

Factsheet 1

Help with heating costs

September 2023

About this factsheet

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

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

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

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1 Recent developments

A number of measures have been announced during 2023 to support households with their energy costs, help with energy efficiency measures and protect vulnerable customers experiencing payment difficulty.

The energy regulator Ofgem announced:

- that following a fall in energy costs, the energy price cap (maximum amount suppliers can charge per unit of energy) will apply to household bills again from July 2023, subject to quarterly review. See section 11 for more information.
- the launch of a Code of Practice for energy suppliers on involuntary prepayment meter installations for customers in payment difficulty, with plans to incorporate it into the rules suppliers must adhere to by winter 2023. See section 7 for more information.

The government has also announced:

- the introduction of the Great British Insulation Scheme. This is intended to deliver single insulation measures to the least energy efficient homes to tackle fuel poverty and help reduce energy costs. See section 4.1.1 for more information.
- an alignment of prepayment meter charges with comparable costs paid by direct debit customers, from 1 July 2023. This means pre-payment customers will stop paying a premium for their energy for the time being. Ofgem are exploring long term reform to abolish the pre-payment premium permanently, from April 2024.

2 Introduction

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

Broadly, you can:

- get financial help, for example by claiming all the benefits you are entitled to or getting help in a crisis
- improve your home's energy efficiency
- find the best energy deal for you, although there are currently fewer deals on offer following the energy price rises.

This factsheet contains information you need to start exploring these options. You may wish to speak to an adviser if you are unsure about your rights or want a full benefits check carried out.

3 Getting the best energy deal

You may be able to save money on your energy bills by switching to a better deal (*'tariff'*) or changing how you pay for your energy.

You can normally make substantial savings by switching, but at present there are fewer deals on offer and **you may not save any money**. It is important to seek independent advice before you switch, for example from the Citizens Advice Consumer Service.

Switching tariff or supplier

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

Switching should be a very simple process. There are price comparison websites (PCWs) you can use to compare deals across a range of suppliers. You enter information about where you live, what tariff you are on, and how much energy you use, and the website makes the comparisons for you and provides a list of options.

Use an Ofgem-accredited website, as they must offer independent and unbiased comparisons. However, even accredited PCWs do not have to show you every deal on the market – they have the option of only showing you deals you can sign up to through the site. Your results page should make it clear if this is the case and give you the option of viewing a wider range of deals.

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

At present, switching should take no more than 21 days, although some suppliers will wait until the end of your 14-day '*cooling off period*' to start the process. Unless you need a new meter, no physical changes should be made to your property and your supply should not be interrupted. If you switch supplier, your new supplier should arrange the switch, including contacting your current supplier to let them know. For more information, see factsheet 82, *Getting the best energy deal*.

Changing payment method

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

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

Prepayment meters that you charge up at a local shop can be a useful way to track the amount you spend. They have been a more expensive payment method but from July 2023, the charges for comparable prepayment meter and direct debit customers have been aligned. This means prepayment meters no longer charge a premium for their energy costs, pending longer term reform from Ofgem.

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

If you have an '*old-style*' prepayment meter, you may need to have this replaced before you can pay by credit. According to Citizens Advice, this should be done for free – contact their Consumer Helpline if you are told otherwise.

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

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

Warm Home Discount

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

4 Energy efficiency

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

Insulating roof and loft spaces can significantly reduce heat loss in your home and save over £200 a year. In a detached house or bungalow, you could save even more. In an uninsulated home, a quarter of heat is lost through the roof and about one third escapes through the walls. If you live in a newer property with cavity walls, you could save between £100 and £200 a year by insulating them (even more if your house is detached or semi-detached). You could save considerably more if your home has solid walls, but the installation costs are much higher.

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

Heating and hot water accounts for over half of spending on annual energy bills, so an efficient boiler makes a big difference. If your boiler is over 12 years old, think about replacing it. This can save hundreds of pounds depending on the property and boiler. Always use a Gas Safe registered installer if having work carried out on a gas heating system and ask the installer for help with setting the controls (see section 9).

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

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

If replacing old appliances, such as fridges, freezers and washing machines, check the energy efficiency rating. The better the rating, the less energy the appliance uses. A larger appliance uses more energy than a smaller appliance with the same rating, so make sure the product is appropriate to your needs. A smaller appliance may end up costing you less than a larger appliance with a slightly better rating.

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

4.1 The Energy Company Obligation

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

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

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

Who gets help?

You could be eligible if your home is not energy efficient. For owner-occupiers, this means an energy performance rating of D, E, F or G. For tenants, it usually means a rating of E, F or G (although social rented homes in band D are sometimes eligible also). Owner-occupiers and private renters must be claiming certain means tested benefits to be eligible, including Pension Credit, Housing Benefit and Universal Credit. This does not apply to social tenants.

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

What help do you get?

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

Next steps

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

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

4.1.1 The Great British Insulation Scheme

The Great British Insulation Scheme (formerly known as ECO+) will provide grant support to install low-cost insulation measures. It will run from September 2023 until March 2026 and intends to help:

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

To check your eligibility for this scheme and apply for support see www.gov.uk/apply-great-british-insulation-scheme or call the scheme helpline on 0800 098 7950.

4.2 Other energy efficiency schemes

Boiler Upgrade Scheme (BUS)

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

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

To apply, you first need to find a Microgeneration Certification Scheme installer who can carry out the works. They will advise on whether the works are eligible for a grant and apply on your behalf. For more information, see www.gov.uk/guidance/check-if-you-may-be-eligible-for-the-boiler-upgrade-scheme-from-april-2022

Home Upgrade Grant (HUG)

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

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

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

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

Smart Export Guarantee (SEG)

If you have a renewable electricity generation system in your home, such as solar PV panels, SEG allows you to be paid for each unit of energy you export back to the grid.

It replaces the old system of Feed-in-Tariffs, although these are still available for systems installed before 1 January 2020. If you are looking to install a renewable generation system for the first time, ask your installer to confirm that it is eligible for SEG.

5 Financial help

5.1 Winter Fuel Payments

Winter Fuel Payments are one-off payments between £100 and £300 paid to eligible pensioner households to help with fuel costs.

They are paid if you reach State Pension age during the qualifying week, which is 18 to 24 September 2023. In 2023-24, you qualify if you were born on or before 24 September 1957 and live in the UK for at least one day during the qualifying week.

The amount of Winter Fuel Payment

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

Circumstance	Born on or before 24 September 1957	Aged 80 or over in the qualifying week
You qualify and live alone (or no-one you live with qualifies)	£200	£300
You qualify and get one of the benefits listed*	£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
You qualify and live with a partner getting one of the benefits listed*	Nil**	Nil**
You qualify, live in a care home and do not get one of the benefits listed*	£100	£150

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

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

There are no income or savings limits and payments are not taxable and they are not linked to the temperature.

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

- are in a care home receiving Pension Credit, or a working-age means-tested benefit, or
- are a prisoner, or
- have been in hospital receiving free treatment for more than 52 weeks, or
- are subject to immigration control.

If you are resident in a European Economic Area country (except Cyprus, France, Gibraltar, Greece, Malta, Portugal, or Spain) or Switzerland, you may be able to claim a Winter Fuel Payment. In this case, you must be able to show a link to the UK – for example, by receiving a UK State Pension, or confirming you have family in the UK.

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. Otherwise, call the Winter Fuel Payment helpline on 0800 731 0160, or claim forms are available at www.gov.uk/winter-fuel-payment/how-to-claim

If you receive certain benefits including Pension Credit or State Pension, or received a payment last winter, you should not need to make a claim as payments are made automatically. Otherwise, you must claim before 31 March 2024. Partners may be paid at different times.

Note that for 2023-24, this payment will be increased by between £150 and £300 via the Pensioner Cost of Living Payment.

5.2 Cold Weather Payments

The Cold Weather Payment (CWP) Scheme for 2023-24 starts on 1 November 2023. You are entitled to a CWP for any week when:

- the average temperature in your area has been, or is expected to be, 0° Celsius or below for seven consecutive days, and
- you have an award of a specified benefit (see below), and
- you are not living in a care home, and
- you are not subject to immigration control.

Specified benefits

The specified benefits include either form of **Pension Credit**, **Guarantee Credit** or **Savings Credit**.

You qualify if you have an award of **Universal Credit** and you are not employed or self-employed, and have the limited capability for work element, disabled child element (whether you are employed or not), or a child under five living with you.

You qualify if you have an award of **Income Support** or **income-based Jobseeker's Allowance** that includes a disability or pensioner premium, a child who is disabled, or a child under five living with you.

You qualify if you have an award of **income-related Employment and Support Allowance** that includes the support or work-related component, a severe or enhanced disability premium, a pensioner premium, a child who is disabled, or a child under five living with you.

You qualify if you have a **Child Tax Credits** award that includes a disability or severe disability element.

Payments

You should not need to make a claim for a CWP as the DWP already pays you a benefit, and payments are made automatically into your bank or building society account. Payment is £25 for each seven-day period of very cold weather between 1 November and 31 March. Cold Weather Payments do not affect other benefits.

5.3 The Warm Home Discount

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

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

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

Previously, only a 'Core Group' of Pension Credit (PC) Guarantee Credit claimants received the discount automatically. Following changes made to the scheme in 2022-23, most eligible households should now receive the discount automatically. There are now two Core Groups of recipients, 'Core Group 1' and 'Core Group 2'. If you claim PC Guarantee Credit, you continue to receive the discount unless your circumstances change.

Core Group 1

Core Group 1 is identical to the old Core Group. Eligibility depends on your circumstances on a specific date, known as the '*qualifying date*'. For 2023-24, the qualifying date is 13 August 2023. 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 or your partner were getting Pension Credit Guarantee Credit.

Core Group 2

Core Group 2 is a new group of automatic recipients. You are eligible if you receive a '*qualifying benefit*' and have high energy costs.

The qualifying benefits include Universal Credit, Housing Benefit and Pension Credit Savings Credit. The government assesses your energy costs based on the type, age and size of your property.

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

If you are eligible

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

If you switch supplier after the qualifying date but met the qualifying criteria on that date, your old supplier is responsible for making the payment, usually by sending a cheque. If you switch from a non-participating to a participating supplier after the qualifying date, you must make an application, even if you receive PC Guarantee Credit.

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

5.4 Budgeting Loans

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

You can apply for a Budgeting Loan or Advance if you have received the benefit for at least 26 weeks. They are interest-free but must be paid back. They can help with intermittent expenses that are difficult to budget for, like installing a prepayment meter or connection charges when moving.

Apply to your local Jobcentre Plus office for a payment. It is a good idea to get advice about the type of payment to apply for and help with completing the application form.

For more information, see factsheet 49, *Social Fund, Advances of Benefit and Local Welfare Provision*.

6 Other help

6.1 Help from your local authority (council)

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

They also have a general power to help improve living conditions, which can be through a grant, loan, materials, or any other type of assistance. This is known as '*housing renewal assistance*.' To exercise this power, a local authority must have a policy on the assistance it provides. If your local authority has a policy, you can inspect it free of charge at their main office at reasonable times of day or ask for a copy to be posted to you (you may have to pay for this).

Local authorities are responsible for Local Welfare Provision schemes, which can help with energy debts, and boiler emergencies. Further funds have been given via the Household Support Fund to help those in the most need with the cost of energy and other essentials, some of which has been allocated to State Pension age households.

Speak to your local authority about the range of energy-related help it offers, being clear if you need emergency help, improvements to the fabric of your home, or both. Before you accept support, check whether there are any conditions attached, e.g., is it a grant or a loan? Local Welfare Provision is also discretionary, meaning you do not have a right to support even if you meet the scheme criteria.

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

6.2 Energy supplier funds and trusts

Some energy suppliers have charitable trusts or funding schemes to help people in a time of crisis. Some are restricted to helping the supplier's customers, while others are open to everyone. Specific eligibility criteria and the help available varies, but you may get a boiler repair or replacement, help with energy debts, or help to buy essential household items such as washing machines and cookers.

The main schemes are:

- British Gas Energy Trust
www.britishgasenergytrust.org.uk/
- EDF Energy Customer Support Fund
www.charisgrants.com/partners/edf-energy/
- E.ON Next Energy Fund www.eonenergy.com/more-for-your-home/energy-fund.html

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

6.3 Priority services

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

- being over State Pension age
- being chronically sick, or having an impairment, disability, or long-term health condition, or
- having other characteristics identified by your supplier as relevant.

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

- a unique password for you to confirm the identity of an electricity or gas employee calling at your home
- having communications sent to a nominated third party or in an accessible format such as Braille or talking bills

- a meter-reading service if no one can provide readings on your behalf
- moving a prepayment meter if you are no longer able to access it
- other non-financial services your supplier chooses to offer.

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

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

Network operators must provide services to certain core groups. These are people over State Pension age, or who are disabled, chronically sick, or living with children under five. They must provide services to people in vulnerable situations with access, safety, and communication needs.

If you are on a network operator's register, they must:

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

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

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

6.4 Help from a Home Improvement Agency

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

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

6.5 Saving money on heating oil bills

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

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

7 Arrears and disconnection

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

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

New customer service rules introduced by Ofgem in December 2023 mean that suppliers should:

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

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

If you are in payment difficulty

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

- **Fuel Direct** – an amount is deducted from your benefit award to contribute towards the cost of your energy supply and arrears. It is available if you receive Pension Credit, Income Support, income-related Employment and Support Allowance, income-based Jobseeker's Allowance, or Universal Credit.
- A **repayment plan** – you agree to make regular payments towards your arrears. Your supplier must take your ability to pay into account when calculating instalments, as well as its own policies and guidance and any relevant information provided on your behalf by third parties. Suppliers may also consider offering a temporary repayment holiday, if needed.
- A **prepayment meter**, only if it is safe and reasonably practicable to have one.

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

Disconnection

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

This applies if you:

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

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

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

Citizens Advice website has 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:

www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/letter-for-repaying-debt-to-your-energy-supplier/

Ofgem Supplier Code of Practice – Involuntary Prepayment Meter Installation

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

The code sets out expectations on suppliers about when it is acceptable to involuntarily move you if you are in payment difficulty to a prepayment meter.

It also introduces strengthened protections for the most vulnerable customers who are in arrears, where a pre-payment meter may not be a safe option.

This includes refraining from involuntary installations for certain households with the most vulnerable customers. These include:

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

Suppliers also need to give a higher level of consideration to higher risk groups. This requires them to assess, on a case-by-case basis, whether involuntary installation is appropriate. They should take account of disabilities, characteristics and conditions within the household, such as physical and/or mental health conditions, age, and temporary situations, including pregnancy and bereavement.

The code of practice will be mandatory and will apply from 8 November 2023. It will be incorporated within supplier licence conditions, making it enforceable by Ofgem.

Full details can be found on the Ofgem website www.ofgem.gov.uk/publications/involuntary-ppm-supplier-code-practice

8 Problems with an energy supplier or landlord

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

The Ombudsman website has useful tips on making an effective complaint and what information you need. See www.energyombudsman.org/our-process

Some tenants pay their landlord for their electricity and gas. There is a maximum price that landlords can charge, called the Maximum Resale Price. Speak to an adviser if you think you are being charged too much. For further advice, contact the Citizens Advice Consumer Helpline.

9 Gas and electricity safety

Electricity

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

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

Gas

If you suspect you have a gas leak, you should immediately phone the National Grid Gas Emergency Service 0800 111 999 (free call, 24 hours a day) and report it. Do not use electrical devices inside your home – go outside to use a mobile, or to a neighbour's property.

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

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

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

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

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

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

10 Smart meters

The government wants every home to have old gas and electricity meters replaced by smart meters by the end of 2025, although you are not obliged to have one installed.

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

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

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

There are potential key advantages of having a smart meter:

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

However, smart meters make it possible to disconnect customers 'remotely' without needing to access the meter. Before doing this, a supplier must take all reasonable steps to ascertain whether you fall within a group that cannot be disconnected during winter or should only be disconnected once all other options are exhausted.

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

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

11 Government help with high energy costs

11.1 The energy price cap

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

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

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

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

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

11.2 The Energy Price Guarantee

The Energy Price Guarantee provided an additional support rate discount to household energy bills from October 2022 to June 2023, following a significant escalation in energy prices.

In July 2023 it rose from £2,500 to an average of £3,000 per year for a 'typical' household.

The Energy Price Guarantee will remain until the end of March 2024. It will act as a safety net and be applied to bills again if average energy prices increase above £3,000 per year.

11.3 Cost of Living Payments

During 2023 and into early 2024, Cost of Living Payments will be made to low-income and pension age households and to those receiving a qualifying disability benefit. You should receive this support automatically if you are eligible.

Because cost of living payment support is linked to benefit entitlement, speak to an adviser if you want to know more and check you are receiving all the benefits you are entitled to.

11.4 Household Support Fund

The government has allocated further funding to local authorities via the the Household Support Fund to help people in need with the cost of essentials, such as energy.

For more information about cost of living and household support measures, see factsheet 49, *Social Fund, Advances of Benefit and Local Welfare Provision*.

Useful organisations

British Gas Energy Trust

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

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

Citizens Advice

www.citizensadvice.org.uk
Telephone 0800 144 8848

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

Citizens Advice Consumer Helpline

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

Department for Work and Pensions (DWP)

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

Administer benefits, including the Warm Home Discount.

EDF Energy Customer Support Fund

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

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

E.ON Next Energy Fund

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

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

Energy Networks Association

www.energynetworks.org
Telephone 020 4599 7700

For gas and carbon monoxide emergencies: 0800 111 999.

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

Energy Ombudsman

www.ombudsman-services.org/sectors/energy
Telephone 0330 440 1624

Independent body set up to resolve disputes between consumers and 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 UK

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

The trade association for the UK energy industry with over 100 members.

Find ways to save energy in your home

www.gov.uk/improve-energy-efficiency
Telephone 0800 098 7950

Government-endorsed website and phonenumber service offering independent and impartial advice on making your home more energy efficient.

Foundations

www.foundations.uk.com
Telephone 0300 124 0315

The national body for Home Improvement Agencies in England.

Gas Safe Register

www.gassaferegister.co.uk
Telephone 0800 408 5500

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

Office of Gas and Electricity Markets (Ofgem)

www.ofgem.gov.uk/

Telephone 020 7901 7295

Regulator for gas and electricity markets, including suppliers and network operators.

Winter Fuel Payment Helpline

www.gov.uk/winter-fuel-payment

Telephone 0800 731 0160

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

Age UK

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

Age UK Advice

www.ageuk.org.uk

0800 169 65 65

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

In Wales contact

Age Cymru Advice

www.agecymru.org.uk

0300 303 4498

In Northern Ireland contact

Age NI

www.ageni.org

0808 808 7575

In Scotland contact

Age Scotland

www.agescotland.org.uk

0800 124 4222

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The evidence sources used to create this factsheet are available on request.

Contact *resources@ageuk.org.uk*

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