

## Factsheet 1

# Help with heating costs

September 2024

### 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

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

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

### **Changing payment method**

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

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

Prepayment meters that you charge up at a local shop can be a useful way to track the amount you spend. Charges for comparable pre-payment meter and direct debit customers have been aligned, so prepayment meters no longer charge a premium for their energy costs



## 4.1 The Energy Company Obligation

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

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

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

### Who gets help?

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

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

### What help do you get?

You can get help with insulation work or heating-related improvements such as the installation of 'first time' central heating. You can get a broken boiler repaired or replaced if you are an owner occupier, but not if you are a tenant. This is because landlords are responsible for keeping tenants' boiler

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### **4.1.1 The Great British Insulation Scheme**

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

people living in homes with an energy performance rating of D, E, F or G, and within Council Tax bands A, B, C and D

low-income households living in homes with an energy performance rating of D, E, F or G and not eligible under the main ECO scheme.

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

## **4.2 Other energy efficiency schemes**

### **Boiler Upgrade Scheme**

## 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



## **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. If you have never received a Winter Fuel Payment before, you may need to make a claim. If you receive Child Tax Credit or Working Tax Credit, you must make a claim. Call the Winter Fuel Payment helpline on



## **If you are eligible**

If eligible, you should get a letter from the DWP between October and December 2024. This tells you if you need to call a helpline by 29 February 2025

## 6.2 Help from your local authority (council)

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

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

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

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

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

Speak to your local authority about what energy-related help it offers,

being able to help you with energy costs if you need it. See the Local Welfare Provision (LWP) scheme for more information.



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

## **6.5 Help from a Home Improvement Agency**

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

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

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

If you use oil to heat your home, you can save money by forming a purchasing club with other users in your area. You negotiate collectively to get a better deal from an oil supplier. For a club to work, there needs to be a minimum number of local households who want to join and someone who is willing to manage the negotiations.



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

In April 2023, Ofgem introduced a code of practice for energy suppliers on involuntary prepayment meter installation, which all suppliers signed up to. The code of practice is mandatory and is incorporated within supplier licence conditions, making it enforceable by Ofgem.

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

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

This includes refraining from involuntary installations for certain households with the most vulnerable customers, including if:  
you need a continuous electricity supply for health reasons,



## 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, they disconnect the dangerous appliance or, where necessary, disconnect the whole gas supply to make things safe.

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

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

## 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.

## Useful organisations

### **British Gas Energy Trust**

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

Telephone 0121 348 7797

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

### **Citizens Advice**

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

Telephone 0800 144 8848

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

### **Citizens Advice Consumer Helpline**

[www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-](http://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-)

**Energy Ombudsman**

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

Telephone 0330 440 1624

Independent body that resolves disputes between consumers and energy suppliers. Before taking your complaint to the Ombudsman, you must first complain to your supplier. The service is free to consumers.

**Energy UK**

[www. www.energy-uk.org.uk/](http://www.energy-uk.org.uk/)

Telephone 020 7930 9390

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

**Find ways to save energy in your home**

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

Telephone 0800 098 7950

Government-endorsed website and phonenumber service offering independent and impartial advice on energy efficiency around the home.



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## Next update September 2025

The evidence sources used to create this factsheet are available on request. Contact [resources@ageuk.org.uk](mailto:resources@ageuk.org.uk)

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