

Factsheet 1w ● January 2024

Help with heating costs in Wales



Age Cymru Advice

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1 Information about this factsheet

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

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

Additionally, there is information on:

- rules on disconnection by utility companies;
- what to do if you have a complaint against your energy provider; *and*
- gas and electricity safety.

The information covers a range of different types of help, such as:

- Welsh Government schemes;
- UK Government schemes and welfare benefits;
- help that may be provided by utility companies; *and*
- help that may be available from charitable organisations.

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

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

This factsheet aims to give you the information that you need to start exploring these options. However, you may wish to speak to an adviser if you are unsure about your rights or want a full benefits check carried out – see section 25 below for contact details for our Age Cymru Advice service.

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

1.1 The issue of fuel poverty

Fuel poverty is mentioned a number of times within this factsheet – primarily because it is a factor in the eligibility criteria for some of the schemes covered in the factsheet.

Definition of fuel poverty

Fuel poverty is defined as when a household needs to spend more than 10% of their full household income on energy costs in order to heat their home to a satisfactory level. In some cases, households experience severe fuel poverty – having to spend 20% or more of their income on energy costs.

According to the Welsh Government’s strategy document for tackling fuel poverty, a ‘satisfactory heating regime’ would be:

- “23°C in the living room and 18°C in other rooms achieved for 16 hours in a 24 hour period in households with older or disabled people; *or*
- “for other households, a temperature of 21°C in the living room and 18°C in other rooms for nine hours in every 24 hour period on weekdays, and 16 hours in a 24 hours period on weekends”¹.

Cold homes can cause, or worsen, a range of serious health conditions including strokes, heart attacks, bronchitis or asthma. Fuel poverty may also have a significant detrimental impact on mental health and wellbeing, so it’s a very important issue.

¹ Policy and strategy: Tackling fuel poverty 2021 to 2035 – A plan to support people struggling to meet the cost of their domestic energy needs, Welsh Government, 2 March 2021 (a copy can be accessed on the Welsh Government’s website at: www.gov.wales/tackling-fuel-poverty-2021-2035-html).

2 Obtaining temporary heaters in an emergency

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

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

- your **local authority social services department**;
- your **local Age Cymru organisation**;
- **energy supplier charitable funds or trusts** (also section 15 below for more information);
- **Care & Repair Cymru** (also see section 13.2 below for further information);
- **British Red Cross**;
- **RVS (Royal Voluntary Service)**; *or*
- if someone has served in the armed forces, **SSAFA (Soldiers, Sailors, Airmen and Families Association)**, the **Royal British Legion** or **Veterans' Gateway**.

Contact details for all of the above can be found in section 25.

The Social Fund, Discretionary Assistance Fund or other one-off financial assistance

The Social Fund or Discretionary Assistance Fund (DAF) may be able to provide financial help so that you can purchase portable electric heaters (or something similar) – see sections 12.3 & 13.3 below for further information on both of these schemes. Alternatively, other sources of one-off funding could help – see various sections of the factsheet which follow.

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, such as managing your account online or having a single plan for gas and electricity with the same supplier – '*dual fuel*'.

3.1 Switching tariff or supplier

In previous times, you have been able to 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 helpline (see section 25 below).

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 may offer a range of tariffs, some of which may suit you better or work out cheaper.

Switching should be a very simple process. There are Price Comparison websites (PCWs) you can use to compare deals across a range of suppliers. You enter information about where you live, what tariff you are on and how much energy you use and the website makes the comparisons for you and provides a list of options. If you are not online, many PCWs accredited by the energy regulator Ofgem (the Office of Gas and Electricity Markets) have a telephone service. Alternatively, you can contact suppliers directly for quotes.

Note: Ofgem-accredited websites must offer independent and unbiased comparisons. However, it's worth noting that they 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.

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 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.

Important: If you switch energy supplier, you may lose entitlement to a **Warm Home Discount**. Discuss this with a new supplier before switching and carefully consider whether you would still be better off if switching means you lose your discount. See section 11 below for further information on the Warm Home Discount.

3.2 Changing payment method – direct debit

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.

3.3 Changing payment method – prepayment meters

Prepayment meters can be a useful way to track the amount you spend.

In the past, they have been a more expensive payment method, but since July 2023, the charges for comparable pre-payment 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 – see section 25 below for contact details.

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.

3.4 Collective energy switching

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

A trusted third-party organisation – for example a charity or a local authority – will act for the group and negotiate with the energy suppliers. The more people who sign up to take part, the better the deal might be. However, registration for collective switching schemes is not always open.

You could contact one of the specialist advice organisations listed in section 25 below for information about collective switching schemes that might be currently operating in your area and are open for people to register an interest.

4 General information on energy efficiency

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

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

4.1 Insulation, draught proofing and double glazing

Insulating roof and loft spaces can significantly reduce heat loss in your home and save over £200 a year. 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 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 property is detached or semi-detached). If your house has solid walls, you could save considerably more, but the installation costs will be much higher.

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

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

Note: Be very wary about using spray foam insulation in your loft and, if considering it, speak to a trusted organisation such as Shelter Cymru or Citizens Advice before agreeing to anything (contact details can be found in section 25 below).

The Wales Against Scams Partnership (WASP) – a network of various organisations committed to fighting against scams and fraud – have warned that spray foam is only appropriate in specific and limited circumstances and should only be applied by specialists. Improper use can result in structural damage and subsequently make the property very difficult to sell.

4.2 Boiler efficiency

Heating and hot water accounts for over a half of what you spend in a year on energy bills, so having an efficient boiler can make a big difference. If your boiler is over 12 years old, you may want to think about replacing it. This can save hundreds of pounds, depending on the type of property and type of boiler you have – see various sections below for information on schemes that might be able to help towards the cost of replacing a boiler.

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

Note: If you have an oil-fired boiler, you will need to find someone who is an **OFTEC (Oil Firing Technical Association)** registered installer. See section 18 for more information on how you may be able to reduce your heating costs if you have an oil heating system.

Heating controls

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

4.3 Other energy saving measures for electrical appliances

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

If you are replacing old appliances, such as fridges, freezers and washing machines, check the **energy efficiency rating**. The better the rating, the less energy the appliance uses.

It is worth bearing in mind, however, that a larger appliance uses more energy than a smaller appliance with the *same* rating, so make sure the product is appropriate to your needs. A smaller appliance may end up costing you less than a larger appliance with a slightly better rating.

Further information can be found on the Energy Saving Trust website at: www.energysavingtrust.org.uk/home-energy-efficiency/home-appliances

Estimates of annual energy bill savings

The following savings are based on Energy Saving Trust (EST) data for a ‘typical household’²:

² EST base this on a typical three-bedroom, gas-heated home on a standard energy tariff (and paying by direct debit). The energy costs are also based on gas and electricity prices set by Ofgem’s price cap, as it was between 1 October 2023 and the end of December 2023.

- Switching appliances off standby mode – £60.
- Turning off lights in rooms not being used – £25.
- Using the ‘30 degrees’ washing cycle on your washing machine – £30.
- Avoiding use of a tumble dryer – £60.
- Reducing shower length to 4 minutes shower – £75.
- Swap one bath a week for a shower – £17.
- Avoiding overfilling the kettle – £37.
- Reducing dishwasher use – £17.

5 Government measures to help with cost of living pressures

5.1 Ofgem Price Cap on energy bills

The energy price cap applies to most households in Britain. It is a maximum amount that suppliers can charge per unit of energy.

Between 1 October 2023 and 31 December 2023

Between these dates, for ‘typical’ dual-fuel households paying by direct debit, the Ofgem annual price cap level was **£1,834**.

Between 1 January 2024 and 31 March 2024

Between these dates, for ‘typical’ dual-fuel households paying by direct debit, the Ofgem annual price cap level will be **£1,928**.

Note: It’s important to note that the actual bills you receive will still be based on your usage, rather than the ‘typical’ figure stated by Ofgem, so you may pay more or less than the price cap level.

Future developments

The price cap is reviewed every 3 months, so it may change again from April 2024. You can check the most up to date information on the Ofgem website at the following link:

5.2 UK Government 'Energy Price Guarantee'

The Energy Price Guarantee (EPG) provided support with energy bills from October 2022 to June 2023, by placing a limit on what energy suppliers could charge households for their energy while prices were particularly high.

Since July 2023, the government policy has been for households to pay the lower of the Ofgem price cap or the EPG.

At the time of writing (January 2024) this is the Ofgem Price Cap – see section 5.1 above (i.e. this is on the basis that up until the end of March 2024 the EPG has been set at £3,000, whereas the current Ofgem amount is less).

The government has announced that the EPG will continue **until March 2024**, as it will act as a safety net, applying if energy prices rise again and thus the Ofgem cap goes above £3,000.

5.3 UK Government Cost of Living Payments

During 2023 and into early 2024, Cost of Living Payments were 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. Contact either your local Age Cymru or our national advice line for further information (see section 25 below for contact details).

The '*Help with the cost of living*' page on the Age Cymru website also has some further information:

www.agecymru.org.uk/cost-of-living

5.4 'Warm hubs'

A range of organisations in local communities, such as local authorities, community centres and faith groups have been running Warm Hubs over the last couple of winters. These are intended as places where people can find a safe, accessible and warm environment during the day to help reduce the cost of heating their own homes and to help those facing extreme fuel poverty.

Contact your local authority, local Age Cymru, or our national advice line for details on what's available in your area.

6 The Welsh Government Warm Homes Nest scheme

Note: The Welsh Government is planning to make some future updates to the Nest scheme – some of the expected changes are outlined in section 6.8 below.

6.1 Overview

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

Nest 'whole house assessments'

There are two main elements to Nest:

- the 'core' Nest scheme; and
- the Nest 'health conditions' scheme.

If you meet the eligibility criteria for either the core Nest scheme, or the health conditions scheme, you will progress to a **whole house assessment**. This assessment will recommend appropriate energy efficiency measures for your property – see section 6.5 below.

Sections 6.2 and 6.3 below have further information on the eligibility criteria.

If you don't meet this criteria, you may still be able to get further energy efficiency advice and information from Nest (see section 6.7).

When you contact Nest, they will explore your specific circumstances to determine what sort of help you are going to qualify for.

6.2 Eligibility criteria 1: the core Nest scheme – based on receipt of means tested benefits

You may qualify for a whole house assessment if:

1. you own or privately rent your home (though in the case of the latter, also see section 6.6 below)

and;

2. you live in a home that is energy inefficient and, therefore, expensive to heat – equivalent to an **E**, **F** or **G** energy efficiency rating (you do not need to know the efficiency rating of your property before you call Nest, however, as their advisors can ask a range of questions over the phone to identify this)

and;

3. you, or someone who lives with you, receives one of the qualifying means tested benefits listed below.

Note: As per the first point above, you will not be eligible for Nest if you rent from your local authority or a housing association – however, in this case, see section 6.9 below.

Qualifying means tested benefits

- Pension Credit;
- Housing Benefit;
- assistance from your local authority's Council Tax Reduction Scheme;
- Universal Credit;
- Income Support;

- Income-based Jobseeker's Allowance;
- Income-related Employment and Support Allowance;
- Working Tax Credit or Child Tax Credit (income below £16,105 a year).

Note: When you contact Nest, they'll want you to have details to hand of any benefits you receive. Therefore, prior to contacting them it would be a good idea to get together any award letters you have on record.

6.3 Eligibility criteria 2: the Nest health conditions scheme – based on health conditions and low income

You should qualify for a whole house assessment if:

1. you own or privately rent your home (though in the case of the latter, also see section 6.6 below)

and;

2. you live in a home that is energy inefficient and, therefore, expensive to heat. In the case of the health conditions criteria, this will also include homes that have a **D** rating, as well as **E**, **F** or **G** ratings³

and;

3. you, or someone who lives with you, is living with a chronic respiratory, circulatory or mental health condition (see the table of 'definitions' overleaf);

and;

4. you have a household income below a defined threshold (this will be affected by the composition of the household) – see the table of 'definitions' overleaf.

³ 'FAQs – Who is eligible for Nest?', Nest website: <https://nest.gov.wales/faqs/> (last accessed 17 January 2024).

Note: As per the first point above, you will not be eligible for Nest if you rent from your local authority or a housing association – however, in this case, see section 6.9 below.

Definitions – health conditions

Chronic respiratory conditions include:

- respiratory infections;
- broncho-constriction in asthma; *and*
- chronic obstructive pulmonary disease.

Circulatory diseases include:

- cardio-vascular disease;
- strokes; *or*
- heart attacks.

Mental health conditions include:

- depression or anxiety;
- psychosis and bipolar disorders;
- dementia; *or*
- intellectual or development disorders.

Note: Evidence of a health condition

You will need to show evidence of your health condition, such as a prescription; medication package; treatment plan; GP or hospital appointment, or a referral letter.

Definitions – income thresholds		
<i>Composition of household</i>	<i>Annual household income (after mortgage/rental payments)</i>	<i>Monthly household income (after mortgage/rental payments)</i>
1 or more adults aged 18 and over	£16,105	£1,342
1 or 2 adults and one or two dependants	£21,352	£1,779
1 or 2 adults and three dependants	£23,100	£1,930
1 or 2 adults and four or more dependants	£25,700	£2,140
1 or more adults, including a disabled occupant	£21,352	£1,779
1 or more adults, including an older person aged 75 or more	£21,352 <i>Also, savings must not be more than £16,000.</i>	£1,779
1 or more adults, including a child aged 5 or under	£21,352	£1,779

6.4 How to apply?

You can call Nest on Freephone **0808 808 2244**. Full contact details can be found in section 25.

As touched upon in section 6.2 and 6.3 above, you are likely to be asked for proof in relation to a variety of the eligibility criteria – either whilst on the phone, or when a Nest surveyor visits your home. For example, proof of benefit entitlements, health conditions, or your income.

6.5 A whole house assessment by a Nest surveyor – the type of help that may be available

If your initial application to Nest indicates that you may be eligible, a Nest surveyor will visit your property to undertake a whole house assessment. Eligibility will not be confirmed until the surveyor has completed this assessment.

Depending on the results of the assessment, you may be offered a package of home energy efficiency measures **free of charge**. As an example, this might include:

- a new boiler;
- installation of central heating systems;
- solar panels; *or*
- various insulation measures.

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

6.6 Specific information for people who rent privately

Conditions you must meet

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

- have permission from the landlord prior to any work going ahead;
- have resided in the property “for a minimum of six months prior to a Nest application” and also “have a valid [occupation contract] with six months left to run, as a minimum”; *and*
- in addition to the occupation contract, be able to “show proof of residency/address to the assessor to demonstrate [you] have been in the property for six months prior to application (e.g. utility bill or council tax bill)”⁴.

⁴ Ibid

Conditions the landlord must meet

In order to get assistance from Nest, the applicant's landlord "must be registered with Rent Smart Wales and be able to provide [Nest] with their registration number"⁵.

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

Nest also stipulate that:

- "A private landlord can refer a maximum of three properties to the Nest scheme";
- they "will need to provide a valid gas safety record and send it to Nest once a property has been referred"; *and*
- when a contract-holder⁶ applies to Nest, "landlords who consent for home energy efficiency improvements to take place must sign a declaration form. This declaration imposes a condition that the rent must not be raised for at least 12 months following the installation of any energy efficiency improvements"⁷ (this is to address the concern that private landlords might be encouraged to raise the rent they charge following a Nest scheme improvement).

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

If Nest determines from your initial contact with them that you will not qualify for a whole house assessment, they will seek to instead provide advice on:

⁵ Ibid

⁶ Contract-holders is the new way of referring to tenants. This is as a result of legislation, the Renting Homes (Wales) Act 2016, which was implemented on 1 December 2022.

⁷ 'FAQs – Who is eligible for Nest?', Nest website: <https://nest.gov.wales/faqs/> (last accessed 17 January 2024).

- saving energy and water;
- making sure you are on the best energy and water tariffs for your needs;
- money management;
- benefit entitlements; *and/or*
- provide a referral onto other schemes or grants which may be able to carry out home energy efficiency improvements.

6.8 Future developments – forthcoming changes to the Welsh Government Warm Homes Nest scheme

The following are changes which the Welsh Government is expected to introduce, probably from April 2024 (the name of the scheme may also change to the **Warm Homes Programme – WHP**):

- Eligibility for support under the ‘core’ element of the scheme will be amended to people coming under “a low income threshold, rather than means tested benefits. This is to better target support at the poorest in society”.
- “A lower income household with an EPC [Energy Performance Certificate] of D but no health condition will be placed on a reserve list, with periodic reviews to ensure the pipeline for works operates at capacity”.
- An increase in the “budget cap per household [assisted], reflecting the deeper retrofits required to move homes away from fossil fuels and towards a cleaner, low carbon future”.
- “The current Programme is limited by [Government] Regulations and only permits one application per household”. The Welsh Government intends to update the regulations “to allow for multiple applications, meaning that if a household supported by a previous Warm Homes scheme remains in fuel poverty and meets the eligibility criteria, they may apply for additional support”.
- Replacement doors and windows in fuel poor homes – “whilst the thermal improvement gained by replacement doors and windows is marginal in most cases when compared to walls, floors and roofs, there can be an improvement in air tightness and personal comfort. They would be considered where not doing so would significantly and adversely affect the benefit of the newly installed measures”.

- ‘Enabling works’ may be available in instances “where relatively small funding is necessary to enable effective energy efficiency retrofit or ongoing maintenance. An example is minor replacement of roof tiles to enable solar PV [panels] to be installed. A pre-agreed financial limit will apply”⁸.
- “WHP will be extended to neighbourhoods. For example, if a street is quite clearly in need of an update and there are one or two people in that street not eligible for the WHP, this will no longer to be a prohibition for doing it”⁹.

6.9 Help if you rent your home from the council or a housing association and are not covered by the Nest scheme

If you rent your home from the local authority (council) or a housing association, you are not able to apply to the Nest scheme. However, under the Welsh Government’s **Welsh housing quality standard** all social landlords (local authority council housing and housing associations) must ensure that their housing is:

- in a good state of repair;
- safe and secure;
- adequately heated, fuel efficient and well insulated;
- fitted with up-to-date kitchens and bathrooms; *and*
- suitable for the specific needs of those living there, such as those with disabilities.

If you live in social housing and feel that it needs energy efficiency improvements or repairs to the heating system, but the landlord is not carrying out these works, you could seek advice from an organisation such as **Shelter Cymru** or **Citizens Advice**. Age Cymru’s Factsheet 67w *Home improvements and repairs for older people in Wales* may also be helpful.

⁸ Policy and strategy – New Warm Homes Programme: policy statement, 15 June 2023, Welsh Government website: www.gov.wales/new-warm-homes-programme-policy-statement-html (last accessed 17 January 2024).

⁹ Questions to the Minister for Climate Change, Plenary – Welsh Parliament (29 November 2023).

7 The Energy Company Obligation (ECO)

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.

Note: There have been a number of different types and variations to ECO over the years it's been running. ECO4 is the current (and only) version that is in operation and is due to continue until 31 March 2026. You're often likely to see it referred to simply as ECO (in government information for example) and we will generally do the same in this factsheet.

You may find contacting a Care & Repair agency helpful for advice on accessing ECO – see section 13.2 below.

7.1 Who can get help from the ECO?

General ECO criteria

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.

If you **rent** your home, 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 need to be claiming certain means tested benefits to be eligible, such as Pension Credit, Housing Benefit or Universal Credit (this does not apply, however, to people who rent from their local authority or a housing association).

If you don't qualify on these grounds, you might be eligible under the ECO4 Flex part of the scheme – see below.

ECO4 Flex

Ofgem explain this part of the scheme as follows:

“ECO4 Flex is a household referral mechanism within the wider ECO4 scheme which enables Local Authorities to widen the eligibility criteria for ECO, allowing them to tailor energy efficiency schemes to their respective area. The flexible approach to identifying eligible households exists to target low-income households who are unlikely to be in receipt of the scheme’s standard approach to fulfilling eligibility”¹⁰.

Under the scheme, local authorities are able to refer ‘private tenure’ (owner-occupied or private rented) households for ECO assistance, where they judge people are living in fuel poverty, on a low income, or are vulnerable to the effects of living in a cold home.

Check whether your local authority has published a ‘Statement of Intent’ on how it plans to identify fuel poor or vulnerable households. You may wish to contact them for more information, or to find out if you meet the eligible criteria. A list of local authorities and links for contact details can be found on the Welsh Government’s website at the following link. The authority may help you to apply directly, or signpost you to approved providers/installers (also see section 7.4 below for further information):

www.gov.wales/find-your-local-authority

Routes via which you might be eligible under ECO4 Flex include:

- household gross annual income will need to be less than **£31,000** (this includes overtime payments, interest earned on savings and is the income from all sources within the household “including both non means tested and means tested benefits [and] including every person 18+ years living at that address who receive an income from any source, such as lodgers and elderly relatives etc”¹¹;

¹⁰ ‘Energy Company Obligation (ECO): Local Authorities - What is ECO4 Flex?’ - Ofgem website: www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/local-authorities (last accessed 26 January 2024).

¹¹ Great British Insulation Scheme and ECO4 Local Authority Administration Guidance, Ofgem, 1 August 2023.

- households within areas judged to have the highest rates of deprivation (as measured by the Welsh Index of Multiple Deprivation 2019);
- where someone is receiving help from the Council Tax Reduction Scheme;
- where a person living at the premises has been referred to their local authority for support by their energy supplier or Citizens Advice because they are struggling to pay their gas and/or electricity bills;
- householders identified through the ‘debt data’ of energy suppliers;
- where a GP or other NHS staff identify someone suffering from a severe or long-term ill-health condition which is being adversely affected by living in a cold home (for example, cardiovascular, respiratory, immunosuppressed, or limited mobility related health conditions); *or*
- where a child living at the premises is eligible for free school meals.

7.2 What kind of help can you get from the ECO?

You can get help with various types of insulation work or heating-related improvements such as the installation of ‘first time’ central heating (including renewable heating systems).

You can get a broken boiler repaired or replaced if you are an owner occupier, but not if you rent your home. This is because landlords are responsible for keeping boilers in good repair and proper working order (see Age Cymru’s Factsheet 67w *Home improvements and repairs for older people in Wales* for further information). You may be able to get an inefficient heating system upgraded.

You may also be able to get window glazing “as either ‘single to double’ or ‘improved double glazing’”¹².

¹² ‘FAQs for domestic consumers and landlords’, Ofgem website: www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/homeowners-and-tenants/faqs-domestic-consumers-and-landlords (last accessed 26 January 2024).

Note: 'In-fill'

Certain households that do not meet any of the ECO criteria outlined above might still be able to benefit in certain circumstances. For example, where you might be living on the same street or within the same building or block of flats as households that do meet the criteria. You might then be eligible for the same type of measures through this route. Measures delivered to this way are referred to in the Ofgem guidance as 'in-fill'.

7.3 Will work under ECO be fully funded?

Ofgem advises that “it is up to energy suppliers to determine which energy efficiency measures they want to fund, the level of funding they provide, and the...installers they choose to work with. The level of funding will depend on the type of measures and several other factors. In some cases, you may be asked to contribute to the cost of the installation”.

If you are asked to contribute to the cost of any installations, Ofgem suggest that you “‘shop around’ for the best deal to ensure you are satisfied with any offer made”¹³.

7.4 Next steps if you think you may be eligible

You can 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 are able to make a repeat application if you were unsuccessful the first time.

You could contact Care & Repair Cymru, Citizens Advice or another advice organisation listed in section 25 for further information.

- Detailed information about ECO is on Ofgem’s website at:
www.ofgem.gov.uk/environmental-programmes/eco
- A list of contact details for participating ECO suppliers can also be found on the Ofgem website at:

¹³ ‘Energy Company Obligation (ECO): Homeowners and tenants’ – Ofgem website: www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/homeowners-and-tenants (last accessed 29 January 2024).

www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/contacts-guidance-and-resources/eco-supplier-contact-details

7.5 The Great British Insulation Scheme

The Great British Insulation Scheme (formerly known as ECO+) can provide grants to install low-cost insulation measures. A variety of different measures may be available. It can help:

- people living in homes within Council Tax bands A, B, C, D and E, with an energy performance rating of D, E, F or G; **or**
- low-income households in receipt of a benefit such as Pension Credit, Housing Benefit or Universal Credit and living in homes with an energy performance rating of D, E, F or G who're not eligible under the main ECO scheme.

The scheme is open to homeowners and those who rent privately or from a housing association (you'll need to speak to your landlord before you apply).

More information can be found at:

GOV.UK – www.gov.uk/apply-great-british-insulation-scheme

Ofgem – www.ofgem.gov.uk/environmental-and-social-schemes/great-british-insulation-scheme/homeowners-and-tenants

8 Local Energy Advice Partnership (LEAP)

The LEAP scheme can assist people with replacement appliances or new boilers.

LEAP appliance criteria

This part of the scheme can support households in fuel poverty, or households where there is a vulnerable person, with replacements for old and energy inefficient appliances. This includes fridges, freezers, washing machines and electric cookers (but not gas cookers). Eligibility criteria is as follows:

- people who receive certain benefits (including Pension Credit, Housing Benefit or Universal Credit); *or*
- where your annual household income is less than £31,000, or you have someone in your household who is classed as vulnerable.

You can qualify whether you're a homeowner or rent your home from a private landlord or social housing landlord.

LEAP boiler criteria

You will need to be in fuel poverty (or in a 'fuel poverty risk group'), with the following also applying in order to qualify under this part of the scheme:

- at least one person resident in the household will be either aged 65+, have a disability, or be suffering from significant health problems;
- you must own your own home;
- you must use gas central heating as the primary heating source in the property;
- the boiler must be broken, so that you are totally – or intermittently – in a 'no heat' situation;
- the home must not be considered a 'higher risk' property (for example, park homes, high-rise buildings or a listed building);
- there must be no other suitable emergency funding that the household can access (i.e. they might be able qualify through LEAF if another scheme might result in the household having to pay a contribution they cannot afford, or if timescales for accessing other funding could be too long given their circumstances).

Note: See section 25 below for contact details for further information, or to make an application to the scheme.

9 Connected for Warmth insulation scheme

Connected for Warmth (CfW) is a grant scheme offering free energy-saving measures.

Insulation and other related measures

The scheme may be able to offer:

- loft insulation;
- cavity wall insulation;
- upgraded heating controls (if people have central heating with analogue controls, CfW may be able provide a new smart thermostat); *or*
- other small measures such as radiator panels (which reflect heat back into the room), draft-proofing strips, letterbox brushes or chimney balloons.

You may be eligible if your home is in Council Tax band A, B, C or D. If you own your home, you can apply via the CfW website. If you rent from a private landlord, your landlord will need to apply on your behalf.

Air source heat pumps

Air source heat pumps are a low-carbon way to heat properties. They use a small amount of electricity to draw in energy from the air outside into your house (due to the technology involved, they can do this even when it's cold outside).

You may be eligible if all of the following apply:

- you're a homeowner or privately rent your home (if you rent, you'll need to speak to your landlord before you apply);
- have an E, F or G energy efficiency rating;
- you currently heat your home using electric storage heaters, room heaters, open fires, oil boiler (that's over 5 years old), LPG boiler (that's over 5 years old), electric boiler or solid fuel boiler; *and*
- you receive a means-tested benefit, such as Pension Credit, Housing Benefit or Universal Credit (alternatively, if you're on a low income and have a high cost of heating your home, or are more vulnerable to the cold because of age, illness or disability, you might also still be eligible).

Note: See section 25 below for contact details, further information, or to make an application to the scheme.

10 The UK Government's Boiler Upgrade Scheme and Smart Export Guarantee

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 the GOV.UK website at:

www.gov.uk/guidance/check-if-you-may-be-eligible-for-the-boiler-upgrade-scheme-from-april-2022

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.

11 The Warm Home Discount scheme

This is a UK-wide scheme that provides a one-off **£150** payment applied to eligible customers' electricity bills to help with energy costs over the winter months (though you may be able to get the discount applied to your gas bill if you are a dual-fuel customer – a single plan for gas and electricity with the same supplier).

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

If you use a prepayment meter, you will probably get a top-up voucher.

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

In previous years, only a 'Core Group' of Pension Credit (PC) Guarantee Credit claimants received the discount automatically. However, following changes made to the scheme last winter (2022-23), most eligible households should now receive the discount **automatically**.

There are two 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.

11.1 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, this was 20 August 2023. The Department for Work and Pensions (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; *and*
- you or your partner were getting Pension Credit Guarantee Credit.

11.2 Core Group 2

Core Group 2 is a more recent 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.

Note: 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 government costs assessment is inaccurate, you can query it, via the Warm Home Discount Scheme helpline.

11.3 If you are eligible

If eligible, you should have received a letter from the DWP by the end of 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.

Note: If you switch from a *non-participating* to a **participating** supplier after the qualifying date, you must make an application, even if you receive Pension Credit Guarantee Credit.

If you think you are eligible and have not received a letter from the DWP, you should phone the Warm Home Discount Scheme helpline – see section 25 below. Do this as soon as possible, as the DWP may be unable to process a claim where information is given late.

12 Financial assistance from UK Government welfare benefits

12.1 Winter Fuel Payments

What are Winter Fuel Payments (WFPs) and who qualifies?

WFPs are annual one-off payments of between £100 and £300, paid to *all* eligible pensioner households to help with fuel costs.

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

They are paid if you have reached State Pension age and lived in the UK for at least one day during a qualifying week set by the government – **for winter 2023-24 this was 18-24 September 2023.**

Note: State Pension age is currently 66 for both men and women¹⁴.

Generally, you will qualify for a WFP in 2023-24 if you were born **on or before 25 September 1957.**

Exceptions to who can qualify

You may not be able to get a WFP if you live abroad (however, see the ‘*Note*’ at the end of this section for further details).

You **cannot** 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.

The amount of Winter Fuel Payment you will receive

This will depend on your circumstances during the qualifying week, as outlined in the following table:

¹⁴ In the future it is due to increase further, though this won't start until May 2026. Age UK's Factsheet 19 *State Pension* has further information on the schedule for ongoing increases in the State Pension age, or you can look on the GOV.UK website at: www.gov.uk/state-pension-age

<u>Circumstances</u>	Born on or before 25 September 1957	Aged 80 or over in the qualifying week
You qualify and live alone (or none of the people you live with qualify).	£200	£300
You qualify and get one of the following benefits – Pension Credit; Universal Credit; income-based Jobseeker’s Allowance; or income-related Employment and Support Allowance.	£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 your partner who gets one of the following benefits – Pension Credit; Universal Credit; income-based Jobseeker’s Allowance; or income-related Employment and Support Allowance.	Nil (<i>this is because your partner receiving the benefit is paid the Winter Fuel Payment on your behalf</i>)	Nil (<i>this is because your partner receiving the benefit is paid the Winter Fuel Payment on your behalf</i>)
You qualify, but live in a care home and do <i>not</i> get one of the following benefits – Pension Credit; Universal Credit; income-based Jobseeker’s Allowance; or income-related Employment and Support Allowance.	£100	£150

Note: For 2023-24, the WFP payment will appear to be more if you are also eligible for the Pensioner Cost of Living Payment, which will be made at the same time – see section 5.3 above.

When and how to claim

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

However, **if you do not receive an automatic payment, you must make a claim before 31 March 2024.**

To make a claim, ring the Winter Fuel Payment helpline – see section 25 below for the contact details.

People are not paid in order of surname or address so partners may receive their payment at different times.

Note: WFP rules if you live abroad

You will only be eligible for a WFP if you moved to an eligible **European** country before 1 January 2021 and you have a genuine and sufficient link to the UK – for example, by receiving a UK State Pension, having lived and worked in the UK previously and/or having family in the UK.

The eligible countries are: Austria; Belgium; Bulgaria; Croatia; Czech Republic; Denmark; Estonia; Finland; Germany; Hungary; Iceland; Ireland; Italy; Latvia; Liechtenstein; Lithuania; Luxembourg; Netherlands; Norway; Poland; Romania; Slovakia; Slovenia; Sweden and Switzerland.

If a country is not in the list, it will generally be because the average winter temperature there is higher than the warmest region of the UK.

12.2 Cold Weather Payments

The 2023-24 Cold Weather Payment scheme will start on 1 November 2023.

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

- you are receiving Pension Credit Guarantee Credit or Savings Credit (or another 'specified benefit'); *and*
- you are not living in a care home.

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

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

Note: other specified benefits

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.

12.3 Budgeting Loans from the Social Fund scheme

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 instead.

Budgeting Loans or an Advance are for people who have been receiving one of the relevant benefits outlined above for at least 26 weeks. They are designed to help with intermittent expenses which are difficult to budget for on a low income.

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

It might be possible to get a loan towards, for example, connection charges when moving home, minor repairs and improvements, or essential household equipment such as heaters.

You should apply to your local Jobcentre Plus office. It is often a good idea to get advice about completing the application form. A local Age Cymru organisation or Citizens Advice may be able to help with this – see section 25 for contact details.

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

13 Other types of financial assistance from your local authority, the Welsh Government or a Care & Repair agency

13.1 General 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 areas 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.

Each local authority should have a published policy describing the sort of help it offers. You can inspect it free of charge at their main office, or Citizens Advice should also have a copy (see section 25 for contact details).

The help the authority offers may be in conjunction with the local Care & Repair agency – see section 13.2 below.

Further information on this topic can be obtained in Age Cymru's Factsheet 42w *Obtaining disability equipment and home adaptations in Wales* and Factsheet 67w *Home improvements and repairs for older people in Wales*.

13.2 Assistance from a Care & Repair agency

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

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

Your local agency might also run their own handyperson service, carrying out small home improvement works, safety and security checks, or energy efficiency adjustments. Contact details for Care & Repair Cymru can be found in section 25 below.

13.3 The Welsh Government's Discretionary Assistance Fund (DAF)

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

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

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

DAF award decisions are taken by NEC Software Solutions, who have been appointed by the Welsh Government to run the DAF scheme across Wales. Contact details can be found in section 25, listed under '**Discretionary Assistance Fund (The)**'.

Note: When you apply you will need to explain why you need a DAF award, plus what other sources of help you have tried to access first. For example, generally you should first of determined that you are **not** eligible for assistance from the Department for Work & Pensions (DWP) via a Budgeting Loan (see section 12.3 above).

A local Age Cymru organisation or Citizens Advice may be able to assist with an application – see section 25 for contact details.

Individual Assistance Payments (IAPs)

These payments are targeted at enabling people to remain living at home independently, in circumstances such as the following:

- you want to remain in your own home, rather than having to enter a care home (or another similar type of institutional care);
- you have previously been in a hospital or a care home for 3 months or more and are now returning home to live independently;
- you are setting up home after an unsettled way of life; *or*
- you need to move home quickly due to a relationship breakdown or domestic violence.

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

Note: “The amount of any IAP an applicant can receive [will] be reduced, on a pound for pound basis, for any savings or capital that the applicant or their partner have”¹⁵.

Emergency Assistance Payments (EAPs)

To get an EAP, you must:

¹⁵ The Discretionary Assistance Fund: Guidance for Decision Makers, Welsh Government, February 2015

- be experiencing “extreme financial hardship” – for example because you have “lost your job, applied for benefits and [are] waiting for your first payment or have no money to buy food, gas and electricity”;
- “be in a crisis situation and in need of immediate financial support”; *or*
- “have no other money” – for example “savings [and you have already] considered all other legal and responsible lenders such as credit unions”¹⁶.

Note: Temporary DAF element to assist people who rely on off-grid fuel sources

In recent years, the Welsh Government has also been operating an additional element of the DAF to assist people in financial hardship who rely on off-grid fuel sources.

You may be able to get up to £250 for a one-off oil payment, or up to three £70 payments for Liquefied Petroleum Gas.

This part of the scheme has been extended to cover winter 2023-2024 and is set to run until March 2024.

Also see section 18 below for more information relevant to people who use off-grid fuel.

14 Rebates when you use an oxygen concentrator at home

An oxygen concentrator machine may be recommended by your doctor if you need to have oxygen for most of the day (including when you’re asleep). If you use one of these machines at home, you can get a rebate for the electricity it uses. The company that supplies your concentrator should be able to make these payments to your bank account. The calculation for the refund you will receive is based on the reading provided on the meter in the oxygen concentrator and based on a standard tariff set by the NHS. You are likely to receive a payment every few months.

¹⁶ Guidance: Discretionary Assistance Fund (DAF), Welsh Government website: <https://gov.wales/discretionary-assistance-fund-daf/eligibility> (last accessed 30 January 2024).

15 Help from energy supplier charitable funds or 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 varies from scheme to scheme, though in general they will assist those with limited income and savings, or those with long term or chronic health conditions. The help that is available will also differ with each 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.

Schemes include:

- the British Gas Energy Trust;
- the EDF Energy Customer Support Fund; *and*
- E.ON Next Energy Fund.

Help to apply for assistance from a charitable trust

A local Age Cymru organisation, Care & Repair or Citizens Advice might be able to help you apply to a charitable trust – see section 25 for contact details.

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

16 Cost of Living Grants Programme from the Royal British Legion

These grants can provide assistance for people who have served in the Armed Forces – the Royal Navy, British Army or Royal Air Force – and/or their families, dependants and carers. If you are receiving means-tested benefits, such as Pension Credit or Universal Credit, you should qualify automatically. However, you won't necessarily have to be in receipt of benefits to be eligible, as the Royal British Legion will check your income and expenditure to assess your needs and there will be a degree of flexibility in deciding who they will support.

Under the scheme, you might be able to receive assistance such as:

- vouchers to top-up your gas or electricity prepayment meter, or other help with energy costs;
- vouchers for food, clothing or household items; *or*
- replacement white goods.

Contact the Royal British Legion for further information – see section 25 below.

The Veterans' Gateway service can also provide information on other types of help that may be available for the Armed Forces community (again, see section 25 for contact details).

17 The Fuel Bank Foundation

Help for people in need who have a prepayment meter

The Fuel Bank Foundation is a charity that focuses on the challenges for people living in “fuel crisis” – the Fuel Bank Foundation define this as when people who prepay for fuel run out of money and are left with no heating, lighting, hot food, or hot water.

Fuel Bank assistance, such as emergency credits to top up meters, are provided via trusted community/referral partners (i.e. you can't apply to the Fuel Bank Foundation directly). Trusted partners include local authorities, food banks, housing associations, Citizens Advice, local debt support charities or other community groups – **you could contact these organisations in your area and ask if they can arrange the Fuel Bank assistance for you.**

Welsh Government help for people with prepayment meters and households which are off the gas grid

The Welsh Government provided funding and appointed the Fuel Bank Foundation to manage emergency prepayment voucher provision. Referral partners (see above) can arrange for people experiencing intense financial crisis and at risk of disconnection to access the vouchers.

Referral partners can also assist people to access assistance from the **'Fuel Bank Heat Fund'** for households living off the gas grid who are reliant on unregulated heating oil and liquid gas for their heating and hot water. People may be eligible if they are unable to afford to buy gas bottles or fill their oil tank or coal bunker.

18 **Help with heating costs if you live in a property without a mains gas connection**

18.1 **The Welsh Government's Discretionary Assistance Fund or Fuel Bank Heat Fund**

See above – in sections 13.3 and 17 respectively – for further details on these two options.

18.2 **Domestic heating oil customers – 'Oil clubs'**

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

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

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

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

Your local authority may be aware of fuel buying groups in your area. Citizens Advice might also be able to offer advice on this issue – see section 25 for their contact details.

18.3 Offers by individual oil companies or Liquefied Petroleum Gas (LPG) providers

Individual providers may operate schemes specific to their company or area they cover.

Contact the provider to see if they offer anything to help low-income households, older people, or those with disabilities. You could also check with an organisation that may have local knowledge, such as your local Age Cymru, Care & Repair or Citizens Advice – see section 25 for contact details.

19 Priority Services Registers

19.1 Gas and electricity supplier registers

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 age¹⁷;
- being chronically sick, or having an impairment, disability or long-term health condition; *or*
- having other characteristics identified by your supplier as being relevant (you may be in a vulnerable situation if, for example, you cannot top up your prepayment meter due to injury).

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

- a unique password for you to confirm the identity of an electricity or gas employee calling at your home;

¹⁷ State Pension age is currently 66 for both men and women.

- having communications sent to a nominated third party or in an accessible format such as Braille or talking bills;
- a meter-reading service if there is no one who can provide readings on your behalf;
- moving a prepayment meter if you are no longer able to access it; *or*
- other non-financial services your supplier chooses to offer.

As services should be tailored, so give your supplier as much information as possible about your needs when joining the register.

If you have different gas and electricity suppliers, remember to join **both** their registers.

19.2 Network operator registers

You should also ensure you are on your network operator's register. A network operator delivers energy to your home, whereas a supplier sells it to you. If you have both mains gas and electricity, you have two different network operators.

The Energy Networks Association can inform you who your network operators are. Full contact details for them can be found in section 25 below, or visit:

www.energynetworks.org/customers/find-my-network-operator

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

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

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

Note: Remember you could be eligible to be on up to **four** registers (electricity supplier; gas supplier; electricity network operator and 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.

20 Arrears and disconnection

20.1 Help and support if you are threatened with disconnection

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

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

In most cases, your supplier should make early contact if they have reason to believe you are in payment difficulty – or may be soon – and offer you some options, such as those listed in section 20.2 below.

Note: If you do not want to deal directly with your supplier, **you can ask an adviser to contact them on your behalf.**

The Citizens Advice consumer helpline may be able to refer your case to a team who can negotiate with your supplier for you – see section 20.4 below. Alternatively, you could contact a local advice agency, such as your local Age Cymru. See section 25 below for contact details.

20.2 Fuel direct, repayment plans and prepayment meters

Energy suppliers should offer you the following services:

Fuel direct

This is an amount deducted from your benefit award to contribute towards the cost of your energy supply and/or any arrears. It is available if you are in receipt of Pension Credit, Universal Credit, Income Support, income-related Employment and Support Allowance or income-based Jobseeker's Allowance.

A repayment plan

This is where 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.

A prepayment meter

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

Note: 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 take your financial situation into account when calculating instalments.

20.3 Certain groups must not be disconnected

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

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

- over State Pension age and living alone¹⁸;

¹⁸ State Pension age is currently 66 for both men and women.

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

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

In addition, most suppliers have signed up to an agreement – the Energy UK vulnerability commitment – under which they should not knowingly disconnect a vulnerable customer at any time of year. This includes customers who are unable to safeguard their personal welfare for reasons of age, health, disability or severe financial insecurity. Ask your supplier whether it is signed up.

20.4 Further information on disconnection and help from Citizens Advice

The Citizens Advice website has more information about disconnection at:
www.citizensadvice.org.uk/wales/consumer/energy/energy-supply/problems-with-your-energy-supply/if-youve-been-told-your-energy-supply-will-be-disconnected

20.5 Involuntary prepayment meter installation – Ofgem Code of Practice

Ofgem has the following Code of Practice for energy suppliers on involuntary prepayment meter installation (i.e. this is where a prepayment meter can be installed with a warrant – or a smart meter switched to prepayment meter mode – so that companies can recover debt owed to them, without permission from the customer). The code applies to energy firms and any contractors they use:

Involuntary PPM – Supplier Code of Practice

A copy can be accessed from the Ofgem site at:

Note: The code is part of the licence conditions of suppliers, so if breached can result in enforcement action and/or fines.

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. All suppliers have signed up to the code.

Protections for vulnerable customers

The code includes protections for the most vulnerable customers who are in arrears, where a pre-payment meter may not be a safe option. As such, suppliers must not carry out involuntary installations for certain households, including:

- households which require a continuous supply for health reasons (i.e. dependence on powered medical equipment);
- households where all occupants are aged 75 years and over (if there is no other support in the house);
- households with children aged under 2 years old;
- households with residents with severe health issues including terminal illnesses or those with a medical dependency on a warm home; *and*
- where there is no one within the household that has the ability to top up the meter due to physical or mental incapacity.

Other protections in the code

Households not covered by the above, are still afforded some protections in the code, including:

- that the supplier must make at least 10 attempts to contact a customer and carry out a site welfare visit before a prepayment meter is installed;
- audio or body cameras must be worn by the lead supplier representative present on all warrant installations or site welfare visits (all footage must be available for audit);

- suppliers must provide a £30 credit per meter (or equivalent non-disconnection period) on all warrant installations and remote switches;
- suppliers must re-assess the case once a customer has repaid debts that are owed and consider whether a prepayment meter remains the most suitable and preferred payment method (“if any prepayment meter customer is clear of debt and wishes to move off their prepayment meter...the supplier must agree where the customer passes any required credit checks”¹⁹).

21 Problems with an energy provider

If you have a complaint, contact your energy supplier in the first instance and follow their complaints procedure.

If your complaint has remained unresolved within the period of time specified by the supplier’s procedure – or you are unable to reach an agreement with the company – then you can take your complaint to the **Energy Ombudsman** (see section 25 for contact details).

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

If you need to get further advice, contact the Citizens Advice consumer helpline – see section 25 below.

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

Some contract-holders pay their landlord for their electricity and gas. There is a maximum price that landlords can charge, called the ‘Maximum Resale Price’. You should speak to an adviser if you think you are being charged too much – you could contact the Citizens Advice consumer helpline or Shelter Cymru for advice (see section 25 below).

¹⁹ ‘New prepayment meter rules extend protections for vulnerable people’, Ofgem website: www.ofgem.gov.uk/publications/new-prepayment-meter-rules-extend-protections-vulnerable-people (last accessed 29 January 2024).

For further information regarding various issues that may arise if you are renting a property, see our Age Cymru and Age UK factsheets covering housing topics. Contact Age Cymru Advice for further details – see section 25 below – or you can access them on our website at:

www.agecymru.org.uk/information-resources

23 Safety in the home – gas, carbon monoxide, electricity and fire safety

23.1 Factsheet information

The above topics are covered in Age Cymru’s **Factsheet 67w Home improvements and repairs for older people in Wales**, including information on:

For homeowners:

- the importance of annual gas safety checks by a Gas Safe registered engineer and ways you may be able to qualify for this for free;
- how to get carbon monoxide alarms, potentially for free (for example, via a Safe and Well visit from your local Fire and Rescue Service, or from a scheme operated by your energy supplier or network operator);
- electrical safety in the home;
- the importance of fire alarms and ways you may be able to access these for free (for example, via a Safe and Well visit from your local Fire and Rescue Service – see section 25 below for contact details); *and*
- other general information in regard to possible help with the cost of any of the above issues.

For people who rent their home, your landlord’s obligations in regard to:

- arranging annual gas safety checks by a Gas Safe registered engineer (and providing you with a copy of a valid gas safety record);

- providing you with working carbon monoxide alarms in any room which has a gas, oil or solid fuel burning appliance installed by the landlord (as well as wider safety information on carbon monoxide);
- ensuring the electrics in your home are tested regularly and providing you with an Electrical Installation Condition Report (EICR);
- the provision of a working smoke alarm on every storey of your home (you could also request a Safe and Well visit from your local Fire and Rescue Service).

23.2 In emergencies

Gas

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

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

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

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

Carbon monoxide

Heaters, boilers or other appliances that burn gas, coal, oil or wood can give off carbon monoxide if they aren't working properly. Carbon monoxide is known as a 'silent killer' because you can't see, taste or smell it.

Symptoms of carbon monoxide poisoning include having a headache, feeling sick, or having a sore throat and a dry cough – similar to a cold or flu. If you're worried that you might have carbon monoxide poisoning, call 999 immediately.

Some appliances might have visual signs of carbon monoxide being present due to a fault, such as soot or stains around a boiler; unusually large amounts of condensation on windows; boiler pilot lights that frequently blow out, or gas appliances having a 'floppy' orange flame (rather than a crisp and blue flame which should be the case).

Electricity

If you have a power cut, call **105** free of charge. You'll be put through to your local electricity network operator who can give you help and advice.

Make sure you know where your fusebox is in case you ever need to turn the electricity off in an emergency (the fusebox is where the electricity in your home is controlled and distributed). Further information can be found on the **Electrical Safety First** website at the following link (full contact details can also be found in section 25 below):

www.electricalsafetyfirst.org.uk/guidance/safety-around-the-home/fuseboxes-explained

Age UK's Information Guide 01: *Staying safe* has some further advice and information on electrical safety.

Fire

Call **999** in an emergency.

You can request a Safe and Well visit from your local Fire and Rescue Service if you have any concerns about your home in relation to fire safety – see section 25 below for contact details.

Age UK's Information Guide 01: *Staying safe* has some further advice and information on fire safety.

24 Smart meters

The government wants every home to have their 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 it will also tell you when you have used it and how much it costs. You should also be able to compare your current and past use. It can be read remotely by your energy supplier, but you should still check your bills for accuracy regularly.

The information on your energy usage 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 some potential advantages of having a smart meter:

- because 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 will be based on the exact energy you use, not on an estimate;
- it can sometimes open up a wider range of available tariffs; *and*
- it can make it easier to switch payment methods.

Note: However, smart meters make it possible to disconnect customers 'remotely' without visiting their home. **Ofgem** has produced rules for suppliers so that they 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 (see section 20 above for further information and make sure you have joined your supplier's Priority Services scheme if you are eligible – see section 19).

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.

Ofgem's website has further information on smart meters – see section 25 below for contact details.

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

25 Useful organisations

Age Cymru Advice

Free and confidential information and advice on matters affecting the over 50s in Wales.

Tel: 0300 303 44 98

E-mail: advice@agecymru.org.uk

Website: www.agecymru.org.uk/advice

Age Cymru organisations (local)

Your local Age Cymru may be able to provide advice and support on a range of issues. **Age Cymru Advice** can provide details of your local Age Cymru (see above), or visit the Age Cymru website at:

www.agecymru.org.uk/local

British Gas Energy Trust

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

Website: www.britishgasenergytrust.org.uk

British Red Cross (The)

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

Tel: 0344 871 11 11

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

Care & Repair Cymru

Care & Repair Cymru work to ensure all older people have homes that are safe, secure and appropriate to their needs. There is a network of local Care & Repair Agencies across Wales.

Tel: 02920 107580

E-mail: enquiries@careandrepair.org.uk

Website: <https://careandrepair.org.uk>

Citizens Advice

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

Tel: 0800 702 20 20

Website: www.citizensadvice.org.uk/wales

Citizens Advice consumer helpline

Information and advice on consumer issues and complaints.

Tel (English): 0808 223 1133

Tel (Welsh): 0808 223 1144

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

Connected for Warmth

A programme that installs heating and insulation measures.

Website: www.connectedforwarmth.org.uk

Department for Work and Pensions (DWP)

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

Website:

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

Discretionary Assistance Fund (The)

Welsh Government scheme to provide grants to people in urgent need of assistance.

Tel: 0800 859 5924

E-mail: daf.feedback@necsws.com

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

EDF Energy Customer Support Fund

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

Website: www.charisgrants.com/partners/edf-energy

Electrical Safety First

A charity that aims to reduce deaths and injuries caused by electricity in UK homes. They work closely with Government, the electrical industry, manufacturers and consumer safety organisations to improve safety regulation and standards. They have a range of information and advice for the public on their website.

E-mail: enquiries@electricalsafetyfirst.org.uk

Website: www.electricalsafetyfirst.org.uk

Energy Networks Association

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

Tel: 020 4599 7700

Website: www.energynetworks.org

Energy Ombudsman

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

Tel: 0330 440 1624

E-mail: enquiry@energyombudsman.org

Website: www.energyombudsman.org

Energy Saving Trust

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

Website: www.energysavingtrust.org.uk

E.ON Next Energy Fund

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

Tel: 03303 80 10 90

Website: www.eonenergyfund.com

Fire and Rescue Service

Further information on the Fire and Rescue Service in your area can be found via the following links:

- **South Wales Fire and Rescue Service**

www.southwales-fire.gov.uk/your-safety-wellbeing/at-home/request-a-visit

- **North Wales Fire and Rescue Service**

www.northwalesfire.gov.wales/keeping-you-safe/at-home/stay-safe-at-home

- **Mid and West Wales Fire and Rescue Service**

www.mawwfire.gov.uk/eng/your-safety/in-your-home/safe-and-well-visit

Gas Safe Register scheme

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

Tel: 0800 408 5500

E-mail: enquiries@gassaferegister.co.uk

Website: www.gassaferegister.co.uk

Great British Insulation Scheme

A UK Government scheme designed to deliver improvements to the least energy-efficient homes, help tackle fuel poverty and reduce carbon emissions.

Helpline: 0800 098 7950

Website: www.gov.uk/apply-great-british-insulation-scheme

Healthy Homes, Healthy People

Healthy Homes, Healthy People work across Wales, offering a range of advice, support and referral options tailored to individual households.

Tel: 0800 091 1786

Website: www.warmwales.org.uk/healthy-homes-healthy-people

Local Energy Advice Partnership (LEAP)

Offers home energy efficiency advice and support to people at risk of going into fuel poverty.

Tel: 0800 060 7567

Website: www.applyforleap.org.uk

Nest

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

Tel: 0808 808 2244

E-mail: advicewales@est.org.uk

Website: www.nest.gov.wales

Ofgem (the Office of Gas and Electricity Markets)

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

Website: www.ofgem.gov.uk

OFTEC (Oil Firing Technical Association)

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

Tel: 01473 626298

Website: www.oftec.co.uk

Royal British Legion

A charity that can advise members of the Armed Forces community. This includes those who have served, or are serving, in the Royal Navy, British Army or Royal Air Force, plus their families, dependants and carers – for example, current and former spouses and partners, widows / widowers and children.

Tel: 0808 802 8080

Website: www.britishlegion.org.uk

Royal Voluntary Service (RVS)

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

Website: www.royalvoluntaryservice.org.uk

Shelter Cymru

A charity providing advice to people with housing problems. This includes a wide range of topics, including issues around rent; rights for contract-holders; eviction; homelessness and repairs.

Tel: 08000 495 495

Website: www.sheltercymru.org.uk

Social services (local authority social services departments)

Your local social services may be able to help in a number of ways. If your energy supply has been disconnected, it may be able to lend you heating, cooking and lighting appliances. It may arrange for you to have short-stay daytime, or full-time care, at a day centre or a care home if you are without heat and light at home.

www.gov.wales/find-your-local-authority

Soldiers, Sailors, Airmen and Families Association (SSAFA)

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

Tel: 0800 260 6767

Website: www.ssafa.org.uk

Veterans' Gateway

The Veterans' Gateway service is the first point of contact for veterans – those who have served in the Royal Navy, British Army or Royal Air Force – and their families. It covers a range of welfare areas, including housing, employment, finances, mental wellbeing and physical health.

Tel: 0808 802 1212

Website: www.veteransgateway.org.uk

Warm and Safe Homes (WASH) Advice line

The WASH Advice Service is operated by the charity, **National Energy Action (NEA)**. It provides free, confidential advice on energy bills and keeping warm and safe in your home. They can offer advice on a range of issues.

Tel: 0800 304 7159

Website: www.nea.org.uk/wash-advice

Warm Home Discount Scheme Helpline

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

Welsh Government

The devolved government for Wales.

Tel: 0300 060 4400

E-mail: customerhelp@gov.wales

Website: www.gov.wales

Winter Fuel Payment Centre

Tel: 0800 731 0160

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

26 Further information about Age Cymru

26.1 Who we are

Age Cymru is the national charity for older people in Wales. We work to develop and deliver positive change with and for older people.

Together with our local partners:

- we provide information and advice;
- we deliver wellbeing programmes;
- we provide independent advocacy;
- we support carers;
- we campaign and research.

Age Cymru

Mariners House
Trident Court
East Moors Road
Cardiff
CF24 5TD

029 2043 1555

www.agecymru.org.uk

Registered Charity 1128436

26.2 **How we can help**

Age Cymru Advice: our information and advice service for matters affecting people over 50 in Wales

Age Cymru Advice is committed to being the foremost information and advice service to older people in Wales. We aim to provide effective, accessible, high-quality information and advice while offering a free, impartial and confidential service. Age Cymru Advice can assist older people themselves, their family, friends, carers, or professionals. All of our guides and factsheets are available to download from our website, or you can contact our advice line to have copies posted to you for free.

Local support

Age Cymru Advice also acts as a gateway to our local services. Face to face support via local offices and home visits may be available to people requiring additional or more specialised support.

Getting in touch

If you want to talk to one of our expert advisers, in Welsh or English, call us on **0300 303 44 98**. Our advice line is open between 9am and 4pm, Monday – Friday.

(Calls are charged at the same rate as a call to a standard 01 or 02 number. They will also be automatically included in any landline or mobile inclusive minutes package).

You can also:

- email us at advice@agecymru.org.uk; *or*
- visit our website at www.agecymru.org.uk/advice



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www.agecymru.org.uk/agematters

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26.3 How you can help

All the information and advice we provide is free and completely impartial. In many cases our timely intervention can be life changing. We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.

Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

Call: **029 2043 1555**

Visit: **www.agecymru.org.uk/donate**

Every donation we receive helps us be there for someone when they need us.

- £10 helps towards a fully trained expert advice worker to respond to queries from people who need the support of our information and advice service.
- £20 helps towards the cost of us producing free information guides and factsheets that provide useful advice on issues affecting people over 50.

Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work.

Call: **029 2043 1555**

Visit: **www.agecymru.org.uk/getinvolved**

Volunteer with us

All volunteer roles at Age Cymru support us to improve lives. However you'd like to get involved, we'd love to hear from you.

Call: **029 2043 1555**

Visit: **www.agecymru.org.uk/volunteer**

Leave us a gift in your will

With a gift to Age Cymru in your will, you can do so much to make sure older people have the support they deserve in the years to come. Leave a world less lonely.

Call: **029 2043 1555**

Visit: **www.agecymru.org.uk/legacy**

