



Factsheet 1

Help with heating costs

September 2023

About this factsheet

This factsheet explains how you can spend less on energy while still maintaining a warm and comfortable home. It provides information on getting the best energy deal, energy efficiency, financial help and help from bodies like your local authority (council).

The information in this factsheet is applicable in England. If you are in Wales, please contact Age Cymru for their version of this factsheet. In Scotland or Northern Ireland, please contact Age Scotland or Age NI for information. Contact details can be found at the back of the factsheet.

Contact details for any organisation mentioned in the factsheet can be found in the *Useful organisations* section.

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3 Getting the best energy deal

Insulating hot water tanks and pipes cuts down the amount spent on hot water. Insulating your floor and fitting high-efficiency double glazing makes your home easier and cheaper to heat. Draught proofing stops cold air getting into your property and warm air getting out and is a cheap and cost-effective way to reduce heating bills.

Heating and hot water accounts for over half of spending on annual energy bills, so an efficient boiler makes a big difference. If your boiler is over 12 years old, think about replacing it. This can save hundreds of pounds depending on the property and boiler. Always use a Gas Safe registered installer if having work carried out on a gas heating system and ask the inst reduce cheap and cost

4.2 Other energy efficiency schemes

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 www.gov.uk/guidance/check-if-you-may-be-eligible-for-the-boiler-upgrade-scheme-from-april-2022

Home Upgrade Grant (HUG)

The Home Upgrade Grant provides energy efficiency upgrades and low carbon heating via local authority funding, to households in England that:

are low income

are off the main gas grid

have an Energy Performance Certificate (EPC) between D and G

live in a participating local authority area. only certain postcodes will be eligible.

You can approach your local authority to check eligibility, explore what help is available and make an application.

For more information and to check if your local authority is providing help see www.gov.uk/government/publications/home-upgrade-grant-successful-local-authorities/home-upgrade-grant-phase-2-successful-local-authorities

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 do not get a Winter Fuel Payment if, during the qualifying week, you:
are in a care home receiving Pension Credit,

Core Group 2

Core Group 2 is a new group of automatic recipients. You are eligible if you receive a qualifying benefit.

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.

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 costs assessment is inaccurate, you can challenge it, via the Warm Home Discount Scheme helpline.

If you are eligible

If eligible, you should get a letter from the DWP between October and December 2023. This tells you if you need to call a helpline by 29 February 2024 to confirm your details. Your supplier applies the discount to your bill by the end of March 2024.

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

If you think you are eligible and have not received a letter from the DWP, phone the Warm Home Discount scheme helpline on 0800 030 9322. Do this as soon as possible, as the DWP may be unable to process a claim where information is given late.

5.4 Budgeting Loans

If you receive Pension Credit, Income Support, income-based Jobseeker's Allowance, or any other income-related Employment and Support Allowance, you may be able to get a Social Fund Budgeting Loan. Universal Credit claimants can apply for a Budgeting Advance.

You can apply for a Budgeting Loan or Advance if you have received the benefit for at least 26 weeks. They are interest-free but must be paid back. They can help with intermittent expenses

6 Other help

6.1 Help from your local authority (council)

Local authorities have

Remember you could be eligible to be on four registers (electricity supplier, gas supplier, electricity network operator, 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

6.4 Help from a Home Improvement Agency

If you have a Home Improvement Agency (HIA) in your area, they may provide information and advice on energy efficiency. They may be able to apply to their charitable arm, the Foundations Independent Living Trust, for grants to help you make your home warmer.

To find out whether there is an HIA in your area, contact your local Age UK, the local authority housing department or Foundations, the national co-ordinating body for HIAs. For more information see factsheet 67, *Home improvements and repairs*.

6.5 Saving money on heating oil bills

If you use oil to heat your home, you can save money by forming a purchasing club with other users in your area. You negotiate collectively to get a better deal from an oil supplier.

For a club to work, there needs to be a minimum number of local households who want to join and someone who is willing to manage the negotiations. The Which? website has more information on forming a club and how to get the best deal, either on your own or collectively. See www.which.co.uk/reviews/heating-oil/article/guides for more information.

7 Arrears and disconnection

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

Speak to your supplier if it looks like you may fall behind with paying. Contact them immediately if threatened with disconnection. If you do not want to deal with them directly, ask an adviser to make contact for you.

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If you are in payment difficulty

Your supplier should make contact at the earliest opportunity if they have reason to believe you are in payment difficulty, or may be soon, and offer you the following:

- z **Fuel Direct** . an amount is deducted from your benefit award to contribute towards the cost of your energy supply and arrears. It is available if you receive Pension Credit, Income Support, income-related Employment and Support Allowance, income-àæ^´ \ ÿ

9 Gas and electricity safety

Electricity

Call your network operator in the event of a power cut or if you see a damaged overhead electricity line or substation. Alternatively, call 105, a single, easy-to-remember number that electricity network operators have set up. It is free to use and you are put through to your local network operator who can give help and advice.

If you have a problem with the wiring inside your home or any of your electrical appliances, contact a qualified electrician to deal with it.

Gas

If you suspect you have a gas leak, you should immediately phone the National Grid Gas Emergency Service 0800 111 999 (free call, 24 hours a day) and report it. Do not use electrical devices inside your home. Do not

An engineer will attend a gas leak free of charge. If the leak is inside your house, the engineer makes the situation safe by disconnecting the dangerous appliance or, where necessary, disconnecting the whole gas supply.

You must then arrange for a Gas Safe scheme registered engineer to come and do the necessary work. You must not reconnect the appliance or gas supply until the work has been done. You can contact Gas Safe for details of registered engineers.

If you are a tenant and the problem is with the gas installation or an appliance provided by your landlord, get in touch with them as quickly as possible so they can organise the necessary repairs. Most landlords are legally required to carry out gas safety checks at least once a year. They must keep records of these checks, which you can ask to see. It is your responsibility to check any gas appliances you supplied.

If you are a freeholder or have a lease with a fixed term of more than seven years, you may qualify for a free annual safety check. These are provided for people who receive means-tested benefits and are over pension age, have a disability or long-term health condition, or live with children under five.

If you are not living with children under five, you must live alone, or with others who are all over pension age, disabled, chronically sick or under 18. The check consists of a basic examination and is not a substitute for regular servicing.

If you have mobile heaters that use liquefied petroleum gas you should have these serviced regularly.

10 Smart meters

The government wants every home to have 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

11 Government help with high energy costs

11.1 The energy price cap

The energy price cap provides households with protection by setting a maximum amount that suppliers can charge per unit of energy.

Due to a fall in wholesale energy prices, from 1 July 2023, the price cap rate has been applied to household energy bills again.

The cap amount is subject to a quarterly review by Ofgem.

Bills are still based on your usage, so you may pay more or less than the average price cap level.

For more information and to check the current price cap level, see www.ofgem.gov.uk/information-consumers/energy-advice-households/check-if-energy-price-cap-affects-you

11.2 The Energy Price Guarantee

The Energy Price Guarantee provided an additional support rate

Useful organisations

British Gas Energy Trust

www.britishgasenergytrust.org.uk/
Telephone 0121 348 7797

Provides grants for clearing energy debts owed to British Gas and other suppliers. Funds further help including boiler repairs and replacements.

Citizens Advice

www.citizensadvice.org.uk
Telephone 0800 144 8848

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

Citizens Advice Consumer Helpline

www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/
Telephone helpline 0808 223 1133 Mon-Fri 9am-5pm

Department for Work and Pensions (DWP)

www.gov.uk/the-warm-home-discount-scheme
Telephone 0800 030 9322 (Warm Home Discount Team)

Administer benefits, including the Warm Home Discount.

EDF Energy Customer Support Fund

www.charisgrants.com/partners/edf-energy/
Telephone 0333 200 5100

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

E.ON Next Energy Fund

www.eonenergy.com/more-for-your-home/energy-fund.html
Telephone 0808 501 5200

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online. Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

Lines are open seven days a week from 8.00am to 7.00pm

In Wales contact

Age Cymru Advice

www.agecymru.org.uk

0300 303 4498

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

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The evidence sources used to create this factsheet are available on request. Contact resources@ageuk.org.uk

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