

## Factsheet 1

# Help with heating costs

September 2016

### About this factsheet

This factsheet explains how you can spend less on energy while still ensuring that your home is warm and comfortable. It provides information on switching energy supplier, energy efficiency, financial help with bills and help from bodies like your local authority (council).

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

Contact details for other organisations mentioned in the factsheet can be found under Useful organisations.

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## 1 Recent developments

- The Government have announced that the Energy Company Obligation scheme will run until 2022. From April 2017, they plan to re-focus the scheme towards '*the lowest income households with the highest energy costs*'. This will involve increasing the amount of money spent under the '*Affordable Warmth*' obligation and widening its eligibility criteria to include social tenants living in the least energy efficient homes. There are also plans to simplify the eligibility criteria for Affordable Warmth, including by removing the Savings Credit element of Pension Credit as a qualifying benefit.
- The Warm Home Discount scheme has been extended until 2020-21. Regulations have been made setting out how the scheme will operate this scheme year. The discount will remain at £140 and the centrally-set eligibility criteria will remain the same. This year, '*dual fuel*' customers may request the discount as credit on their gas account instead of their electricity account. Further changes may be made in the 2017-18 scheme year, for example automatic discounts may be provided to a wider range of people, but the Government have said that they intend to protect the older people who currently benefit.
- The energy regulator Ofgem is looking to make changes to the '*Priority Services Registers*' run by energy suppliers and network operators. Ofgem want suppliers to proactively identify vulnerable customers and offer them tailored services if this is reasonably practicable. Network operators will continue to offer 'core' services to people who meet their eligibility criteria, such as people over pension age who rely on an uninterrupted supply.
- The Home Heat Helpline, which offered free help and advice for people worried about their energy bills or keeping warm in winter, has closed. Customers looking for similar help and information are advised to contact the Citizens Advice consumer helpline or the Energy Saving Advice Service.

## 2 Introduction

There are a number of steps you can take if you want to spend less on energy without compromising your health, or make your home warmer without increasing your bills. Broadly, you can:

- ensure 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
- check you are receiving all the financial help you are entitled to.

This factsheet aims to give you the information 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.

If you hope to save money by switching energy tariff or supplier, see factsheet 82, *Switching energy supplier*. The information on switching in section 3 is introductory and factsheet 82 has more detailed information.

### 3 Switching tariff, payment method or supplier

You may be able to save money on your energy bills by switching to a better deal or changing how you pay for your energy. Your bills should include a 'Could you pay less?' section, giving a personal projection of how much you are likely to spend on energy over the next 12 months and telling you how you might benefit from switching to another tariff with the same supplier.

#### Note

Ofgem are looking at ways to boost switching rates and make a wider range of tariffs comparable, which may have an impact on the information given in bills. If you cannot find the information you need to make an accurate comparison, you may wish to contact a local advice agency for help.

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 are using to ensure that 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 on energy, but they can also be the most expensive payment method. If you use a prepayment meter, you should consider whether it would be cheaper to have a credit meter installed and pay on receipt of a bill or by direct debit. There are plans to introduce a cap on the amount a prepayment customer can be charged in a year, but it is still worth checking whether you would be better off switching to a credit meter.

Some suppliers do this for free, but you may have to meet certain requirements such as passing an account review or credit check. You may have to pay a security deposit. As a condition of their licences, gas and electricity suppliers must make alternative payment arrangements for customers if it is '*no longer safe and reasonably practicable*' for them to use a prepayment meter.

You can shop around for a better deal with another supplier. Unless you are looking to change the type of meter that you have, for example by switching from a prepayment to a credit meter, no physical changes will need to be made to your property. You should not be disconnected. All that changes is the company that supplies your gas and electricity and sends you your bills.

### **Important**

If you switch energy supplier, you might lose your entitlement to a Warm Home Discount. Not all suppliers participate in the scheme and eligibility criteria can vary if you are not in a 'Core Group' of recipients identified by the Department for Work and Pensions. You should discuss this with a new supplier before you switch and carefully consider whether you would still be better off switching if it meant that you would not receive a discount. More information is given in section 5.4

## **4 Energy efficiency<sup>1</sup>**

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 up to £140 a year on fuel bills. In an un-insulated home, a quarter of heat is lost through the roof.

About a third of all the heat lost in an un-insulated home escapes through the walls. If you live in a newer property with cavity walls, you could save up to £160 a year by insulating them. If your house has solid walls, you could save up to £260 a year, 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 stops cold air from getting into your property and warm air from getting out and is a cheap and cost-effective way to reduce heating bills.

<sup>1</sup> All savings below are given for a gas-heated semi-detached house with three bedrooms, where the household pay 4.18 p/kWh for gas, heating the home's living area to 21 degrees Celsius and that the remaining areas to 18 degrees Celsius.

Heating accounts for about 60 per cent 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. Replacing an old D-rated boiler with an A-rated boiler with a full set of heating controls could save around £85 a year. Replacing a G-rated boiler could save you £215 a year. Always use a Gas Safe registered installer (see section 9) 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.

Make sure you have proper heating controls and understand how to use them, so you are only heating the parts of your home you want to heat and only when you want to heat them. You might consider installing a timer on your central heating system so that you can set the heating and hot water to come on only when you need it.

You can fit energy saving light bulbs and turn appliances off when you do not need them 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 you are replacing old appliances, such as fridges, freezers and washing machines, check its energy efficiency rating. The better the rating, the less energy the appliance will use. However, 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. You can seek specialist advice from the Energy Saving Advice Service.

## 4.1 The Energy Company Obligation

If you are in receipt of certain benefits or are living in a low-income neighbourhood or a home that's classed as '*hard to treat*', you may be able to get help with heating and energy efficiency measures under the Energy Company Obligation (ECO) scheme. All or part of the cost of these measures may be covered.

Under ECO, the larger energy companies are set targets for achieving reductions in energy usage by making homes more energy efficient. You can apply to any of the participating suppliers, they do not have to supply your energy. A list can be found here:

<https://www.ofgem.gov.uk/environmental-programmes/eco/contacts-guidance-and-resources/supplier-contact-details>

There are three strands to ECO, known as '*obligations*', with different eligibility criteria. If you think you meet the criteria for one of these obligations, you may wish to make enquiries with a range of participating suppliers. They will have different ways of meeting their targets, so you may be successful with one supplier and not another. You can also make a repeat application if you were not successful the first time.

The three obligations are:

### **The Home Heating Cost Obligation**

This is also known as the **Affordable Warmth Scheme**.

To qualify, you must be an owner-occupier or private tenant in receipt of certain benefits. Both elements of Pension Credit (Guarantee Credit and Savings Credit) are '*standalone benefits*', meaning you do not have to meet any other criteria to qualify. If you receive other means-tested benefits, such as income-related Employment and Support Allowance, you must meet other conditions too.

Under the Affordable Warmth Scheme, you can get help with insulation work or heating-related improvements such as a boiler replacement.

### **The Carbon Saving Communities Obligation**

To qualify, you must be living in one of the UK's most deprived neighbourhoods. Alternatively, you must be living in a rural area and claiming certain benefits. It does not matter whether you own your property, rent privately or rent from a council or housing association.

If you qualify, you can get help with insulation measures and connection to district heating.

### **The Carbon Emissions Reduction Obligation**

To qualify, you must be living in a home that is classed as 'hard to treat', e.g. a property with solid walls or hard-to-treat cavity walls. It does not matter whether you own your property, rent privately or rent from a council or housing association.

If your home is hard to treat, you can get help with cavity wall insulation, solid wall insulation, connection to district heating, loft insulation and other types of roof insulation. These are known as '*primary measures*'. If you have a primary measure installed, you may also receive '*secondary measures*' such as glazing, draught proofing or under-floor insulation.

To find out more about ECO, whether you are eligible and how to apply, contact the Energy Saving Advice Service on 0300 123 1234.



## Note

The Government have announced that ECO will run until 2022. From April 2017, they plan to re-focus the scheme towards *'the lowest income households with the highest energy costs'*. They have consulted on changes to be made in the 2017-18 scheme year and will be consulting on plans for 2018 onwards.

For 2017-18, the Government are proposing to:

- Increase the amount of money spent under the Affordable Warmth scheme and widen its eligibility criteria to include social tenants living in the least energy efficient homes (EPC band E, F and G).
- Simplify the eligibility criteria for Affordable Warmth. Applicants in receipt of Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance would not have to meet any other conditions to be eligible. However, Savings Credit would be removed as a standalone benefit, meaning you would have to be in receipt of Guarantee Credit (or both Guarantee and Savings Credit) to qualify.
- Introduce an element of 'flexible eligibility' for private tenants and homeowners, allowing local authorities to identify fuel poor or low-income households who would not otherwise meet the eligibility criteria and refer them for help.
- Reduce the volume of gas boiler replacements carried out under Affordable Warmth to shift the focus towards insulation and 'first time' central heating installation.

At the time of writing, it is not known what changes will come into effect. However, if you have been turned down for ECO assistance in the past, it may be worth re-applying after April 2017. You may find that you qualify under the new rules, particularly if you are a social tenant.

## 5 Financial help

### 5.1 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 Budgeting Loan from the Social Fund. Universal Credit claimants can apply for a Budgeting Advance.



You can apply for a Budgeting Loan if you have been receiving these benefits for more than six months. They are interest free but have to be paid back and are designed to help with intermittent expenses which are difficult to budget for, e.g. the cost of installing a prepayment meter or connection charges when moving home.

You should apply to your local Jobcentre Plus office for a payment. It is often 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, *The Social Fund, Advances of Benefit and Local Welfare Provision*.

## 5.2 Cold Weather Payments

The Government's 2016-17 Cold Weather Payment (CWP) Scheme starts on 1 November 2016.

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

#### **Pension Credit**

You get CWPs if you receive Pension Credit.

#### **Income Support and income-based Jobseeker's Allowance**

You get CWPs if you get Income Support or income-based Jobseeker's Allowance and have any of the following:

- a disability or pensioner premium
- a child who is disabled
- Child Tax Credits including a disability or severe disability element
- a child under five living with you.

#### **Income-related Employment and Support Allowance (ESA)**

You get CWPs if you receive Income-related ESA and have any of the following:

- the support or work-related component of ESA
- a severe or enhanced disability premium
- a pensioner premium

- a child who is disabled
- Child Tax Credits including a disability or severe disability element
- a child under five living with you.

### **Universal Credit**

You get Cold Weather Payments if you get Universal Credit, you are not employed or self-employed and one of the following apply:

- you get a limited capability for work element (with or without a work-related activity element)
- you get the disabled child element
- you have a child under five living with you.

You are eligible if you have a disabled child element in your claim, whether you are employed or not.

### **Payments**

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 and 31 March. Cold Weather Payments do not affect other benefits.

## **5.3 Winter Fuel Payments**

Winter Fuel Payments are yearly, one-off payments of between £100 and £300 paid to eligible pensioner households to help with the cost of fuel. They are not linked to temperature so are different to Cold Weather Payments.

They are paid if you reach the minimum State Pension age for women during the qualifying week, which is 19 to 25 September 2016.

For winter 2016-17, you qualify if you were born before 5 May 1953 (note this date changes every year) and live in the UK throughout the qualifying week. There are no income or savings limits and payments are not taxable.

You do not get a Winter Fuel Payment if, during the qualifying week:

- you are a care home resident receiving Pension Credit, income-based Jobseeker's Allowance (JSA), or income-related Employment and Support Allowance (ESA) or
- you are a prisoner or
- you have been in hospital receiving free treatment for more than 52 weeks or
- you are subject to immigration control.

You usually have to live in the UK in the qualifying week. If you are resident in another European Economic Area country with an average winter temperature that is not higher than that of the warmest part of the UK, or you live in Switzerland, you may be able to claim a Winter Fuel Payment. In this case, you also need to demonstrate a genuine and sufficient link to the UK social security system, for example, by receiving a State Pension whilst living abroad.

### The amount of Winter Fuel Payment

The amount of Winter Fuel Payment you receive depends on your circumstances during the qualifying week – see table below.

<b>Circumstance</b>	<b>Born on or before 5 May 1953</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 get one of the benefits listed*</b>	£200	£300
<b>You live with someone under 80 who also qualifies</b>	£100	£200
<b>You live with someone 80 or over who also qualifies</b>	£100	£150
<b>You qualify and live with your partner or civil partner and they get one of the benefits listed*</b>	Nil**	Nil**
<b>You qualify but live in a care home and do not get one of the benefits listed*</b>	£100	£150

\* Benefits: Pension Credit, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support

\*\* Your partner receiving the benefit is paid the Winter Fuel Payment on your behalf

## When and how to claim

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, normally before Christmas.

If you receive Pension Credit, a State Pension or certain other benefits, or if you received a payment last winter, you should not need to claim, as payments are normally made automatically. Otherwise you must make a claim before 31 March 2017.

People are not paid in order of surname or address so partners may get them at different times.

It is not usually possible to claim for previous years, but if you were entitled to and did not receive Winter Fuel Payments for 1997-8, 1998-9 and 1999-2000, there are some circumstances when you may still be able to make a claim.

You can call the Winter Fuel Payment helpline. Claim forms are available on the gov.uk website at [www.gov.uk/winter-fuel-payment/overview](http://www.gov.uk/winter-fuel-payment/overview)

## 5.4 The Warm Home Discount

The Warm Home Discount is a one-off payment of £140 applied to eligible customers' electricity bills to help with the cost of energy over the winter months. You may be able to get the discount applied to your gas bill if you are a dual-fuel customer (this means you have a single plan for gas and electricity with the same supplier).

Not all suppliers participate in the Warm Home Discount scheme and you should bear this in mind if you are considering switching supplier. More information on switching and the Warm Home Discount is given in factsheet 82, *Switching energy supplier*.

There are two groups of Warm Home Discount recipients: the 'Core Group' and the 'Broader Group'.

### The Core Group

If you are eligible for the Core Group, you should be automatically identified by the Department for Work and Pensions (DWP). Eligibility depends on your circumstances on a specific date, known as the qualifying date. For 2016, this was 10 July. The 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 were getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well).

If you are eligible, you should get a letter from the DWP in the autumn. If you get one of these letters, make sure you read it carefully, as you may need to provide the DWP with additional information and do so by a specific deadline.

If you switched supplier since 10 July 2016 but met the criteria on the qualifying date, your old supplier is responsible for making the payment, usually by sending a cheque through the post. If you switched from a non-participating to a participating supplier after the qualifying date, you will need to make a Broader Group application even if you are in receipt of Pension Credit.

If you think you are eligible for the Core Group and have not received a letter from the DWP by 16 December 2016, telephone the Warm Home Discount Scheme helpline to check your eligibility. You should do so as soon as possible, as the DWP may be unable to accept a claim after 28 February 2017.

### **The Broader Group**

If you did not meet the Core Group criteria on the qualifying date, you may be eligible for a discount under your supplier's Broader Group rules. You have to apply directly to your supplier for a Broader Group discount.

Each supplier sets their own rules, but they must include certain standard criteria. These include being in receipt of income-related Employment and Support Allowance with a pensioner premium. This should make it easy for you to switch between participating suppliers without losing your Broader Group entitlement, but this is not guaranteed as suppliers are able to set additional rules outside of the standard criteria. Broader Group applications cannot be transferred between suppliers. Funds are also cash limited and a new supplier may refuse to accept your application if you switch towards the end of the financial year.

#### **Note**

The Warm Home Discount scheme has been extended until 2020-21. It may operate differently in the 2017-18 scheme year, for example the Broader Group may be withdrawn and automatic discounts provided to a wider range of people, such as working age people on a low income. The Government have said that they intend to protect the older people who currently benefit. They will be consulting on proposed changes in due course.

If you qualify for a discount and your current supplier is responsible for making the payment, it should be applied to your electricity account between October 2016 and April 2017. This scheme year ends later than usual, but the Government will be working with suppliers to ensure that the maximum number of discounts are delivered over the winter months.

If you use a prepayment meter, you will probably be given a top-up voucher. Payment of a Warm Home Discount does not affect your entitlement to a Winter Fuel Payment or Cold Weather Payment.

## 5.5 Energy charitable trusts

Some energy suppliers have charitable trusts to help their customers pay off debts if they are in financial difficulties, with particular focus on fuel poverty. They may give grants towards other essential payments. Contact your supplier to see if you can get help and information on how to apply, or call the Citizens Advice consumer helpline.

## 6 Additional help

### 6.1 Help from your local authority (council)

Local authorities 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 also responsible for setting up Local Welfare Provision schemes. They have discretion to decide the support that their scheme will provide. The support provided is likewise discretionary, which means you do not have a right to support even if you meet the qualifying conditions.

Schemes vary from area to area and may not provide the same kind of assistance, but some may provide help with heating costs or help in the event of a heating emergency such as a boiler breakdown. Check to see what support your local authority provides and check whether support would be provided as a loan or a grant before you accept it.

For more information see factsheet 13, *Funding for home improvements* and factsheet 49, *Social Fund, Advances of Benefit and Local Welfare Provision*.

## 6.2 Help from a Home Improvement Agency

If you have a Home Improvement Agency (HIA) in your area, they may be able to provide information and advice around energy efficiency. They may also 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, your local authority housing department or Foundations, the national co-ordinating body for home improvement agencies.

For more information, see factsheet 13, *Funding for home improvements*.

## 6.3 Priority Services Registers

As part of their licence conditions, energy suppliers must operate a register of customers who have reached State Pension age, are disabled or chronically sick. This enables them to offer '*priority services*' to these customers.

You or someone you nominate can ask for your name to be added to your supplier's register. If you request priority services, your supplier must provide them free of charge so long as this is '*appropriate and reasonably practicable*'.

If you are disabled, chronically sick or have reached State Pension age, the available services are:

- a unique password for you to confirm the identity of an electricity or gas employee calling at your home
- having your bills sent to a nominated third party
- a meter-reading service on a quarterly basis if no one in the household is able to read the meter themselves
- moving a prepayment meter if you are no longer able to access it.

If you are blind or partially sighted, your supplier must on request and free of charge provide you with information about your account in an accessible format (many companies provide Braille and talking bills). If you are blind, partially sighted, deaf or hearing-impaired, your supplier must have facilities in place to enable you to ask or complain about any aspect of your account or the services they provide.

If you have different suppliers for gas and electricity, remember to join both registers. You should also ensure that 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 will have two different network operators.



If you are on your electricity network operator's register and have special communication needs or are dependent on your electricity supply for medical reasons, they must:

- tell you what precautions to take if your supply is interrupted
- give you advance notice of a planned interruption to your supply
- 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 free gas safety inspections.

Suppliers should share some information with network operators about customers in need of priority services, but it is a good idea to check that your network operator has your details. Explain your situation and ask what services they are able to provide for you. To find out who your network operator is, contact the Energy Networks Association.

#### **Note**

Ofgem are looking to make changes to how the priority services scheme is operated in the near future.

They want suppliers to proactively identify vulnerable customers and offer them tailored services if this is reasonably practicable. This means you would not automatically qualify for services once you reach State Pension age, although you may do if your supplier thinks your age makes you vulnerable.

Network operators will continue to offer 'core' services to people who meet their eligibility criteria.

At the time of writing, Ofgem have consulted on these proposals and will be making a decision in due course. Whatever changes are made, it would be advisable to let your supplier know if you feel you are in need of additional support. It would also be a good idea to tell them exactly what support you feel you need, as under Ofgem's proposals suppliers will have more flexibility in delivering services.

## **6.4 Saving money on heating oil bills**

If you use oil to heat your home, you can save money on heating bills by getting together with other users in your area to form a club and negotiate with oil suppliers to get the best price on offer. You save money as your club places a single bulk order and the supplier only needs to make one trip to your area to make a delivery. Savings can amount to at least ten per cent a year on individual heating bills.

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. Citizens Advice has information about setting up an oil club or how to join one.

## 7 Disconnection

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

You should speak to your supplier if it looks like you might fall behind and contact them immediately if you are threatened with disconnection. 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. Alternatively, you can contact a local advice agency like your local Age UK.

If you are having difficulty paying your bills or it looks likely that you will in future, your supplier must offer you each of the following services:

- Fuel direct – this is an amount deducted from your benefit award to contribute towards the cost of your energy supply and any arrears. It is available if you are in receipt of Pension Credit, Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance or Universal Credit.
- A repayment plan – this is where you agree to make regular payments towards your arrears. When calculating the repayment rate, your supplier must take relevant information provided by third parties into account.
- A prepayment meter, but only if it is safe and reasonably practicable for you to have one.

If you are in arrears, you must not be disconnected unless your supplier has first taken all reasonable steps 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 others who are over State Pension age or under 18.

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. The six largest suppliers (British Gas, EDF Energy, npower, E.on, Scottish Power and SSE) have also signed up to an agreement to ensure you will not be disconnected at any time of year if you have a disability or long-term health problem.

The Citizens Advice website has more information about disconnection and a template letter to help you request a more affordable repayment rate if you are struggling to meet your payments.

## **8 Problems with an energy provider or a landlord**

If you have a complaint about your energy supplier, you should first use its complaints procedure. If your complaint remains unresolved or you cannot reach agreement with your supplier, then you can complain to the Energy Ombudsman. Ask for details in writing if you've been complaining over the telephone.

If you need further advice, contact the Citizens Advice consumer helpline, which can advise you how best to pursue your complaint.

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 - contact the Citizens Advice consumer helpline for more help.

## **9 Gas and electricity safety**

### **Electricity**

Call your network operator if there is a power cut or you suspect you have a problem with the external wiring. Their number should be on your electricity bill. If you cannot find it, contact the Energy Networks Association. If you have a problem with the wiring inside your home or any of your electrical appliances, you need to 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, the engineer makes the situation safe, either disconnecting the dangerous appliance or, where necessary, disconnecting the whole gas supply.

You then have to arrange for someone who is registered under the Gas Safe scheme 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 the 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. If you own gas appliances in a rented property, it is your responsibility to get these checked.

If you own your own home 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, living with a disability or long-term health condition, or living 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; it is not a substitute for regular servicing.

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

## 10 Smart meters

The Government want every home to have old gas and electricity meters replaced by smart meters by the end of 2020. 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.

It has a communication capability, which allows this data to be displayed on a device inside your home and read remotely by your energy supplier. An in-home display (IHD) unit will be fitted with the smart meter, which provides up-to-date, real-time information on your energy use. You can compare your current and past use.

There are two key advantages of having a smart meter:

- your smart meter can be read by your energy provider remotely so nobody has to visit your home to read it
- your bill should be more accurate as it is based on the exact energy you use, not an estimate.

If a smart meter is installed as part of the general rollout, you do not have to pay for it upfront.

**Note**

Smart meters make it possible to disconnect customers 'remotely' without visiting their home. However, before disconnecting, suppliers must take all reasonable steps to ascertain whether a customer falls within a group that cannot be disconnected during winter or should only be disconnected once all other options have been exhausted.

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

## Useful organisations

### **Citizens Advice**

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

Telephone 0344 411 1444

Citizens Advice Consumer Service Tel. 08454 040506

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

### **Department for Work and Pensions (DWP)**

The DWP administer benefits including the Warm Home Discount. For details of your local office check in the telephone book or ask at your local library or advice centre.

### **Energy Networks Association**

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

Telephone 020 7706 5107

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, for example if you want to join their priority services register or speak to someone in the event of interrupted energy supply. There is a separate number for gas and carbon monoxide emergencies: 0800 111 999.

### **Energy Ombudsman**

[www.ombudsman-services.org/energy.html](http://www.ombudsman-services.org/energy.html)

Telephone 0300 440 1624

Independent body set up to resolve disputes between consumers and their energy suppliers. Before taking your complaint to the Ombudsman you must first complain to your supplier by following their complaints procedure. The service is free to consumers.

### **Energy Saving Advice Service**

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

Telephone 0300 123 1234

The Energy Saving Advice Service provide specialist advice on how to save energy in your home. The advice line is delivered by the Energy Saving Trust. The advice provided is free but calls are charged at standard rate.

### **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

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



## 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

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

0800 022 3444

### In Northern Ireland, contact

#### Age NI

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

0808 808 7575

### In Scotland, contact Age Scotland by calling

#### Silver Line Scotland

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

0800 470 8090

(This is a partnership between The Silver Line and Age Scotland)

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