Housing Energy Guide for Disabled Students

According to Scope charity's Disability Price Tag 2023 report, disabled households need an additional £975 a month to have the same standard of living as non-disabled households. A number of factors contribute to these costs, and many of them have to do with energy use in housing. Things like using mains-powered specialist equipment, needing to run extra laundry loads, and requiring a specific air temperature to alleviate or ease symptoms can quickly ramp up the cost of energy for students with health conditions.

Legislation to support you in housing

The **Equality Act 2010** is a piece of legislation that protects disabled people against discrimination, and gives them right to changes to rented housing that help them live there with their disabilities.

The Act defines a disability as a **protected characteristic** if it is "a physical or mental impairment, and the impairment has a substantial and long-term adverse effect on [your] ability to carry out normal day-to-day activities".

Disability and energy suppliers

Reasonable adjustments

Your disability must be taken into account by your energy supplier when dealing with you as a customer. If their processes put you at a disadvantage because of your disability, they must make what's called **reasonable adjustments** – otherwise it's unlawful discrimination.

Communication is one thing energy suppliers have a duty to adjust, so that you receive information from them in a way that is appropriate and accessible to you.

If you are behind on your energy bills, the company might want to install a prepayment meter at your property. With such a device, you pay for electricity or gas in advance rather than after you use it, and the supply stops if money is not put on it. **Your disability could mean a prepayment meter is unsuitable for you**, e.g. because your health would be affected by heating being cut off, or because regularly travelling to a pay in point to put money on your meter or reaching the meter frequently to check how much money is left on it would not be possible for you. If this is the case, your supplier must support you to repay your debt in another way, e.g. with a repayment plan.

Forcing installation of a prepayment meter could be challenged as discrimination under the Equality Act.

Priority Services Register

Many disabled people are eligible to be added to their electricity network's and energy supplier's Priority Services Register. This support could include e.g. sending someone to regularly check your meter for you and telling you about planned power cuts in advance. Find out more on Ofgem's website.

Disability and private renting

Similarly to energy companies, landlords and lettings agencies have duties under the Equality Act towards (potential) disabled tenants. For example, your application for a tenancy cannot be rejected because of your disability, your tenancy documents should be provided in a format accessible to you, and equipment or minor adaptations (that cost under £1000) you need to live in your home which count as reasonable adjustments under the Act cannot be refused by them without 'reasonable grounds'. Remember that you do need your landlord's permission to make a change to the property.

There are some exceptions to the guidance (mainly for people who are lodgers of their landlord rather than tenants), different processes for requesting major adaptations (which could include e.g. adapting the heating system to make it suitable for your needs, and could involve applying for a grant to assist you with this), and the landlord is not required to make structural changes to your home under the Act. For more information on these and case studies of appropriateness of adaptations, see the guides on the 'Housing and disabled people: your rights' page from Equality and Human Rights Commission here.

House hunting

For everyone, but especially as a disabled person, considerations to do with energy use and cost in housing, accessibility of managing them and of the home **start long before you move in** – they should be taken into account at the house hunting stage.

If your condition means you require specific air temperature to alleviate or ease symptoms, the fundamental thing to consider when looking for a place to live is **how air tight it is**. This strongly affects how well it retains heat. What you especially want to assess is insulation (of the cellar,

loft/roof and walls – as relevant to the property), presence of double or triple glazing in the windows, presence of draughts (especially around external doors and windows) and damp. In particular, assess how these look in the bedroom you would be looking to occupy (as this is likely to be the room that you spend most time in, and of course sleep, so would need this most).

Ideally, check those things yourself during a viewing – if you are not able to do so, take someone with you or send someone to do the viewing who can do this for you. For more specific information on how to do these checks, see our **'House Hunting For A Warm Home' guide**.

During your tenancy

If you have found yourself struggling to keep warm or with high bills during your tenancy, we have several other guides on our website that could be helpful for you:

- **Managing Your Heating**
- **Top Tips For Keeping Warm**
- **Damp, Condensation & Mould**

Additionally, we have prepared a **Landlord Letter Template For Reporting Energy Issues** that is also available with our other guides here.

The charity Scope also offer free energy and water advice specifically to disabled people living in England or Wales – find out more about their Disability Energy Support here.

Additional support for covering your energy bills

Additional support is sometimes available from the government to people already receiving support. One of the schemes in place at the moment is **PIP - Personal Independence Payment**. To be eligible, you must find everyday tasks or getting around hard because of a physical or mental condition, it must have been the case for the past 3 months, and you expect this to continue for another 9 months. PIP is for those above 16 and under State Pension age who reside in England or Wales. In Scotland, you can apply for the Adult Disability Payment (ADP) instead – it works very similarly. Read more about PIP on the government's website.

You might also be able to claim **Universal Credit** as a disabled student – find out more on the government website or on the Citizens Advice website. Universal Credit may also make you eligible for the Warm Home Discount Scheme or Cold Weather Payments.

If your disability or health condition means you use an oxygen concentrator, you can get a rebate for the electricity it uses every 3 months. Contact the supplier of your concentrator if it has not yet been set up.

Some energy suppliers have grant funds to support those who cannot afford their bill or owe them money. For most of these, you need to be a specific firm's customer, but that is not always the case. See a list of the funds available here.

Your local authority might also have additional support schemes available – research this on their website.

Sense charity have compiled a list of Government and charity grants available to disabled people on their website here.

Please note: This guide was last updated in March 2026, and to the best of our knowledge. We are always happy to receive feedback on it, particularly from any people who access this guide - disabled students, those with health issues, or their landlords, representatives, guardians or carers. If there is anything else you think this guide should include to be most helpful, or if you have any unanswered questions, please get in touch with hannah.nimmo@sos-uk.org and we will do our best to accommodate your request.