

Factsheet 1w ● September 2018

Help with heating costs in Wales



Age Cymru Advice

08000 223 444

www.agecymru.org.uk

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1 Information about this factsheet

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

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

It also tells you what to do if you have a complaint against your energy provider.

Note: The information given in this factsheet is applicable in Wales. Different rules may apply in England, Northern Ireland and Scotland. Contact Age UK, Age NI and Age Scotland respectively for further information – see section 19 for their contact details.

2 Obtaining temporary heaters in an emergency

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

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

- your **local authority social services department**;
- your **local Age Cymru organisation**;
- **Care & Repair Cymru**;

- **British Red Cross;**
- **RVS (Royal Voluntary Service);** or
- if someone has served in the armed forces, **SSAFA (Soldiers, Sailors, Airmen and Families Association).**

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

The Social Fund or Discretionary Assistance Fund may be able to provide financial help so that you can purchase portable electric heaters (or something similar) – see sections 10.4 and 10.5 below for further information on both of these schemes.

3 **Making your home warmer and reducing energy bills – an introduction**

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

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

This factsheet aims to give you the information that you need to start exploring these options. However, you may wish to speak to an adviser if you are unsure about your rights or want a full benefits check carried out.

If you are hoping to save money by switching energy tariff or supplier, Age UK produces a dedicated factsheet on this topic – Factsheet 82 *Getting the best energy deal*. However, there is also some information on this below in section 4 (also, see section 5 in regard to 'collective energy switching').

4 **Getting the best energy deal – switching tariff, payment method or supplier**

You may be able to save money on your energy bills by switching to a better deal – be this a different tariff with your current supplier, or switching to a different supplier.

Changing how you pay for your energy might also be of help.

The savings could be substantial – the Government estimates that millions of households could save £200 each year by switching and some could save even more.

Note: Your bills should include a ‘*Could you pay less?*’ section, giving a personal projection of how much you are likely to spend on gas and/or electricity over the next 12 months and information on how you might benefit from switching to another tariff with the same supplier.

4.1 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 have to change suppliers to get a better deal. Your supplier offers a range of tariffs, some of which may suit you better or work out cheaper. When your supplier sends you bills and other statements, they should tell you which tariffs may work out cheaper.

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. If you are not online, many PCWs accredited by the energy regulator Ofgem have a telephone service. Alternatively, you can contact suppliers directly for quotes.

At present, switching should take no more than 21 days including a 14-day ‘*cooling-off period*’. Unless you need a new meter installed, switching does not involve any physical changes to your property and your supply should not be interrupted. If you switch supplier, your new supplier should arrange the switch, including contacting your current supplier to let them know you are leaving.

Ofgem recently changed the rules around the number and type of tariffs suppliers can offer. They can now offer more tariffs and tariffs can have a more complex structure. This allows suppliers to develop deals for specific groups, for example low energy users and certain social groups. However, it means there may be more tariffs on offer than previously.

If you find the range of tariffs on offer confusing, ask an adviser to help you through the process – see section 18 below for organisations that may be able to assist.

Important: If you switch energy supplier, you may lose entitlement to a **Warm Home Discount**. Discuss this with a new supplier before switching and carefully consider whether you would still be better off if switching means you lose your discount. See section 9 below for further information on the Warm Home Discount.

4.2 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 on energy, but they have historically been the most expensive payment method. Some suppliers charge for installing them. There is now a cap on the prices paid by prepayment customers, but it is still worth checking if it would be cheaper to have a credit meter installed instead.

Some suppliers install credit meters 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.

5 Collective energy switching

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

A trusted third party organisation – for example a charity or a local authority – will act for the group and negotiate with the energy suppliers. The more people who sign up to take part, the better the deal might be.

However, registration for collective switching schemes is not always open.

You could contact **Citizens Advice** for information and advice about collective switching schemes that are currently operating in your area and are currently open for people to register an interest. **Speakeasy's Energy Advice Project** might also be able to assist. See section 18 below for contact details.

6 General information on energy efficiency

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

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

6.1 Insulation, draught proofing and double glazing

Insulating roof and loft spaces can significantly reduce heat loss in your home and save up to £100 a year on fuel bills. If you have a detached house or bungalow, you could save even more. 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 around £100 a year by insulating them (even more if your property is detached or semi-detached). If your house has solid walls, you could save considerably more, but the installation costs will be much higher.

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

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

6.2 Boiler efficiency

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. This can save hundreds of pounds, depending on the type of property and type of boiler you have. See sections 7, 8 and 10 below for information on various schemes that might be able to help towards the cost of replacing a boiler.

Always use a **Gas Safe registered installer** (see section 16) if you're having any work carried out on a gas heating system and ask the installer for help in setting the controls, if you need it.

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

Heating controls

Boilers that have proper heating controls allow you to decide the way individual rooms are heated – and at what times of the day – so that you're only heating the particular parts that you are using at any given time. You may also want to consider fitting separate thermostats onto each radiator.

6.3 Other energy saving measures for electrical appliances

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

Turning electrical appliances off when you don't need them, rather than leaving them on stand-by, is one example of how you may be able to keep your electricity bill down.

If you are replacing old appliances, such as fridges, freezers and washing machines, check the **energy efficiency rating**. The better the rating, the less energy the appliance uses. It is worth bearing mind, however, that a larger appliance uses more energy than a smaller appliance with the *same* rating, so make sure the product is appropriate to your needs.

A smaller appliance may end up costing you less than a larger appliance with a slightly better rating. Further information can be found on the Energy Saving Trust website at:

www.energysavingtrust.org.uk/home-energy-efficiency/home-appliances

7 ‘Nest’ – a Welsh Government programme to tackle fuel poverty

7.1 Overview

Nest is a Welsh Government funded programme to reduce the number of households in fuel poverty by making homes more fuel-efficient.

Note: Nest has been operating for a number of years and a consultation on a possible replacement was run by the Welsh Government during 2016. However, in April 2018 it was confirmed that the Nest scheme will continue for a further 5 years¹.

Fuel poverty

Fuel poverty is defined as when a household needs to spend more than 10% of their income on energy costs in order to heat their home to a satisfactory level – usually 21 degrees for a main living room; 18 degrees for other occupied rooms.

Some households experience severe fuel poverty – having to spend 20% or more of their income on energy costs.

According to the Welsh Government, “people who struggle to heat their homes [and keep them] warm usually have low incomes and are often the most vulnerable people in our communities. The latest estimate is that there are 291,000 households living in fuel poverty [which is] equivalent to 23% of households in Wales”².

¹ See the Welsh Government’s website at:
www.gov.wales/topics/environmentcountryside/energy/fuelpoverty

² ‘Fuel poverty’, 3 April 2018, Welsh Government website:
www.gov.wales/topics/environmentcountryside/energy/fuelpoverty (last accessed 12 September 2018)

7.2 Nest eligibility criteria

If you meet certain criteria (see below) you should be eligible for a ‘**whole house assessment**’ from Nest which could result in a range of improvements to your home.

If you don’t meet this criteria you may still be able to get further advice and information from Nest (see section 7.6).

When you contact them, they will ask a range of questions to determine what sort of help you are going to qualify for.

The whole house assessment

You will be able to receive a whole house assessment and, as a result, potentially qualify for certain home improvements if **all** three points below apply in your situation:

1. you own or privately rent your home (though in the case of the latter, also see section 7.5 below)

and;

2. you live in a home that is energy inefficient and, therefore, expensive to heat (“equivalent to an **E**, **F** or **G** energy efficiency rating”³ – also see ‘definitions’ overleaf)

and;

3. you, or someone who lives with you, receives a qualifying means tested benefit (see ‘definitions’ overleaf).

Note: As per the first point above, you will not be eligible for Nest if you rent from your local authority or a housing association – however, in this case, see section 7.7 below.

³ ‘Eligibility’, Nest website: www.nest.gov.wales/en/eligibility (last accessed 30 August 2018)

Definitions

Energy inefficient properties

A combination of a number of the following may indicate an E, F or G energy efficiency rating, though “you do not need to know the efficiency rating before you call [Nest]”. Their advisors can “ask you a number of questions over the phone to identify the property rating”⁴:

- No central heating at all;
- a central heating system using an inefficient boiler that is 15+ years old (though sometimes newer boilers can also be inefficient);
- solid or cavity walls with no insulation, or walls built from non-traditional materials (older end-terrace properties might also be affected by a low energy rating);
- no loft insulation, or not enough insulation;
- single-glazed windows, or no draught proofing around doors and windows;
- a heating system which uses a fuel other than mains gas.

Qualifying means tested benefits

- Pension Credit;
- Housing Benefit;
- assistance from your local authority’s Council Tax Reduction Scheme;
- Universal Credit;
- Income Support;
- Income-based Jobseeker’s Allowance;
- Income-related Employment and Support Allowance;
- Working Tax Credit or Child Tax Credit (income below £16,105 a year).

⁴ ‘Who is eligible for Nest?’, Nest website: www.nest.gov.wales/en/faqs/ (last accessed 30 August 2018)

7.3 What sort of help might you get?

Once your whole house assessment has been completed, depending on the results, one or more of the following home improvements may be available free of charge:

- Installation of central heating;
- a new central heating boiler to replace a broken or inefficient one;
- loft, cavity wall or solid wall insulation; or
- various renewable energy technologies.

The aim of any assistance given will be to make your home both warmer and more comfortable for you, plus also save you money.

7.4 How to apply?

You can call Nest on Freephone **0808 808 2244**. Alternatively, you can also request a call back from their website. Full contact details can be found in section 18.

When you contact Nest they will expect you to have details to hand of any benefits you receive. Therefore, prior to contacting them it will be a good idea to get together any award letters you have on record for these.

Note: It is likely that the assessor who visits your property will also need to see proof of benefits being received before beginning the whole house assessment.

7.5 Specific information for people who rent privately

If you rent your home privately and wish to apply to Nest, you will need to:

- have resided in the property “for a minimum of six months prior to a Nest application”;
- have permission from the landlord prior to any work going ahead. However, on their website Nest has stated that they can “manage the process to gain landlord permission”⁵.

⁵ Ibid

Conditions the landlord must meet

In order to get assistance from Nest, the applicant's landlord "must be registered with Rent Smart Wales and be able to provide [them] with their registration number"⁶.

Note: Rent Smart Wales is the licensing authority that administers the compulsory registration and licensing of private sector landlords, letting agents and management agents in Wales (under the *Housing (Wales) Act 2014*).

Nest also stipulate that:

- "A private landlord can refer a maximum of three properties to the Nest scheme";
- they "will need to provide a valid gas safety record and send it to Nest once a property has been referred"; and
- "when a tenant applies to Nest, landlords who consent for home energy efficiency improvements to take place must sign a declaration form. This declaration imposes a condition that the rent must not be raised for at least 12 months following the installation of any energy efficiency improvements"⁷ (this is to address the concern that private landlords might be encouraged to raise the rent they charge following a Nest scheme improvement).

7.6 Other help from Nest if you do not qualify for a whole house assessment

If Nest determines from your initial contact with them that you will not qualify for a whole house assessment (for example, because your home has an energy rating higher than the E rating), Nest will seek to provide advice on:

- "saving energy" and energy tariffs;
- "money management";
- benefit entitlements; *and/or*

⁶ Ibid

⁷ Ibid

- provide a referral “onto other schemes which may be able to provide home energy efficiency improvements at no or low cost”⁸.

7.7 Help for council or housing association tenants who are not covered by the Nest scheme

As indicated in section 7.2 above, if you rent your home from the local authority (council) or a housing association, you are not able to apply to the Nest scheme. However, under the Welsh Government’s **Welsh Housing Quality Standard** all social landlords (local authority council housing and housing associations) must work to “improve their housing stock”⁹ and this includes ensuring that their housing is “adequately heated, fuel efficient and well insulated”¹⁰.

If you live in social housing and feel that it needs energy efficiency improvements or repairs to the heating system, you could seek advice from an organisation such as **Shelter Cymru** or **Citizens Advice** to bring the issue up with the relevant local authority or housing association.

8 The Energy Companies Obligation (ECO) (a UK-wide scheme)

Note: The UK Government’s Department for Business, Energy and Industrial Strategy (BEIS) is responsible for policy and legislation relating to the ECO. They have signalled that the latest version of the ECO – that starts in October 2018 – “will run until March 2022”¹¹.

⁸ ‘How to apply’, Nest website: www.nest.gov.wales/en/how-to-apply (last accessed 3 September 2018)

⁹ ‘Welsh Housing Quality Standard’, 27 June 2018, Welsh Government website: www.gov.wales/topics/housing-and-regeneration/housing-quality/welsh-standard (last accessed 3 September 2018)

¹⁰ Members’ Research Service: Topic Brief – Welsh Housing Quality Standard, National Assembly for Wales, September 2008

¹¹ Energy Company Obligation: ECO3, 2018 to 2022: The Government Response to the ECO3, 2018 to 2022 Consultation, Department for Business, Energy & Industrial Strategy, July 2018 (available at: www.gov.uk/government/consultations/energy-company-obligation-eco3-2018-to-2022)

From October 2018¹², you may be able to get help under the Energy Company Obligation (ECO) scheme if:

- you receive certain qualifying benefits **and** are an owner-occupier or private tenant; or
- live in social housing with a low energy efficiency rating.

The qualifying benefits include those listed below; if you receive any of these, you do not have to meet any other criteria to qualify:

- **the Guarantee Credit element of Pension Credit (or for people under state pension age, certain working age benefits); or**
- **a disability benefit such as Attendance Allowance, Disability Living Allowance or Personal Independence Payment.**

If you don't meet the conditions above, you can still get help if your local authority assess you as needing it.

They may do this if:

- you are in fuel poverty (section 7.1 above provides information on how fuel poverty is defined);
- are on a low income and vulnerable to the effects of cold; or
- 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.

8.1 What help might you get?

You may be able to get help with:

- insulation work;
- heating-related improvements such as the installation of 'first time' central heating, or the upgrading of an inefficient heating; or

¹² The ECO was slightly different prior to October 2018. This version of our Factsheet was published in September 2018 and if you are reading this prior to October 2018, you may wish to look at our previous version of Factsheet 1w for the old rules. Contact Age Cymru Advice for further information on the previous Factsheet 1w – see section 19 below for contact details.

- repair or replacement of a broken boiler if you are an owner occupier (though not if you are a tenant – this is because landlords are responsible for keeping tenants' boilers in good repair and proper working order).

8.2 Further information on the ECO

Larger energy suppliers have to participate in ECO. Under the scheme, they are required by the UK Government to fund the delivery of heating and energy efficiency measures in people's homes in order to help them reduce their energy usage.

You can apply to **any** supplier participating in the scheme – i.e. they do **not** have to supply your energy.

If you think you may be eligible, it may be beneficial to make enquiries with a range of participating suppliers. They have different ways of meeting their targets under the ECO, so you may be successful with one supplier and not another. You can make a repeat application if you were not successful the first time.

Note: The energy regulator, **Ofgem**, has detailed information about ECO on their website at:

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

Speakeasy's Energy Advice Project may also be able to offer further information on accessing ECO measures – see section 18 below for their contact details

9 The Warm Home Discount scheme

This scheme may provide help with energy costs via a one-off discount of £140 on your electricity bill, if you are on a low income.

There is a 'Core Group' and a 'Broader Group' of customers who the scheme can help – these are outlined in sections 9.1 and 9.2 below.

Note: The UK Government's Department for Business, Energy and Industrial Strategy (BEIS) is responsible for policy and legislation relating to the Warm Home Discount scheme. It is a UK-wide scheme. It is currently due to run until 2020-21.

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 can be found in Age UK's Factsheet 82 *Getting the best energy deal*.

In future, smaller suppliers will be required to participate in the Warm Home Discount scheme. Currently, a supplier must participate if they have 250,000 domestic customers. This will be reduced to 200,000 in winter 2019-20 and 150,000 in winter 2020-21. This means it will become easier to switch without losing entitlement to a discount, but it is still important to check before switching.

9.1 The Warm Home Discount 'Core Group'

Eligibility for the Core Group depends on your circumstances on a 'qualifying day' specified by the government. For winter 2018-19 this was **8 July 2018**. You should be eligible if, on that day, *all* of the following applied:

- You were getting the Guarantee Credit element of Pension Credit (even if you also receive Savings Credit);
- your name, or that of your partner, was on the electricity bill; **and**
- you were receiving your electricity from a supplier that are part of the scheme.

Note: Relevant suppliers

The Government's GOV.UK website has a full list of the suppliers that are part of the scheme and this can be accessed at:

www.gov.uk/the-warm-home-discount-scheme/energy-suppliers

If you don't have internet access, you could contact **Age Cymru Advice** and we can advise you whether your supplier is listed.

If you don't meet the criteria above, but are on a low income you may still be able to get the discount via your energy supplier's Broader Group category (see below).

Automatic payment of the Warm Home Discount – identification by the Department for Work and Pensions (DWP)

If you are eligible for the Core Group, you should be automatically identified by the DWP in a data-matching exercise that takes place with participating suppliers.

People who may be eligible for the Core Group of the Warm Home Discount for winter 2018-19 should receive letters from the DWP by 7 December 2018.

If you get one of these letters, you should ensure that you read it carefully, **as you may need to provide the DWP with additional information and do so by a specific deadline.**

Your supplier applies the discount to your bill by the end of March 2019.

Note: If you have switched supplier since 8 July 2018, *but met the Core Group criteria on the qualifying date*, your **old** supplier will be responsible for making the payment, usually by sending a cheque through the post.

If you switched from a non-participating supplier to a participating one *after* the qualifying date, you will need to make a Broader Group application, *even* if you are in receipt of Pension Credit Guarantee Credit.

If you believe you meet the eligibility criteria for the Core Group, but do not receive a letter from the DWP, telephone the Warm Home Discount Scheme Helpline to check. Do this as soon as possible, as the DWP may be unable to process a claim after a certain point.

The Warm Home Discount does **not** affect any Winter Fuel Payment or Cold Weather Payment someone may receive – see sections 10.6 and 10.7 below for further information on these two payments.

9.2 The Warm Home Discount 'Broader Group'

This group may include:

- vulnerable customers in younger households (i.e. people under state pension age); or
- pensioner households who don't qualify for the Core Group.

The discount will not be paid automatically, so people will need to contact their energy provider to find out which groups of customers qualify. The same discount of £140 will be received by people who qualify as part of the Broader Group.

Each supplier sets their own Broader Group rules, though the government has said that they must include certain standard criteria.

Funds are cash limited

Broader Group funds are cash limited and suppliers are likely to operate a first-come first-served approach to paying the Broader Group rebates. Therefore, as a result some households may not receive a rebate – even if they meet the supplier's criteria – if the allocation has run out by the time they apply.

Note: As mentioned above, the Warm Home Discount scheme has been extended until 2020-21. However, it may operate differently in future; 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 UK Government has stated that they intend to protect older people who currently benefit and will consult on proposed changes.

10 Other types of financial assistance – for example, from your local authority, energy companies, or Government schemes

10.1 General help from your local authority

Local authorities have a general power to help improve living conditions in their area. Help may include an adaptation or improvement of living conditions via a grant, a loan, materials or any other form of assistance. Each local authority must have a published policy describing the sort of help it offers.

Further information on this topic can be obtained in Age UK's Factsheet 67 *Home improvements and repairs*.

10.2 Care & Repair Cymru

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

Your local agency should be able to provide you with further information and assistance in regard to accessing help from the local authority and/or applying for other types of grant assistance.

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

10.3 Energy supplier charitable funds or trusts

Some energy suppliers have charitable trusts to help their customers pay off debts if they are in financial difficulties (particularly those struggling to pay for their domestic supply of gas or electricity). You may be able to apply to some trusts, even if you are not a customer of the specific supplier who has set it up.

In some circumstances a charitable trust may also give grants towards other essential payments – for example, to clear other priority household debts such as rent or council tax arrears. Alternatively, grants may be available to help you purchase essential household items, such as a new washing machine or refrigerator – this type of assistance could be particularly important to older people who maintain payments for their utilities, but have no spare money if an essential appliance breaks down.

The main schemes are:

- the British Gas Energy Trust;
- the EDF Energy Trust;
- E.ON Energy Fund;
- the npower Energy Fund; and

- the npower Health Through Warmth Scheme.

See section 18 below for contact details.

Help to apply for assistance from a charitable trust

Speakeasy's Energy Advice Project can provide advice over the telephone to people in all parts of Wales. Their website advises that they can assist with grant applications to Trust funds – see section 18 below for contact details.

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

Note: You could consider seeking money advice before applying to a charitable trust. For example, your local Age Cymru may be able to offer you a full benefits check which could maximise your income.

10.4 Budgeting Loans from the Social Fund scheme (operated by the Department for Work & Pensions – DWP)

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

Budgeting Loans are for people who have been receiving one of the relevant benefits outlined above for more than six months. They are designed to help with intermittent expenses which are difficult to budget for on a low income.

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

It might be possible to get a loan towards, for example, the cost of installing a pre-payment meter, connection charges when moving home, minor repairs and improvements, or essential household equipment such as heaters.

You should apply to your local Jobcentre Plus office for a Social Fund Budgeting Loan. It is often a good idea to get advice about completing the application form.

A **local Age Cymru** organisation, **Citizens Advice**, or **Speakeasy's Energy Advice Project** may be able to help with this – see section 18 for all of these contact details.

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

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

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

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

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

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

Note: When you apply you will need to explain why you need a DAF award, plus what other sources of help you have tried to access first. For example, generally you should first of all determine that you are **not** eligible for assistance from the Department for Work & Pensions (DWP) via a Budgeting Loan (see section 10.4 above)

A **local Age Cymru** organisation, **Citizens Advice** or **Speakeasy's Energy Advice Project** may be able to assist with an application – see section 18 for contact details.

Individual Assistance Payments (IAPs)

These payments are targeted at enabling people to remain living at home independently, rather than having to enter a care home or hospital (or another similar type of institutional care).

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

Note: "The amount of any IAP an applicant can receive [will] be reduced, on a pound for pound basis, for any savings or capital that the applicant or their partner have"¹³.

Emergency Assistance Payments (EAPs)

EAPs are only available for essential costs after an emergency or disaster – for example, there has been a fire or flood in your home. Additionally, you would need to show in your application that you do not have access to any other resources that would help you through the crisis.

10.6 Winter Fuel Payments (national UK-wide scheme)

Winter Fuel Payments (WFPs) are annual one-off payments of between £100 and £300, paid to *all* eligible pensioner households to help with the cost of fuel.

There are no income or savings limits for WFPs and they are not taxable¹⁴.

They are paid if you have reached the minimum State Pension age for women¹⁵ during a relevant *qualifying week* set by the Government (17-23 September 2018 for winter 2018-19).

¹³ The Discretionary Assistance Fund: Guidance for Decision Makers (Version 2), Welsh Government, February 2015

¹⁴ As they are not means tested, the majority of older people will be able to get a Winter Fuel Payment. Some of the few exceptions to this, where a person might not be eligible, include where during the qualifying week you are a care home resident receiving Pension Credit, income-based Jobseeker's Allowance, or income-related Employment and Support Allowance; or have been in hospital receiving free treatment for more than 52 weeks.

¹⁵ The minimum State Pension age for women eligibility criteria applies to both men and women in regard to the WFP (as well as some other welfare benefits). This is because, since April 2010, State Pension age for women has been gradually increasing to equalise it with that of men. Therefore, benefits that previously started at age 60 (for both men and women) are rising in conjunction with this. The gradual process will be completed by November 2018, with the State Pension age, at that point, becoming equalised at 65 years for men and women (it will then increase again for both men and women to 66 years by October 2020 and 67 years by April 2028).

For the winter of 2018-19, you will qualify for the WFP if you were born “on or before 5 November 1953”¹⁶.

You will generally need to have been living in the UK throughout the qualifying week stated above (though there may be some exceptions to this¹⁷).

The amount of Winter Fuel Payment you will receive

The amount you will receive depends on your circumstances during the qualifying week, as outlined in the following table:

<u>Circumstance</u>	Born on or before 5 November 1953	Aged 80 or over in the qualifying week
You qualify and live alone (or none of the people you live with qualify)	£200	£300
You qualify and get one of the following benefits – Pension Credit; income-based Jobseeker’s Allowance; income-related Employment and Support Allowance; or Income Support	£200	£300
You live with someone under 80 who also qualifies	£100	£200
You live with someone 80 or over who also qualifies	£100	£150

¹⁶ ‘Winter Fuel Payment’, GOV.UK website: www.gov.uk/winter-fuel-payment/eligibility (last accessed 10 September 2018)

¹⁷ You usually have to be living in Great Britain in the qualifying week, though if you’re a UK citizen living in a European Economic Area (EEA) state or Switzerland, you *may* be able to claim. The EEA consists of Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and the UK. *However*, the GOV.UK website clarifies that “you can’t get the [WFP] if you live in Cyprus, France, Gibraltar, Greece, Malta, Portugal or Spain because the average winter temperature is higher than the warmest region of the UK” (see: www.gov.uk/winter-fuel-payment/eligibility). Also, you will have to show a link to the UK social security system – e.g. by receiving a UK State Pension.

<p>You qualify and live with your partner or civil partner and <i>they</i> get one of the following benefits – Pension Credit; income-based Jobseeker’s Allowance; income-related Employment and Support Allowance; or Income Support</p>	<p>Nil (<i>this is because your partner receiving the benefit is paid the Winter Fuel Payment on your behalf</i>)</p>	<p>Nil (<i>this is because your partner receiving the benefit is paid the Winter Fuel Payment on your behalf</i>)</p>
<p>You qualify but live in a care home and do <i>not</i> get one of the following benefits – Pension Credit; income-based Jobseeker’s Allowance; income-related Employment and Support Allowance; or Income Support</p>	<p>£100</p>	<p>£150</p>

When and how to claim

You should receive a letter telling you how much you will get and an estimated payment date. If you are receiving Pension Credit, a State Pension, or certain other benefits – or if you received a payment last winter – you should not need to claim. This is because most payments are made automatically into a bank or building society account in November or December (normally before Christmas).

However, if you do not receive an automatic payment, you must make a claim before 31 March 2019.

To make a claim, ring the **Winter Fuel Payment helpline** – see section 18 below for the contact details.

10.7 Cold Weather Payments (national UK-wide scheme)

The 2018-19 Cold Weather Payment scheme will start on 1 November 2018.

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

- you are receiving Pension Credit (or another ‘specified benefit’¹⁸); **and**
- you are not living in a care home.

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

Cold Weather Payments are **£25** for each 7 day period of very cold weather between 1 November and 31 March. Cold Weather Payments do not affect your other benefits.

11 Help with heating costs for domestic heating oil customers – ‘Oil clubs’

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

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

- They use their collective purchasing power to place a single bulk order and therefore get a better deal from the oil distribution company.
- The supplier will only have to make one trip to the area to make the delivery.

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

¹⁸ The other specified benefits where you will qualify for a Cold Weather Payment are: Income Support or income-based Jobseeker’s Allowance (*provided you also 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) (*provided you also get any of the following: the support or work-related component of ESA; a severe or enhanced disability premium; a pensioner premium; or you have a child who is disabled; get Child Tax Credits, including a disability or severe disability element; or have a child under five living with you*); or Universal Credit (*if you are not employed or self-employed and one of the following applies: you get a limited capability for work element; you get the disabled child element; or you have a child under five living with you*).

The Welsh Government's website advises that local authorities "will be aware of fuel buying groups in their areas should you wish to find one"¹⁹.

Citizens Advice or **Speakeasy's Energy Advice Project** might also be able to offer advice on this issue – see section 18 for their contact details.

12 **Priority Services Registers (operated by gas and electricity suppliers for older people and/or those with disabilities)**

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

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

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

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

¹⁹ 'Fuel Buying Syndicates in Wales', 15 September 2016, Welsh Government website: www.gov.wales/topics/environmentcountryside/energy/fuelpoverty/fuel-buying-syndicates-in-wales (last accessed 10 September 2018)

As services are tailored, give your supplier as much information as possible about your needs when joining the register. If you have different gas and electricity suppliers, remember to join both their registers.

You should also ensure you are on your network operator's register. A network operator delivers energy to your home, whereas a supplier sells it to you. If you have both mains gas and electricity, you have two different network operators. Contact the Energy Networks Association to find out who they are.

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

- tell you what precautions to take if your supply is interrupted;
- give you advance notice of a planned interruption;
- give you advice and assistance in the event of an unplanned interruption and keep you informed of when your supply is likely to be restored.

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

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

13 Disconnection of a person's energy supply (including help and support and codes of practice for energy suppliers)

13.1 Help and support if you are threatened with disconnection

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

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

Note: If you do not want to deal directly with your supplier, **you can ask an adviser to contact them on your behalf.** The Citizens Advice consumer helpline may be able to refer your case to a team who can negotiate with your supplier for you.

Alternatively, you could contact a local advice agency, such as your **local Age Cymru.**

13.2 Fuel direct, repayment plans and prepayment meters

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/or 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

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

13.3 Certain groups must not be disconnected

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

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

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

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

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.

Citizens Advice should be able to provide more information about disconnection and requesting a more affordable repayment rate if you are struggling to meet your payments. See section 18 below for their contact details.

14 Problems with an energy provider

If you have a complaint, contact your energy supplier in the first instance and follow their complaints procedure. If your complaint has remained unresolved within the period of time specified by the supplier's procedure – or you are unable to reach an agreement with the company – then you can take your complaint to **Ombudsman Services: Energy** (see section 18 for contact details).

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

If you need to get further advice, contact the **Citizens Advice consumer helpline** – see section 18 below.

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

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

You should speak to an adviser if you think you are being charged too much – contact the Citizens Advice consumer helpline for more information (see section 18 below).

For further information in regard to other issues that may arise if you are renting a property, see the following Age UK factsheets:

- Factsheet 35 *Tenancy rights – rents*
- Factsheet 68 *Tenancy rights – security of tenure*

16 Gas and electricity safety

16.1 Electricity safety

Call the emergency number given by your supplier if there is a power cut, or you suspect you have a problem with the external wiring. The number you need should be on your electricity bill.

Alternatively, you can 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 with any of your electrical appliances, you will need to contact a qualified electrician to deal with it.

16.2 General information on gas safety

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

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

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

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

You will then have to arrange for someone who is registered under the **Gas Safe Register Scheme** (see section 18 for contact details) to come and do the necessary work. You must not reconnect the appliance or gas supply until the work has been done.

16.3 Annual safety checks for gas appliances

“All gas appliances in your property need to be safety checked by a Gas Safe registered engineer annually and serviced according to manufacturer’s instructions”²⁰.

Some people can qualify for a **free** annual safety check of their gas appliances – see section 12 above.

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

²⁰ ‘Get your appliances checked’, Gas Safe Register website: www.gassaferegister.co.uk/help-and-advice/gas-safety-in-the-home/get-your-appliances-checked (last accessed 10 September 2018)

16.4 Gas appliances if you rent your home

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.

Note: However, if you own any extra gas appliances in a rented property that are not supplied by the landlord, then it is *your responsibility* to get these checked.

17 Smart meters

The Government wants every home to have their old gas and electricity meters replaced by smart meters by the end of 2020. A general rollout has already begun. A smart meter measures the total energy used in the same way as a traditional meter, but it will also tell you when you have used it and how much it costs. They also have 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 unit will be fitted with the smart meter, providing real-time information on your energy use.

If a smart meter is installed as part of the general rollout you will **not** have to pay for it. 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 will be more accurate as it will be based on the exact energy you use, not on an estimate.

Note: Smart meters make it possible to disconnect customers ‘remotely’ without visiting their home. **Ofgem** has produced rules for suppliers so that they must check if anyone in the household is vulnerable before disconnecting them, plus treat disconnections as a last resort (see section 13 above for further information and make sure you have joined your supplier’s Priority Services scheme if you are eligible – see section 12).

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

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

18 Useful organisations

Age Cymru organisations (local)

For the contact details of your local Age Cymru:

- Telephone Age Cymru Advice on **08000 223 444**;
- E-mail: **advice@agecymru.org.uk**; or
- visit the Age Cymru website: **www.agecymru.org.uk**

British Gas Energy Trust

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

Tel: 01733 421021

E-mail: britishgasenergytrust@lets-talk.online

Website: www.britishgasenergytrust.org.uk

British Red Cross (The)

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

Tel: 0344 871 11 11

E-mail: contactus@redcross.org.uk

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

Care & Repair Cymru

An organisation that works to ensure older people living in owner occupied or private rented housing have homes that are safe, secure and appropriate to their needs. There is a network of local Care & Repair Agencies across Wales.

Call your local agency on: 0300 111 3333

Website: www.careandrepair.org.uk

Citizens Advice Bureaus (CABs)

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

Tel: 03444 77 20 20

Details of your nearest CAB can be found at: www.citizensadvice.org.uk

Citizens Advice consumer helpline

Information and advice on consumer issues and complaints.

Tel (English): 03454 04 05 06

Tel (Welsh): 03454 04 05 05

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

Department for Work and Pensions (DWP)

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

Website:

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

Discretionary Assistance Fund (The)

Telephone: 0800 859 5924 (free from landlines) or 033 0101 5000 (local rate number for calls from mobiles)

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

EDF Energy Trust

The Trust contributes to the relief of poverty with a particular focus on fuel poverty and helping families and individuals who are struggling to pay for their domestic supply of gas and electricity.

Tel: 01733 421060

Website: www.edfenergytrust.org.uk

Energy Networks Association

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

Tel: 020 7706 5100

Website: www.energynetworks.org

Energy Saving Trust

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

Website: www.energysavingtrust.org.uk

E.ON Energy Fund

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

Tel: 03303 80 10 90

Website: www.eonenergyfund.com

Gas Safe Register scheme

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

Tel: 0800 408 5500

E-mail: enquiries@gassaferegister.co.uk

Website: www.gassaferegister.co.uk

Nest

Nest is a Welsh Government scheme to reduce fuel poverty and help make homes warmer and more energy efficient.

Tel: 0808 808 2244

E-mail: advicewales@est.org.uk

Website: www.nest.gov.wales

Npower Energy Fund

Helps npower customers experiencing hardship and struggling to pay their energy costs to become financially stable and be able to meet future bills.

Tel: 01733 421021

Website: www.npowerenergyfund.com

Npower Health Through Warmth scheme

Offers help to people who have long-term illnesses and are finding it hard to fully fund heating installations, heating repairs or insulation measures.

Tel: 0800 022 220 (select the energy efficiency option)

Website: www.npower.com/health_through_warmth/index.htm

Ofgem

Regulates the electricity and gas markets in Great Britain. They protect consumers by monitoring the energy market and by taking appropriate action when there is evidence that companies have breached their obligations to consumers. They don't have a direct role in helping people with individual complaints regarding energy suppliers – for this you will need to use the supplier's complaints procedure, followed by *Ombudsman Services: Energy* if you remain unsatisfied (see entry below).

Website: www.ofgem.gov.uk

OFTEC (Oil Firing Technical Association)

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

Tel: 01473 626298

Website: www.oftec.org.uk

Ombudsman services: Energy

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

Tel: 0330 440 1624

Website: www.ombudsman-services.org/sectors/energy

Royal Voluntary Service (RVS)

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

Tel: 0845 608 0122

Website: www.royalvoluntaryservice.org.uk

Shelter Cymru

A charity providing telephone advice to people with housing problems. They can advise on tenancy rights, repairs, or homelessness.

Housing advice helpline: 0345 075 5005

Website: www.sheltercymru.org.uk

Social services (local authority social services departments)

Your local social services may be able to help in a number of ways. If your energy supply has been disconnected, it may be able to lend you heating, cooking and lighting appliances. It may arrange for you to have short-stay daytime, or full-time care, at a day centre or a care home if you are without heat and light at home. Contact details should be available in your telephone directory; alternatively, a list of all the local authorities in Wales can be found on the Welsh Government's website at:

www.gov.wales/topics/localgovernment/unitary-authorities

Soldiers, Sailors, Airmen and Families Association (SSAFA)

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

Tel: 0800 731 4880

Website: www.ssafa.org.uk

Speakeasy Advice Centre

Advice organisation that can offer advice on fuel debt, welfare benefits and housing. They are based in Cardiff, but operate an Energy Advice Project which can provide advice over the telephone to people in all parts of Wales.

Tel: 029 2045 3111

E-mail: energy@speakeasy.cymru

Website: www.speakeasyadvice.co.uk

Energy Advice Project: www.speakeasy.cymru/energy

The Energy Advice Project can help with:

- “energy bill arrears including negotiating affordable repayment plans;
- tackle underlying issues such as benefit problems or other debts”;
- “clear gas and electricity bill debts through grant applications to Trust funds”;
- access supplier schemes such as the Priority Services Register;
- access “free energy-related home improvements like insulation or central heating”;
- “compare tariffs and suppliers to get the lowest bills and find the most suitable payment methods”; and
- “secure grants for white goods such as washing machines, cookers, boilers, tumble dryers and fridge-freezers”²¹.

Warm Home Discount Scheme Helpline

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

Winter Fuel Payment Centre

Tel: 0800 731 0160

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

²¹ ‘Speakeasy: Energy Advice’, Speakeasy website: www.speakeasy.cymru/energy (last accessed 7 September 2018)

19 Further information about Age Cymru

Age Cymru is the leading charity for all older people in Wales. We campaign, we research and we fundraise to make sure we build a better life for all older people. We ensure older people's voices are heard, we challenge and change attitudes, we fight discrimination wherever we find it and we tackle elder abuse in all its forms. Together with our local Age Cymru partners we provide vital services in communities across Wales.

The Age UK family

Along with Age UK, Age Scotland and Age NI, Age Cymru is a member of the Age UK family.

Age UK (Age UK Advice: 0800 169 65 65; website: www.ageuk.org.uk)

Age NI (Age NI Advice: 0808 808 7575; website: www.ageuk.org.uk)

Age Scotland (Tel: 0845 833 0200; website: www.agescotland.org.uk)

Our information materials

Age Cymru and Age UK publish a large number of free Information Guides and Factsheets on a range of subjects, including money and benefits, health, social care and housing. Some resources, such as this factsheet, are produced 'in-house' by Age Cymru, whilst others are branded Age UK and – depending on the subject matter – contain either information which is applicable in England and Wales, or for the whole of the UK.

Contact details

Age Cymru Advice

Tel: 08000 223 444

E-mail: advice@agecymru.org.uk

Website: www.agecymru.org.uk





www.facebook.com/agecymru



www.twitter.com/agecymru



www.youtube.com/agecymru

Contact us if you would like:

- To order copies of any factsheets or information guides.
- Further advice if you cannot find the information you need in this factsheet.
- Details of your nearest local Age Cymru organisation.

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Age Cymru
Ground Floor, Mariners House
Unit A, Trident Court
East Moors Road
Cardiff
CF24 5TD

Can you help Age Cymru?

Please complete this donation form with a gift of whatever you can afford and return to: Age Cymru, FREEPOST RLTL-KJTR-BYTT, 13/14 Neptune Court, Vanguard Way, Cardiff CF24 5PJ. Alternatively, you can phone 029 2043 1555 Monday to Friday 9am – 5pm or visit www.agecymru.org.uk/donate. Thank you.

Personal details

Title:	Initials:	Surname:
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Address:
Postcode:

Tel:	Email:
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By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age Cymru

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard

Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Signature X
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Expiry date / Issue no. (Maestro only)

Gift aid declaration

(please tick) Yes, I want Age Cymru to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations. I confirm I pay an amount of income tax/capital gains tax to cover the amount that all charities and Community Amateur Sports Clubs will reclaim on my donations in the tax year. Date: ___/___/___
I understand that other taxes such as VAT and Council Tax do not qualify.



Age Cymru is a registered charity 1128436. Company limited by guarantee and registered in England and Wales 6837284. Registered office address: Tŷ John Pathy, 13/14 Neptune Court, Vanguard Way, Cardiff, CF24 5PJ. We work in partnership with local Age Cymru partners to provide direct help to over a million people every year. © Age Cymru 2015

We'd like to keep you informed about our vital work. Please tick or circle the areas you're interested in: Arts [] Campaigns [] Events [] Fundraising [] Information and Advice [] Policy/Public Affairs [] Physical Activity [] Volunteering []

Would you like to hear from us, please tick or circle - by post [] email [] telephone [] all []

You can unsubscribe at any time. Call 029 2043 1555 email unsubscribe@agecymru.org.uk or tick / circle this box []

Your details will be kept on a secure database and we will not share your details with any organisations unless required by law.

