

## **Customers living in England and Wales**

### **What is the Warm Home Discount (WHD)?**

The Warm Home Discount helps eligible customers cover their high winter bills. Customers who qualify receive a credit of £150 towards their energy bills before 31 March 2025.

### **Why are there different schemes in England and Wales and in Scotland?**

Prior to 2022/23 the Warm Home Discount scheme applied across Great Britain and the Government has expanded the scheme this year. However, from 2022/23 there have been separate Warm Home Discount schemes: one in England and Wales, and one in Scotland. DESNZ reformed the scheme in England and Wales to provide more rebates automatically and focus the support to customers on the lowest incomes.

These reforms have not been possible in Scotland due to differences in the way data is held, so there is a separate scheme in Scotland.

### **How do I know if I am eligible?**

Letters will be sent to qualifying customers between October and December 2024 for Core Group 1 and Core Group 2 by the Department for Business, Energy & Industrial Strategy. The letter will confirm that you are eligible for an automatic rebate or advise you to call a helpline to check if you are eligible. If you are advised to call the helpline, it is important that you do so by the deadline, 28th February 2025, otherwise you will not be eligible for a rebate.

### **I think I am eligible, what shall I do?**

If you do not receive a letter by January but you think you should be eligible for a rebate under Core Group 1 or Core Group 2, please check [gov.uk](https://www.gov.uk) for more information on eligibility and contacting the helpline. The helpline will reopen for the 2024/25 scheme year on 14th October 2024 and is for Core Group 1 and Core Group 2 customers in England and Wales, and customers in Scotland who receive unmatched letters.

### **I have changed my energy suppliers multiple times a year. Which supplier will apply the rebate?**

The company who supplied your electricity on the qualifying 11th August 2024 will be responsible for providing the rebate.

## **What is the deadline for the Warm Home Discount (WHD) to be applied by my supplier?**

The supplier will apply the rebate no later than 31st March 2025. The rebate is paid on the electricity bill. However, if you receive both electricity and gas from one supplier, the supplier will use its own discretion to which (or both) energy accounts to apply the rebate.

## **Who are eligible for the 2024-2025 Warm Home Discount (WHD) in England and Wales?**

Customers in England and Wales no longer need to apply for a rebate from their energy supplier. You will receive a letter if you are eligible for an automatic rebate or are potentially eligible. It is important that you follow the advice in the letter, including contacting the helpline by the stated deadline if advised to. If you don't, you will not be able to receive a rebate.

You need to be a customer of a participating energy supplier and be named on the account or bill of the electricity supply to be eligible.

You need to have met the eligibility criteria on the qualifying date of 11th August 2024. If you are eligible, the company who supplied your electricity on that date will be responsible for providing you the rebate.

There are two groups that will receive the rebate:

### **Core Group 1**

- your energy supplier is part of the scheme;
- your name is on the bill or the account, or your partner's name is on the bill and is also registered as your partner on your benefits or tax credits record;
- you or your partner were in receipt of the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well) on the qualifying date.

### **Core Group 2**

- your energy supplier is part of the scheme;
- your name is on the bill or the account, or your partner's name is on the bill and is also registered as your partner on your benefits or tax credits record;
- you or your partner were in receipt of a qualifying means-tested benefit or tax credit, as listed below, on the qualifying date;
- you were living in a property identified as having a high relative cost to heat.

Please check <https://www.gov.uk/the-warm-home-discount-scheme> for more information or contact the helpline on 0800 030 9322.

## **I qualified previously, why don't I qualify now?**

### **Core Group 1:**

If there has been a change in your circumstances, you may no longer be eligible under Core Group 1. For instance, if you changed energy supplier and your new supplier is not participating in the scheme, or you are no longer in receipt of the Pension Credit Guarantee Credit.

### **Core Group 2:**

DESNZ replaced the Broader Group with Core Group 2, which has a different eligibility criteria. If you received the WHD as part of the Broader Group previously, you may find that you are no longer eligible for the WHD as part of Core Group 2 this year. The eligibility criteria can be found on <https://www.gov.uk/the-warm-home-discount-scheme>.

## **My benefits have changed, how will this affect my eligibility?**

If your benefits have changed, this may affect your eligibility for a rebate under the Warm Home Discount.

Under Core Group 1 and Core Group 2, you must be in receipt of one of the Pension Credit Guarantee Credit or one of the qualifying means-tested benefits on the qualifying date, 11th August 2024. Under Core Group 2, your property must also have a high energy cost score above a threshold.

If you are eligible or potentially eligible, you will be sent a letter between October and December outlining what, if anything, you need to do. If you believe you should be eligible for the Warm Home Discount but have not received a letter confirming your eligibility by January, please check <https://www.gov.uk/the-warm-home-discount-scheme>, which will include an online tool for checking your eligibility and information on how to contact the helpline.

## **I live in the borders; how will I know if I am eligible in England & Wales or Scotland?**

To see if your postcode is a Scottish address, you can use the [Scottish Postcode Directory \(SPD\) | National Records of Scotland \(nrscotland.gov.uk\)](#). DWP use this database for determining Scottish postcodes for the Core Groups. It is better to use the full postcode to check where you may be eligible.

## **When can I contact to check my eligibility?**

If you have not received a letter by January but you think you should be eligible, please check <https://www.gov.uk/the-warm-home-discount-scheme>, which will include an online tool for checking your eligibility and information on how to contact the helpline.

The helpline opens from the 14 October 2024 and can be contacted on 0800 030 9322. The helpline will close to new claims on 28 February 2025.

### **How do I access the online eligibility checker?**

The online eligibility checker will be available from the 14<sup>th</sup> October. The tool will be available on <https://www.gov.uk/the-warm-home-discount-scheme>

### **I'm on a prepayment meter, how will I be paid?**

Tru Energy will apply the rebate as a credit note to your meter remotely. We may split it between gas and electricity meters. We will get in touch with you to inform how we applied the rebate.

### **My electricity bill does not come to £150 in a month. Does this mean I will lose the remaining amount if I don't use the £150 quickly enough?**

The Warm Home Discount rebate will not disappear from your account if you do not use the £150 within a month. Any unused credit from one quarter will be carried over into the next month until it has been used up.

### **I live with a relative who is also eligible. Can we each get a discount?**

The scheme is designed to give a consistent level of support to all recipients with one discount per electricity bill. Each eligible household should only receive one rebate.

### **What if I pay through my landlord? I'm renting/a tenant and my landlord is named on the electricity bill instead of me – am I eligible?**

You must be named on the electricity bill or account of a participating energy supplier. If you are not named on the electricity bill or account, then you are not eligible for a Warm Home Discount rebate. The only exception is if you have nominated a DWP Appointee, who is then listed on the bill.

However, it is not a requirement for you to be listed as the sole account holder, as you can be listed jointly alongside another account holder or bill payer's name. You therefore may wish to speak to your landlord to see if you could be listed on the electricity bill or account.

### **My electricity supply has been erroneously transferred to another supplier on the qualifying date. Which supplier will apply the Warm Home Discount?**

If your electricity supply has been switched by mistake to another supplier and you will receive a Warm Home Discount from the supplier that has switched you erroneously.

Only if the supplier that switched you erroneously is not a participating supplier in the Warm Home Discount scheme, your original supplier will apply the discount. However, you need to get in touch with DESNZ via gov.uk website or the helpline to inform them about this occurrence, so that DESNZ contacts your original supplier to instruct a payment.

### **I signed up for a bill-splitting package. How will the discount be applied?**

The Warm Home Discount will be applied to your account and split evenly for the number of customers signed up for the service. If you are paying by a direct debit, the credit will be applied to your account and your future direct debit payments may be adjusted to reflect that. In any case, the Warm Home Discount will be visible on your final statement.

## **Customers living in Scotland**

### **What is the Warm Home Discount (WHD)?**

The Warm Home Discount helps eligible customers cover their high winter bills. Customers who qualify receive a credit of £150 towards their energy bills before 31 March 2025.

### **How do I know if I am eligible?**

Letters will be sent to qualifying customers between October and December 2024 for Core Group 1 and Core Group 2 by the Department for Business, Energy & Industrial Strategy. The letter will confirm that you are eligible for an automatic rebate or advise you to call a helpline to check if you are eligible. If you are advised to call the helpline, it is important that you do so by the deadline, 28th February 2025, otherwise you will not be eligible for a rebate.

### **I think I am eligible, what shall I do?**

If you do not receive a letter by January but you think you should be eligible for a rebate under Core Group or Broader Group, please check gov.uk for more information on eligibility and contacting the helpline <https://www.gov.uk/the-warm-home-discount-scheme/low-income>. The helpline will reopen for the 2024/25 scheme year on 14th October 2024 and is for Core Group or Broader Group customers in Scotland who receive unmatched letters.

## **I have changed my energy suppliers multiple times a year. Which supplier will apply the rebate?**

The company who supplied your electricity on the qualifying 11th August 2024 will be responsible for providing the rebate.

## **What is the deadline for the Warm Home Discount (WHD) to be applied by my supplier?**

The supplier will apply the rebate no later than 31st March 2025. The rebate is paid on the electricity bill. However, if you receive both electricity and gas from one supplier, the supplier will use its own discretion to which (or both) energy accounts to apply the rebate.

## **I was eligible for the Warm Home Discount (WHD) last year (2023-2024) but I did not the rebate. What shall I do?**

The last year scheme has closed and your eligibility can no longer be assessed by Department for Business, Energy & Industrial Strategy.

## **Who are eligible for the 2024-2025 Warm Home Discount (WHD) in Scotland?**

Core Group:

The Government will contact each household that qualifies for the Warm Home Discount, by post. Letters are due to be sent to qualifying customers from mid-October until December, confirming that they are eligible for the rebate and any next steps.

Broader Group:

Your electricity supplier decides who can get the discount.

Please check <https://www.gov.uk/the-warm-home-discount-scheme> for more information or contact the helpline on 0800 030 9322.

## **I qualified previously, why don't I qualify now?**

Core Group:

If you stopped receiving the Guarantee Credit element of Pension Credit before **11th August 2024**, then you are no longer eligible for the WHD as Core Group.

Broader Group:

Energy suppliers review their eligibility criteria every year. Your energy supplier may have amended their eligibility criteria. Check your energy supplier's website for more information.

### **My benefits have changed, how will this affect my eligibility?**

If your benefits have changed, this may mean that you no longer meet the eligibility criteria for Warm Home Discount. However, it may be the case that the change in your benefits hasn't affected your eligibility or means that you are now eligible when before you weren't.

### **I live in the borders; how will I know if I am eligible in England & Wales or Scotland?**

To see if your postcode is a Scottish address, you can use the [Scottish Postcode Directory \(SPD\) | National Records of Scotland \(nrscotland.gov.uk\)](#). DWP use this database for determining Scottish postcodes for the Core Groups. It is better to use the full postcode to check where you may be eligible.

### **When can I contact to check my eligibility?**

If you have not received a letter by January but you think you should be eligible, please check <https://www.gov.uk/the-warm-home-discount-scheme>, which will include an online tool for checking your eligibility and information on how to contact the helpline.

The helpline opens from the 14 October 2024 and can be contacted on 0800 030 9322. The helpline will close to new claims on 28 February 2025.

### **How do I access the online eligibility checker?**

The online eligibility checker will be available from mid-October. The tool will be available on <https://www.gov.uk/the-warm-home-discount-scheme>

### **I'm on a prepayment meter, how will I be paid?**

Tru Energy will apply the rebate as a credit note to your meter remotely. We may split it between gas and electricity meters. We will get in touch with you to inform how we applied the rebate.

### **My electricity bill does not come to £150 in a month. Does this mean I will lose the remaining amount if I don't use the £150 quickly enough?**

The Warm Home Discount rebate will not disappear from your account if you do not use the £150 within a month. Any unused credit from one quarter will be carried over into the next month until it has been used up.

### **I live with a relative who is also eligible. Can we each get a discount?**

The scheme is designed to give a consistent level of support to all recipients with one discount per electricity bill. Each eligible household should only receive one rebate.

**What if I pay through my landlord? I'm renting/a tenant and my landlord is named on the electricity bill instead of me – am I eligible?**

You must be named on the electricity bill or account of a participating energy supplier. If you are not named on the electricity bill or account, then you are not eligible for a Warm Home Discount rebate. The only exception is if you have nominated a DWP Appointee, who is then listed on the bill.

However, it is not a requirement for you to be listed as the sole account holder, as you can be listed jointly alongside another account holder or bill payer's name. You therefore may wish to speak to your landlord to see if you could be listed on the electricity bill or account.

**My electricity supply has been erroneously transferred to another supplier on the qualifying date. Which supplier will apply the Warm Home Discount?**

If your electricity supply has been switched by mistake to another supplier and you will receive a Warm Home Discount from the supplier that has switched you erroneously.

Only if the supplier that switched you erroneously is not a participating supplier in the Warm Home Discount scheme, your original supplier will apply the discount. However, you need to get in touch with DESNZ via gov.uk website or the helpline to inform them about this occurrence, so that DESNZ contacts your original supplier to instruct a payment.

**I signed up for a bill-splitting package. How will the discount be applied?**

The Warm Home Discount will be applied to your account and split evenly for the number of customers signed up for the service. If you are paying by a direct debit, the credit will be applied to your account and your future direct debit payments may be adjusted to reflect that. In any case, the Warm Home Discount will be visible on your final statement.



## Internal Q&A

### **How is VAT calculated?**

When calculating a customer's energy bill, energy suppliers firstly calculate all the individual elements before applying VAT to the total. VAT for electricity is 5%.

Therefore, energy suppliers instead apply a credit of £142.86. Applying 5% VAT to this £142.86 makes a total of £150 that customers receive in credit.

If £150 credit for the Warm Home Discount was included before VAT is applied, customers would receive £150 plus 5% VAT.

### **Am I eligible? I am eligible for but I did not get the discount?**

Any questions about the eligibility are not our competence, as it is decided by DWP and DESNZ<sup>1</sup>. Please direct the customers to the website and helpline. Tru Energy receives instructions from DESNZ for payments.

---

<sup>1</sup> Except for the customers in Scotland. Please take the customer details and we will get in touch with further questions to confirm their eligibility. This is because Tru Energy should have their own eligibility criteria for households in Scotland but Tru Energy anticipates not to receive any contact since our coverage in Scotland