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WARM HOMES HEALTHY FUTURES

Newsletter **August 2026**



New paper: Clearing the decks on energy debt

www.nea.org.uk/what-we-do/projects/warm-homes-healthy-futures/

Welcome to the Warm Homes, Healthy Futures newsletter



There is something quietly devastating about a fuel poor home. The place intended as a refuge being a source of

conditions.

Over the last two years, we've co-ordinated the Warm Homes, Healthy Futures programme and helped over 50,000 people struggling with health conditions worsened by living in fuel poverty.

This work will continue, because National Energy Action has secured further funding from our GDN partners to deliver energy efficiency and income support solutions until April 2028.

The solutions are real, proven and already delivering change for households connected with hundreds of health partners across the country.

This edition shines a light on the work of health professionals that support vulnerable children and families living in not just cold, damp homes but also dealing with the impact of overheating as our climate changes.

Adam Scorer, Chief Executive at National Energy Action

stress, discomfort and ill health. We see the effects of a cold, damp home over winter, as well as the impact of summer heatwaves, particularly on the most vulnerable. Families sweltering in the heat, seeking refuge not *in* their home, but *from* their home.

Over winter, families make decisions that no family should have to make, a coat or a hot water bottle instead of putting on the heating, an early bedtime not from tiredness but from necessity.

This is happening in ordinary streets, in homes that look from the outside like any other. And yet, in half of these homes, vulnerable people struggle with a range of cold related health

Warm Homes, Healthy Futures August 2026 update



Since September 2024, Warm Homes, Healthy Futures has:

- Reached over 50,000 people, including more than 24,000 supported through in-depth casework
- Trained over 4,000 frontline professionals across health and social care
- Secured more than £11 million for vulnerable households through advice and advocacy
- Had more than 40,000 conversations on carbon monoxide safety and energy inefficiency
- Been independently evaluated to be demonstrating £16.55 of social value for every £1 invested



Clearing the decks on energy debt

With energy debt at record levels, our new paper considers the scale of the problem and the solutions



'The debt racked up and I just couldn't cope anymore.'

Energy debt is at record levels and still growing. It is no longer a marginal retail issue, but one of the clearest signs that energy remains unaffordable for many households and a growing source of pressure across the

wider system.

Ofgem's latest figures show that domestic energy debt and arrears rose from £4.55bn to £4.79bn in the three months to Q126. Energy UK's estimates the total at around £5.5bn and warns that, without intervention, this could reach £7bn by the end of 2026.

Photo: Shutterstock/Damir Khabirov

Debt remains far above pre-crisis levels, arrears are deepening, and with renewed volatility and upward pressure on bills, it is difficult to see this debt falling materially without intervention.

Living with energy debt

Among our clients in energy debt, 87.5% are on means-tested benefits and 85.4% have a health condition or disability.

Those figures describe households with very little financial margin. In our frontline work, we see parents cutting back on food, disabled people rationing warmth they need for their health, and households living with constant uncertainty about bills they cannot meet and arrears they have no realistic prospect of clearing.

This is not debt driven by casual disengagement. Overwhelmingly, it has built up where costs were unaffordable, often in inefficient homes or where energy needs are higher due to disability, illness or caring responsibilities. For many households, accumulated arrears are now deepening their crisis, making

it harder to stabilise, recover and engage with support.

A route out of crisis

Debt relief should sit at the centre of the wider debt response. It deals directly with accumulated arrears, rather than only improving how those arrears are managed. Ofgem's wider debt strategy can help raise standards, strengthen ability-to-pay assessments and reduce further debt build-up. The government also needs to address the affordability pressures that push households into debt.

But those measures are needed alongside relief, not instead of it. Responding fairly and at the scale required means government enabling Ofgem's Debt Relief Scheme to proceed without delay, and committing to a broader, progressively funded approach to clearing a larger share of debt.

This is the central argument of National Energy Action's paper. Read the full report here: Clearing the Decks: Tackling Energy Debt to Lower Bills: www.nea.org.uk/publications/clearing-the-decks/.

Warm Homes, Healthy Futures supporting children and families across Birmingham

**Birmingham Community Healthcare NHS Foundation Trust's
Narinder Rai on how the programme has supported teams there**



We would like to extend our sincere thanks to the Warm Homes, Healthy Futures programme for their continued support and commitment to working with Birmingham Community Healthcare NHS Foundation Trust.

The programme has delivered information sessions for over 250 staff across the Children and Families Division, supporting teams to better understand the impact of cold homes, fuel poverty and poor housing conditions on children, young people and families. These sessions

will provide valuable guidance on the support available for families and how staff can signpost or refer families who may be experiencing difficulties with heating their homes, managing energy costs or living in unsuitable housing conditions.

In addition, Warm Homes, Healthy Futures has offered to provide plenty of thermocards, which will be distributed across teams alongside information about the services available. These thermocards are a practical and simple resource that can help families identify cold indoor

temperatures and understand when their home environment may be affecting their health and wellbeing.

This support is particularly important for Birmingham, which has a population of approximately 2.6 million and one of the highest populations of under-25s. Within the city, there are around 180,000 children aged five years and under, making early intervention and prevention a key priority for services working with children and families.

Across Birmingham, several key public health themes continue to affect families, including infant mortality, diverse community needs, housing and employment challenges, obesity and immunisation uptake. The link between housing, warmth, health and child development is significant. Cold homes can contribute to respiratory illness, poor sleep, increased stress and wider health inequalities, particularly for babies, young children and families already experiencing social or financial pressures.

The Warm Homes, Healthy

Futures Project offers an important opportunity to strengthen our preventative work across the Children and Families Division. By raising awareness among staff and providing practical resources for families, the project will help support conversations around home conditions, energy advice and access to wider services.

We are grateful for the project's generous offer to work alongside Birmingham Community Healthcare Trust and for recognising the important role our teams play in supporting children and families across the city.

This partnership will help ensure that families are given timely information, practical support and clear routes into services that can make a real difference to their health, wellbeing and home environment.

**Narinder Rai, Clinical Student
Manager - Post Registration, Children
and Families Division**



Keeping safe in hot weather

Tips to help pregnant women and babies stay safe during the more prevalent and extreme heatwaves the UK is facing



More than 2,700 people are thought to have died from heat-related causes during the May and June heatwaves in England and Wales, according to the Met Office. It's so important for vulnerable households to stay as cool and hydrated as possible.

Tips for pregnant women

A recent report by the Royal Society for Public Health explains that, when

exposed to heat stress, pregnant women can experience dehydration, difficulty sleeping, increased anxiety, dizziness and lower blood pressure.

Heat exposure can increase the risk of preterm birth, miscarriages, still birth and complications for mothers such as preeclampsia.

See our tips about ways to stay cool: www.nea.org.uk/get-help/summer-energy-tips/.



Tips for babies

One in six babies in England are now living in overheated homes, with more than 70,000 infants exposed to dangerously high indoor temperatures. (NHF and CIEH)

Keeping cool can be an expensive business, especially if your property has poor insulation, you need cooling units or live in a flat.

Many respiratory and cardiovascular health conditions made worse by the cold and damp are also made worse by the heat.

See our tips on keeping babies safe and cool.

www.nea.org.uk/get-help/tips-babies-heatwave/.

In practice

'Many families are unaware of the recommended safe home temperature for babies, particularly during respiratory illnesses. Thermocards provide a simple visual reminder to maintain a healthy home environment. For one family I cared for, whose baby experienced recurrent bronchiolitis and frequent A&E visits, monitoring room temperature helped reduce overheating and supported better symptom management.'

Sonia De Freitas, Specialist Community Public Health Nurse

Care of the next infant coordinator
Royal Free London NHS Trust

Difficult decisions for a single parent

Single parents are particularly vulnerable to fuel poverty. This case study highlights how National Energy Action helped them...



Rachael is a 24-year-old single parent living in social housing with her five-year-old child, who is undergoing an autism assessment. Rachael has ADHD and is autistic and lives with a long-term chronic health condition. She receives benefits and lives on less than £12,000 annually.

Rachael lives in an electric-only flat and was referred to National Energy

Action when she had an outstanding debt of £45 on her pre-payment meter (PPM).

Rachael would often find herself having to make decisions about whether she could afford to put her heating on or pay for food and other necessities each day. On top of financial hardship, Rachael was also receiving help from coming out of an abusive relationship:



Photo: Shutterstock/Bricolage (models used)

'I couldn't be on a credit meter, because it would just build up debt because obviously, I couldn't pay it all at once. And then obviously I struggled on prepayment, because I didn't always have the money to top up. So, it was trying to find that in between that never really worked.'

Rachael was unable to afford heating her entire flat and prioritised warmth for her son, who is particularly sensitive to the cold. She would heat only his bedroom and the front room to ensure he could sleep comfortably, while turning off the rest of the storage heaters to conserve energy.

At times, Rachael also had to rely on foodbanks, as her limited income could not cover both food and energy for her and her son.

National Energy Action helped Rachael with a Winter Warmth Support Pack (pictured), which included LED bulbs and draught excluders for her doors and windows and energy saving advice. She also received advice regarding a temporary holiday on standing

charges from her energy supplier.

The support from National Energy Action has allowed her to develop a better understanding of her energy usage, enabling her to manage her top-ups more effectively and avoid running out of energy.

Rachael was appreciative of the support she received from National Energy Action, particularly for being directed to further sources of help.

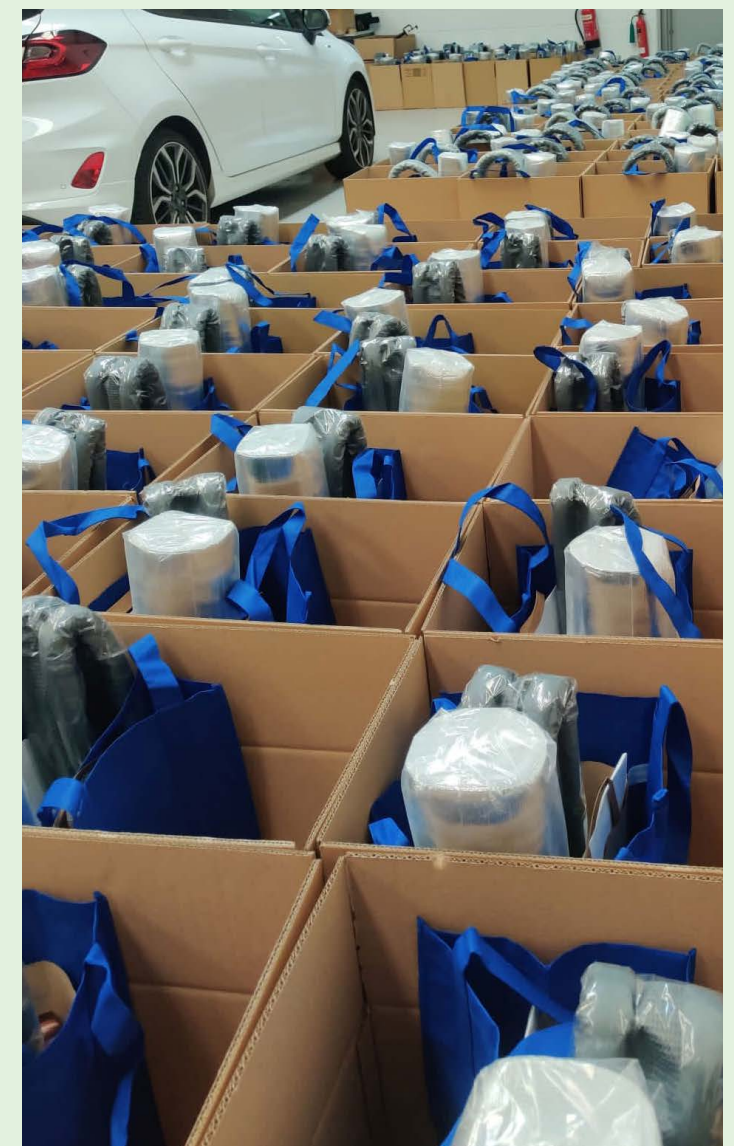


Photo: National Energy Action

Did you know?

In National Energy Action's Youth Insights for Change workshops, many students described staying in bed under covers as a heat saving strategy during the colder months and avoiding being at home (spending time at friends' homes or clubs) to keep warm.

One child talked about school as the 'safe, warm space'.

Workbook responses repeatedly mentioned not inviting friends home; fearing judgement of a 'cold, smelly, mouldy' home; feeling left out; and

spending time at friends' houses to avoid being at home.

Find out more about National Energy Action's Child Fuel Poverty campaign.

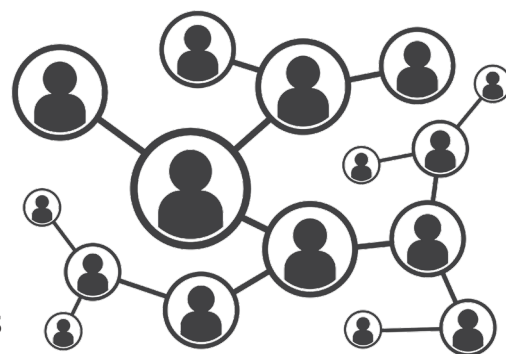
www.nea.org.uk/campaigns/child-fuel-poverty/



→ Referrals made easy

Email healthyfutures@nea.org.uk to find out how to make referrals and offer your clients:

- Bespoke energy advice and support with bills
- Benefit checks and income maximisation
- Servicing of boilers and gas appliances
- Carbon monoxide alarms
- Winter Warmth Support Packs and fuel vouchers
- Help signing up to the Priority Services Register



Coming up

We are pleased to announce National Energy Action's upcoming round of free Fuel Poverty Forums taking place during September and October.

The forums are aimed at frontline service providers across England to examine practical and policy initiatives related to fuel poverty, and the delivery of energy efficiency solutions at a local, regional and national level.

The forums will provide an opportunity to come together to discuss related issues and share insights gained from supporting householders.

Attendance is free and lunch will be provided at our Fuel Poverty Forums. Numbers are limited and are offered at a maximum of two places per organisation per forum.

National Energy Action members will be given priority booking.

Visit here to book your place:

www.nea.org.uk/fuel-poverty-forums/dates/.



Training opportunities

We are offering **fully funded training** for frontline workers who support people with health conditions or disabilities made worse by cold homes.

This training focuses on carbon monoxide awareness, particularly in fuel poor households, and is tailored for those involved in the Warm Homes, Healthy Futures programme.

It's a great opportunity to enhance your knowledge and support vulnerable groups more effectively. Visit: www.nea.org.uk/carbon-monoxide-course/.



Where to find us

Email: healthyfutures@nea.org.uk

Web: www.nea.org.uk/whhf

Join the conversation



Twitter/X: [@NEA_UKCharity](https://twitter.com/NEA_UKCharity)



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