

From Cold Starts to Warm Homes

Supporting consumers with inherited heat pumps

October 2026



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Executive summary

The Warm Homes Plan aims to increase heat pump uptake towards **450,000 installations a year by 2030**. As more heat pumps are installed, a growing number of consumers will live with systems they did not actively choose, including people moving into new-build homes and tenants whose heating system was selected by a social or private landlord.

Our research found **clear differences in the starting knowledge and confidence** of people who actively chose to install a heat pump and those who inherited one. Active adopters generally had greater prior knowledge of heat pumps, with some having carried out substantial research before installation, while inherited users tended to know much less about the technology when they first encountered it. Although most people in both groups experienced comfortable homes and heating that required little day-to-day management, inherited users were more reliant on effective 'onboarding': the practical information and support provided when someone first starts using their system.

However, people who inherited a heat pump **did not always receive the information and support they needed**. Some received complex technical information or inadequate advice, leaving them unsure how to use their heating confidently. When problems occurred, responsibility was not always clear, and some consumers were passed between landlords, developers, installers and manufacturers without knowing who was responsible for resolving the issue.

As heat pumps are installed in more homes, government, landlords and industry need to ensure that people who inherit them receive **practical onboarding, accessible ongoing advice and clear routes to resolving problems**.



Methodology

Citizens Advice commissioned IFF Research to explore consumers' experiences of using heat pumps and other low-carbon home technologies, like solar panels. It compared people who inherited a heat pump with those who actively chose to install one.

The study included both:



Inherited heat pump users, including people in new-build homes, social housing and rented properties



Active heat pump adopters who had chosen to install the technology

The interview sample also included people using gas boilers and traditional electric heating. This report focuses on the experiences of heat pump users.

The study included a total of:

56 semi-structured interviews, including 43 online and 13 face-to-face interviews

During the 13 face-to-face interviews, researchers observed participants demonstrating how they used their heating systems.

3 focus groups exploring experiences at different stages, from move-in or installation through to ongoing use and support

Participants included homeowners, social housing tenants and private tenants. Recruitment also sought a mix of household types, regions and support needs, including people with disabilities or learning difficulties, caring responsibilities and young children.

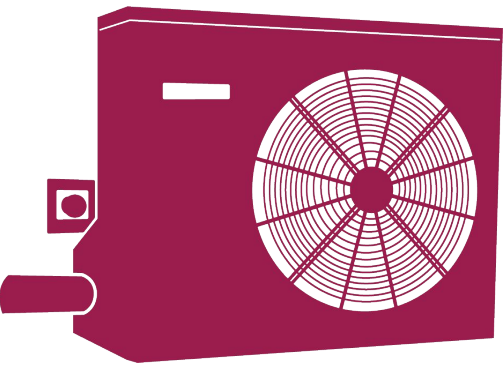
This qualitative research was designed to explore consumers' experiences in depth and identify similarities and differences between the groups. The findings are **not statistically representative** and should not be used to estimate how common particular experiences are among the wider population.



When installed and configured correctly, heat pumps generally worked well

Most active and inherited heat pump users in our research experienced **reliable, comfortable heating**. Once they had established a comfortable temperature, most made few day-to-day adjustments and allowed the system to run in the background.

"We keep it at 21 degrees throughout the week, day and night. We have a temperature setting on the house that if it drops below that temperature, the heating comes on." - Active heat pump adopter



Heat pump users in both groups were also less likely to rely on supplementary heating than consumers using traditional gas or electric systems. Plug-in heaters, oil radiators and other forms of supplementary heating were more common among traditional-heating users.

Where heat pump users experienced serious problems, these were generally linked to how the system had been **installed, sized or configured**. Problems included incorrect software settings, radiator valves fitted incorrectly and systems that were not appropriately sized for the property. These issues could lead to inadequate heating and unexpectedly high bills.

The main differences between active and inherited users concerned their starting knowledge, confidence and access to support, rather than their experience of the technology when it worked correctly.

Inherited users start from a very different position

There was a clear difference between consumers who actively chose to install a heat pump and those who inherited one with their home. **Active adopters were generally more knowledgeable** before installation, with many having researched the technology themselves or sought advice from trusted sources. Inherited users often moved into their home **knowing very little about heat pumps** or how they differed from the heating systems they had used previously.

"I knew that they were supposed to lower bills and be more environmentally friendly, but I knew nothing about how they worked - I still don't." - Inherited heat pump user

"I have spent quite a lot of time researching how to control it and making it as efficient as possible, because that is the whole point." - Active heat pump adopter

These different starting points shaped how consumers used their heating. Both groups often described a 'set and forget' approach, but for different reasons. Active adopters were more likely to do this deliberately, based on an understanding that heat pumps generally perform best when maintaining a steady temperature. Inherited users were more likely to leave settings unchanged because they **lacked the knowledge or confidence** to make adjustments.

Inherited users were also more likely to limit their interaction to basic temperature and boost controls. Some avoided using timers, schedules and hot-water settings, particularly where they had received little initial guidance. Active adopters, by contrast, often developed confidence through their own research, preparation and experience of the system.

As heat pumps are installed in more homes, the information and support provided at move-in cannot assume the same level of prior knowledge, motivation or confidence found among many active adopters. Some consumers will encounter a heat pump for the first time only after moving into their home and will need practical guidance to help them understand and use it confidently.

Case study: James, an active adopter

James lives with his wife in their own home in Yorkshire. He chose to install a heat pump. Before the installation, James had spent several years preparing his home by adding solar panels and battery storage and making other improvements. He had also researched heat pumps extensively and attended industry events, giving him a strong understanding of how the technology differed from a traditional heating system.

His experience has been largely positive. His home remains consistently warm at around 18–20°C, and the heat pump requires little day-to-day management. James generally leaves it running at a steady temperature and makes only occasional adjustments. He described the heat as slower to respond than a boiler but more consistent throughout the home.

James also received a **practical handover from his installer**, including guidance on using the app, setting schedules and managing hot water. This support complemented his existing knowledge and helped him feel confident using the system from the beginning.



"Because confidence breeds confidence, we were ready."

A year after installation, James describes his heat pump as something that largely 'just works'. His experience shows how prior research, preparation and practical guidance can support a positive transition. People who inherit a heat pump cannot be expected to begin with the same knowledge or confidence.

Case study: Sophie, comfortable at home but still lacking confidence in her system

Sophie lives in a flat in the South East with her partner and their two children. She inherited the heat pump when she bought the property and had never heard of the technology before moving in. She **did not receive a practical introduction** to the system. The only information left for her was a large technical manual, which she found overwhelming and did not use.

Despite this, Sophie's experience of the heat pump itself has been largely positive. Her home is **consistently warm**, hot water is reliable and the heating requires little day-to-day management. The system operates automatically at around 21°C, and she only occasionally boosts the temperature during colder periods.



However, **Sophie's understanding of the wider system remains limited**. She uses the basic temperature and boost controls but does not use timers, schedules or other functions. In her first winter, Sophie relied on a residents' group chat and online tutorials before receiving basic practical guidance during her first service in January. Sophie is also on a time-of-use tariff, but only adapts her energy use when it fits around family routines, describing it as sometimes taking too much time and effort.

"The manual was useless. It was massive. I needed a dummy's guide with less blurb, a standard cheat sheet almost, or fact sheet, that tells you: right, this is how you do this, this is how you do that."

Sophie's experience shows that a heat pump can provide comfortable heating even when the consumer has limited understanding of the system. The informal help she received was useful, but consumers should not have to depend on depend on neighbours or wait for a service visit from a knowledgeable engineer to gain confidence using their heating.

Practical onboarding supports confident use and better outcomes

The quality of onboarding varied considerably. Consumers who received **clear, practical guidance** were more confident using their heat pump. Those who received limited or unclear information were more likely to avoid changing settings, misunderstand how the system operated or remain unsure whether something was wrong.

The type of information also mattered. Consumers often found technical manuals complicated or overwhelming, while information from landlords, housing associations and other non-specialists could be incomplete or inconsistent. In some cases, consumers were effectively encouraged not to interact with their system.

"It was literally just: here's a book, good luck." - Inherited heat pump user

Consumers wanted **practical guidance focused on living with a heat pump**. They particularly valued demonstrations of how to adjust the temperature, manage hot water, use timers or schedules, recognise possible problems and find further help.

"The fact that we had the, like, in-person demo with the handover person was really helpful, and had we not had that, then maybe we would have been a bit unsure." - Inherited heat pump user

The route to this support may differ according to tenure. Tenants are likely to rely on their landlord or housing provider, while people buying new-build homes may receive information from the developer. Those purchasing a home with an existing heat pump may have no obvious organisation responsible for providing a handover. Regardless of tenure, consumers need access to simple information and practical support when they first encounter the system.

Effective onboarding should help consumers use their heating confidently, understand what normal operation looks like and know where to turn when they need help.

Inherited users need clearer guidance on electricity tariffs

Time-of-use tariffs charge **different prices for electricity at different times of day**. For heat pump users, they can offer lower running costs if heating or hot-water use can be timed to coincide with cheaper periods. Whether a household benefits depends on the tariff and when it uses electricity, as using power during more expensive periods can offset savings.

Among participants in our research, **awareness of these tariffs did not always translate into understanding**. Inherited heat pump users often knew they existed but were unsure how they worked or whether their household would benefit.

Active adopters were more likely to have researched tariffs that complemented their wider energy setup, including electric vehicles, solar panels and batteries. Inherited users were generally less engaged in tariff decisions, with some continuing existing arrangements or choosing a standard tariff when switching supplier.

"I've heard of them [time-of-use tariffs], but I've never really looked into it because I don't fully understand how much I'd actually save."

— Inherited heat pump user

Consumers' ability and willingness to shift electricity use also depended on their circumstances. Work patterns, caring responsibilities and family routines often took priority over potential savings.

These findings suggest that guidance should help consumers understand tariff options and assess how they fit their household's needs, including where to get further advice.

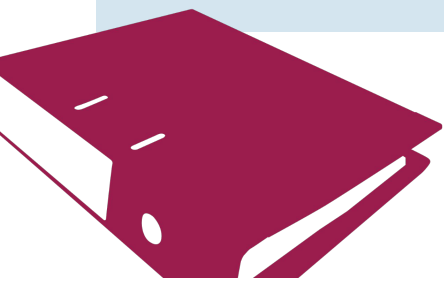


Case study: Alex, poor onboarding left them unsure how to use their heat pump

Alex lives with their young son in a new-build social housing flat in the South East. The property had a pre-installed heat pump, which Alex had never heard of before moving in. They **received no practical handover** and were instead left with a large technical manual, which they struggled to understand because of their language-processing difficulties.

Six months after moving in, Alex said they still did not know how to operate the heat pump. They used electric heaters around the flat and believed these were how the heat pump heated their home. They had received no practical guidance explaining how the different parts of the system worked together.

"I was just told that there is a heat pump. I was not taught how to use it at all. I was not given any information."



Alex was also concerned about the cost of keeping warm and reported that **their electricity bill had doubled**. They were unsure which electricity tariff they were on. Although their supplier had assured them they were on the best tariff, uncertainty remained about whether it suited their energy use. With a disability and a young son, Alex prioritised warmth despite worrying about costs.

"I still don't know how to use it. So, I just continue to stick with what I know and know that I'm not going to blow my house up."

Alex said that what would have helped most was a practical demonstration of how to use the heat pump, including how to control the heating and understand its impact on electricity use.

Alex's experience shows why accessible, practical guidance matters. Six months after moving in, they remained unsure how their heat pump worked or how it related to the electric heaters they used, while worrying about rising bills.

When something goes wrong, consumers do not always know where to turn

Both active and inherited heat pump users experienced variable support when problems arose. Some received prompt, knowledgeable help, while others encountered poor communication, high costs or repeated visits that failed to resolve the issue.

The route to support differed according to how consumers acquired their system and their housing circumstances. Active adopters generally contacted their installer. Inherited users in rented homes tended to approach their landlord or housing association, while buyers of new-build homes often contacted the developer.

Active adopters were more likely to have warranties and contact lists, giving them greater certainty about where to turn. However, this certainty could diminish when warranties expired. Inherited users were particularly affected by limited heat pump knowledge among landlords, housing associations and developers, which were often their first point of contact.

"They've been fine... excellent customer service, but they [the housing association] don't understand the system and few people do understand the system." - Inherited heat pump user

Some consumers were **passed between organisations** before receiving help, increasing delays and the effort required to resolve problems. Private tenants faced particular difficulties because they had to approach their landlord first, adding an extra layer of complexity.

Consumers therefore need both clarity about where to seek help and access to people with the expertise and **responsibility to resolve the problem.**



Case study: Robert, poor support and high costs led him to stop using his heat pump

Robert is retired and lives alone in a new-build housing association home in the West Midlands. He moved into the property expecting his modern 'smart energy' home with solar panels to be cheaper to run. Instead, he received **no practical handover**, was left with a pile of manuals and did not initially realise that the property was heated by a heat pump.

Within a few months, Robert's electricity costs had risen sharply and he had built up a bill of **around £700**. He initially rationed his heating before switching the installed system off and buying a gas heater for the parts of the home he used most.



"I've moved from a 2-bedroom property to a new 1-bedroom smart energy home with solar panels and my bills have gone up."

Robert understood some basic controls, such as radiator timers and the hot-water gauge, but remained unclear about the wider system. He had also switched off a control unit because he did not know what it did, and neither the manuals nor online searches gave him the clarity he needed.

When Robert sought help from his housing association, the staff who visited also did not understand the system. They told him they would speak to the developer, but he had heard nothing further by the time of the research. The housing association gave him a woolly hat, scarf and blanket to help him stay warm, but **the heating problem remained unresolved**.

A year after moving in, Robert still did not understand why his electricity costs were so high or how he should use his heating system. His experience shows how poor onboarding and ineffective support can leave consumers unable to heat their homes affordably.

Case study: Marion, getting support was not enough when the right expertise was missing

Marion is a private tenant in the North East who lives with her husband and four children. She has a disability which makes her particularly sensitive to cold. When the family moved into the property seven years ago, they assumed it had gas central heating and only then discovered that they had inherited a heat pump. Marion had never heard of the technology before.

Her original heat pump did not heat the existing radiators adequately, leaving the home cold. Marion repeatedly sought help through an 0800 support number. Engineers usually attended within 48 hours, but she said those sent out **did not have heat pump expertise** and were unable to resolve the problem.

Marion eventually contacted the Housing Ombudsman and Environmental Health to understand her rights, and used this information to push the service company for further action. It took four years before a heat pump specialist attended, concluded that the system needed replacing, and resolved the problem.

"I'm not going to sit in my own house cold. It's a basic necessity, like food is. I'll worry about the cost later."

Her experience with the replacement system has been very different. The installer gave her an in-person walkthrough, a booklet with a useful quick guide and a direct mobile number for support. Marion is now confident using the thermostat and describes her home as warm and comfortable.

Marion's experience shows that better onboarding alone cannot resolve a system that is not heating a home adequately. Consumers also need competent technical support and an effective route to escalate problems when initial support fails.

Recommendations for installers: practical handovers and ongoing support

A practical handover

Our research found that practical explanations helped consumers understand and confidently use their heat pumps. Installers should demonstrate the household's own controls and explain:

- How to adjust the temperature, use schedules and manage hot water.
- What normal operation looks like and how to recognise a possible problem.
- How electricity tariffs affect running costs and where to get help assessing suitable options.
- How the heat pump works alongside other technologies in the home.

A short, accessible guide should support the demonstration, giving consumers information they can return to later. Both the explanation and written information should reflect different communication and accessibility needs.

Clear arrangements for ongoing support

When problems arose, some consumers were passed between organisations without knowing who was responsible for putting things right.

Installers should explain servicing and warranty arrangements, who to contact for technical help and how to escalate installation problems or unresolved complaints. Consumers should understand what support is available, how long it lasts and what it covers.

Government should embed requirements for installer handovers and ongoing support in the technical and conduct standards underpinning a mandatory installer quality scheme, as part of the consumer protection system overseen by the Warm Homes Agency.¹

¹ [Citizens Advice response to DESNZ consultation on reforming consumer protection for home upgrade schemes](#)



Recommendations for developers and landlords: clear guidance and ongoing support

People who inherit a heat pump may have no contact with its installer. Developers, landlords and housing providers therefore have an important role in arranging guidance and helping residents get problems resolved.

Practical guidance at installation and move-in

Developers should arrange a practical handover for buyers of new-build homes. Landlords and housing providers should arrange this when a heat pump is installed and when tenancies change. Handovers should follow the same principles as those provided by installers, with a practical demonstration and a short, accessible guide.

Residents should also know where to get further guidance, including independent advice. They may need help when they first use the heating in cold weather or when their circumstances change.

Clear responsibility when problems arise

Our research found that the landlords, housing providers and developers that residents approached for help did not always have the heat pump expertise needed to resolve problems.

Developers should give new-build buyers clear contacts for technical support and explain how to report faults and escalate unresolved complaints.

Landlords and housing providers should arrange access to qualified technical support and remain responsible for ensuring tenants' heating faults are resolved. Tenants should know who is handling the problem and how to take it further if initial support fails.

Housing and housebuilding industry bodies, including landlord associations, should explore how they can support their members to follow best practice for residents with heat pumps.

Recommendations for government: keeping information with the home

People buying an existing home with a heat pump may have no contact with the original installer or anyone responsible for providing a handover. Important information about how to operate and maintain the system can be lost when the property changes hands.

Mandatory digital logbooks

Government should require key information to stay with the property in a digital logbook, with mandatory requirements to create and update it at key stages of the home energy upgrade process.

The logbook should include operating guidance, system and installer details, configuration, servicing history, warranties and support contacts. This would give subsequent occupants access to information about their system and support future maintenance and problem resolution.

Access to further help

Records alone may not give buyers the understanding or support they need. The recommendations on the following pages for accessible information, independent advice and stronger consumer protection should also support people who inherit heat pumps when buying an existing home.



Recommendations for government: accessible information and independent advice

Our research found that inherited heat pump users did not always know where to find reliable guidance. Some relied on neighbours or online searches, while others remained unsure how to use their system or whether their electricity tariff suited their needs.

A trusted source of information

The government should develop its Home Energy Advice tool into a digital information hub and directory, as proposed in '[*Supporting the shift*](#)'.

The hub should include clear, evidence-based information for people already living with heat pumps, including those who inherit a system. It should help consumers understand everyday operation, running costs and tariff options, recognise possible problems and find further support.

The directory should direct consumers who need more tailored help to independent advice services.

Free, tailored and independent advice

In England and Wales, a minimum level of free, tailored and independent advice should be available to everyone. Support should be accessible to people with different communication needs, including those who cannot easily use online information.

Advice should help consumers understand the practical steps they can take and, where necessary, access appropriate local services, qualified technical support or help with redress.

Clear routes from handover to further help

Installers, developers, landlords and housing providers should direct consumers to these services alongside guidance specific to their system. Advice should remain available beyond installation or move-in, so consumers can get help when questions or problems arise.



Recommendations for government: stronger consumer protection and redress

Our research found that installation and configuration problems could leave consumers facing cold homes and high bills. Some sought help repeatedly without getting the problem resolved. Stronger standards should help prevent these problems, while effective redress should ensure consumers can get them put right.

Government should deliver a mandatory, end-to-end consumer protection framework for home energy upgrades. The Warm Homes Agency should maintain oversight of this system. The framework should cover the whole retrofit market, including privately funded work.

The framework should provide:

-  **An installer register backed by robust technical and conduct standards**, monitoring, auditing and enforcement. These should help ensure heat pumps are suitable for the property, correctly installed and configured, and supported by practical handovers and clear arrangements for ongoing support.

-  **A single, clear point of entry**, with complaints case-managed centrally so consumers are not passed between organisations.
-  **Powers to require installers to put problems right**, with clear deadlines and further action if installation or configuration faults remain unresolved.
-  **A single redress process focused on getting problems resolved**, backed by access to an independent ombudsman where the main process cannot provide a resolution.
-  **Independent, tailored advice throughout the process**, helping consumers understand their rights and the steps they can take.

The government is consulting on a new consumer protection system, but this only covers government-supported upgrades to existing homes. It is therefore relevant to those who later inherit those systems, but does not cover everyone. New-build residents also need clear responsibility for resolving faults and effective routes to redress.

Heat pumps can work well, but consumers need support to achieve good outcomes

People who inherit heat pumps need support from the start

Most active and inherited heat pump users in our research experienced comfortable heating when their systems were installed and configured correctly. The main differences concerned their starting knowledge, confidence and access to support.

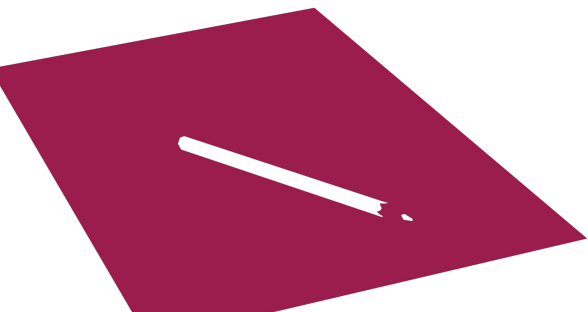
People who inherit a heat pump may have had no opportunity to research the technology before using it. They need practical guidance when they first encounter their system, followed by ongoing support to help them use their heating confidently, understand running costs and know where to turn for help.

Clear responsibilities can close the gaps

Installers should provide practical handovers and explain ongoing support arrangements. Developers and landlords should ensure people receive guidance when they move in and can access competent help when problems arise. Key system information should stay with the property when occupants change.

Government should underpin these responsibilities with accessible information, independent advice and effective consumer protection. When something goes wrong, consumers need a clear route to people with the expertise and authority to put it right.

Success means consumers can keep their homes comfortably warm, manage their running costs and get problems resolved, whether they chose their heat pump or inherited it.



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Published: October 2026

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Citizens Advice is the operating name of The National Association of Citizens Advice Bureaux. Registered charity number 279057.