

## Factsheet 1

# Help with heating costs

July 2025

### 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 or council.

The information in this factsheet is correct for the period September 2024 to August 2025. However, rules and guidance sometimes change during the year,

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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## 1 Recent developments

From winter 2025/26, people over State Pension age with a taxable income of £35,000 per year or less will be eligible for the Winter Fuel Payment. For more information, see section 5.1.

The government has also expanded the eligibility for the Warm Home Discount, for winter 2025/26. For more information, see section 5.3.

## 2 Introduction

There are steps you can take if you want to spend less on energy without compromising your health and make your home warmer without increasing your bills. This could include:

- finding the best energy deal for you. There have been fewer deals on offer following energy price rises, but this is starting to change
- improving your home's energy efficiency
- getting financial help, for example by claiming all the benefits you are entitled to, or seeking help in a crisis

This factsheet contains information you need to start exploring these options. Speak to an adviser if unsure about your rights.

## 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. You can normally make savings by switching, but there are fewer deals currently on offer and **you may not save any money**. Seek advice before you switch, for example from the Citizens Advice Consumer Service.

### Switching tariff or supplier

Switching may seem like too much hassle or you may not want to leave your current supplier. However, you do not need to change suppliers to get a better deal. Your supplier may offer a range of tariffs, some of which may suit you better or work out cheaper. They should tell you which tariffs would work out cheaper at least once a year.

Switching should be a very simple process. 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.

Use an Ofgem-accredited website. They must offer independent and unbiased comparisons. Even accredited PCWs 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. Results should make it clear if this is the case, giving you the option of viewing a wider range of deals.

If you are not online, many accredited PCWs have a telephone service or you can contact suppliers directly for quotes.

Switching should take no more than five working days, although some suppliers wait until the end of your 14-day '*cooling off period*' to start the process. Unless you need a new meter, no physical changes should be made 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. For more information, see Age UK factsheet 82, *Getting the best energy deal*.

## **Changing payment method**

You may be able to save money by changing the way you pay for your energy, managing your account online, or having a single plan for gas and electricity with the same supplier ('*dual fuel*').

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.

Prepayment meters that you charge up at a local shop can be a useful way to track the amount you spend. Charges for comparable pre-payment meter and direct debit customers have been aligned, so 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. Citizens Advice say this should be done for free – contact their Consumer Helpline if you are told otherwise.

You cannot usually 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.

### **Warm Home Discount**

Before you switch, check the new supplier is part of the Warm Home Discount scheme. Not all suppliers participate in the scheme, although more have participated since the scheme was updated in 2022-23. You will lose your discount if you switch to a non-participating supplier.

## **4 Energy efficiency**

You can make your home warmer and reduce your energy bills by improving your home's insulation, making sure your heating system is efficient, and making a few simple changes to the way you use your heating, lighting and appliances.

Insulating roof and loft spaces can significantly reduce heat loss in your home and save over £200 a year. In 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 house is detached or semi-detached). You could save considerably more if your home has solid walls, but the installation costs are much higher.

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 installer for help with setting the controls (see section 9).

Make sure you have proper heating controls and understand how to use them, so you only heat the parts of your home you want to heat, and only when, and to the extent, you want to heat them. You could fit separate thermostats onto each radiator to shut down unnecessary heating. You could consider installing a timer on your central heating system so you can set the heating and hot water to come on only when needed.

Fit energy saving light bulbs and turn appliances off rather than leaving them on stand-by. Turn controls down if they are set too high. This applies to lights, appliances, and heating, but do not turn your heating down so low that you get cold – you need to keep warm to stay healthy.



If 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. 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.

Energy companies give general advice on the best way to use appliances and how the effectiveness of your heating system might be improved. For advice tailored to your property and circumstances, you can use the government's '*Find ways to save energy in your home*' service, or contact a local advice agency or Home Improvement Agency.

## 4.1 The Energy Company Obligation

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.

They can choose the measures that are most cost effective to install and may fund all or only part of the cost. You can apply to any supplier participating in the scheme, not just your own supplier.

### Who gets help?

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. For tenants, it usually means a rating of E, F or G (although social rented homes in band D are sometimes eligible). Owner-occupiers and private renters, but not social tenants, must also claim certain means tested benefits to be eligible, including Pension Credit, Housing Benefit and Universal Credit.



If you do not meet these conditions, you can still get help if your local authority assess you as needing it. They may do this if you have a low income, or you are in fuel poverty, or are vulnerable to the effects of cold. They may do this if your property has solid walls and neighbouring properties are having solid wall insulation carried out. Check whether your local authority has published a statement on how it intends to identify fuel poor or vulnerable households.

### What help do you get?

You can get help with insulation work or heating-related improvements such as the installation of '*first time*' central heating. You can get a broken boiler repaired or replaced if you are an owner occupier, but not if you are a tenant. This is because landlords are responsible for keeping tenants' boilers in repair and proper working order. You may be able to get an inefficient heating system upgraded.

### Next steps

If you think you may be eligible, 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. Make a repeat application if you were unsuccessful the first time.

A list of contact details for participating ECO suppliers can be found on the Ofgem website under the '*Contacts, guidance and resources*' tab. Detailed information about ECO is on Ofgem's website at: [www.ofgem.gov.uk/environmental-programmes/eco](http://www.ofgem.gov.uk/environmental-programmes/eco)

#### 4.1.1 The Great British Insulation Scheme

The Great British Insulation Scheme (formerly known as ECO+) provides grant support to install low-cost insulation measures. It runs until March 2026 and can help:

- people living in homes with an energy performance rating of D, E, F or G, and within Council Tax bands A, B, C and D
- low-income households living in homes with an energy performance rating of D, E, F or G and not eligible under the main ECO scheme.

To check your eligibility for this scheme and apply for support, see [www.gov.uk/apply-great-british-insulation-scheme](http://www.gov.uk/apply-great-british-insulation-scheme) or call the Home Retrofit Advice and Information Line on 0800 098 7950.

## 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/apply-boiler-upgrade-scheme](http://www.gov.uk/apply-boiler-upgrade-scheme)

### Warm Homes: Local Grant (WH:LG)

The Warm Homes: Local Grant provides energy efficiency upgrades and low carbon heating via local authority funding, at no cost to the occupant. It is available to households in England that:

- are low income
- have an Energy Performance Certificate (EPC) between D and G
- live in a participating local authority area – only certain postcodes are eligible.

Upgrades should be tailored to the household. Measures could include insulation, solar panels, or an air source heat pump, if suitable.

Approach your local authority to check eligibility, explore what help is available and make an application. For help to apply, call the Home Retrofit Advice and Information Line helpline on 0800 098 7950.

### **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.

## **5 Financial help**

### **5.1 Winter Fuel Payments**

Winter Fuel Payments are paid to pensioner households to help with the cost of fuel. From the winter of 2025/26, Winter Fuel Payments are paid to households with at least one person over State Pension age.

Where an individual person over State Pension age has taxable income above £35,000, the payment they receive will be recovered by HMRC as tax via PAYE or self-assessment.

You qualify if you have reached State Pension age by the end of the qualifying week.

The qualifying week is 15-21 September 2025. For the winter of 2025/26, you qualify if you were born on or before 21 September 1959.

People living in countries in the European Economic Area are no longer eligible to receive Winter Fuel Payments.

### 5.1.1 The amount of Winter Fuel Payment

Your household receives £200 if at least one qualifying person in the household is aged between State Pension age and 79. The payment is £300 if at least one qualifying person is aged 80 or above.

If you qualify and you receive Pension Credit or a working age means-tested benefit such as Universal Credit or income-related ESA, the whole payment will be made to one person in the household who receives the benefit.

If you do not receive a means-tested benefit, and there is more than one qualifying person in your household, the payments will be split as shown in the table below.

| <b>Circumstance</b>   | <b>Aged between State Pension age and 79 in the qualifying week</b> | <b>Aged 80 or over in the qualifying week</b> |
|---|---|---|
| <b>You qualify and live alone (or none of the people you live with qualify)</b>                     | £200  | £300  |
| <b>You qualify and live with someone under 80 who also qualifies</b>                                | £100  | £200  |
| <b>You qualify and live with someone 80 or over who also qualifies</b>                              | £100  | £150  |
| <b>You qualify, live in a care home and do not receive PC or a working age means-tested benefit</b> | £100  | £150  |

### 5.1.2 Payment

Qualifying households should be paid automatically before Christmas. You do not need to make a claim. If you have not received a payment by January 2026, you should contact the Winter Fuel Payment helpline to make a claim

You do not get a payment if, during the qualifying week, you:

- live in a care home for the whole time from 23 June to 21 September 2025 and you receive Pension Credit, Universal Credit or income-related Employment and Support Allowance (ESA), or
- are a prisoner, or
- have been in hospital for more than 52 weeks, or
- are subject to immigration control.

You must live in England and Wales in the qualifying week to receive a payment.

For more information call the Winter Fuel Payment helpline on 0800 731 0160 or go to [www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)

### 5.1.3 If your income is over £35,000

If your personal taxable income (gross) is over £35,000 in the tax year April 2025 to March 2026, HMRC will recover the payment you received via PAYE or self-assessment.

If you receive a split payment because you live with at least one other qualifying person, only the payment made to you is recovered. Other people who receive a payment, including your partner if you have one, can keep the payment if their taxable income is £35,000 per year or less.

### 5.1.4 Winter Fuel Payment opt out

If you would rather not receive the Winter Fuel Payment, you can opt out providing you notify the DWP before the 15 September 2025.

If you opt out and change your mind later, it is possible to make a claim by 31 March 2026.

Claim via the Winter Fuel Payment helpline on 0800 731 0160 or go to [www.gov.uk/winter-fuel-payment/how-to-claim](http://www.gov.uk/winter-fuel-payment/how-to-claim)

## 5.2 Cold Weather Payments

The Cold Weather Payment (CWP) Scheme for 2025/26 starts on 1 November 2025. You are entitled to a CWP 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 have an award of a specified benefit (see below), and
- you are not living in a care home, and
- you are not subject to immigration control.

### Specified benefits

The specified benefits include **Pension Credit** Guarantee Credit or Savings Credit.

You qualify if you have an award of **Universal Credit** and you 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.

You qualify if you 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.

You qualify if you 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.

### Payments

You should not need to make a claim for a CWP as the DWP already pays you a benefit. Payments are made automatically into your bank or building society account.

Payment is £25 for each seven-day period of very cold weather between 1 November 2025 and 31 March 2026. Cold Weather Payments do not affect other benefits.



## 5.3 The Warm Home Discount

The Warm Home Discount is a one-off £150 payment applied to eligible customers' electricity bills to help with energy costs over the winter months. It does not affect entitlement to a Winter Fuel Payment or Cold Weather Payment.

You may get the discount applied to your gas bill if you are a dual-fuel customer (one gas and electricity plan with the same supplier). If using a traditional prepayment meter, you will probably get a top-up voucher.

If you are considering switching, check whether the new supplier participates in the Warm Home Discount scheme. Not all suppliers do, although more joined in 2022-23, when the scheme was updated. You lose your discount if you switch to a non-participating supplier.

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

### Core Group 1

Eligibility depends on your circumstances on a specific date, known as the '*qualifying date*'. For 2025/26, the qualifying date is expected to be 25 August 2025. 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
- you or your partner were getting Pension Credit Guarantee Credit.

### Core Group 2

You are eligible if you were receiving a means tested benefit on the qualifying date. The qualifying benefits include Universal Credit, Housing Benefit and Pension Credit Savings Credit.



## If you are eligible

If eligible, you should get a letter from the DWP between October and December 2025. This tells you if you need to call a helpline by 28 February 2026 to confirm your details. Your supplier applies the discount to your bill by the end of March 2026.

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 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 that are difficult to budget for, like connection charges when moving.

Apply to your local Jobcentre Plus office for a payment. It is a good idea to get advice about the type of payment to apply for and help with completing the application form. For more information, see factsheet 49, *Social Fund, Advances of Benefit and Local Welfare Provision*.

## 6 Other help

### 6.1 Government help - The energy price cap

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

The cap amount is subject to a quarterly review by Ofgem. Bills are 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](http://www.ofgem.gov.uk/information-consumers/energy-advice-households/check-if-energy-price-cap-affects-you)

## 6.2 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 and park homes.

They have a general power to help improve living conditions, which can be through a grant, loan, materials, or any other type of assistance. This is known as '*housing renewal assistance*.' To exercise this power, a local authority must have a policy on the assistance it provides.

If your local authority has a policy, you can inspect it free of charge at their main office at reasonable times of day or ask for a copy to be posted to you (you may have to pay for this).

Local authorities are responsible for Local Welfare Provision schemes, which can help with energy debts, and boiler emergencies.

Assistance may be available from the Household Support Fund to help if you are in need with the cost of essentials, such as energy or food.

Speak to your local authority about what energy-related help it offers, being clear if you need emergency help, improvements to the fabric of your home, or both. Before you accept support, check whether there are any conditions attached, e.g., is it a grant or a loan?

Local Welfare Provision is also discretionary, meaning you do not have a right to support even if you meet the scheme criteria.

For more information see Age UK factsheet 67, *Home improvements and repairs*, and factsheet 49, *Social Fund, Advances of Benefit and Local Welfare Provision*.

### 6.3 Energy supplier funds and 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 and the help available varies, 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:

- British Gas Energy Trust  
[www.britishgasenergytrust.org.uk/](http://www.britishgasenergytrust.org.uk/)
- EDF Energy Customer Support Fund  
[www.charisgrants.com/partners/edf-energy/](http://www.charisgrants.com/partners/edf-energy/)
- E.ON Next Energy Fund  
[www.eonnextenergyfund.com/](http://www.eonnextenergyfund.com/)

Contact your supplier to find out whether it runs a scheme. If not, ask a local HIA or other advice agency what wider support is available.

### 6.4 Priority services

Your energy supplier must have a list (*'Priority Services Register'*) of customers who need additional support. You can join the register if you need support due to your personal characteristics, or you are in a vulnerable situation, even if temporary, for example, you cannot top up your prepayment meter due to injury. 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 relevant.

If you are on the register, your supplier must offer you *'priority services'* for free. 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 no one can provide readings on your behalf
- moving a prepayment meter if you are no longer able to access it
- other non-financial services your supplier chooses to offer.

As services are tailored, give your supplier as much information as possible about your needs when joining. Note, this information should not be shared more widely without your consent. If you have different gas and electricity suppliers, remember to join both registers.

Make sure 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. Contact the Energy Networks Association to find out who they are.

Network operators must provide services to certain core groups. These are people over State Pension age, or who are 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.

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 you are on your new supplier's register.

## 6.5 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 Age UK factsheet 67, *Home improvements and repairs*.

## 6.6 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. For more information, see [www.which.co.uk/reviews/heating-oil/article/guides](http://www.which.co.uk/reviews/heating-oil/article/guides)

## 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 as soon as possible 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 your supplier directly, ask an adviser to make contact for you. Ofgem customer service rules mean that suppliers should:

- be available via different contact methods (including an offline option) and at times that meet customer needs
- offer free contact methods for those struggling to pay their bills
- prioritise enquiries from vulnerable customers.

The Citizens Advice Consumer Helpline may be able to refer your case to a team who can negotiate with your supplier for you. Alternatively, contact a local advice agency like a local Age UK.

### 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 you may be soon, and offer you the following:

- **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-based Jobseeker's Allowance, or Universal Credit.
- **Repayment plan** – you agree to make regular payments towards your arrears. Your supplier must take your ability to pay into an 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.
- **Prepayment meter**, only if it is safe and reasonably practicable to have one.

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 must be paid back, but your supplier should consider your financial situation when calculating instalments.

### Disconnection

If you are in arrears, you must not be disconnected unless your supplier has first taken steps to install a prepayment meter at your property, where this is safe and reasonably practicable. Certain groups must not be disconnected between 1 October and 31 March. This applies if you:

- are over State Pension age and live alone
- are over State Pension age and live only with other people who are over State Pension age or under 18.



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

Most suppliers have signed up to the Energy UK Vulnerability Commitment which means they should not knowingly disconnect a vulnerable customer at any time of year. This includes if you are unable to safeguard your personal welfare for reasons of age, health, disability, or severe financial insecurity.

Citizens Advice website has information about disconnection and a template letter to help you request a more affordable repayment rate if you are struggling to meet your payments:  
[www.citizensadvice.org.uk/consumer/template-letters/letters/energy-letters/letter-for-repaying-debt-to-your-energy-supplier/](http://www.citizensadvice.org.uk/consumer/template-letters/letters/energy-letters/letter-for-repaying-debt-to-your-energy-supplier/)

### **Ofgem Supplier Code of Practice – Involuntary Prepayment Meter Installation**

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 prepayment 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 illness, 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
- you are aged 75 or over, with no support in the house.



Suppliers must 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, age, and temporary situations, including pregnancy and bereavement.

Full details can be found on the Ofgem website [www.ofgem.gov.uk/publications/involuntary-ppm-supplier-code-practice](http://www.ofgem.gov.uk/publications/involuntary-ppm-supplier-code-practice)

## **8 Problems with an energy supplier or landlord**

If you have a complaint about your energy supplier, use their complaints procedure. If the supplier does not respond or you cannot reach agreement, escalate the complaint to the Energy Ombudsman.

The Ombudsman website has useful tips on making an effective complaint. For more information, see [www.energyombudsman.org/our-process](http://www.energyombudsman.org/our-process)

Some tenants pay their landlord for their electricity and gas. There is a maximum price that landlords can charge, called the Maximum Resale Price.

Speak to an adviser if you think you are being charged too much. For further advice, contact the Citizens Advice Consumer Helpline.

## **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 which is 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 – go outside to use a mobile, or to a neighbour's property.

An engineer will attend a gas leak free of charge. If the leak is inside your house, they disconnect the dangerous appliance or, where necessary, disconnect the whole gas supply to make things safe.

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 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 also tells you when you have used it and how much it costs in pounds and pence. You can compare your current and past use. It can be read remotely by your energy supplier. You should still check your bills for accuracy regularly.

Information on your energy usage is given on an in-home display unit, which is fitted with the smart meter.

There are potential key advantages of having a smart meter:

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

### Smart meter problems

However, smart meters make it possible to disconnect customers '*remotely*' without needing to access the meter. Before doing this, a supplier 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.

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.

See Ofgem's website for more information on smart meters and Age UK factsheet 82, *Getting the best energy deal*, for information on how switching energy supplier might affect your smart meter if you have one.

## Useful organisations

### **British Gas Energy Trust**

[www.britishgasenergytrust.org.uk](http://www.britishgasenergytrust.org.uk)

Telephone 0121 348 7797

Funds a network of free and impartial money and energy advice projects and provides direct grants and financial assistance payments to help clear energy debt. You don't have to be a British Gas customer to qualify.

### **Citizens Advice**

[www.citizensadvice.org.uk](http://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](http://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](http://www.gov.uk/the-warm-home-discount-scheme)

Telephone 0800 030 9322 (Warm Home Discount Team)

Administer benefits, including the Warm Home Discount scheme.

### **EDF Energy Customer Support Fund**

[www.charisgrants.com/partners/edf-energy](http://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.eonnext.com/policies/struggling-to-pay](http://www.eonnext.com/policies/struggling-to-pay)

Telephone 0808 501 5200

Provides support for E.ON Next customers who are experiencing financial hardship and struggling. You may get help with paying your energy bills, or replacement household appliances.

## **Energy Networks Association**

[www.energynetworks.org](http://www.energynetworks.org)  
Telephone 020 4599 7700

For gas and carbon monoxide emergencies: 0800 111 999.

Industry body for gas and electricity transmission and distribution network operators in the UK. Contact them to find out who your network operator is or in the event of interrupted energy supply.

## **Energy Ombudsman**

[www.ombudsman-services.org/sectors/energy](http://www.ombudsman-services.org/sectors/energy)  
Telephone 0330 440 1624

Independent body that resolves disputes between consumers and energy suppliers. The service is free to consumers.

## **Energy UK**

[www. www.energy-uk.org.uk](http://www.energy-uk.org.uk)  
Telephone 020 7930 9390

Trade association for the UK energy industry with over 100 members.

## **Foundations**

[www.foundations.uk.com](http://www.foundations.uk.com)  
Telephone 0300 124 0315

The national body for Home Improvement Agencies in England.

## **Gas Safe Register**

[www.gassaferegister.co.uk](http://www.gassaferegister.co.uk)  
Telephone 0800 408 5500

Maintains a list of gas engineers who are registered to work safely and legally on gas appliances.

## **Great British Insulation Scheme**

[www.gov.uk/apply-great-british-insulation-scheme](http://www.gov.uk/apply-great-british-insulation-scheme)  
Telephone 0800 098 7950

National scheme providing help with free or lower cost insulation measures, to help reduce energy bills.

**Home Retrofit Advice and Information Line**

[www.gov.uk/improve-energy-efficiency](http://www.gov.uk/improve-energy-efficiency)

Telephone 0800 098 7950

Offers tailored guidance and digital assistance to consumers on how to upgrade their homes to make them more energy efficient, warmer, and comfortable to live in. Provides advice on applying for Government funding for home upgrades, helping people plan their home retrofit.

**Office of Gas and Electricity Markets (Ofgem)**

[www.ofgem.gov.uk](http://www.ofgem.gov.uk)

Telephone 020 7901 7295

Regulates gas and electricity markets, suppliers and network operators.

**Winter Fuel Payment Helpline**

[www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)

Telephone 0800 731 0160

Part of the DWP that deals with queries about Winter Fuel Payments.

## 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](http://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.wales](http://www.agecymru.wales)

0300 303 4498

### In Northern Ireland contact

#### Age NI

[www.ageni.org](http://www.ageni.org)

0808 808 7575

### In Scotland contact

#### Age Scotland

[www.agescotland.org.uk](http://www.agescotland.org.uk)

0800 124 4222

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Contact *resources@ageuk.org.uk*

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