

Factsheet 1

Help with heating costs

September 2020

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 Scotland, Wales or Northern Ireland, please contact Age Scotland, Age Cymru or Age NI for their version of this factsheet. Contact details can be found at the back of the factsheet.

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

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1 Recent developments

Energy suppliers have made an agreement with Government to support customers affected by **Covid-19**.

If you are in financial difficulty as a direct or indirect result of the virus, your supplier may review your bills or debt repayments and give you a payment break or reduction. They may give you more time to pay and, in some cases, access to hardship funds. If you have a pre-payment meter, your supplier may send you emergency credit, or give you advice on managing top-ups remotely.

The energy regulator Ofgem have said no credit meters will be disconnected during the outbreak. They have advice on getting support and resolving issues, including:

- Let your supplier know if you are vulnerable, over pension age, living with young children, or with a disability or health condition – this means you can join their Priority Services Register and get additional support.
- Contact them straightaway if you have an energy problem like a gas leak or faulty meter, even if you are concerned about having visitors to your home – they should have measures to deal with safety-critical issues where someone is unwell or self-isolating.
- If they contact you about visiting your home, tell them if you are unwell or self-isolating - they should be able to make alternative arrangements for all routine activities such as meter readings.

In addition, the Government has just announced a new grant scheme for green energy efficiency improvements, with vouchers of up to £5,000 (£10,000 if you claim certain benefits) available. Unless claiming benefits, you must contribute towards the cost of the measures.

2 Introduction

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

- find the best energy deal for you and manage your account in the cheapest way possible
- improve your home's energy efficiency
- get financial help, for example by claiming all the benefits you are entitled to or getting help in a crisis.

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.

If you hope to save money by switching to a better energy deal, see factsheet 82, *Getting the best energy deal* for more information.

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.

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

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.

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. If a site does this, it must provide a link to the Citizens Advice price comparison tool, which enables you to compare a wider range of deals, see:

https://energycompare.citizensadvice.org.uk/
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 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. Contact a local advice agency like Age UK or Citizens Advice.

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 need to pay a security deposit. Note, your supplier must make alternative payment arrangements if it is 'no longer safe and reasonably practicable' for you to use a prepayment meter.

Important

If you switch energy supplier, you may lose entitlement to a Warm Home Discount. Not all suppliers participate in this scheme and the eligibility criteria may vary if you are not in a 'Core Group' of recipients identified by the Department for Work and Pensions.

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. More information is in section 5.4.

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 £100 a year on fuel bills. If you have a detached house or bungalow, you could save even more. In an uninsulated home, a quarter of heat is lost through the roof. About a third of all the heat lost in an uninsulated 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 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 accounts for around 60 per cent of what you spend in a year on energy bills, so having an efficient boiler makes 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 boiler you have. Always use a Gas Safe registered installer if having any work carried out on a gas heating system and ask the installer for help with setting the controls if you need it (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.

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

If 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, contact Simple Energy Advice. Alternatively, 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?

To get help, you must be an owner-occupier or private tenant in receipt of certain qualifying benefits, or a social tenant living in housing with an Energy Performance Certificate rating of E, F or G.

For owner-occupiers and private tenants, qualifying benefits include Pension Credit (PC) and Attendance Allowance (AA). If you receive these benefits, you do not have to meet any other criteria to qualify. For certain other benefits, there is an income threshold above which you cannot get help.

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 are in fuel poverty, or on a low income and 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

Detailed information about ECO is on Ofgem's website at:

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

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. You can make a repeat application if you were not successful the first time. A list of suppliers is at:

www.ofgem.gov.uk/environmentalprogrammes/eco/contacts-guidance-andresources/supplier-contact-details

New grant scheme for green homes

From late September 2020, homeowners and park homeowners can get a Government grant of up to £5,000 (£10,000 if claiming certain benefits including PC and AA) to pay for green energy efficiency measures. You must contribute towards the cost unless claiming benefits. Contact Simple Energy Advice for more information.

5 Financial help

5.1 **Budgeting Loans**

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

You can apply for a Budgeting Loan if you have been receiving these benefits for at least 26 weeks. They are interest-free, but must be paid back. They are designed to help with intermittent expenses which are difficult to budget for, e.g. the cost of installing a prepayment meter or connection charges when moving home.

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

5.2 Winter Fuel Payments

Winter Fuel Payments are annual one-off payments of between £100 and £300 paid to eligible pensioner households to help with fuel costs. They are not linked to temperature. They are paid if you have reached State Pension age during the qualifying week, which is 21 to 27 September 2020.

During 2020-21, you qualify if you were born on or before 5 October 1954 and live in the UK for at least one day during the qualifying week. There are no income or savings limits and payments are not taxable.

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

- have lived in a care home for 12 weeks or more and received Pension Credit, income-based Jobseeker's Allowance (JSA), or income-related Employment and Support Allowance (ESA), or
- are a prisoner, or

- have been in hospital receiving free treatment for more than 52 weeks, or
- are subject to immigration control, or
- lived in Cyprus, France, Gibraltar, Greece, Malta, Portugal, or Spain.

You usually have to live in the UK in the qualifying week.

If you are resident in another European Economic Area country with an average winter temperature not higher than the warmest part of the UK, or you live in Switzerland, you may be able to claim a Winter Fuel Payment. In this case, you need to be able show a link to the UK – for example, by receiving a UK State Pension, or you have family in the UK.

The amount of Winter Fuel Payment

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

Born on or before	Aged 80 or
	over in the qualifying week
£200	£300
£200	£300
£100	£200
£100	£150
Nil**	Nil**
£100	£150
	£200 £200 £100 £100 Nil**

- * Benefits: Pension Credit, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Income Support
- ** Your partner is paid the Winter Fuel Payment on your behalf

When and how to claim

You should receive a letter telling you how much you will get and an expected payment date. Most payments are made automatically into a bank or building society account in November or December, normally before Christmas. Call the Winter Fuel Payment helpline on 0800 731 0160 or claim forms are at www.gov.uk/winter-fuel-payment.

If you receive Pension Credit, State Pension, or certain other benefits, or you received a payment last winter, you should not need to make a claim, as payments are made automatically. Otherwise you must make a claim before 31 March 2021. People are not paid in order of surname or address so partners may get them at different times.

5.3 Cold Weather Payments

The Cold Weather Payment (CWP) Scheme for 2020-21 starts on 1 November 2020.

You are entitled to a CWP for any week when:

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

Specified benefits

Pension Credit

You get a CWP if you receive Pension Credit.

Income Support and income-based Jobseeker's Allowance

You get a CWP if you get Income Support or incomebased Jobseeker's Allowance with any of the following:

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

Income-related Employment and Support Allowance (ESA)

You get a CWP if you receive Income-related ESA with any of the following:

- the support or work-related component
- a severe or enhanced disability premium
- a pensioner premium
- a child who is disabled
- Child Tax Credits including a disability or severe disability element
- a child under five living with you.

Universal Credit

You get a CWP if you get Universal Credit, you are not employed or self-employed, and you have:

- a limited capability for work element
- a disabled child element (whether you are employed or not)
- a child under five living with you.

Payments

You should not need to make a claim for a CWP as the DWP already pays you a benefit, 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.

5.4 The Warm Home Discount

The Warm Home Discount is a one-off £140 payment applied to eligible customers' electricity bills to help with the cost of energy over the winter months.

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

Payment of a Warm Home Discount does not affect entitlement to a Winter Fuel Payment or Cold Weather Payment.

Not all suppliers participate in the Warm Home Discount scheme, so you should bear this in mind if considering switching.

If a supplier has over 150,000 domestic customers, they must provide discounts to a 'Core Group' of customers, automatically identified by the DWP. This is a lower threshold than in previous years, meaning it should be easier to switch without losing Core Group entitlement. More information is in factsheet 82, Getting the best energy deal.

In addition, the largest suppliers (250,000 or more domestic customers) must provide discounts to a 'Broader Group' of customers.

Core Group

If you are eligible for the Core Group, you should be automatically identified by the DWP. Eligibility depends on your circumstances on a specific date, known as the qualifying date. For 2020-21, this is 5 July 2020 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 is on the bill
- you were getting the Guarantee Credit element of Pension Credit.

If eligible, you should get a letter from the DWP between October and December 2020. This tells you if you need to call a helpline by 26 February 2021 to confirm your details. Your supplier applies the discount to your bill by the end of March 2021.

If you switch supplier after the qualifying date but met the above criteria at that time, your old supplier is responsible for making the payment, usually by sending you a cheque. If you switched from a nonparticipating to a participating supplier after the qualifying date, you must make a Broader Group application even if you receive Guarantee Credit.

If you think you are eligible for the Core Group and have not received a letter from the DWP, phone the Warm Home Discount Scheme helpline on 0800 731 0214. Do this as soon as possible, as the DWP may be unable to process a claim where information is given late.

Broader Group

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

Each supplier sets their own rules, but they must include certain standard criteria. These include being in receipt of income-related Employment and Support Allowance with a pensioner premium.

This should make it easy to switch between participating suppliers without losing a Broader Group entitlement. However, entitlement is not guaranteed as only the largest suppliers are obligated to provide Broader Group discounts and they can set additional rules outside the standard criteria. Broader Group applications cannot be transferred between suppliers. Funds are allocated on a first-come-first-served basis, so the earlier you apply the greater the likelihood of receiving the discount.

Note

The Warm Home Discount scheme runs until at least the end of this financial year. 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 government say they intend to protect older people who currently benefit and will consult on proposed changes.

6 Other help

6.1 Help from your local authority (council)

Local authorities have a general power to help improve living conditions, which can be through a grant, loan, materials, or any other type of assistance. This is known as 'housing renewal assistance'.

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

In addition, local authorities are responsible for setting up Local Welfare Provision schemes, although some areas have nothing. The authority has discretion over what support a scheme provides, for example hardship payments or white goods. The decision to provide support is discretionary, meaning you do not have a right to support even if you meet the scheme criteria.

Some schemes provide help with heating costs or help in the event of a heating emergency such as a boiler breakdown. Check to see what support your local authority provides and what conditions are attached (e.g. is it a grant or a loan?) before you accept.

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

6.2 Help from a Home Improvement Agency

If you have a Home Improvement Agency (HIA) in your area, they may 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*.

6.3 Energy supplier funds and trusts

Some energy suppliers have charitable trusts or funding schemes to help people in a time of crisis. Some are restricted to helping the supplier's customers, while others are open to everyone.

Specific eligibility criteria and the help available varies from scheme to scheme, 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
- EDF Energy Customer Support Fund
- npower Energy Fund
- E.ON Energy Fund.

Speak to your local HIA or another advice agency in your area if you want to know more.

6.4 Priority services

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 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' 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 the register. Note, this information should not be shared more widely without your consent. If you have different gas and electricity suppliers, remember to join both their registers.

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.

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 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. Savings can amount to at least ten per cent a year on individual heating bills.

For a club to work, there needs to be a minimum number of local households who want to join and someone who is willing to manage the negotiations. Speak to an adviser or your local authority if you want to know more.

7 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 and contact them immediately if threatened with disconnection. If you do not want to deal directly with your supplier, 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, contact a local advice agency like Age UK.

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

- 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. When calculating the repayment rate, your supplier must take relevant information provided by third parties into account.
- A prepayment meter, but only if it is safe and reasonably practicable for you to have one.

If you are in arrears, you must not be disconnected unless your supplier has first taken all reasonable steps to install a prepayment meter at your property. There are also certain groups of people who must not be disconnected between 1 October and 31 March. This applies if you are:

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

If you have reached State Pension age but the above does not apply to you, 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, the six largest suppliers (British Gas, EDF Energy, npower, E.ON, Scottish Power and SSE) have signed up to an agreement to ensure you are not disconnected at any time of year if you have a disability or long-term health problem.

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

www.citizensadvice.org.uk/consumer/energy/energysupply/get-help-paying-your-bills/letter-for-repayingdebt-to-your-energy-supplier/

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. Their website has useful tips on making an effective complaint and what information you need:

https://www.ombudsman-services.org/how-it-works/process

If you need further advice, contact the Citizens Advice consumer helpline.

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

9 Gas and electricity safety

Electricity

Call your network operator 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, either 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 that were not provided by the landlord.

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. 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.

This information is given on an in-home display unit, which is fitted with the smart meter. It can be read remotely by your energy supplier.

There are two potential key advantages of having a smart meter:

- as it can be read remotely, 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.

If a smart meter is installed as part of the general rollout, you do not have to pay for it upfront. You should still check your bills for accuracy regularly.

Note, smart meters make it possible to disconnect customers 'remotely' without visiting their home. However, before doing this, a supplier must take all reasonable steps to ascertain whether the customer falls within a group that cannot be disconnected during winter or should only be disconnected once all other options are exhausted.

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.

Useful organisations

British Gas Energy Trust

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

Contributes to the relief of poverty, with a particular focus on fuel poverty, helping people struggling to pay for their gas and electricity.

Citizens Advice

www.citizensadvice.org.uk Telephone 0344 411 1444 Citizens Advice Consumer Service telephone 08454 040506

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/ifyou-need-more-help-about-a-consumer-issue/ Telephone helpline 03454 04 05 06 Mon-Fri 9am-5pm Welsh telephone helpline 03454 04 05 05 Mon-Fri 9am-5pm

Department for Work and Pensions (DWP)

www.gov.uk/the-warm-home-discount-scheme Telephone 0800 731 0214 (Warm Home Discount Team)

Administer benefits including the Warm Home Discount.

E.ON Energy Fund

www.eonenergyfund.com Telephone 03303 80 10 90

Helps the most vulnerable existing or previous E.ON customers to pay current or final E.ON bill arrears, provide replacement household items, and appliances and help with gas boiler repair and replacement.

EDF Energy Customer Support Fund

http://www.edfenergy.com/for-home/help-centre/faq/can-i-get-grant-help-me-pay-my-energy Telephone 0333 200 5100

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

Energy Networks Association

www.energynetworks.org Telephone 020 7706 5100

The 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. The number for gas and carbon monoxide emergencies is 0800 111 999.

Energy Ombudsman

www.ombudsman-services.org/sectors/energy Telephone 0300 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.

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.

npower Energy Fund

www.npowerenergyfund.com Telephone 01733 421021

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

Simple Energy Advice

https://www.simpleenergyadvice.org.uk/ Telephone 0800 444202

Government-endorsed service offering independent and impartial advice on making your home warmer and greener and cutting energy bills.

The 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.

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 0800 022 3444

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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Next update September 2021

The evidence sources used to create this factsheet are available on request. Contact resources @ageuk.org.uk

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