

A small, cozy house with a warm glow from the window and smoke rising from the chimney, resting on a thick, textured blanket.

# Affordable Warmth

How can I affordably heat my home this winter?



# What is affordable warmth?

Affordable warmth means being able to **heat your home within your financial capabilities**. However, with rising energy costs and inefficient homes, this is not always easily achievable.

## How can I ensure my home is affordably warm?

Firstly, **check if you are eligible** for affordable warmth efficiency measures, using grants from the Energy Company Obligation scheme (ECO) for home improvements. **You are eligible if:**

1. You **receive certain benefits** from the government
2. Live in **social housing**, which has an **Energy Performance Certificate (EPC) of E, F, or G**

This could qualify your home for a new boiler, cavity wall insulation, or roof insulation, find out more here: <https://www.gov.uk/energy-company-obligation>

Ask your Housing Association to get in touch with **EIC Partnership** if your home needs insulation. We have some tips for affordable warmth!

## Warm Homes Scheme

Under the Warm Homes scheme, if you are renting from a private landlord or are a homeowner, you could get **free energy saving improvements** made to your home. Eligible participants can get **free surveys to assess & then install energy efficiency upgrades** to your home from their local council. This includes insulations, air source heat pumps and solar panels

Find out more including how to apply here: <https://www.gov.uk/apply-warm-homes-local-grant>

# 4.5 million

households in the UK live in fuel poverty. That's **1 in 6 households**.





# Quick and easy steps?

## Do you avoid the corners and walls of your house because of the cold?

Heat efficiency in new builds is triple that of the 1960s, as many homes built prior to that lack sufficient insulation. If your property qualifies, EIC Partnership can arrange the works with our supplier.

## How many cracks between doors and windows lead to draughts in your house?

If your budget permits, install draught excluders (YouTube has plenty of easy guides) and ensure curtains are blackout/thermal to block heat loss. Otherwise rolling towels below door cracks to seal can reduce heat loss.

## Are your windows only single glazed and can't afford double glazing?

Secondary window glazing film packs from Amazon cost as little as £10.

## Is your roof insulated?

You can lose 25% of your home's heat through the roof. Insulating a mid-terraced loft could save £120 per year on energy and 490kg of CO<sup>2</sup> approximately.





# Heating and Insulation

## Insulation

### 1 Firstly, how insulated is your body?

Are you wearing socks, long-sleeved clothing and a jumper? Often **another layer can prevent the need to turn on the heating.**

### 2 When do you shut your curtains and close your windows?\*

Don't wait until it is dark and cold outside to close your curtains and shut windows. Ensure **curtains are shut before dusk** to retain heat, and don't open windows whilst the heating is on.

### 3 Do your roof and walls have any insulation?

Domestic homes may apply for free cavity wall insulation or roof insulation. Make use of **government grants** on offer, especially when it will save you money! **Get in touch** to find out how we can help you take action.

### 4 Can you see your radiator/heating appliance?

If you can't see it, it is likely only a fraction of the warmth is going to reach you. Hanging clothes and placing furniture in front of your heat sources means your clothes and furniture will be absorbing that heat rather than you, so **make sure you can see your heating source.**

## Heating

### 1 How high is your thermostat?

Turning down the thermostat by **1°C could save £85-£90 and 350-360kg of carbon dioxide** every year. Every 1°C above 19°C costs around 10% extra on heating.

### 2 Are your radiators cold at the top and warmer at the bottom?

Try "**bleeding**" your radiators to ensure the flow of hot water is circulating properly to heat up the home. Also, in lesser-used rooms, turn down the radiator to save heating an empty room.

### 3 How much hot water are you using?

Not only do you pay for your water, you pay to heat it too. When washing your clothes, turn it down to a **30°C or 40°C wash**. Use a washing up bowl in the kitchen sink for those dirty dishes - which could **save you £25** a year.

### 4 Is your heating on 24 hours a day, 7 days a week?

Using the **timer on the thermostat** will ensure you aren't being charged to heat your home when you aren't there to enjoy the warmth!

\*Keeping windows closed for long periods **can reduce ventilation** and may lead to **damp and mould** in your home.



2025 Winter

# Government & Council Support Schemes

## Warm Home Scheme

A one-off discount off your electricity bill.

**You may qualify if you either:**

- Get the **Guarantee Credit** element of Pension Credit
- Are on a **low income**

One-off **£150 discount** off your electricity bill.

[Click for More Info](#)

## Winter Fuel Payment

Automatically applied one-off payment

**You may qualify if:**

- your **born before 23 September 1958** & have received one of the qualifying benefits during the “qualifying week” of 15 to 21 September 2025.
- your **income is over £35,000** HMRC will take back your winter fuel payment. Please check the government website for details if you live with someone eligible for winter payment or live alone.

**£200** if you were born between 23 September 1945 and 22 September 1959  
**£300** if you were born before 23 September 1945

[Click for More Info](#)

## Social Tariff Schemes

All Water suppliers have a "social Tariff" scheme which can help **reduce your bills** if you are on a **low income**.

The eligibility criteria & application process **depends on your supplier**.

Level of support & how this is provided **varies by your water company**

[Click for More Info](#)

## Boiler Upgrade Scheme

A grant to cover part of the cost of replacing ageing heating systems with a heat pump or biomass boiler.

**You may qualify if:**

- You **own the property** you're applying for (including if it's a business, a second home, or a property you rent out to tenants)
- you are **replacing fossil fuel heating systems** - such as oil, gas, electric or LPG (liquefied petroleum gas)

**£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)

**£5,000** towards a biomass boiler

[Click for More Info](#)

## Council Tax Disabled Band Reduction Scheme

You might be able to apply for a Council Tax discount or exemption if you or someone you live with is disabled

The property **MUST be the main home** of at least **1 disabled person**.

This can be an adult or a child - it does not have to be the person responsible for paying the Council Tax.

If you qualify, your bill will be **reduced to the next lowest Council Tax band**. If your home is already in the lowest band (Band A), you'll get a **17% discount** on your Council Tax bill instead.

[Click for More Info](#)

EBRS / EBDS & Heat network support

These schemes have **NOT** been carried over into winter 2025.