

Support for households with energy bills and fuel poverty

- a guide for constituents

November 2025



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Support for households with energy bills and fuel poverty - a guide for constituents

November 2025

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This constituency guide signposts to sources of support for households who are experiencing challenges with their energy bills and/or fuel poverty. It includes information on Welsh and UK Government grants and wider support; assistance provided by energy and water suppliers; energy efficiency schemes; and other sources of advice and assistance.



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1. Payments and vouchers to support households

UK Government Support

Winter Fuel Payment

The Winter Fuel Payment offers eligible households either £200 or £300 to help them pay their heating bills for winter 2025 to 2026. To be eligible, a person must be born before 22 September 1959, have an individual income of £35,000 or less, and live in England or Wales. If a person's annual income is over £35,000, then **HM Revenue and Customs will take their Winter Fuel Payment back** through changing their tax code or adding the amount to their 2025-26 Self-Assessment tax return.

If at least one member of the household was born before 22 September 1945, the amount the household receives will be £300. Otherwise, the household will receive £200. If partners jointly claim benefits, one person can get the winter fuel payment if one or both persons fulfil the age requirement.

Most people who are eligible should get a letter in October or November 2025 with the payment details, and most payments should be made automatically in November or December. If someone is eligible but does not receive the State Pension or **one of the specified benefits**, then they will need to apply for the payment if they have not received it previously, or if they have deferred their State Pension since last receiving their Winter Fuel Payment. A person can apply for a Winter Fuel Payment **by post**, by submitting **an e-mail enquiry form**, or by calling the Winter Fuel Payment Centre on **0800 731 0160**.

If a person does not get a letter or the money has not been paid by 28 January 2026 the advice is to contact the **Winter Fuel Payment Centre**.

Telephone: 0800 731 0160

Email: [Enquiry Form](#)

Warm Home Discount Scheme

The **Warm Home Discount Scheme** is a one-off £150 discount taken off a person's electricity bill. A person qualifies for the discount if all the following applied on 24

August 2025:

- The person's **energy supplier** is part of the scheme
- The person's name (or their partners) is on the electricity bill
- The person or their partner are either getting the Guarantee Credit element of Pension Credit or they are **on a low income**.

If a person lives in a park home, they must apply instead for the **Park Homes Warm Home Discount**.

If a person is or may be eligible for the scheme, they will get a letter between October 2024 and early January 2026. If a person is eligible, their electricity supplier should apply the discount automatically to their bill by 31 March 2026.

If a person does not get a letter by early January 2026, they must contact the Warm Home Discount Scheme before 28 February 2026.

Telephone: 0800 030 9322

Cold Weather Payments

An eligible person gets a **Cold Weather Payment** if the average temperature in their area is recorded as, or forecast to be, zero degrees Celsius or below over seven consecutive days. The eligible person gets £25 for each seven day period of very cold weather between 1 November 2025 and 31 March 2026.

A person may be eligible for the payment if they're **getting a specified benefit**, and meet the criteria to receive a payment. Eligible persons should be paid automatically. After each period of cold weather, the person should get a payment within 14 working days.

If an eligible person does not get their Cold Weather Payment, they are advised to tell the **Pension Service** or **Jobcentre Plus**. If they are getting Universal Credit, they can **sign into their account** and add a note to their journal.

Welsh Government Support

Discretionary Assistance Fund

The **Discretionary Assistance Fund** provides two types of grant and does not need to be paid back. The Emergency Assistance Payment (EAP) helps someone

pay for essential costs such as gas and electricity. To get the grant a person must:

- be in extreme financial hardship, for example they have lost their job, applied for benefits and are waiting for their first payment or have no money to buy food, gas and electricity;
- be in a crisis situation and in need of immediate financial support;
- live in Wales;
- be over 16; and
- have no other money for example savings, and considered all other legal and responsible lenders such as credit unions.

To apply for an EAP, a person can **apply online**, by **post** or **by phone**.

It takes 24 hours to process EAP applications. If a person's application is approved, they will get a PayPoint voucher or BACS payment for food, gas, electricity and emergency travel.

There is also an Individual Assistance Payment available through the fund, which supports people to live independently through providing fridges, cookers and home furniture.

Telephone: 0800 859 5924

Email: daf.feedback@necsws.com

Fuel Bank Foundation

The **Fuel Bank Foundation** is a charity which provides emergency crisis help for people who cannot afford to pay for their fuel or energy. It is funded by the Welsh Government to provide a Wales-wide Fuel Voucher and Heat Fund scheme. Households that have a prepayment gas or electricity meter fitted can be referred by **Fuel Bank Foundation's network of partners** for an emergency fuel voucher if they have run out or are at risk of running out of credit and cannot afford to top it up. Off-grid households can get help with oil or gas provision.

2. Support provided by energy and water suppliers

Gas and electricity suppliers

Under regulator **Ofgem's rules**, energy suppliers must work with customers to agree an affordable payment plan if they are worried about paying energy bills.

Energy suppliers recommend that customers contact them if they are worried about being able to pay their energy bill. Suppliers are able to provide a range of support including grants, income maximisation, and providing energy-efficient appliances.

Details of available grants to support households are set out below, and Energy UK, the representative body for energy suppliers has also published a **guide to support available from individual suppliers**.

British Gas

British Gas provides grants for its customers to pay off energy debts of up to £2,000 through the **British Gas Energy Support Fund**. British Gas has also set out **how it can help customers to manage their bill payments**.

The **British Gas Energy Trust** is an independent energy charity funded by British Gas that can help people struggling with their energy bills, whether they are a British Gas customer or with another supplier who does not have their own support scheme. It provides free energy grants to prepayment meter and credit customers with between £250 and £1,700 of energy debt to clear that debt through the **Individual and Families Fund**. The trust also funds **drop-in centres and advisors across the UK**, and offers in-person money and energy advice at Post Offices.

Telephone: 0800 294 8604

Online contact page: <https://www.britishgas.co.uk/help-and-support/contact-us>

Charis Let's Talk Energy Fund

Charis, a grant administrator, has partnered with a number of energy suppliers to support households struggling with their energy bills through the **Let's Talk Energy Fund**. This winter, the support available includes provision of energy efficient

appliances and energy advice.

Telephone: 01733 421021

Online application form: <https://www.letstalkenergyfund.com/>

EDF Energy

EDF Energy has a **Customer Support Fund** which supports vulnerable customers with energy bills and with white goods such as fridges and cookers. Customers must have sought help from an independent money advice provider before applying. EDF Energy also works with IncomeMax with the aim of **helping low-income customers to maximise their income**, and works with Citizens Advice Plymouth to provide independent money advice to customers.

Telephone: 0333 006 99 50

Online contact page: <https://www.edfenergy.com/help-support>

E-mail: hello@edfenergy.com

E.ON Next

The **E.ON Next Energy Fund** supports customers who are struggling with their energy bills to pay off energy debts and provides energy-efficient appliances such as cookers, fridges and washing machines to replace old or broken models. **Customers of Sainsbury's Energy** may also be eligible for this fund as it has formed a partnership with E.ON Next.

E.ON Next also uses Paylink, an online budgeting tool, to help customers to understand and take control of their finances, and National Debtline to offer free debt advice.

Telephone: 0808 501 5200

Online contact page: <https://www.eonnext.com/contact>

E-mail: hi@eonnext.com

Good Energy

Good Energy **provides partial debt relief for some customers**, and says

it supports them to move onto cheaper deals. It also signposts customers to independent sources of advice such as Citizens Advice, Turn2Us and StepChange.

Telephone: 0800 254 0022

E-mail: hello@goodenergy.co.uk

Octopus

Octopus is providing a range of support to its customers through its **Octo Assist Fund**, which can be accessed after a customer works with Paylink to provide information about their financial situation. The support available includes grants to offset some of a customer's energy bill and a waiver for standing charges over the winter. Octopus is also providing free electric blankets to those it deems to be in greatest need, and personalised account help such as deferring payments or setting up a payment plan.

Telephone: 0808 164 1088

Online contact page: <https://octopus.energy/contact-us/>

E-mail: hello@octopus.energy

OVO

OVO **provides extra support to its customers** including direct financial support towards energy bills or to cover existing energy debt. It also offers payment support such as direct debit reductions, emergency credit top-ups, and repayment plans. OVO also provides energy saving support such as free home energy efficiency kits and heated throws.

Telephone: 0330 303 5063 (pay monthly customers) or 0330 175 9669 (pay as you go customers)

Online contact page: https://www.ovoenergy.com/help#contact_us_container

E-mail: hello@ovoenergy.com

Scottish Power

The **Scottish Power Hardship Fund** supports eligible customers on low incomes who are having trouble paying their energy bills, and customers can access it after

contacting a recognised debt advice agency such as Step Change. The fund clears or reduces a customer's arrears by crediting their energy account. Scottish Power also signposts customers to independent sources of help and advice.

Telephone: 0345 270 0700

Online contact page: <https://www.scottishpower.co.uk/livechat>

E-mail: contactus@scottishpower.com

Utilita

Utilita **signposts customers who are struggling to pay their bills** to independent organisations such as National Debtline, Citizens Advice, and StepChange. Prepayment customers, who make up the vast majority of Utilita's customer base, **can apply for a POWER UP** of up to £25 gas and electricity credit in most circumstances when they've run out of credit, and pay it back later.

Utilita also has a charity called Utilita Giving, which delivers the **Helping Hand Fund** to provide grants to clear or decrease Utilita credit customers' energy debts. To be considered for the grant, eligible customers must switch to a smart prepayment meter.

Telephone: 0330 053 5669

Online contact page: <https://utilita.co.uk/help>

Utility Warehouse

Utility Warehouse operates the **UW Hardship Fund**, which provides financial assistance to customers struggling with their energy bills. It also works with Citizens Advice Plymouth to offer a range of other support to customers, including advice on budget planning, debt advice, energy advice and income maximisation.

Telephone: 0333 777 0777

Online contact page: <https://uw.co.uk/help/contact-us>

Water

Dŵr Cymru Welsh Water

Dŵr Cymru Welsh Water operates a **Customer Assistance Fund Debt Support scheme** that helps customers in severe financial hardship to get on top of and clear their debts. The scheme covers debts of more than £150 which are at least six months overdue, and customers must set up a payment plan to pay their ongoing bills. Once a customer has paid their water bill for six months, Dŵr Cymru Welsh Water pays off 50% of their previous arrears, and it pays off the remainder once the customer has been paying their bill for a further six months. This is a one-off scheme, and cannot be offered if a household falls into arrears again.

Dŵr Cymru Welsh Water also operates the **HelpU** and **WaterSure** Wales social tariffs for low-income households. These place a cap on a low-income household's water bills, and customers can apply online for these. It also operates payment plans, and allows customers receiving benefits to **pay water charges and debt through their benefits**.

Telephone: 0800 052 0145

Online contact page: <https://contact.dwrcymru.com/en>

Hafren Dyfrdwy

Hafren Dyfrdwy operates the **Here2Help** scheme, which gives low-income customers a reduction of between 30% and 70% on their water bill. It also operates the **WaterSure bill cap scheme**, which is open to low-income households on specified benefits.

Hafren Dyfrdwy also runs the **Debt Support - Matching Plus scheme**, which is open to customers who have had arrears on their account for at least a year, and have paid no more than £60 towards their account balance over the last year. Under the scheme, if a household pays at least £20 off their arrears each month then Hafren Dyfrdwy will make a monthly payment of £20 to help reduce their arrears balance.

Hafren Dyfrdwy also operates payment plans, and allows customers receiving benefits to **pay water charges and debt through their benefits**.

Telephone: 0330 678 0679

Online contact page: <https://www.hdcymru.co.uk/help-and-contact/contact-us/>

3. Longer-term energy efficiency support

Welsh Government support

Nest

The Welsh Government's **Nest scheme** (also known as the Warm Homes Programme) offers energy efficiency advice and if eligible, support to install energy efficiency improvements in households across Wales. The scheme provides free advice to:

- make sure households are on the best energy and water tariff;
- check benefit entitlements;
- help to lower the household carbon footprint; and
- installing low carbon technology at home.

Households may be eligible for home energy efficiency improvements including insulation, a heat pump or solar panels. Boiler repair or replacement may also be available if the property is without heating or hot water. Eligibility criteria can be found on the **Nest website**.

Telephone: Freephone 0808 808 2244 (Monday to Friday from 9am to 6pm)

Website: <https://www.gov.wales/get-help-energy-efficiency-your-home-nest>

Green Homes Wales

Green Homes Wales is a Welsh Government initiative, managed by the Development Bank of Wales. It is designed to support eligible homeowners in making energy efficient improvements to their homes. The Scheme offers both interest free financing and fully funded expert support, aiming to help householders save money on energy bills and reduce carbon emissions. The scheme includes:

- Expert guidance: fully funded access to a Retrofit Coordinator to create a detailed home assessment providing energy-efficiency and decarbonisation recommendations tailored to individual circumstances.
- Flexible financing: interest free loans ranging from £1,000 to £25,000 with repayment terms up to 10 years. For larger projects, terms may be extended. There is also the option of a six month upfront repayment holiday

while your new energy efficiency measures begin delivering results.

- Grant funding: access to grant funding alongside loans for specific energy efficiency measures.

All applications will be subject to affordability and credit score checks.

Further information on the scheme is available in **the Development Bank's guidance**.

Website: <https://developmentbank.wales/green-homes-wales>

Email: info@greenhomes.wales

UK Government support

Boiler Upgrade Scheme

The UK Government's **Boiler Upgrade Scheme (BUS)** provides grants to cover part of the cost of replacing fossil fuel heating systems with a heat pump or biomass boiler. One grant is available per property. Currently grants are available for:

- £7,500 towards an air source heat pump;
- £7,500 towards a ground source heat pump (including water source heat pumps and those on shared ground loops); and
- £5,000 towards a biomass boiler.

In order to be eligible for the BUS the applicant must:

- own the property they are applying for (including if it's a business, a second home, or a property rented out to tenants); and
- be replacing fossil fuel heating systems - such as oil, gas, electric or LPG (liquefied petroleum gas)

Households that have already received funding to make the property more energy efficient, for example by insulation, may still be eligible.

Website: <https://www.gov.uk/apply-boiler-upgrade-scheme>

Email: BUS.enquiry@ofgem.gov.uk

Telephone: 0330 053 2006 (Monday, Tuesday, Thursday, 9:30am to 4:30pm,

Wednesday, 9:30am to 12:30pm, and Friday, 9:30am to 4pm)

ECO4 and Eco Flex

ECO4 is a UK Government scheme to help reduce carbon emissions and tackle fuel poverty. Under ECO4 the larger and medium sized energy suppliers fund the installation of energy efficiency measures like loft insulation, wall insulation and heating measures. ECO4 aims to support low income, vulnerable and fuel poor households.

ECO4 support does not go directly to a household in the form of a payment. It is funded via obligated **energy suppliers** who liaise with occupiers, landlords and installers to identify and implement suitable energy efficiency measures. Constituents can **contact obligated suppliers directly** to access ECO4 funding – it does not need to be the company that supplies them with energy, although some companies may only offer help to their own customers.

Local authorities are also able to identify and refer low-income and/or vulnerable households who wouldn't qualify under the criteria for the main scheme, but who may benefit from energy efficiency improvements. This scheme is known as **ECO Flex**. Participating local authorities should publish a **Statement of Intent** on their websites outlining their intention to take part in the scheme. Constituents will need to look for this on their local authority's website.

4. Sources of advice and support

General advice and income maximisation

Welsh Government

The Welsh Government is currently running the [Claim What's Yours](#) campaign with the aim of helping those unsure about what benefits they can claim, in order to access what they're entitled to.

The Welsh Government funds [Citizens Advice Cymru and a number of partners](#) to manage the [Advicelink Cymru](#) helpline. They can provide help to apply for welfare benefits, such as Personal Independence Payment, Carers Allowance and Pension Credit and to get Welsh Government support. It also provides a wider range of support on debt, employment, education, housing, immigration and discrimination.

Telephone: 0800 702 2020

Age Cymru

[Age Cymru](#) is a charity which provides advice and information about a range of issues relevant to older people, including benefits and entitlements, pensions advice, and the cost of living.

Telephone: 0300 303 44 98

E-mail: advice@agecymru.org.uk

Website: www.ageuk.org.uk/cymru

Benefits Calculators

There are several independent, free and anonymous benefits calculators for people to check what they could be entitled to. These calculators will give you an estimate of:

- the benefits you could get;
- how much your benefit payments could be;
- how your benefits will be affected if you start work or increase your hours; and

- how your benefits will be affected if your circumstances change - for example, if you have a child or move in with your partner.

For information on income-related benefits, contribution-based benefits, Universal Credit, tax credits, Council Tax Reduction and Carer's Allowance use:

- [**Turn2us benefits calculator**](#)
- [**Policy in Practice better off calculator**](#)
- [**entitledto benefits calculator**](#)

Citizens Advice

As well as Advicelink Cymru, there are Citizens Advice branches across Wales that can support people in relation to debt and money, benefits, energy bills, and a range of other topics. People can find out the contact details for their local branch [**on the Citizens Advice website**](#).

Citizens Advice also provides online advice on [**how to save energy at home**](#), on [**money, debt and the cost of living**](#), and on [**benefits**](#).

Money Helper

[**Money Helper**](#) is provided by the UK Government's Money and Pensions Service, and provides online information on a range of personal finance-related topics, such as benefits, money troubles, pensions, family and care.

People can [**contact Money Helper**](#) via its online 'talk to us live' function, to discuss issues such as pensions, debt and other money guidance topics.

Telephone: 0800 138 1677, there is also a Welsh language line on 0800 138 0555

Website: [**https://www.moneyhelper.org.uk/en**](https://www.moneyhelper.org.uk/en)

National Debtline

[**National Debtline**](#) is an independent debt advice charity that provides free and impartial assistance. As well as a helpline and an online chat service, it provides a range of online help on issues such as [**the cost of living and energy bills**](#) and [**addressing debts**](#).

Telephone: 0808 808 4000

Online contact page: <https://nationaldebtline.org/get-help/webchat/>

StepChange

StepChange is an independent debt advice charity that provides free and impartial personal and online support. StepChange provides assistance in relation to different types of debt and potential debt solutions. It also has an **online debt advice tool** that people can use to get debt advice if they would prefer not to speak to someone.

Telephone: 0800 138 1111

Online contact page: <https://www.stepchange.org/setting-expectations.aspx>

E-mail: <https://www.stepchange.org/send-us-an-email.aspx>

Energy advice

In addition to energy suppliers, there are a number of independent organisations that can provide free advice and support in relation to energy.

Power Up Wales

National Grid provides **Power Up advice hubs** across its operating regions to support vulnerable customers and address fuel poverty.

Energy Saving Trust delivers the Power Up service across south and mid Wales and provides advice to customers on the National Grid priority service register by phone and via home visits.

Contact details for Power Up Wales can be found on the **Energy Saving Trust website**.

Telephone: [0808 808 2274](tel:08088082274)

Energy Saving Trust

The Energy Saving Trust offers advice on a wide range of energy matters, including saving money on energy bills, reducing household carbon emissions, and sustainable travel.

More information can be found on the **Energy Saving Trust website**.

Telephone: [0808 808 2244](tel:0808 808 2244)

National Energy Action

National Energy Action is the national fuel poverty charity, working to ensure that everyone in England, Wales and Northern Ireland is warm and safe at home. It offers advice and support, including on warm and safe homes, and cost of living support.

Telephone: 08003047159

Warm Wales

Warm Wales works to tackle fuel poverty by offering free advice and support with its aim of ensuring people across Wales (and South-West England) have warm and safe homes.

It has a team of trained energy advisors and community workers to help provide advice, referrals, and access to grants such as **gas connection grants**, with the aim of ensuring no one is living in unsafe and cold homes.

More information can be found on the **Warm Wales website**.

Telephone: [0800 091 1786](tel:0800 091 1786)

Online contact form: <https://www.warmwales.org.uk/getting-support/>

Care and Repair Cymru

Care and Repair is a housing adaptations charity that helps older people in Wales to live independently at home. It can help with boiler and central heating repairs, draught proofing, insulation, advice on bills, saving energy and more.

More information can be found on the **Care and Repair website**.

Contact details for a local Care and Repair service can be found here <https://careandrepair.org.uk/get-help/>

Water advice

Consumer Council for Water

The **Consumer Council for Water** is the independent voice for water consumers in England and Wales. It provides advice to households in relation to issues such as **support with water bills, extra free help for vulnerable customers, and water company performance**, as well as **advising on and helping to resolve consumer complaints about water companies**.

Telephone: 0300 034 3333

Online contact form: <https://www.ccw.org.uk/contact-us/online-form/>