Council Tax bands A, B, C, D and E; *and*
- where their home has an energy performance rating of D, E, F or G.

The scheme's open to homeowners or people who rent from a private landlord or a housing association (if you rent your home you'll need to get permission from your landlord). A range of different types of insulation measures may be available, including:

- cavity wall insulation;
- solid wall insulation (internal or external);
- loft insulation;
- flat or pitched roof insulation;
- underfloor insulation;
- solid floor insulation;
- room-in-roof insulation; *or*

- insulation suitable for park homes.

Depending on individual circumstances, you may be assessed as needing to contribute towards the cost of the proposed measures. If so, you can choose not to go ahead with the work, if you don't wish to spend the money.

More information can be found at:

GOV.UK – www.gov.uk/apply-great-british-insulation-scheme

Ofgem – www.ofgem.gov.uk/environmental-and-social-schemes/great-british-insulation-scheme/homeowners-and-tenants

7 The Warm Home Discount scheme

This is a UK-wide scheme that provides a one-off **£150** payment applied to eligible customers' electricity bills to help with energy costs over the winter months (though you may be able to get the discount applied to your gas bill if you are a dual-fuel customer – a single plan for gas and electricity with the same supplier).

The Warm Home Discount does not affect entitlement to a Winter Fuel Payment or Cold Weather Payment (see section 9.1 and 9.2 for further information on these).

If you use a traditional prepayment meter, you will probably get a top-up voucher.

Note: If you are considering switching, check whether the new supplier participates in the Warm Home Discount scheme. You lose your discount if you switch to a non-participating supplier.

In previous years, only a 'Core Group' of Pension Credit (PC) Guarantee Credit claimants received the discount automatically. However, following changes made to the scheme in winter 2022-23, most eligible households should now receive the discount **automatically**.

There are two groups of recipients, 'Core Group 1' and 'Core Group 2'. If you claim PC Guarantee Credit, you continue to receive the discount unless your circumstances change.

7.1 Core Group 1

Core Group 1 is identical to the old Core Group. Eligibility depends on your circumstances on a specific date, known as the ‘*qualifying date*’. For 2024-25, this was 11 August 2024.

The Department for Work and Pensions (DWP) review your circumstances on that date and you qualify if the following apply:

- your electricity supplier was part of the scheme;
- your name (or your partner’s) was on the bill; *and*
- you or your partner were getting Pension Credit Guarantee Credit.

7.2 Core Group 2

Core Group 2 is a more recent group of automatic recipients. You are eligible if you receive a ‘qualifying benefit’ and have high energy costs.

The qualifying benefits include Universal Credit, Housing Benefit and Pension Credit Savings Credit.

The government assesses your energy costs based on the type, age and size of your property.

Note: You may not be considered eligible under Core Group 2 if you live in a more energy efficient property, even if you receive a qualifying benefit. If you think the government costs assessment is inaccurate, you can query it, via the Warm Home Discount Scheme helpline.

7.3 If you are eligible

If eligible, you should get a letter from the DWP by the end of December 2024. This tells you if you need to call a helpline by 29 February 2025 to confirm your details. Your supplier applies the discount to your bill by the end of March 2025.

If you switch supplier **after** the qualifying date but met the qualifying criteria on that date, your old supplier is responsible for making the payment, usually by sending a cheque.

Note: If you switch from a *non-participating* to a **participating** supplier after the qualifying date, you must make an application, even if you receive Pension Credit Guarantee Credit.

If you think you are eligible and have not received a letter from the DWP, you should phone the Warm Home Discount Scheme helpline – see section 18 below. Do this as soon as possible, as the DWP may be unable to process a claim where information is given late.

8 Other UK-wide schemes: from the government or other organisations

8.1 Ofgem price cap on energy bills

Ofgem (the Office of Gas and Electricity Markets) is a government body that regulates the electricity and gas markets in Great Britain. They monitor the energy market and take appropriate action when there is evidence that companies have breached their obligations to consumers. They are also responsible for setting an **energy price cap**.

The cap applies to most households in Britain and aims to provide people with protection by setting a maximum amount that suppliers can charge per unit of energy.

The cap is generally reviewed every 3 months.

You can check the current cap level on the Ofgem website:

www.ofgem.gov.uk/information-consumers/energy-advice-households/energy-price-cap

Note: It's important to note that the actual bills you receive will still be based on your usage, rather than a 'typical' figure stated by Ofgem, so you may pay more or less than the price cap level.

8.2 UK Government's Boiler Upgrade Scheme and Smart Export Guarantee

Boiler Upgrade Scheme (BUS)

BUS is a government scheme offering help with the cost of installing low carbon heating systems such as heat pumps and biomass boilers. You can get a grant of £5,000 or £6,000, depending on the technology you choose. Support for biomass boilers is only available if your property is in a rural area or off the gas grid.

To be eligible, your property must have a fossil fuel heating system such as oil, gas, or direct electric – help is not available for the replacement of existing low carbon systems. You must generally have an Energy Performance Certificate with no outstanding recommendations for loft or cavity wall insulation.

To apply, you first need to find a Microgeneration Certification Scheme installer who can carry out the works. They will advise on whether the works are eligible for a grant and apply on your behalf.

For more information, see the GOV.UK website at:

www.gov.uk/apply-boiler-upgrade-scheme

Smart Export Guarantee (SEG)

If you have a renewable electricity generation system in your home, such as solar PV panels, SEG allows you to be paid for each unit of energy you export back to the grid. It replaces the old system of Feed-in-Tariffs, although these are still available for systems installed before 1 January 2020. If you are looking to install a renewable generation system for the first time, ask your installer to confirm that it is eligible for SEG. You usually need a registered smart meter that can record and regularly report the units of exported electricity.

8.3 Connected for Warmth insulation scheme

Connected for Warmth (CfW) is a grant scheme offering **free** energy-saving measures.

The funding for the scheme comes from a number of sources, some of them covered elsewhere in this factsheet. These include the Warm Homes Fund (established by National Grid), the Energy Company Obligation, the National Grid Support Fund and the UK Government's Boiler Upgrade Scheme.

CfW insulation and related measures

The scheme may be able to offer the following to owner occupiers and people who rent from a private landlord:

- loft insulation;
- cavity wall insulation;
- upgraded heating controls (if people have central heating with analogue controls, CfW may be able provide a new smart thermostat); *or*
- other small measures such as radiator panels (which reflect heat back into the room), draft-proofing strips, letterbox brushes or chimney balloons.

You may be eligible if your home is in Council Tax band A, B, C or D. If you own your home, you can apply via the CfW website. If you rent from a private landlord, your landlord will need to apply on your behalf.

Air source heat pumps under the CfW scheme

Air source heat pumps are a low-carbon way to heat properties. They use a small amount of electricity to draw in energy from the air outside into your house (due to the technology involved, they can do this even when it's cold outside).

You may be eligible if all of the following apply:

- you're a homeowner or privately rent your home (if you rent, you'll need to speak to your landlord before you apply);
- have an E, F or G energy efficiency rating;
- you currently heat your home using electric storage heaters, room heaters, open fires, oil boiler (that's over 5 years old), LPG boiler (that's over 5 years old), electric boiler or solid fuel boiler; *and*

- you receive a means-tested benefit, including Pension Credit (Guarantee Credit and/or Savings Credit), Housing Benefit or Universal Credit (alternatively, if you're on a low income and have a high cost way of heating your home, or are more vulnerable to the cold because of age, illness or disability, you might also still be eligible).

Note: See section 18 below for contact details, further information, or to make an application to the scheme.

8.4 Help from energy supplier charitable funds or trusts

Some energy suppliers have charitable trusts or funding schemes to help people in a time of crisis.

Some are restricted to helping the supplier's customers, while others are open to everyone.

Specific eligibility criteria varies from scheme to scheme, though in general they will assist those with limited income and savings, or those with long term or chronic health conditions. The help that is available will also differ with each scheme, but you may get a boiler repair or replacement, help with energy debts or help to buy essential household items such as washing machines and cookers.

The main schemes are:

- the British Gas Energy Trust;
- the EDF Energy Customer Support Fund; *and*
- E.ON Next Energy Fund.

Help to apply for assistance from a charitable trust

A local Age Cymru organisation, Care & Repair or Citizens Advice might be able to help you apply to a charitable trust – see section 18 for contact details.

You could consider seeking money advice before applying to a charitable trust. For example, your local Age Cymru may be able to offer you a full benefits check which could maximise your income – also see section 10.3 below).

8.5 Cost of Living Grants Programme from the Royal British Legion

These grants can provide assistance for people who have served in the Armed Forces – the Royal Navy, British Army or Royal Air Force – and/or their families, dependants and carers. If you are receiving means-tested benefits, such as Pension Credit or Universal Credit, you should qualify automatically. However, you won't necessarily have to be in receipt of benefits to be eligible, as the Royal British Legion will check your income and expenditure to assess your needs and there will be a degree of flexibility in deciding who they will support.

Under the scheme, you might be able to receive assistance such as:

- vouchers to top-up your gas or electricity prepayment meter, or other help with energy costs;
- vouchers for food, clothing or household items; *or*
- replacement white goods.

Contact the Royal British Legion for further information – see section 18 below.

The Veterans' Gateway service can also provide information on other types of help that may be available for the Armed Forces community (again, see section 18 for contact details).

8.6 If you use medical and disability equipment at home

There are no specific gas or electricity discounts for people with disabilities. However, you could check with your supplier that you're on the most appropriate tariff for your needs.

If you use an oxygen concentrator – rebates via the company that supplies your concentrator

If you use an oxygen concentrator at home, you can get a rebate for the electricity it uses. The company that supplies your concentrator should be able to make these payments to your bank account.

8.7 The Fuel Bank Foundation

The Fuel Bank Foundation is a charity that focuses on the challenges for people living in “fuel crisis” – the Fuel Bank Foundation define this as when people who prepay for fuel run out of money and are left with no heating, lighting, hot food, or hot water.

Fuel Bank assistance, such as emergency credits to top up meters, are provided via trusted community/referral partners (i.e. you can't apply to the Fuel Bank Foundation directly).

Trusted partners include local authorities, food banks, housing associations, Citizens Advice, local debt support charities or other community groups – you could contact these organisations in your area and ask if they can arrange the Fuel Bank assistance for you.

9 Financial assistance from UK Government welfare benefits

9.1 Winter Fuel Payments

The Winter Fuel Payment (WFP) is an annual tax-free payment to help you with heating costs during the colder months.

The Government announced in July 2024 that, from this year onwards, to be eligible you must have reached State Pension age and **also** receive a qualifying means-tested benefit. The amount you'll receive is:

- **£200** for eligible households where at least one qualifying person is aged between State Pension age and 79; *or*
- **£300** for eligible households with at least one qualifying person aged 80 or over.

WFP is paid between November and December. In autumn & winter 2024-25, a household is entitled to receive it if:

- someone living there was born on or before 22 September 1958; *and*
- during a ‘qualifying week’ of 16-22 September 2024, that person was receiving a relevant means-tested benefit, such as **Pension Credit (Guarantee Credit or Savings Credit)**.

Note: The other relevant benefits are Universal Credit; income-related Employment and Support Allowance; Income Support; income-based Jobseeker's Allowance; or an award of Child Tax Credit or Working Tax Credit of at least £26 for the tax year 2024-25.

The claimant of the relevant benefit receives the WFP. They are not taxable, do not affect other benefits, and are not linked to the temperature. Some people who might otherwise meet the eligibility criteria cannot receive a payment, however, such as where – during the qualifying week – you have:

- lived in a care home for the whole time from 24 June to 22 September 2024; *or*
- been in hospital receiving free treatment for more than 52 weeks.

Note: The Winter Fuel Payment (WFP) qualifying week and backdating of Pension Credit entitlement

Pension Credit has a three-month backdating rule, so a successful claim by 20 December 2024 should mean you can still be eligible for the 2024-25 WFP (as three-months backdated would take you into the qualifying week for WFP detailed above).

Receiving the payment

You should receive a letter telling you how much you will get and an expected payment date. Most payments are made **automatically** into a bank or building society account in November or December.

If you have never received a Winter Fuel Payment before, you may need to make a claim. If you receive Child Tax Credit or Working Tax Credit, you must make a claim. Call the Winter Fuel Payment helpline on **0800 731 0160**, or claim forms are available at:

www.gov.uk/winter-fuel-payment/how-to-claim

If you live abroad

If you are British citizen resident in a European Economic Area country or Switzerland (with the exceptions of Cyprus, France, Gibraltar, Greece, Malta, Portugal, or Spain), you may be able to claim a Winter Fuel Payment in certain circumstances. The rules are complicated so seek further advice.

9.2 Cold Weather Payments

The Cold Weather Payment (CWP) Scheme for 2024-25 starts on 1 November 2024.

You are entitled to a Cold Weather Payment for any week when the average temperature in your area has been, or is expected to be, 0°Celsius or below for seven consecutive days and:

- you are receiving Pension Credit Guarantee Credit or Savings Credit (or another 'specified benefit' – see below); *and*
- you are not living in a care home.

You should not need to make a claim as payments are made automatically into your bank or building society account.

Cold Weather Payments are **£25** for each seven-day period of very cold weather between 1 November 2024 and 31 March 2025. Cold Weather Payments do not affect your other benefits.

Note: Other specified benefits

You will qualify for a CWP if you:

- have an award of Universal Credit, are not employed or self-employed, and have the limited capability for work element, disabled child element (whether you are employed or not), or a child under five living with you; *or*
 - have an award of Income Support or income-based Jobseeker's Allowance that includes a disability or pensioner premium, a child who is disabled, or a child under five living with you; *or*
 - have an award of income-related Employment and Support Allowance that includes the support or work-related component, a severe or enhanced disability premium, a pensioner premium, a child who is disabled, or a child under five living with you; *or*
 - have a Child Tax Credits award that includes a disability or severe disability element.
-

9.3 Budgeting Loans from the Social Fund scheme

If you receive Pension Credit, Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, you may be able to get a Budgeting Loan from the Social Fund.

Universal Credit claimants can apply for a Budgeting Advance instead.

Budgeting Loans or an Advance are for people who have been receiving one of the relevant benefits outlined above for at least 26 weeks. They are designed to help with intermittent expenses which are difficult to budget for on a low income.

Budgeting Loans do have to be paid back, but they are interest-free.

It might be possible to get a loan towards, for example, connection charges when moving home, minor repairs and improvements, or essential household equipment such as heaters.

You should apply to your local Jobcentre Plus office. It is often a good idea to get advice about completing the application form. A local Age Cymru organisation or Citizens Advice may be able to help with this – see section 18 for contact details.

For more information about the Social Fund see Age UK's Factsheet 49 *Social Fund, advances of benefit and local welfare provision*.

10 Other schemes or types of help and assistance in Wales

10.1 General help from your local authority (council)

Local authorities have access to various sources of funding for energy efficiency improvements. This can enable them to offer help with insulation and heating system upgrades, including for low-income households living in off-gas grid areas and park homes.

They also have a general power to help improve living conditions, which can be through a grant, loan, materials, or any other type of assistance.

Each local authority should have a published policy describing the sort of help it offers. You can inspect it free of charge at their main office, or Citizens Advice should also have a copy (see section 18 for contact details).

The help the authority offers may be in conjunction with the local Care & Repair agency – see section 10.4 below.

Further information on this topic can be obtained in Age Cymru's Factsheet 42w *Obtaining disability equipment and home adaptations in Wales* and Factsheet 67w *Home improvements and repairs for older people in Wales*.

10.2 'Warm hubs' and food banks

Warm hubs

Some organisations, including local authorities, community centres or faith groups have run Warm Hubs during the last few winters (whilst energy bills and the cost of living has been high). They're intended as places where people can find a safe, accessible and warm environment during the day to help reduce the cost of heating their own homes and to help those facing extreme fuel poverty. You may also be able to access other advice and information whilst you're there.

You could contact your local authority, local Age Cymru, or our national advice line to see if there is anything available in your area.

Food banks and vouchers

The Trussell Trust supports a network of food banks.

You need to be **referred** to a food bank with a voucher, which can be issued by a number of local community organisations. If you need help, a food bank can provide an emergency food parcel containing at least three days of meals. Volunteers there may also be able to advise you on how to access other support, such as a local debt advice service or mental health support.

10.3 Benefit checks

Every year, it's estimated that more than £200m worth of Pension Credit and other state benefits goes unclaimed by older people in Wales. If you're not currently claiming any benefits, it could be worth looking into whether you might be missing out – even if you're only entitled to a small amount of Pension Credit, for example, it can help you qualify for other benefits, entitlements and government help.

The income and savings limit on some benefits may be higher than you think, while others such as Attendance Allowance don't consider your income at all.

For further information, see Age Cymru's information guide, *More money in your pocket*, visit our website where you can access a benefits calculator, or contact Age Cymru Advice – see section 18 below for contact details.

10.4 Assistance from a Care & Repair agency

Care & Repair Cymru are a charitable organisation that provides support to older people to enable them to remain in their own homes and live independently for longer. There is a network of **local Care & Repair agencies** across Wales.

Your local agency should be able to provide you with information and assistance in regard to:

- finding and accessing various grant schemes;
- helping to make a referral for you; *and/or*
- help you access local authority assistance.

Your local agency might also run their own handyperson service, carrying out small home improvement works, safety and security checks, or energy efficiency adjustments. Contact details for Care & Repair Cymru can be found in section 18 below.

Care & Repair's 'Older Not Colder' service

This is a new Wales-wide project that Care & Repair have launched to tackle fuel poverty among older people. The scheme is available to people aged 60+ who own their own home or privately rent. The service can offer:

- advice on ways to save energy at home;
- “ensure that your heating system is safe and efficient”;
- “help to solve damp, mould and condensation issues”;
- support to access Nest or other schemes and/or signposting to other organisations; *and*
- “help to apply for benefits and grants that can keep homes warm”⁷.

Further information can be found on their website at:

www.careandrepair.org.uk/oldernotcolder

⁷ 'Older Not Colder', Care & Repair Cymru website:
<https://careandrepair.org.uk/oldernotcolder> (last accessed 24 September 2024).

10.5 The Welsh Government's Discretionary Assistance Fund (DAF)

There are two parts to the Discretionary Assistance Fund (DAF) – *Individual Assistance Payments* and *Emergency Assistance Payments* (see below).

The help will be in the form of a **non-repayable grant**, though you may not receive this in cash – for example, you might be given a prepayment card.

The scheme is aimed at those in urgent need of assistance where they cannot access any other help or funding and can only be used for essential needs and items where your health and wellbeing may otherwise be at risk.

DAF award decisions are taken by NEC Software Solutions, who have been appointed by the Welsh Government to run the DAF scheme across Wales. Contact details can be found in section 18, listed under '**Discretionary Assistance Fund (The)**'.

Note: When you apply you will need to explain why you need a DAF award, plus what other sources of help you have tried to access first. For example, generally you should first determine that you are **not** eligible for assistance from the Department for Work & Pensions (DWP) via a Budgeting Loan (see section 9.3 above).

A local Age Cymru organisation or Citizens Advice may be able to assist with an application – see section 18 for contact details.

Individual Assistance Payments (IAPs)

These payments are targeted at enabling people to remain living at home independently, in circumstances such as the following:

- you want to remain in your own home, rather than having to enter a care home (or another similar type of institutional care);
- you have previously been in a hospital or a care home for 3 months or more and are now returning home to live independently;
- you are setting up home after an unsettled way of life; *or*
- you need to move home quickly due to a relationship breakdown or domestic violence.

The payments are designed to help with one-off, essential, purchases. It is possible that an IAP might be available for essential household equipment such as heaters, a cooker, washing machine or fridge. You may be able to receive one if you get Pension Credit Guarantee Credit, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support or Universal Credit.

Emergency Assistance Payments (EAPs)

To get an EAP, you must:

- be experiencing “extreme financial hardship” – for example because you have “lost your job, applied for benefits and [are] waiting for your first payment or have no money to buy food, gas and electricity”;
- “be in a crisis situation and in need of immediate financial support”; *or*
- “have no other money” – for example “savings [and you have already] considered all other legal and responsible lenders such as credit unions”⁸.

11 Help with heating costs if you live in a property without a mains gas connection

11.1 Domestic heating oil customers – ‘Oil clubs’

Oil clubs operate mainly in rural areas where residential properties use domestic heating oil due to lack of access to mains gas supply. Customers who use oil to heat their homes can save money on their heating bills by getting together with other users in their area to form an ‘oil club’ (also known as, ‘oil-syndicates’, ‘oil buying groups’ or ‘oil-cooperatives’).

An oil club enables customers to negotiate with oil suppliers to get the best price on offer. The members of the club will save money because:

- they use their collective purchasing power to place a single bulk order and therefore get a better deal from the oil distribution company; *and*

⁸ Guidance: Discretionary Assistance Fund (DAF), Welsh Government website: <https://gov.wales/discretionary-assistance-fund-daf/eligibility> (last accessed 24 September 2024).

- the supplier will only have to make one trip to the area to make the delivery.

To make it work there need to be a minimum number of local households who want to join and a person who is willing to manage the negotiations and the club.

Your local authority may be aware of fuel buying groups in your area. Citizens Advice might also be able to offer advice on this issue – see section 18 for their contact details.

11.2 Offers by individual oil companies or Liquefied Petroleum Gas (LPG) providers

Individual providers may operate schemes specific to their company or area they cover.

Contact the provider to see if they offer anything to help low-income households, older people, or those with disabilities. You could also check with an organisation that may have local knowledge, such as your local Age Cymru, Care & Repair or Citizens Advice – see section 18 for contact details.

12 Priority Services Registers

12.1 Gas and electricity supplier registers

Your energy supplier must have a list (a 'Priority Services Register') of customers who need additional support. You can join the register if you need support due to your personal characteristics or because you are in a vulnerable situation, however temporary. The personal characteristics that might give rise to a need for support are:

- being over State Pension age;
- being chronically sick, or having an impairment, disability or long-term health condition; *or*
- having other characteristics identified by your supplier as being relevant (you may be in a vulnerable situation if, for example, you cannot top up your prepayment meter due to injury).

If you are on the register, your supplier must offer you ‘priority services’. These should be tailored to your specific needs and can include:

- a unique password for you to confirm the identity of an electricity or gas employee calling at your home;
- having communications sent to a nominated third party or in an accessible format such as Braille or talking bills;
- a meter-reading service if there is no one who can provide readings on your behalf;
- moving a prepayment meter if you are no longer able to access it; *or*
- other non-financial services your supplier chooses to offer.

As services should be tailored, so give your supplier as much information as possible about your needs when joining the register.

If you have different gas and electricity suppliers, remember to join **both** their registers.

12.2 Network operator registers

You should also ensure you are on your network operator’s register. A network operator delivers energy to your home, whereas a supplier sells it to you. If you have both mains gas and electricity, you have two different network operators.

The Energy Networks Association can inform you who your network operators are. Full contact details for them can be found in section 18 below, or visit:

www.energynetworks.org/customers/find-my-network-operator

Network operators must provide services to certain core groups. These are people who are over State Pension age, disabled, chronically sick or living with children under five. They must provide services to people in vulnerable situations with access, safety and communication needs. If you are on a network operator’s register, they must:

- tell you what precautions to take if your supply is interrupted;
- give you advance notice of a planned interruption;

- give you advice and assistance in the event of an unplanned interruption and keep you informed of when your supply is likely to be restored.

Your gas network operator may provide temporary heating and cooking facilities if they need to disconnect your supply, or offer free gas safety inspections.

Note: Remember you could be eligible to be on up to **four** registers (electricity supplier; gas supplier; electricity network operator and gas network operator). Companies are supposed to share information about consenting customers in vulnerable situations, but it is worth checking that everyone has your details. If you switch supplier, remember to check you are on your new supplier's register.

13 Arrears and disconnection

13.1 Help and support if you are threatened with disconnection

It is rare to be disconnected if you fall behind with your energy bills, as all energy suppliers have to follow certain rules on how they should treat customers in this position.

You should speak to your supplier if it looks like you might fall behind with paying and contact them immediately if you are threatened with disconnection.

In most cases, your supplier should make early contact if they have reason to believe you are in payment difficulty – or may be soon – and offer you some options, such as those listed in section 13.2 below.

Note: If you do not want to deal directly with your supplier, **you can ask an adviser to contact them on your behalf.**

The Citizens Advice consumer helpline may be able to refer your case to a team who can negotiate with your supplier for you – see section 13.4 below. Alternatively, you could contact a local advice agency, such as your local Age Cymru. See section 18 below for contact details.

13.2 Fuel direct, repayment plans and prepayment meters

Energy suppliers should offer you the following services:

Fuel direct

This is an amount deducted from your benefit award to contribute towards the cost of your energy supply and/or any arrears. It is available if you are in receipt of Pension Credit, Universal Credit, Income Support, income-related Employment and Support Allowance or income-based Jobseeker's Allowance.

A repayment plan

This is where you agree to make regular payments towards your arrears. Your supplier must take your ability to pay into account when calculating instalments, as well as its own policies and guidance and any relevant information provided on your behalf by third parties. Suppliers may also consider offering a temporary repayment holiday, if needed.

A prepayment meter

This should only happen if it is safe and reasonably practicable for you to have one.

Note: If you are an existing prepayment customer in financial difficulty, or unable to leave the house to top up, your supplier should offer you emergency credit wherever possible. Contact them to explain why you need it, for example due to ill health. The money will need to be paid back, but your supplier should take your financial situation into account when calculating instalments.

13.3 Certain groups must not be disconnected

If you are in arrears, you must not be disconnected *unless* your supplier has first taken all reasonable steps to install a prepayment meter at your property.

There are also certain groups who must not be disconnected between 1 October and 31 March. This applies if you are:

- over State Pension age and living alone;
- over State Pension age and living only with another person/people who are *also* over State Pension age; *or*
- over State Pension age and living only with another person/people who are under 18.

Note: If you have reached State Pension age but the above does *not* apply to you, or if you are disabled or chronically sick, your supplier should take all **reasonable steps** to avoid disconnecting you between 1 October and 31 March.

In addition, most suppliers have signed up to an agreement – the Energy UK Vulnerability Commitment – under which they should not knowingly disconnect a vulnerable customer at any time of year. This includes customers who are unable to safeguard their personal welfare for reasons of age, health, disability or severe financial insecurity.

13.4 Further information on disconnection and help from Citizens Advice

The Citizens Advice website has more information about disconnection at:

www.citizensadvice.org.uk/wales/consumer/energy/energy-supply/problems-with-your-energy-supply/if-youve-been-told-your-energy-supply-will-be-disconnected

13.5 Involuntary prepayment meter installation – Ofgem Supplier Code of Practice

In April 2023, Ofgem introduced a code of practice for energy suppliers on involuntary prepayment meter installation, which all suppliers signed up to.

The code of practice is mandatory and is incorporated within supplier licence conditions, making it enforceable by Ofgem.

The code sets out expectations on suppliers about when it is acceptable to involuntarily move you if you are in payment difficulty to a prepayment meter. It introduces strengthened protections for the most vulnerable customers who are in arrears, where a pre-payment meter may not be a safe option. This includes refraining from involuntary installations for certain households with the most vulnerable customers, including if:

- you need a continuous electricity supply for health reasons;
- you or people in your household have severe medical conditions, including terminal illnesses and depend on a warm home;
- where no-one in the house has the ability to top up the meter due to physical or mental incapacity; *or*
- you are aged 75 or over, with no support in the house.

Suppliers must also give a higher level of consideration to medium risk groups. This requires them to assess, on a case-by-case basis, whether involuntary installation is appropriate. They should take account of:

- disabilities, characteristics and conditions within the household, such as physical and/or mental health conditions and/or age; *or*
- temporary situations, including bereavement or pregnancy.

Further information

Full details can be found on the Ofgem website at:

www.ofgem.gov.uk/publications/involuntary-ppm-supplier-code-practice

14 Problems with an energy provider

If you have a complaint, contact your energy supplier in the first instance and follow their complaints procedure.

If your complaint has remained unresolved within the period of time specified by the supplier's procedure – or you are unable to reach an agreement with the company – then you can take your complaint to the **Energy Ombudsman** (see section 18 for contact details).

Making an effective complaint

Ask for details in writing from your energy provider if you have been complaining over the telephone.

The Energy Ombudsman's website has useful tips on making an effective complaint at:

www.energyombudsman.org/our-process

The Citizens Advice consumer helpline may also be a useful source of information – see section 18 below.

15 Problems with a landlord in regard to electricity and gas costs

Some people who rent their home pay the landlord for their electricity and gas. There is a maximum price that landlords can charge, called the 'Maximum Resale Price'. You should speak to an adviser if you think you are being charged too much – you could contact the Citizens Advice consumer helpline or Shelter Cymru for advice (see section 18 below).

For further information regarding various issues that may arise if you are renting a property, see our Age Cymru and Age UK factsheets covering housing topics. Contact Age Cymru Advice for further details – see section 18 below – or you can access them on our website at:

www.agecymru.org.uk/information-resources

16 Safety in the home – gas, carbon monoxide, electricity and fire safety

16.1 Factsheet information

The above topics are covered in Age Cymru's **Factsheet 67w Home improvements and repairs for older people in Wales**, including information on:

For homeowners:

- the importance of annual gas safety checks by a Gas Safe registered engineer and ways you may be able to qualify for this for free;
- how to get carbon monoxide alarms, potentially for free (for example, via a Safe and Well visit from your local Fire and Rescue Service, or from a scheme operated by your energy supplier or network operator);
- electrical safety in the home;
- the importance of fire alarms and ways you may be able to access these for free (for example, via a Safe and Well visit from your local Fire and Rescue Service – see section 18 below for contact details); *and*
- other general information in regard to possible help with the cost of any of the above issues.

For people who rent their home, your landlord's obligations in regard to:

- arranging annual gas safety checks by a Gas Safe registered engineer (and providing you with a copy of a valid gas safety record);
- providing you with working carbon monoxide alarms in any room which has a gas, oil or solid fuel burning appliance installed by the landlord (as well as wider safety information on carbon monoxide);
- ensuring the electrics in your home are tested regularly and providing you with an Electrical Installation Condition Report (EICR);
- the provision of a working smoke alarm on every storey of your home (you could also request a Safe and Well visit from your local Fire and Rescue Service).

16.2 In emergencies

Gas

If you suspect you have a gas leak, you should immediately phone the **National Grid Gas Emergency Service** on **0800 111 999** (free call, 24 hours a day) and report it.

The operator will get an engineer to attend a gas leak free of charge.

Do **not** use electrical devices inside your home – go outside to use a mobile, or to a neighbour’s property.

If the leak is inside your house, the engineer will make the situation safe, either disconnecting the dangerous appliance or, where necessary, disconnecting the whole gas supply.

Carbon monoxide

Heaters, boilers or other appliances that burn gas, coal, oil or wood can give off carbon monoxide if they aren’t working properly. Carbon monoxide is known as a ‘silent killer’ because you can’t see, taste or smell it.

Symptoms of carbon monoxide poisoning include having a headache, feeling sick, or having a sore throat and a dry cough – similar to a cold or flu. If you’re worried that you might have carbon monoxide poisoning, call 999 immediately.

Some appliances might have visual signs of carbon monoxide being present due to a fault, such as soot or stains around a boiler; unusually large amounts of condensation on windows; boiler pilot lights that frequently blow out, or gas appliances having a ‘floppy’ orange flame (rather than a crisp and blue flame which should be the case).

Electricity

If you have a power cut, call **105** free of charge. You’ll be put through to your local electricity network operator who can give you help and advice.

Make sure you know where your fusebox is in case you ever need to turn the electricity off in an emergency (the fusebox is where the electricity in your home is controlled and distributed). Further information can be found on the **Electrical Safety First** website at the following link (full contact details can also be found in section 18 below):

www.electricalsafetyfirst.org.uk/guidance/safety-around-the-home/fuseboxes-explained

Age UK’s Information Guide 01: *Staying safe* has some further advice and information on electrical safety.

Fire

Call **999** in an emergency.

You can request a Safe and Well visit from your local Fire and Rescue Service if you have any concerns about your home in relation to fire safety – see section 18 below for contact details.

Age UK's Information Guide 01: *Staying safe* has some further advice and information on fire safety.

17 Smart meters

The government wants every home to have their old gas and electricity meters replaced by smart meters by the end of 2025, although you are not obliged to have one installed. If a smart meter is installed as part of the general rollout, you do not have to pay for it upfront.

A smart meter measures the total energy used in the same way as a traditional meter, but it will also tell you when you have used it and how much it costs. You should also be able to compare your current and past use. It can be read remotely by your energy supplier, but you should still check your bills for accuracy regularly.

The information on your energy usage is given on an in-home display unit, which is fitted with the smart meter. It can be read remotely by your energy supplier.

There are some potential advantages of having a smart meter:

- because it can be read remotely you do not have to provide meter readings, or be visited at home by your supplier;
- your bill should be more accurate as it will be based on the exact energy you use, not on an estimate;
- it can sometimes open up a wider range of available tariffs; *and*
- it can make it easier to switch payment methods.

Note: However, smart meters make it possible to disconnect customers 'remotely' without visiting their home. **Ofgem** has produced rules for suppliers so that they must take all reasonable steps to ascertain whether you fall within a group that cannot be disconnected during winter, or should only be disconnected once all other options are exhausted (see section 13 above for further information and make sure you have joined your supplier's Priority Services scheme if you are eligible – see section 12).

Smart meter functionality may be affected if the mobile signal is poor in your area. A dedicated wireless smart meter network is being set up to resolve this issue.

Ofgem's website has further information on smart meters – see section 18 below for contact details.

Also, see Age UK's Factsheet 82 *Getting the best energy deal* for information on how switching energy supplier might affect your smart meter.

18 Useful organisations

Age Cymru Advice

Free and confidential information and advice on matters affecting the over 50s in Wales.

Tel: 0300 303 44 98

E-mail: advice@agecymru.org.uk

Website: www.agecymru.org.uk/advice

Age Cymru organisations (local)

Your local Age Cymru may be able to provide advice and support on a range of issues. **Age Cymru Advice** can provide details of your local Age Cymru (see above), or visit the Age Cymru website at:

www.agecymru.org.uk/local

British Gas Energy Trust

The Trust contributes to the relief of poverty, with a particular focus on fuel poverty, helping those who are struggling to pay for their consumption of gas and electricity.

Website: www.britishgasenergytrust.org.uk

British Red Cross (The)

Provide a range of services, including general support to older people, or help in emergencies. Some services may only be available in certain geographical areas, however.

Tel: 0344 871 11 11

Website: www.redcross.org.uk/get-help

Care & Repair Cymru

Care & Repair Cymru work to ensure all older people have homes that are safe, secure and appropriate to their needs. There is a network of local Care & Repair Agencies across Wales.

Tel: 02920 107580

E-mail: enquiries@careandrepair.org.uk

Website: <https://careandrepair.org.uk>

Citizens Advice

National network of free advice centres offering confidential and independent advice, face to face or by telephone.

Tel: 0800 702 20 20

Website: www.citizensadvice.org.uk/wales

Citizens Advice consumer helpline

Information and advice on consumer issues and complaints.

Tel (English): 0808 223 1133

Tel (Welsh): 0808 223 1144

Website: www.citizensadvice.org.uk/wales/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue

Connected for Warmth

A programme that installs heating and insulation measures.

E-mail: info@connectedforwarmth.org.uk

Website: www.connectedforwarmth.org.uk

Department for Work and Pensions (DWP)

The DWP administers pensions and benefits for older people through the Pension Service.

Website:

www.gov.uk/government/organisations/department-for-work-pensions

Discretionary Assistance Fund (The)

Welsh Government scheme to provide grants to people in urgent need of assistance.

Tel: 0800 859 5924

E-mail: daf.feedback@necsws.com

Website: www.gov.wales/discretionary-assistance-fund-daf

EDF Energy Customer Support Fund

Awards grants to help the most vulnerable EDF customers clear gas and electricity debts and purchase essential white goods.

Website: www.charisgrants.com/partners/edf-energy

Electrical Safety First

A charity that aims to reduce deaths and injuries caused by electricity in UK homes. They work closely with Government, the electrical industry, manufacturers and consumer safety organisations to improve safety regulation and standards. They have a range of information and advice for the public on their website.

E-mail: enquiries@electricalsafetyfirst.org.uk

Website: www.electricalsafetyfirst.org.uk

Energy Networks Association

The Energy Networks Association is the industry body for gas and electricity transmission and distribution network operators in the UK. You can call them to find out who your network operator is, or in the event of interrupted energy supply.

Tel: 020 4599 7700

Website: www.energynetworks.org

Energy Ombudsman

Independent body set up to resolve disputes between consumers and their energy suppliers. Before you take your complaint to the ombudsman you have to complain to your supplier first by following their complaints procedure.

Tel: 0330 440 1624

E-mail: enquiry@energyombudsman.org

Website: www.energyombudsman.org

Energy Saving Trust

Offers independent and impartial advice on saving energy and cutting bills.

Website: www.energysavingtrust.org.uk

E.ON Next Energy Fund

Set up to help the most vulnerable existing or previous E.ON customers, the Fund can help pay current or final E.ON bill arrears; provide replacement household appliances, or boiler repair or replacement.

Website: <https://www.eonnextenergyfund.com>

Fire and Rescue Service

Further information on the Fire and Rescue Service in your area can be found via the following links:

- **South Wales Fire and Rescue Service**

www.southwales-fire.gov.uk/your-safety-wellbeing/at-home/request-a-visit

- **North Wales Fire and Rescue Service**

www.northwalesfire.gov.wales/keeping-you-safe/at-home/stay-safe-at-home

- **Mid and West Wales Fire and Rescue Service**

www.mawwfire.gov.uk/eng/your-safety/in-your-home/safe-and-well-visit

Gas Safe Register scheme

An official database of gas engineers who are qualified to work safely and legally on gas appliances.

Tel: 0800 408 5500

E-mail: enquiries@gassaferegister.co.uk

Website: www.gassaferegister.co.uk

Great British Insulation Scheme

A UK Government scheme designed to deliver improvements to the least energy-efficient homes, help tackle fuel poverty and reduce carbon emissions.

Helpline: 0800 098 7950

Website: www.gov.uk/apply-great-british-insulation-scheme

Healthy Homes, Healthy People

Healthy Homes, Healthy People work across Wales, offering a range of advice, support and referral options tailored to individual households.

Tel: 0800 091 1786

Website: www.warmwales.org.uk/healthy-homes-healthy-people

National Energy Action's Energy Advice and Support Service

National Energy Action is a charity working to end fuel poverty. Their Energy Advice and Support Service provides information on keeping warm and safe in your home, including advice on how to reduce bills and income maximisation.

Tel: 0800 304 7159

Website: www.nea.org.uk/get-help/wash-advice/

Nest

A Welsh Government scheme that can offer energy efficiency advice. For people who meet certain criteria, free energy efficiency improvements can also be provided.

Tel: 0808 808 2244

Website: www.gov.wales/get-help-energy-efficiency-your-home-nest

Ofgem (the Office of Gas and Electricity Markets)

Regulates the electricity and gas markets in Great Britain. They monitor the energy market and take appropriate action when there is evidence that companies have breached their obligations to consumers.

They don't have a direct role in helping people with individual complaints regarding energy suppliers – for this you will need to use the supplier's complaints procedure, followed by the *Energy Ombudsman* if you remain unsatisfied (see entry above).

Website: www.ofgem.gov.uk

OFTEC (Oil Firing Technical Association)

OFTEC keeps a register of domestic oil engineers under a 'competent persons scheme'. They also ensure the quality of oil-fired equipment and maintain standards among oil technicians.

Tel: 01473 626298

Website: www.oftec.co.uk

Royal British Legion

A charity that can advise members of the Armed Forces community. This includes those who have served, or are serving, in the Royal Navy, British Army or Royal Air Force, plus their families, dependants and carers – for example, current and former spouses and partners, widows / widowers and children.

Tel: 0808 802 8080

Website: www.britishlegion.org.uk

Royal Voluntary Service (RVS)

RVS operate various services in Wales to help older people stay independent at home.

Website: www.royalvoluntaryservice.org.uk

Shelter Cymru

A charity providing advice to people with housing problems. This includes a wide range of topics, including issues around rent; rights for contract-holders; eviction; homelessness and repairs.

Tel: 08000 495 495

Website: www.sheltercymru.org.uk

Social services (local authority social services departments)

Your local social services may be able to help in a number of ways. If your energy supply has been disconnected, it may be able to lend you heating, cooking and lighting appliances. It may arrange for you to have short-stay daytime, or full-time care, at a day centre or a care home if you are without heat and light at home.

www.gov.wales/find-your-local-authority

Soldiers, Sailors, Airmen and Families Association (SSAFA)

Can provide support to anyone who has served in the Royal Navy, British Army or Royal Air Force.

Tel: 0800 260 6767

Website: www.ssafa.org.uk

Trussell Trust (The)

The Trussell Trust support a nationwide network of food banks.

Tel: 0808 208 2138

Website: www.trusselltrust.org

Veterans' Gateway

The Veterans' Gateway service is the first point of contact for veterans – those who have served in the Royal Navy, British Army or Royal Air Force – and their families. It covers a range of welfare areas, including housing, employment, finances, mental wellbeing and physical health.

Tel: 0808 802 1212

Website: www.veteransgateway.org.uk

Warm Home Discount Scheme Helpline

Website: www.gov.uk/the-warm-home-discount-scheme/how-to-claim

Welsh Government

The devolved government for Wales.

Tel: 0300 060 4400

E-mail: customerhelp@gov.wales

Website: www.gov.wales

Winter Fuel Payment Centre

Tel: 0800 731 0160

Website: www.gov.uk/winter-fuel-payment/how-to-claim

19 Further information about Age Cymru

19.1 Who we are

Age Cymru is the national charity for older people in Wales.

Our vision is a society which offers all people in Wales the best experience of later life. Older people are valued, included and able to shape decisions affecting their lives.

Our mission is to improve the lives of older people by delivering trusted advice, support and services. We use our knowledge, insight and experience to influence policies and decisions affecting older people.

Together with our local partners:

- we provide information and advice;
- we deliver wellbeing programmes;
- we provide independent advocacy;
- we support carers; *and*
- we campaign and research.

Age Cymru

Mariners House
Trident Court
East Moors Road
Cardiff
CF24 5TD

029 2043 1555

www.agecymru.org.uk

Registered Charity 1128436

19.2 How we can help

Age Cymru Advice: our information and advice service for matters affecting people over 50 in Wales

Age Cymru Advice is committed to being the foremost information and advice service to older people in Wales. We aim to provide effective, accessible, high-quality information and advice while offering a free, impartial and confidential service. Age Cymru Advice can assist older people themselves, their family, friends, carers, or professionals. All of our guides and factsheets are available to download from our website, or you can contact our advice line to have copies posted to you for free.

Local support

Age Cymru Advice also acts as a gateway to our local services. Face to face support via local offices and home visits may be available to people requiring additional or more specialised support.

Getting in touch

If you want to talk to one of our expert advisers, in Welsh or English, call us on **0300 303 44 98**. Our advice line is open between 9am and 4pm, Monday – Friday.

(Calls are charged at the same rate as a call to a standard 01 or 02 number. They will also be automatically included in any landline or mobile inclusive minutes package).

You can also:

- email us at advice@agecymru.org.uk; *or*
- visit our website at www.agecymru.org.uk/advice



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Sign up to our newsletter

Our quarterly newsletter contains details of our campaigns, services and how you can support our work. Sign up today by visiting:

www.agecymru.org.uk/agematters

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19.3 How you can help

All the information and advice we provide is free and completely impartial. In many cases our timely intervention can be life changing. We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.

Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

Call: **029 2043 1555**

Visit: **www.agecymru.org.uk/donate**

Every donation we receive helps us be there for someone when they need us.

- £10 helps towards a fully trained expert advice worker to respond to queries from people who need the support of our information and advice service.
- £20 helps towards the cost of us producing free information guides and factsheets that provide useful advice on issues affecting people over 50.

Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work.

Call: **029 2043 1555**

Visit: **www.agecymru.org.uk/getinvolved**

Volunteer with us

You can support us to make a difference to the lives of older people by helping us in a variety of ways. However you'd like to get involved, we'd love to hear from you.

Call: **029 2043 1555**

Visit: **www.agecymru.org.uk/volunteer**

Leave us a gift in your will

With a gift to Age Cymru in your will, you can do so much to make sure older people have the support they deserve in the years to come. Leave a world less lonely.

Call: **029 2043 1555**

Visit: **www.agecymru.org.uk/legacy**

