

Energy grants

If you feel you're unable to invest in energy efficiency measures for your home because of a lack of funds, then there's no need to worry as there are other options. Fortunately, the Government provides £100s of millions in cash every year to help improve the state of British households.

It's quite staggering, but much of the free cash incentives go unclaimed, mostly because people don't actually realise they're available. This is what we want to change with this guide. Most, but not all of these grants, are dedicated to the elderly, disabled and those on low incomes. So have a look at the various grants below and find out what you're eligible for.

What is a grant?

Grants cover the initial outlay of cost for something you would otherwise spend your money on. On most occasions a grant won't cover the full price, but this is free money after all and not to be scoffed at.

Energy grants are offered by the Government and national suppliers, to help subsidise the initial cost of implementing efficiency improvements. In the winter there are also payments available to help with the cost of heating your property.

By taking a grant from the Government you'll end up with a warmer home, which is much more affordable to run. There are big savings to be made on those expensive energy bills, especially if your home is inadequately insulated and losing lots of the warmth your central heating creates.

Remember, many of the ways you can improve the energy efficiency of your home have been outlined elsewhere in this guide. They include improvements such as wall and loft insulation, replacing your boiler and upgrading to double glazing.

Free boilers and insulation

Many of the big energy suppliers are handing out grants for boilers and insulation to households based on exact demographics. This is all because of obligations placed upon them by the Government.

It's certainly worthwhile contacting your energy supplier to find out what you're eligible for, as each company varies in what they're offering. A replacement boiler for instance can cost up to £2,300 so if you have the chance of one fitted free-of-charge, then it's a fantastic opportunity.

With the boiler accounting for 55% of your overall energy bill, it makes sense to start here when considering energy efficiency. Depending on your current boiler and the model it's replaced with, you can save over £300 a year on heating bills.

Cavity walls and loft insulation are certainly the most common freebies offered by energy companies. With cavity wall insulation you have the chance of saving up to £250 a year and the same can be said for loft insulation too.

Remember, this free insulation is available to those on income related credits and state pension. It won't hurt to contact your supplier, no matter who they are and find out what you are or aren't eligible for. You could save a small fortune by simply picking up the phone.

How Do I Get A Free Boiler?

It's easy enough to apply for your free boiler – just approach the provider offering a free assessment. You don't have to be an existing customer to qualify.

E.ON: Check eligibility and apply on the [E.ON website](#).

Discounts on Boilers

EDF Energy: Offer a £75 discount on new boilers. Find out more on the [EDF website](#).

Scottish & Southern (SSE): Offer bundle options. Find out more on the [SSE website](#).

How Do I Get Free Insulation?

Contact a free insulation provider. You don't have to be a customer for eligibility.

British Gas: Call 0800 294 9126 (open 8am-8pm Mon to Fri, 10am-4pm Sat).

E.ON: Offer free cavity wall insulation. Find out more on the [E.ON website](#) or call 0330 4001020.

Winter Fuel Payment

What Is The Winter Fuel Payment?

The Winter Fuel Payment is available to elderly residents in the UK and can be worth up to £300 a year. The Government typically issues the money before Christmas and is intended to help you pay increased bills over this period. The Winter Fuel Payment isn't affected by any other benefits you currently receive.

Am I Eligible For The Winter Fuel Payment?

The Winter Fuel Payment is provided to all UK residents receiving a state pension, pension credit, social credit or jobseeker's allowance.

How Much Will I Save With The Winter Fuel Payment?

The table below shows how much you could be entitled to receive under the Winter Fuel Payment scheme:

	Born between 27 September 1941 and 26 September 1955	Born on or before 26 September 1941
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You qualify and live alone (or none of the people you live with qualify)	£200	£300
You qualify and live with someone under 80 who also qualifies	£100	£200
You qualify and live with someone 80 or over who also qualifies	£100	£150
You qualify, live in a care home and do not get certain benefits	£100	£150

If you get certain benefits

Your payment may be different if you or your partner get one of the following benefits:

- *Pension Credit*
- *income-based Jobseeker's Allowance (JSA)*
- *income-related Employment and Support Allowance (ESA)*
- *Income Support*

All figures from the [government website](#).

If you qualify to receive the Winter Fuel Payment you will receive a letter instructing you of this. The letter will inform you when to expect payment and how much you will receive.

How Can I Apply For The Winter Fuel Payment?

Most payments are made automatically in November or December.

You'll get a letter telling you how much you will get and an estimated payment date.

If the money is not paid into your account by 14 January 2022, [contact the Winter Fuel Payment Centre](#).

All benefits, pensions and allowances are [paid into an account](#), such as a bank account.

Cold Weather Payment

What Is The Cold Weather Payment?

You'll get £25 for each 7 day period of very cold weather between 1 November and 31 March.

After each period of very cold weather in your area, you should get a payment within 14 working days. It's paid into the same bank or building society account as your benefit payments.

Cold Weather Payments do not affect your other benefits.

Am I Eligible For The Cold Weather Payment?

The Cold Weather Payment is available to those receiving Pension Credit, Income Support, Jobseeker's Allowance or Support Allowance. There's no need to apply for the scheme and instead the rebate will automatically be paid into your bank account. Just check with the pension centre if there are any problems and they'll be happy to help resolve issues.

How To Apply For The Cold Weather Payment

You don't need to apply for this scheme. If you're eligible, you'll automatically receive the payment.

Warm Home Discount

What Is The Warm Home Discount Scheme?

You could get £140 off your electricity bill for winter 2021 to 2022 under the Warm Home Discount Scheme.

The money is not paid to you - it's a one-off discount on your electricity bill, between October and March.

You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Contact your supplier to find out.

The discount will not affect your [Cold Weather Payment](#) or [Winter Fuel Payment](#).

There are 2 ways to qualify for the Warm Home Discount Scheme:

- you get the [Guarantee Credit element of Pension Credit](#) - known as the 'core group'
- [you're on a low income](#) and meet your energy supplier's criteria for the scheme - known as the 'broader group'

How you apply for the Warm Home Discount Scheme depends on how you qualify for the discount.

Pre-pay or pay-as-you-go meters

You can still qualify for the discount if you use a pre-pay or pay-as-you-go electricity meter.

Your electricity supplier can tell you how you'll get the discount if you're eligible, for example a voucher you can use to top up your meter.

Park (mobile) homes

You apply a different way if you live in a park home.

Park homes applications open in the autumn. Find out [how to apply for the Park Homes Warm Home Discount](#).

If you get the Guarantee Credit element of Pension Credit

You qualify for the discount if on 4 July 2021 all of the following apply:

- your [energy supplier is part of the scheme](#)
- your name (or your partner's) is on the bill
- you or your partner are getting the Guarantee Credit element of [Pension Credit](#) (even if you get Savings Credit as well)

This is known as being in the 'core group'.

How to apply

The scheme for the 'core group' opens on 18 October 2021. You'll receive a letter between October and December 2021 telling you how to get the discount if you qualify.

Your letter will say if you need to call a helpline by 28 February 2022 to confirm your details.

Your electricity supplier will apply the discount to your bill by 31 March 2022.

If you do not get a letter

Contact the Warm Home Discount helpline if you do not get the letter by 31 December and you think you're eligible for the 'core group'.

Warm Home Discount helpline

Telephone: 0800 731 0214

[Video relay service](#) for British Sign Language (BSL) users - [check you can use this service](#)

Monday to Friday, 8am to 6pm

[Find out about call charges](#)

Warm Home Discount

Blue Zone, Ground Floor Phase 1

Peel Park

Brunel Way

Blackpool

FY4 5ES

Do not contact the Warm Home Discount helpline if you're not eligible for the 'core group'.