

# Private tenants fuel handbook



- ✓ Save money
- ✓ Stay warm and healthy
- ✓ Fight climate change

# HEET

HOME ENERGY EFFICIENCY TRAINING LTD

*This booklet has been designed specifically for renters. It will help you save money and keep your household safe and warm.*

## It shows you:

- How to compare the cost of heating a home before choosing where to rent.
- How to ask your landlord for energy efficiency and safety improvements to your home in the safe knowledge of your rights and your landlord's obligations.
- How to adopt behaviours that save energy and save you money.
- How to troubleshoot problems with your heating and hot water system.

## Why energy in the home matters:



### MONEY

If you are living on a low income, it is likely that 10% or more of your disposable income is spent on fuel. Saving money on fuel will mean you have more left over for other essentials, like food.



### HEALTH

Living in a cold home can have serious impacts on your health. Diseases linked to cold homes range from common colds to heart attacks and strokes, and respiratory illnesses like asthma and pneumonia.



### ENVIRONMENT

Our use of fossil fuels is contributing to global climate change and air pollution. Approximately 35% of all UK CO<sub>2</sub> emissions comes from energy consumption in our homes.

This booklet has been funded and created by HEET. HEET is a not-for-profit organisation working across north east London. HEET helps residents to reduce their fuel bills, cut carbon emissions and keeps people warm and well in their home.

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# Bitesize booklet

## Three top tips for you to save energy:

- 1 Find out if you are eligible for support** from the organisations listed at the back of this booklet. Their advice and support could help you access additional income benefits as well as grants to install energy efficiency measures that could save you hundreds of pounds on your energy bills.
- 2 Use heating appliance thermostats to prevent overheating your home.** Turning your thermostat down by 1°C can save as much as 10% on your heating bill. 18°C is warm enough for rooms you sleep in. You might want your living room as warm as 21°C.
- 3 Get a smart meter fitted.** This will mean an end to estimated bills and will open up opportunities for time-of-use tariffs that offer cheaper electricity at times of low demand. It is polite to ask your landlord before getting one fitted but they cannot unreasonably refuse if you are named on the bills.

## Three key recommendations if you rent privately:

- 1 Check the Energy Performance Certificate (EPC)** on your home before signing the tenancy agreement. The landlord must legally provide this. If the property is rated F or G it does not meet the Minimum Energy Efficiency Standard (MEES) and cannot legally be rented out as it is considered too hard to heat. See next page for more information on EPCs.
- 2 Contact your energy supplier(s) when you move into your new home.** Provide meter readings to ensure you don't get charged for debts left by the previous tenant. If you have a prepayment meter get any debts removed from it before you put any money on the meter.
- 3 Ventilate your home to prevent moisture building up** which can lead to condensation and black mould growth. Most heat in your home is stored in solid objects such as walls and furniture. Ventilating your home will not lead to excessive heat loss but it can help prevent mould growth.

# 1. Moving home

## Choosing your new home – what you need to know

### • How energy efficient is it?

You can find out how energy efficient your home is from the **Energy Performance Certificate (EPC)**. An EPC rates buildings from A (very efficient) to G (very inefficient) allowing you to compare the energy efficiency of different properties easily. Landlords must get an up-to-date EPC at the start of each new tenancy and provide you with a copy. You can also search for an EPC online [www.gov.uk/find-energy-certificate](http://www.gov.uk/find-energy-certificate).

### • Landlord's responsibilities

There is a legal requirement for private rented homes to meet the **Minimum Energy Efficiency Standard (MEES)**. At present a landlord is not allowed to rent out a home with an F or G rating and they could be fined if they do.

### • Moving out of your old home

Finalise your bills. Give your energy supplier/s at least 48 hours' notice and take meter readings on the day you move out and give them to your supplier/s. If possible, take a dated photo of the meter reading so you have proof.

### • Moving into your new home

It is always useful to know how to switch your gas and electricity supply on and off, in case of emergency. Ask your landlord/agent to point these out to you when you move in.

### • Identifying and contacting your supplier

It's important to contact the current supplier at your new property to let them know that you have moved in. Details of how to find out who your supplier is are given on the back page of this booklet.

### • Meter readings and pre-payment meters

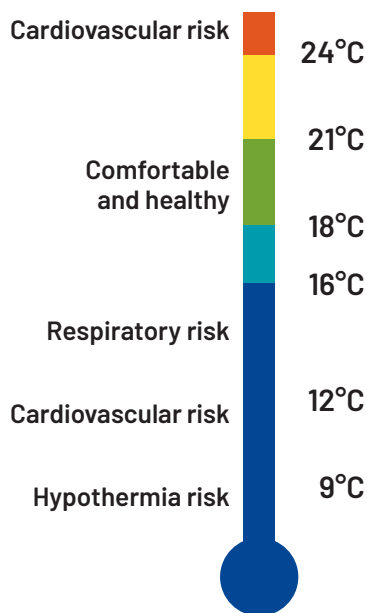
Read your meters on the day you move in and give the readings to the current supplier. You are responsible for the bills from the day you take over ownership of the property.

## 2. Living in your home

### Healthy room temperatures

Living in a cold home can seriously impact your health, in particular your respiratory and heart health.

- To maintain good health, the NHS recommends 18°C for the whole home (Individual people's needs will be different).
- There are no health implications in putting the temperature up to 23°C, but this will obviously cost you more.
- If you are on a low income, heating your home to what is right for you can be a balance between what you can afford and what you need to stay healthy.
- Wearing multiple thin layers, having regular hot meals and drinks, and making sure the home is well insulated are other ways of keeping warm.



#### **i** Cold homes are not the only problem

Overheating your home can be costly. The generally accepted rule is that for every degree you turn down your central heating thermostat, you will be saving £110 a year. If you have electric heating then costs could be even higher. Home temperatures at 24°C have also been linked to cardiovascular problems.



CORGI Homeplan CC. BY 2.0

# Making your home energy efficient

## What improvements should be made?

Your Energy Performance Certificate (EPC)(example below) has a heading 'How to Improve this Property's Energy Performance'. This lists the most effective measures that could be installed in your home and indicates how much money, and CO<sub>2</sub> they will save you.

If you are not sure about what measures are right for your household, seek energy advice (see back page of this booklet).

There are two main ways your home can be made more energy efficient:

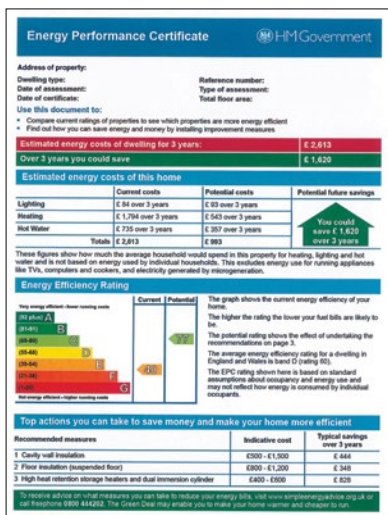
- **Insulation:** This slows down the rate at which heat is lost from your home and keeps the warmth inside where you want it.
- **Heating improvements:** The efficiency of your heating appliance(s) will have a big impact on the cost of heating your home.

## Asking your landlord to make energy efficiency improvements to your home

You will need your landlord's permission to make improvements to your home – it is their property. You may, however, decide that some 'small measures' do not alter the property and are removeable – and therefore do not require permission. If in doubt, ask your landlord as they are unlikely to refuse it.

- **Small measures:** Minor improvements, such as fitting LED light bulbs, draught strips or radiator panels, are cheap and easy to install. It is worth asking your landlord to fit these for you but many say it is your responsibility. The cost of installing these measures yourself will be paid back in fuel bill savings within 1 or 2 years so it almost always worth doing. There are YouTube tutorials showing you how to fit these measures but many councils and energy advice agencies fit them for free.
- **Large measures:** When asking for large measures (like wall, loft or floor insulation or making improvements to the heating system) it is best to put it in writing. Agents routinely ignore requests so put the request direct to the landlord. By putting it in writing or email you have a record of your request and it is harder to ignore.

If your home has an EPC of F or G, it fails to meet the Minimum Energy Efficiency Standard (MEES) and



your landlord is legally obliged to make improvements by installing energy saving measures. Contact your Council's Environmental Health Department if your landlord refuses.

If your home has an EPC of E or above it meets the MEES regulations and the landlord is not obliged to make improvements unless you can show that cold is affecting your health. If this is the case, the Council can carry out a Housing Health & Safety Rating survey to assess the severity of the cold to your health. If the assessment shows that there is a serious hazard the Council can take various courses of action (see pages 33-34).

Regardless of whether the landlord is obliged to make improvements or not, it is always worth asking them as they are likely to benefit too. When asking point out that the proposed improvements will:

- Improve the property's EPC – making it more attractive to future tenants and future-proofing the landlord against proposed changes to MEES (it is likely that privately rented homes will need an EPC of D or above by 2025). The 'recommendations' section of the EPC will show how the measure you want installed will improve the EPC. Make sure to point this out to your landlord.
- Reduce the risk of damage to the property from condensation and mould. The biggest factor contributing to mould and damp is a low energy performance (see page 26).

- Protect your health and safety. Landlords have a duty of care to their tenants and must do what they can to protect you against harm from living in their property (see page 33). If your health is affected by your living conditions tell your landlord. If your landlord refuses to do something about it you can complain to the Council's Environmental Health Department.

Some measures, like loft insulation or heating control upgrades, are relatively cheap and pay for themselves in 2-4 years. You may decide that it is worth paying for these improvements yourself. You must get your landlord's consent, but they cannot refuse permission without good reason if you are not asking them to pay anything. This is true whether you are paying for the work yourself or apply for a grant.

## Grants to make energy efficiency improvements

There are a range of national, regional and local schemes to help you make your home more energy efficient. Private tenants are eligible for most of them but you will need to get your landlord's consent before work can go ahead. By law, the landlord cannot 'unreasonably' refuse permission.

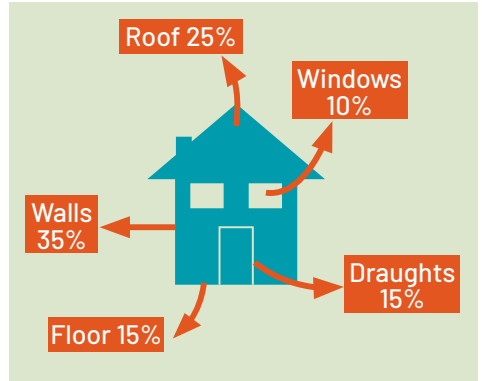
Most grants have an eligibility criteria so that support is targeted to people in vulnerable circumstances and/or low-income households. Sometimes grants can be combined to provide a package of support so it is worth talking to an energy advice agency in order to maximise the help you get.



# Insulating your home efficiently

Buildings lose heat – it leaks out through roofs, floors, doors, windows and walls at different rates. Heat is lost quicker if the inside temperature is significantly hotter than the outside temperature.

But there is a lot that can be done to reduce heat loss. With better insulation and draught proofing, you could have a warmer, more comfortable home that is cheaper to heat.



## An overview of different types of insulation measures

The main insulation measures are highlighted below. Your local energy advice provider will be able to tell you if they are appropriate to your home and whether there is any grant support to cover them.

### 1. Loft insulation

If you have a loft, insulating it is the most cost-effective way to reduce your heating bills. A minimum of 270mm of loft insulation is recommended. If you can see the joists on the floor of your loft you would benefit from topping it up.



### 2. Wall insulation

Most heat loss (about one third) occurs through walls. Homes built after the 1930s are likely to have cavity walls that are easy and cheap to insulate. Homes built before this, with solid walls, can be insulated either internally or externally.



External wall cladding

### 3. Cylinder tank insulation

If you have a hot water tank (immersion cylinder) then fitting a tank jacket will keep the water in it hot for longer.



### 4. Floor insulation

Homes with suspended timber floors can be insulated quite cheaply. Solid (concrete) floors are more difficult to insulate.



The Energy Smart Academy

### 4. Draught proofing

Gaps around doors and windows can be sealed with draught strips that reduce heat loss and make your home more comfortable.



### 5. Windows

Replacing single glazed windows with double or triple glazing will make your home more comfortable. It is expensive though and there are not many grant schemes that will pay for window replacement. Fitting secondary glazing is a cheaper alternative.



Window with secondary glazing

## Heating improvements

The efficiency of your heating and hot water system will have a big impact on your fuel bills. All appliances that use energy are now required to come with an energy rating label (see example below and the appliance energy labels section on page 14 for more information). These rate appliances on a scale of A to G in a similar way to an Energy Performance Certificate (EPC). Replacing a D-rated gas boiler with an A-rated one could save you around £200 per year.



**A unit (Kwh) of electricity costs almost three times as much as the same unit of gas.**

If you have gas central heating this will almost certainly be cheaper to run than an electric system.

## Gas central heating

There are two main types of gas central heating:

### Indirect systems

A gas boiler heats the water, but hot water is stored in a hot water cylinder/tank.

### Combination (combi) boilers

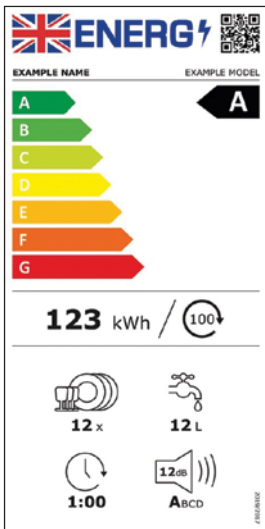
A gas boiler heats water instantly and runs the central heating. Combination boilers are generally considered to be more efficient and cheaper to run.

## Heating controls

Effective heating controls allow you to effortlessly regulate the temperature of your home keeping your home cosy, and your energy bills low. There are two main types of heating control, **thermostats** and **timer/programmers**.

### 1. Thermostats

Thermostats are devices for controlling temperature. They save you money by turning an appliance off when the desired temperature, set by you, is reached. This prevents you from over-heating your home or hot water. **Setting a thermostat at a high temperature will not make an appliance heat up any quicker and will waste money** because the appliance will not switch off when it reaches the desired temperature.



## A good central heating system will have four types of thermostat:

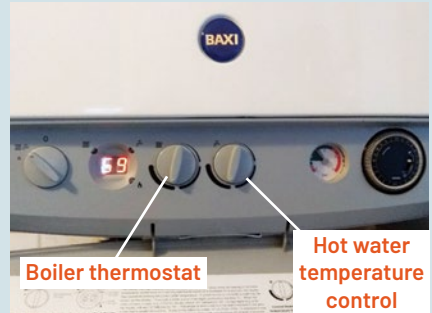
### Room thermostat

A room thermostat measures how warm your home is and adjusts the boiler to keep the temperature at a level set by you (ideally between 18-21°C). Room thermostats should be positioned to accurately identify the temperature in your home – away from draughts, sources of heat and other thermostats.



### Boiler thermostat

A boiler thermostat controls the temperature of the water as it goes around the radiators. In winter the boiler thermostat will need to be set quite high in order to keep the house warm.



### Thermostatic radiator valves (TRVs)

These allow you to adjust the temperature of individual radiators and/or turn them off completely.



### Hot water cylinder thermostat

If you have an indirect heating system with a hot water cylinder you will need to control the temperature of the hot water that is stored. 60°C is an ideal temperature.



## 2. Timer programmers

Timer programmers control when the boiler or hot water cylinder comes on. Used correctly, a timer/programmer will prevent you from accidentally leaving the heating or hot water on when you do not need it. Timer programmers also provide convenience, enabling you, for example, to set the heating to come on before you get up in the morning so that your home is comfortable when you do get up.

There are a number of different types of timer programmers. Generally speaking, digital programmers offer greater flexibility than old-fashioned mechanical timers. Digital programmers for example usually allow you to set a different heating regime for weekends compared to weekdays. Used correctly this can save you energy and money.

## Setting and using central heating controls

Modern heating controls can be confusing. You can generally find manuals online and the Centre for Sustainable Energy website provides some very good videos to help you get the best out of your heating controls, see [www.cse.org.uk/resources](http://www.cse.org.uk/resources). Your local energy advice agency can also help explain how to set and use your heating controls.

### Different types of timer programmers



## Electric heating

Increasingly homes are built without a gas supply, and electricity is used for heating. Electric heating is usually more expensive than gas, although in properties with a high EPC rating, it can be a cheaper option. Electricity, however, can be generated from renewable sources and is increasingly seen as environmentally friendly. Time-of-use tariffs can bring the cost of electric heating down.

### Time-of-use tariffs

In order to encourage people to use electricity at times of low-demand, such as at night time, electricity suppliers sometimes offer two charging rates. The most common of these is Economy 7 which offers a cheaper rate for electricity for 7 hours at night, usually between 12am and 7am.

Be careful though because the 'peak' daytime rate will be more expensive, and if you do not have storage heaters (see next section) you could end up paying more for your heating. As a general rule, if you use 50% or more of your electricity during the 'off-peak' period you will save money. With the introduction of smart meters (see page 20), and changes in the way that electricity is generated, we are likely to see more of these time-of-use tariffs introduced.

## Storage heaters

These are designed to charge up over night using cheaper 'Economy 7' electricity. The heat is stored in bricks, and can be used the next day. This is generally cheaper than simply plugging in an electric heater during the daytime.

One problem with storage heaters is that when the heat is used up, you have to wait until the next off-peak charging period before you can get more heat. Some storage heaters also have a convector heater 'boost' to give you heat if the overnight charge has been exhausted, but you pay a lot to use the heater this way.



Typical storage heater

Another issue is that the controls are hard to understand and do not give the householder much flexibility. Older storage heaters have no timer or thermostat, though newer models can have these and are therefore cheaper to run. It may be worth asking your landlord to upgrade old storage heaters or explore if an alternative type of heating is practical.

Your local energy advice service will be able to advise you on the use of storage heaters and the Centre for Sustainable Energy website has useful videos and leaflets, see [www.cse.org.uk/resources](http://www.cse.org.uk/resources).

## Peak rate heaters

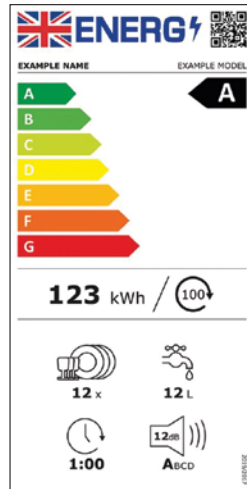
If you do not have an Economy 7 meter, electric heating tends to take the form of plug-in heaters, such as convector heaters, fan heaters, oil-filled radiators. These are expensive to run. If you are forced to use electric heaters of this sort, make sure the appliance has a thermostat and a timer, to allow you to control when you use it and reduce the cost.

If you are using this type of heater make sure you are not on an Economy 7 tariff as you are likely to be using them only during peak times. Either get storage heaters fitted or ask your energy supplier to switch you to a single rate tariff.



## Appliance energy labels

All electric appliances should have an energy label (example below) that helps you compare the efficiency of appliances. The label will give the appliance an energy rating, normally on a scale of G – A or G – A+++ , where A+++ is the most efficient. By understanding the energy labels, you can see how much money you might be spending/ saving before you buy the appliance.



### **i** Don't buy appliances that are bigger than you need.

Choosing the right appliance to fit your needs is possibly more important than the efficiency of the appliance. A small A-rated freezer, for example, is likely to be cheaper to run than a larger A++ model, that is only ever half-filled. Special features, like water dispensers, will add to the running cost.

# 3. Reducing how much you pay for fuel

## Warm Home Discount

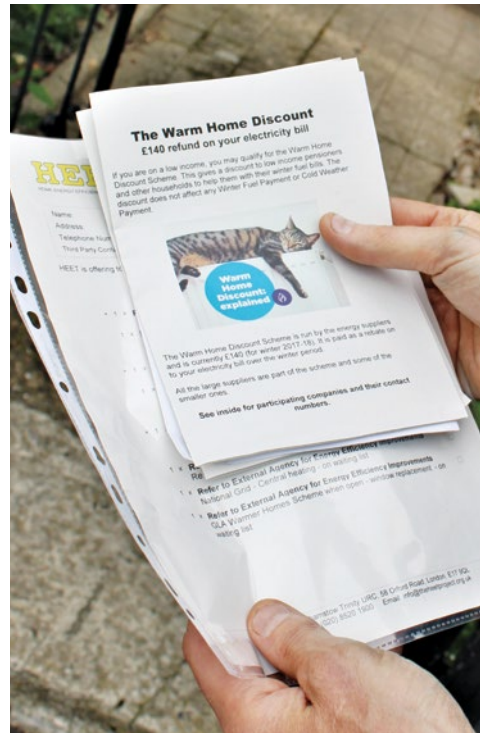
The Warm Home Discount is a one-off payment to reduce eligible customers' bills over the winter months. The rebate is currently £150. For full details visit: [www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme)

The money will be added as credit to your electricity account sometime before March 31 each year. If you use a pre-payment (pay as you go) meter you will be given a top-up voucher.

Eligible households are identified by the Department for Work and Pensions (DWP) and will receive a letter sometime between November and mid-January.

If you think you are eligible, and have not received a letter by mid-January, contact the Warm Home Discount helpline **before** the end of February each year.

**Warm Home Discount helpline:**  
**0800 107 8002**  
(open 8am to 6pm)





## Who is eligible for the Warm Home Discount?

You qualify for the scheme if, on the qualifying date (21 August each year):

- Your energy supplier was part of the scheme. To find out visit [www.gov.uk/the-warm-home-discount-scheme/energy-suppliers](http://www.gov.uk/the-warm-home-discount-scheme/energy-suppliers)

**and**

- Your name, or your partner's name, was on the bill

**and**

- You are a part of **either** Core Group 1 **or** Core Group 2, detailed below.

### CORE GROUP 1

If you receive Guaranteed Pension Credit you are part of the Core Group 1.

### CORE GROUP 2

If you receive a means tested benefit **and** your home is considered hard to heat, you qualify as part of the Core Group 2.

#### Hard to heat measure for Core Group 2

The DWP uses your property type, property age and floor area to assess if your home is hard to heat. This means that if you live in a modern energy efficient flat you are unlikely to be eligible for the discount because your fuel bills will be lower than the average.

#### Qualifying benefits for Core Group 2

- Housing benefit
- Income related Employment Support Allowance (ESA)
- Income Support
- Income based Job-Seekers Allowance JSA
- Universal Credit
- The Savings part of Pension Credit
- You could also qualify if you are in receipt of Working Tax Credit or Child Tax Credit and your annual household income is less than the threshold shown below

	No children	1 child	2 children	3 children	4 children or more
Single adult	£16,047	£20,837	£25,627	£30,417	£35,207
2 adults or more	£23,950	£28,740	£33,530	£38,320	£43,110

# Switching suppliers and tariffs

Your energy supplier(s) are whoever you buy gas and electricity from; your tariff is the deal you have with them. Different tariffs can make a big difference to how much you pay.

If you pay the energy bills, you usually have the right to change to a cheaper supplier or tariff unless your landlord specifically bans you from doing this (check your tenancy agreement).

There are times when energy costs are so high that the cheapest tariffs are ones that are set by the government under what is known as the Price Cap. When this is the case there is no point in trying to find a cheaper tariff by switching.

**i** **The price cap sets a maximum on the amount that suppliers can charge for each unit of gas or electricity.** It only applies to standard or default tariffs.

Standard/default tariffs are usually more expensive than fixed term tariffs. When the cost of fuel is very high though, the price cap can mean that standard tariffs are the cheapest.

## Types of tariff

- 1. Standard variable tariffs** have no end date and the price you pay for a unit of energy can go up or down.
- 2. Fixed term tariffs** are a contract for a particular length of time during which the cost per unit of energy is fixed. Fixed term tariffs are normally cheaper but, when energy prices suddenly rise dramatically, standard tariffs are cheaper.

## Comparing tariffs

A lot of the hard work comparing tariffs can be removed by using a comparison website. We suggest that you only use companies that carry the Ofgem Confidence Code symbol.



## Switching and the Warm Home Discount

If you are eligible for the Warm Home Discount (see pages 15-16) make sure that your energy supplier participates in the scheme. Check by going to [www.gov.uk/the-warm-home-discount-scheme/energy-suppliers](http://www.gov.uk/the-warm-home-discount-scheme/energy-suppliers) You will need to be with that supplier on the qualifying date (usually the 21st August each year) to be eligible. Your local energy advice agency can usually help you to carry out a comparison if you want help.



### **The amount you pay for fuel will depend on how you pay for it.**

- In most cases it is **cheapest to pay for fuel by direct debit**. Paying monthly on receipt of a bill is usually the most expensive way to pay for your fuel.
- Prepayment tariffs are rarely the cheapest and savings from switching between prepayment tariffs are small.
- Most suppliers offer a discount if you get both gas and electricity from them (dual fuel account) and for going 'paperless' – an online only account.

## **Information you will need to do a comparison**

When comparing prices or switching you will need certain bits of information. You can find all of this information on your fuel bills (usually on page 2 – About Your Tariff):

- Your postcode.
- The name of your current supplier.
- The name of your current tariff.
- Your current annual energy consumption or usage; you can find this as a figure in Kilowatt hours (Kwh/h) of energy used, or as an annual projection in money terms – how much you spend on energy a year.

If you have both gas and electricity, you will need separate figures, and if you have Economy 7 electricity you will need figures for both day (peak) and night (off-peak) usage.

If you access bills online you can find the information on your online account. You can also phone your supplier and ask them for this information.

## **The switching process**

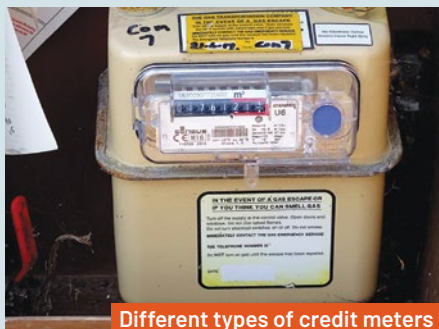
Once you have agreed on a tariff with a new energy supplier, or switched online, the switching process will then start. The new supplier will contact your existing supplier, so you don't have to. The process usually takes around 21 days.

Changing how you pay for fuel can usually save you money. Switching from monthly billing to direct debit is easy because both payment methods use a credit meter. Switching from pre-payment to direct debit, however, usually requires your supplier to physically change the meter. Your landlord might object to this, but it is worth asking.

## Meter types

**Credit meters** measure how much energy you use and charge you afterwards. If you pay by direct debit or by cash/cheque on receipt of a bill, you have a credit meter.

**Prepayment meters** require you to put money on the meter with a card or key before you can use any energy.



Lydia CC: BY-SA



Prepayment card meter

Different types of credit meters

## Smart meters

Smart meters do the same job as a traditional credit or prepayment meter but meter readings are taken every half hour and are automatically sent to your supplier.

### Getting a smart meter

Contact your energy supplier if you want a smart meter fitted. There is no charge.

It is polite to ask your landlord before changing the meter.

### Benefits of a smart meter

- Accurate bills – no more estimates.
- Helps with budgeting – a display tells you how much you are spending.

- Easy to switch from pre-payment to credit – this can be done remotely and does not require an engineer to visit.
- Time of use tariffs – smart meters enable suppliers to offer cheaper fuel at 'off-peak' times when there is low demand.



Typical smart meter in-home display

# 4. Addressing fuel debt

## Get in touch with your supplier

**Your energy supplier can help you if you have an energy debt.** If you are struggling to afford your gas and/or electricity bills, get in touch with your supplier to discuss ways for you to pay what you owe them. Your supplier has to help you come to a solution, and must take into account your financial situation. If you don't negotiate with your supplier, they may threaten to disconnect your supply. Make sure they know about the things that could make it more difficult for you to pay. For example, tell them if you:

- Are disabled
- Have a long-term illness
- Are over state pension age
- Have young children living with you
- Have financial problems - for example if you are behind on rent

Also ask whether you can be put on your supplier's Priority Services Register.

### Always check that:

- **The debt is yours.** If you think a debt belongs to a previous tenant take a dated photo of the meter reading so you have proof of an accurate reading on the date you moved in.
- **The correct meter is being read.** Make sure the serial number on your

bill is the same as that on your meter. If you live in a flat and there are several meters next to each other it is easy for the wrong meter to be read.

- **Your bills are based on meter readings, not estimates.**
- **You are on the cheapest tariff your supplier can offer you.**

## If you have a credit meter

### Agree a payment plan with your supplier

Tell your supplier that you want a payment plan that will enable you to pay your debts in instalments. You'll need to pay fixed amounts (that you agree you can afford) over a set period of time. The payment plan will cover what you owe plus an amount for your current use.

Your supplier must take into account:

- How much you can afford to pay - give them details about your income, outgoings and other debts
- Personal circumstances - ages of children, disability, vulnerability, etc.

They will estimate your future energy use based on your past usage, but giving them regular meter readings will make this more accurate.



**If you can't afford an agreed payment plan**, speak to your supplier again if you consider that they are charging you too much or you are struggling to afford the payments. Try to negotiate a better deal. If you don't keep up with payments, your supplier might try to make you have a prepayment meter installed.

### **Pay off your debt through your benefits**

You may be able to have your debt repaid directly from your benefits through the **Fuel Direct Scheme**. A fixed amount will automatically be deducted from your benefits to pay your supplier what you owe, plus an extra amount for your on-going use. **Be careful though**; they may deduct more than you can really afford, leaving you without enough to pay for other necessities.

To be eligible, you must be getting one of the following benefits:

- Income-Based Jobseeker's Allowance
- Income Support
- Income-related Employment and Support Allowance
- Pension Credit
- Universal Credit (but only if you're not working)

To access this option, contact the Jobcentre and let them know you want to set up Fuel Direct. They will contact your supplier and tell them you want to pay off your debt this way – your supplier has to agree to this. Your supplier will set up the repayments and let you know how much you will be paying.

## If your energy supplier wants you to have a pre-payment meter

Energy suppliers like pre-payment meters because it reduces the risk of someone running up a big debt. Under the Ofgem code of practice, however, energy companies are required to look at all other options before fitting a pre-payment meter. A pre-payment meter cannot be forced on you if you have a disability or illness that makes it:

- Hard for you to use, read or put money on your meter – for instance if you struggle to get to a shop to top up, or can't reach the meter due to its location or your age, health problems, or disability.
- Bad for your health if your electricity or gas is cut off.

Sometimes a pre-payment meter is the best option if you struggle to budget for fuel. If you are being pressurised and you really feel that pre-payment is not the right option for you contact your local energy advice agency and/or Citizens Advice.

## If you have a pre-payment meter

There are four ways that you might end up with a debt on your pre-payment meter:

- 1. The debt belongs to a previous tenant.** When you take over a tenancy make sure that your energy supplier removes any of the previous tenant's debts.
- 2. You had a debt on your credit meter that you were unable to pay off** so your supplier has fitted a pre-payment meter and transferred your debt to this.
- 3. You have used the emergency credit function on the meter.** This typically gives you £5 credit per fuel that will be repaid next time you top-up.
- 4. You have asked for, and been given, temporary credit by your supplier.** In an emergency you can ask your supplier to add some credit to your meter. This needs to be paid back.

## Repaying debt on a pre-payment meter

- Unless you make an arrangement with your supplier the debt will automatically be repaid every time you top-up.
- If you have a debt of £30 and you top-up by £35, you will only be left with £5 credit for gas or electricity. If you consider that you are running out of credit too quickly, this extra debt could be the problem.
- Try to top up with more money than usual after running out of credit.
- If you are struggling to pay off this debt, ask your supplier to let you pay it off weekly rather than in one go. This will stop your credit from running out too quickly because of the extra debt.

## Trusts and grants - help to pay off fuel debt

In some circumstances, you might be able to get a grant from your Local Authority or a charitable trust to help pay for fuel, food and other essentials.

Local Authority (Council) – If you or your family are in severe financial hardship you can apply to your Local Authority for help. Either phone your Local Authority or go their website and search Local Welfare Assistance.

Charis grants has information about charitable and utility company grants and how to apply. You will need to be able to set out all your expenses and income, explain how the debt arose, and show that you can pay off what you use in future. If you are not paying your bills at all they are unlikely to help.

**Applications usually require you to provide a financial statement signed by an accredited financial advice agency** – such as the ones listed below. Visit [charisgrants.com](http://charisgrants.com)

### Accredited agencies offering free support with debt

#### Citizens Advice

Debt helpline: 0800 240 4420  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

#### StepChange

Freephone 0800 138 1111  
[www.stepchange.org/contact-us.aspx](http://www.stepchange.org/contact-us.aspx)

#### Turn2Us

Helpline: 0808 802 2000  
[www.turn2us.org.uk/Get-Support](http://www.turn2us.org.uk/Get-Support)

#### National Debt Line

Freephone 0808 808 4000  
[www.nationaldebtline.org](http://www.nationaldebtline.org)

#### Payplan

Freephone 0800 280 2816  
[www.payplan.com](http://www.payplan.com)



# 5. Staying safe

## Gas safety

Your landlord has a legal duty under the Gas Safety Regulations to arrange maintenance by a Gas Safe registered engineer for all pipe work, appliances and flues, which they own and have provided for your use.



Your landlord must also arrange for an annual gas safety check to be carried out by a Gas Safe engineer. They must keep a record

of the safety check for 2 years and issue a copy to each existing tenant within 28 days of the check being completed and issue a copy to any new tenants before they move in.

If a gas appliance has been switched off by a Gas Safe registered engineer, it is because it was unsafe and should not be used. If a heating appliance has been disconnected, then your landlord must provide you with emergency heating whilst arranging for appropriate remedial work by a Gas Safe registered engineer.

## Bottle gas (also known as LPG)

Landlord duties for LPG appliances are the same as for natural gas. In addition to maintenance, there are some further safety precautions to take with LPG heaters:

- Bottled gas heaters need a good supply of fresh air to burn properly, so the room must be well ventilated.
- Ensure any heaters have an atmospheric sensing device - this will shut the appliance off if there is not enough ventilation.
- Ensure that the correct size and type of gas bottle is being used.
- Outdoor heaters are not designed for use indoors.



Typical bottled gas (LPG) heater

# Fire and carbon monoxide safety

Under the The Smoke and Carbon Monoxide Alarm Regulations (2015) landlords are required to install appropriate smoke alarms in your home. If you haven't got smoke alarms, ask your landlord to fit them. You should have at least one alarm on every floor of your home. If your landlord fails to fit smoke alarms they could be fined £500. Speak to your Local Authority environmental health team as they can take action to make the landlord fulfil this duty.



Typical ceiling mounted smoke alarm

Having a smoke alarm is one of the most important ways to protect your home from the risk of fire. It will alert you to a fire before it gets out of control – providing time to get out and call the fire service. If you have been provided with a working smoke alarm it is your responsibility to:

- Test the smoke alarms at least monthly: this can be done by pressing a 'test' button on the alarm.
- Inform your landlord if the smoke alarm is not working or faulty.
- Never disconnect or take the batteries out of your smoke alarm – even if your toaster keeps setting it off.

## Carbon monoxide

Carbon monoxide (CO) is a poisonous gas that can be produced by burning any fossil fuel such as coal, wood or natural gas, without adequate ventilation. It is colourless, odourless, tasteless and potentially lethal. Appliances in the home that could emit CO include gas boilers, gas fires or heaters, wood or coal fires, gas cookers. If these appliances are poorly installed, or not working properly, they could cause carbon monoxide poisoning. This is one reason why your annual gas safety check is so important.

The regulations require landlords to install carbon monoxide alarms in any rooms used as living accommodation where solid fuel is used. It is a landlord's responsibility to ensure that carbon monoxide alarms are installed on the first day of the tenancy, even if the tenant isn't moving in on this day. Landlords that fail to comply with the regulations could face a fine of up to £500.



Typical carbon monoxide alarm

# 6. Damp, condensation and mould

15% of privately rented homes have a problem with severe mould and damp. Mould and damp are bad for health, and in particular respiratory health. It can be difficult to know what is causing the damp and tenants often find themselves being blamed for causing the problem through lifestyle choices and a failure to ventilate. This is seldom the whole story. A London Assembly Report (Keeping Out the Chill, February 2019) found that the biggest factor contributing to mould and damp was low energy efficiency performance.

## Different types of damp

It is useful to understand the different types of damp that can affect a home:

### Penetrating damp

Penetrating damp occurs when water gets into your home from outside. Some of the main causes include:

- Damage to guttering and drainpipes, including blockages, by leaves and moss.
- Damaged outside walls or windows.

### Leaks

Leaks from plumbing can cause damp and other problems. Leaks can result from:

- Damage to overflows and waste pipes under sinks, baths and toilets.
- Leaks from boilers and central heating pipes.

### Rising damp

Rising damp is when moisture is absorbed into your home from the ground. This will affect ground floors – a ‘tide mark’ can usually be seen up to one metre from the floor.



Rising damp

Energiesorgenfrei CC: BY-SA 3.0

## Condensation

Condensation is caused when moist air is cooled by contact with a cold surface and turns into water droplets. Everyday activities like breathing, cooking and washing put additional amounts of moisture into the air.

If your home is overcrowded it is highly likely that your everyday activities will generate more moisture than can be dealt with in your home. The only real solution to this would be to seek re-housing. To find out more and to calculate if you are statutory overcrowded, visit the Shelter website: [https://england.shelter.org.uk/housing\\_advice/repairs/overcrowding](https://england.shelter.org.uk/housing_advice/repairs/overcrowding)

### Reducing condensation:

- Ventilate to remove moisture
- Heat your home adequately
- Insulate your home properly
- Put less moisture into the air by drying clothes outside. If this is not possible, dry clothes in a well-ventilated room.

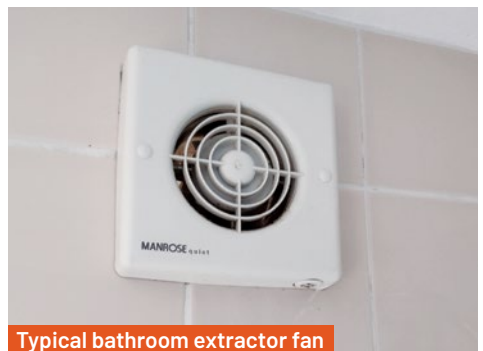
### Ventilate to remove moisture

**Removing moisture from your home is essential to control condensation.**

- If the windows have trickle vents make sure they are left open.
- Ventilate kitchens and bathrooms while in use and for a period afterwards by opening the windows to clear the moisture to the outside.



- Keep kitchen and bathroom doors closed when cooking/washing and ventilating. This will stop moisture and cold air spreading to other parts of the home.
- Use extractor fans as an alternative to opening windows. Ask your landlord to fit humidistat-controlled fans that come on automatically when moisture levels are high.
- Allow air to circulate behind furniture like beds, desks and wardrobes. If possible position these items of furniture against warmer internal walls.



## **MYTH BUSTING:**

### **Ventilation lets out all the heat**

Most (five-sixths) of the heat in homes is stored in the solid objects, such as the walls and the furniture. If you removed all the warm air and replaced it with cold air, only one-sixth of the heat in your home would be lost.

### **Heat your home adequately**

Warm homes are much less likely to suffer from condensation. Sadly, if you are living on a low-income and struggle to afford to keep your home as warm as you would like, you are more likely to have a condensation problem. It is therefore important to read other parts of this booklet to help you reduce the cost of keeping warm.

### **Insulate your home**

Insulation will help you to keep the house warm without wasting loads of money. The internal surface of an insulated wall will be significantly warmer than an uninsulated one, so condensation is less likely to occur. Loft insulation will reduce the chances of condensation on ceilings.

### **Removing mould**

Mould is likely to reappear unless the condensation problem is dealt with. To kill and remove mould on walls and window frames, wipe them with a fungicidal wash which has a Health and Safety Executive approval number.

Follow the instructions precisely. These are strong, and potentially harmful, chemicals but they will penetrate into the affected surface and kill the mould.

### **Getting damp repairs sorted**

It is in your landlord's interest to deal with all forms of damp as quickly as possible because they can quickly escalate and cause further damage to their property. Inform your landlord as soon as you notice any signs of damp. If your landlord fails to do anything about a damp problem, and it is affecting your health and wellbeing, your local authority environmental health department can use enforcement action or licencing rules to make your landlord carry out repairs and/or improvements. Avoid getting blamed for causing condensation problems by following the above advice on ventilation and reducing the amount of moisture you put into the air.



# 7. Troubleshooting central heating

## Radiator/s not heating up

Most of the time, issues with radiators are caused by a simple problem that can be easily resolved. If none of the radiators are working, it is more likely to be a problem with the boiler or heating controls than the radiators themselves.

### Step 1: Check for trapped air

Use a radiator key to unscrew the bleed screw a little, just until you hear a hissing sound. Once the hissing dies away and water starts coming from your radiator, be ready to close the bleed screw.



CORGI Homeplan CC: BY 2.0

### Step 2: Check the radiator valve.

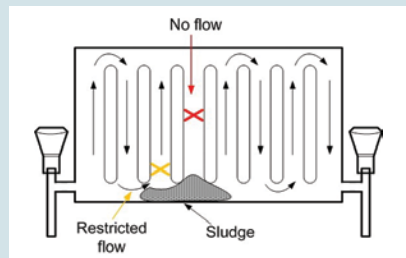
If your entire radiator is cold, make sure the valves on the left and right of the radiator are open. If you have a valve that allows you to set the temperature and adjusts it automatically, make sure it is turned on.



Uswitch.com CC: BY 2.0

### Step 3: Check for sludge

If the radiator is cold at the bottom but warm at the top, this is probably due to sludge in the radiator. An appropriately qualified person needs to either flush through the radiator or powerflush the whole system. Inform your landlord.



# Gas central heating not coming on

If your boiler is not working, there are a few things you could try before calling for help. These simple steps may be able to get it working again.

## Step 1: Basic checks

If you have a prepayment meter, make sure that you have enough credit. Then test whether your other gas appliances, such as your cooker hob, are working correctly, or whether the switches in your fuse box have tripped.

## Step 2: Check your timer

Are the timer/programmer settings correct? Check the time and date. If you have had a power cut, for example, your boiler's timer might have reset and you might need to reset the time.

## Step 3: Check the batteries

Wireless thermostats have a battery. If this runs down, the thermostat will stop communicating with boiler and fail to turn it on. A battery symbol should appear on the thermostat screen but this is often very small.

## Step 4: Check the boiler pressure gauge

If your boiler's pressure gauge is reading one bar or less, this could be the reason why it's not working. Topping up the pressure is usually straightforward, you can do this yourself by following the steps in your boiler's manual.



# 8. Understanding tenant and landlord responsibilities

## Tenant responsibilities

- Pay your rent on time
- Report any repairs needed to your landlord quickly. Your landlord cannot put things right if you don't tell them.
- Put right any damages you've caused.
- Pay utility bills and sometimes Council and water rates. Check your tenancy agreement as some or all of these may be included in the rent.
- **If you pay the fuel bills:**  
You can choose your energy supplier and your method of payment.
- Allow the landlord, and their tradespeople, to carry out periodic checks to inspect the property, as long as these are at a reasonable time and you are given 24 hours' notice.
- Ask permission if you want to:
  - Take in a lodger
  - Run a business from the property
  - Keep a pet at the property
  - Make improvements to the propertyThe landlord often has the right to refuse. Check your tenancy agreement.
- End your tenancy properly. Your tenancy agreement will tell you how this should be done. You might be liable for rent if you do not end the tenancy correctly.

## Landlord responsibilities

- The structure and exterior of the building, including the walls, stairs and bannisters, roof, external doors and windows.
- Sinks, baths, toilets and other sanitary fittings, including pipes and drains.
- Electrical wiring
- Provide you with a reliable source of heating and hot water for bedrooms and living rooms. It is illegal to make tenants responsible for the heating and hot water systems.
- **If fuel is included in your rent:**  
Landlords must be able to demonstrate how they have calculated your fuel bill and cannot charge more than the maximum resale price.
- Keep appliances for heating and hot water safe and in good repair - including an annual safety check on gas appliances.
- Put right any damage to internal decorations caused by repair problems or while repairs were carried out.
- Let you enjoy your home. Landlords must not harass you or make it difficult for you to live in your home. They cannot let themselves into your home without your permission.



# 9. General repairs and responsibilities

## Getting repairs done

### First step: Report repairs to your landlord

Reporting a repair to the landlord should always be the first step. Landlords are usually only responsible for carrying out repairs that they have been told about. Any enforcement agency will want to know that the landlord has been given the chance to carry out repairs before they take any action.

- **Always make your report in writing or by email** so that you have proof that you have reported the problem. It is worth checking with the landlord that they have received this letter or email.
- **Keep copies** of letters/emails and records, including dates of visits or phone calls.
- You can report repairs to your letting agent but it is best to write direct to the landlord.
- **Tenants have the right to know the name and contact details of their landlord.** If you request this in writing from the letting agent they have 21 days to provide this or they can be fined up to £2,500.
- **Send a reminder letter if your landlord doesn't respond.** Shelter have a template reminder letter on

their website suggesting you demand that the landlord gets back to you within 48 hours and if the repair is not carried out in 14 days you will contact the Council's Environmental Health department.

### What to do if your landlord won't do repairs

#### 1. If a letting agent manages repairs on behalf of your landlord

You can use their complaints procedure to try and prompt them to arrange the repairs.

If this doesn't work you can make a complaint to the Letting Agent Redress Scheme. Letting Agents must join one of the three government approved redress schemes. If they are found not to have joined a scheme they are liable for a fixed penalty of £5,000.

Letting agent redress schemes provide a free, independent service for resolving disputes between letting agents and their customers. The letting agency has to comply with any orders to pay you compensation, to pay a fine or to put something right. Tell the scheme if the letting agent doesn't comply.

## 2. Complain to your local Council Environmental Health department

If your landlord won't do repairs and this affects your health and safety in your home, you can ask your local council to visit to inspect the condition of it.

An Environmental Health visit should be free of charge. If an Environmental Health officer considers your housing to be harmful to your health and safety they can decide to:

- Order your landlord to carry out repairs or improvements – they'll serve your landlord with an improvement notice.
- Do the repairs and charge your landlord for the work.

When conditions are very bad, the council can:

- Make a prohibition order – this restricts access to all or part of your home or restricts the number of people who can live there.
- Order the demolition of the property.

In less serious cases, the council can serve a hazard notice to make your landlord aware of the problem.

## 3. Consider legal action

It may be possible to take your landlord to court if you reported repairs but they weren't done.

You may be able to claim compensation if repair problems in your home made you or someone in your home ill, damaged your belongings or caused you inconvenience.

Legal aid may be available if your health and safety is at risk. There are strict rules

for who qualifies. You may qualify if you have a low income or claim benefits.

If you do not qualify for legal aid ask a solicitor about conditional fee arrangements. This can mean that you do not pay a fee if you lose your case.

Talk to a housing adviser or a solicitor at a law centre or independent firm before making any decisions. Shelter can help you find local advice services. Phone 0344 515 1540 or go to [https://england.shelter.org.uk/housing\\_advice/repairs/legal\\_action\\_if\\_your\\_landlord\\_wont\\_do\\_repairs](https://england.shelter.org.uk/housing_advice/repairs/legal_action_if_your_landlord_wont_do_repairs)

## Rent reductions when repairs are a problem

- You do not have the right to stop paying rent because repairs are needed. If you stop paying your rent you could lose your home.
- You can ask your landlord for a rent reduction if you are not able to use part of your home or because the repairs are very disruptive.
- If you take your landlord to court or the Housing Ombudsman you might, under certain circumstances, be awarded compensation.

## Worried about eviction?

Get advice if you are worried about being evicted if you ask for a repair.

Call Shelter's free national  
emergency helpline:

**0800 800 4444**

## You can get further support from the following organisations to help ensure your home is protected:

Organisation	Type of support	Contact details
(Find out your) Gas supplier	Gas	0870 608 1524
(Find out your) Electricity supplier	Electricity	0800 029 4285
UK Job Centre (National Careers)	Careers / Universal Credit	0800 100 900
Citizens Advice	General advice / Debt / Universal Credit	0800 144 8848
Shelter	Defends the right of everyone to a safe home	0808 800 4444 <a href="http://england.shelter.org.uk/get_help">england.shelter.org.uk/get_help</a>
Solace Women's Aid	Works to prevent violence against women and girls	0808 802 5565 <a href="http://www.solacewomensaid.org">www.solacewomensaid.org</a>
Renters Rights London	Information and support for private renters	020 3826 4783 <a href="http://www.rentersrightslondon.org">www.rentersrightslondon.org</a>

### Additional contacts in your area:

Organisation	Type of support	Contact details
HEET	Local energy advice agency providing energy and money saving advice as well as practical support to make your home energy efficient	020 8520 1900 info@theheetproject.org.uk <a href="http://www.theheetproject.org.uk">www.theheetproject.org.uk</a>
London Borough of Waltham Forest	Local Authority	020 8496 3000 <a href="http://www.walthamforest.gov.uk/">www.walthamforest.gov.uk/</a>



HEET is a not-for-profit organisation working across north east London. We help residents to reduce their fuel bills, cut carbon emissions and keep people warm and well in their home.

020 8520 1900 • [info@theheetproject.org.uk](mailto:info@theheetproject.org.uk)  
[www.theheetproject.org.uk](http://www.theheetproject.org.uk) • [theheetproject](https://twitter.com/theheetproject)

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