Heat Pumps in Talybont: A Residents' Guide

Findings from 12 local household interviews

Osian James - September 2026

Talybont on Usk Energy Ltd

Contact: info@talybontenergy.co.uk

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1. Introduction

1.1 Purpose and background

This report combines twelve interviews in the Talybont-on-Usk area, who have lived with an air source heat pump - some for several years, some for only a few months, and one who has since had theirs removed. The purpose is to help other residents considering a heat pump to work out whether their home and habits are a good fit, and to help residents who already have one, troubleshoot problems others have already worked through. It focuses entirely on what residents told us about their experience; it isn't a technical design guide, and it doesn't recommend particular installers or products. Some of our findings from these interviews may not be factually accurate as there are many factors to take into consideration. Every household is anonymised. Any questions related to this report should be directed to the contact below the title.

Heat pumps are on the agenda locally for reasons most residents will recognise: rising oil and LPG prices - including a sharp spike in oil costs following the escalation of conflict in the Middle East in March 2026 - grants that make installation more affordable, and climate targets that are gradually phasing gas boilers out of new schemes. The advice people encounter is often contradictory - a positive review from a neighbour with solar panels sits alongside a friend's story of a heat pump that never got warm enough. This report doesn't try to settle that argument, but instead demonstrates that both experiences are true, and highlights the patterns between them.

1.2 Terms used in this report

- **ECO4 (Energy Company Obligation, phase 4)** - A UK government scheme that requires large energy suppliers to fund energy-efficiency upgrades for eligible households (low-income, poor efficiency or medically eligible). The energy suppliers pay for it; local installer companies carry out the work (although not always so local). Closed to new applications in March 2026.
- **Boiler Upgrade Scheme (BUS)** - A UK government grant, currently worth £7,500, that any homeowner can apply for towards the cost of a heat pump, regardless of income - unlike ECO4, the homeowner pays the remaining cost themselves. However, from the 21st July 2026 to 31st March 2027, eligible homes and small businesses in off-gas grid areas relying on oil or LPG can receive an increased grant of £9,000. This can be found here.

- **EPC (Energy Performance Certificate)** - A rating (A to G) of how energy-efficient a home is, similar to the label on a fridge or washing machine. Several residents mentioned their EPC rating improving after insulation work.
- **UFH (Underfloor heating)** - Heating pipes or elements fitted beneath the floor rather than radiators on the wall. Well suited to heat pumps because it works well at the lower flow temperatures they produce.
- **LPG (Liquefied Petroleum Gas)** - A fuel similar to gas central heating, but supplied from a tank on the property rather than piped in from the mains gas network. Usually more expensive than mains gas.

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2. Important Context

2.1 How this research was done

Between July and August 2026, we spoke to twelve households in and around Talybont who have installed an air source heat pump in the last few years. Talybont Energy and I contacted up to 15 households, and interviewed those who were available and willing. We didn't intend to select for a specific mix of property types or funding routes - but the residents who came forward happened to span a genuinely wide range: old stone cottages and Victorian conversions, 1960s-80s houses and bungalows, fully-funded grant installs alongside partially-funded ones, and households replacing oil, LPG, and electric heating. As volunteers, residents with strong views - positive or negative - may have been more likely to come forward than a household with a fairly unremarkable experience. Interviews were recorded with permission and then transcribed. Information was then drawn from the transcripts and grouped by theme rather than by household - which is the structure this report follows. No names or exact addresses are used. We'd like to thank all twelve households who took part in this research and generously shared their experiences with us. Every piece of data we gathered was incredibly useful.

2.2 Heat pumps in plain language

A gas or oil boiler creates heat by burning. A heat pump uses electricity to move heat that's already in the air outside into your home. Even on a cold winter day, there is still heat energy in the air. A heat pump captures that energy, concentrates it and delivers it to your heating system. Because of how that process works, a heat pump produces a lower flow temperature, steadier heat than a boiler, rather than short, high-temperature bursts. This also means it cannot be alternated between different temperatures like an oil/gas boiler. Usually, a heat pump can deliver 3-5 units of heat for every unit of electricity used. For anyone who is interested in understanding heat pumps in more depth, the Heat Geek HP Guide is very informative.

In practice, the single most important adjustment residents had to make was that a heat pump generally needs to be left running at a steady, lower temperature rather than switched on and off, or moved up and down between temperatures. Get that right, several residents said, and the comfort is different, not worse; get it wrong, and it can feel like the system doesn't work at all - a point explained in more detail in Section 5.

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3. Is Your Home a Good Fit?

3.1 Fabric first: insulation and airtightness

A pattern that emerged throughout the interviews was how well a home was insulated mattered as much, if not more than, the heat pump itself.

Residents whose homes had good insulation - either already in place from previous renovations or installed alongside the system through the ECO4 or BUS grant - described the best results. The clearest example of this was a converted cart-shed cottage, fully insulated and fitted with underfloor heating rather than radiators (installed by the owner during the original renovations) - a combination well suited to a heat pump's lower flow temperatures. The resident described the cottage as close to "textbook." Several residents noted that the insulation work noticeably improved their Energy Performance Certificate (EPC) rating, being essential for a low-temperature system like a heat pump to operate efficiently. The residents of a converted Victorian house, who had internal wall insulation added to nearly every external wall as part of their grant package, said “The house, which was really bad on its energy performance before, we’re now an energy rating B” and "This is the game changer... even if the air source heat pump doesn't work out, we've still got the insulation."

On the other hand, households that either turned down recommended insulation upgrades or lived in uninsulated older properties generally faced a tougher transition. For example, the owner of a detached early-1900s stone property rejected the offer of internal insulation because it would have covered up old characteristic stone walls: “All of the stone that I’ve restored and repaired… I was like, I’m really sorry, I can’t do this.” Without those insulation upgrades, keeping the large, uninsulated house warm using the steady, low temperature provided by the heat pump proved challenging. In the end, they used the heat pump mainly for hot water, relying on log burners to keep rooms comfortable through winter.

3.2 Green flags and red flags

Green flags for a property:

- Loft, cavity, or internal wall insulation already in place, or added as part of the install.
- Radiators resized, or underfloor heating fitted, to suit lower flow temperatures.

Red flags for a property:

- A leaky, poorly insulated property with little to no fabric upgrades.
- Original radiators left undersized for the new, lower flow temperature.
- A large or old property (e.g. an old stone farmhouse) without matching current insulation standards.

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4. Money: What Residents Actually Paid and Saved

4.1 Funding routes

Roughly 75% of the households we spoke to received their heat pump entirely free through a grant scheme - most commonly ECO4 - based on eligibility criteria such as low income, poor energy efficiency, or a qualifying medical condition. ECO4 grants were promoted and carried out through ‘intermediary’ companies such as Warm Wales, Smart Energy Homes, Broad Oak, and City Energy. Most cases included insulation upgrades (depending on the property's EPC), full radiator replacements, and solar panels, all as part of the package. For some residents, the 'completely free' appeal was their primary or sole motivator - as one put it, “It was for free, so why not take it?”

The remaining households used the government's Boiler Upgrade Scheme (BUS) grant, currently worth £7,500, and paid the rest themselves. Amounts paid ranged from roughly £1200 to several thousand pounds depending on the scale of upgrades to be done. BUS grants are installer-led, they handle the application and deduct the value directly from your quote. Several residents on this route said paying towards the cost gave them more choice over which installer to use, and felt like they had more control over the entire process. One resident who paid extra for a specific, well-regarded local installer felt it was worth it: "if you can afford it, I would say pay the quality cost."

4.2 Running costs

A comparison of running costs before and after installation for 3 examples replacing each type of central heating is shown below, grouped by what heating system households were replacing:

Property	Previous System	Change in cost
Converted stone barns	Electric convector heaters	Reduced by ~65%
Semi-detached 1950s house	LPG	Reduced by ~50%
1960s terrace	Oil boiler	Increased by >300%

Whether residents reduced running costs by having a heat pump heavily depended on what heating system they were replacing.

Households replacing old direct electric convector heaters generally described clear savings. One household with two converted stone barns, previously heated by electric convectors costing an estimated several hundred pounds a month, found their heating electricity use dropped to around a third of its previous level within the first year.

Households replacing LPG had opposite experiences. One resident who had used LPG for heating before reported that, after switching to a heat pump, their overall monthly energy costs dropped to “about half “ of that they spent on LPG, even though electricity was now covering both heating and everything else. In contrast, another resident who replaced LPG with a heat pump, found that their electricity bills for heating were about three times higher than what they had previously been spending in total on LPG and electricity, and eventually decided to reinstall their gas boiler.

Those households replacing oil who were already careful, low-use households told a more mixed story. One household in a 1960s terrace, previously buying an oil delivery that would last around two years, found they were being charged greater than 300% what they had been spending on oil; when they used the heat pump for space heating continuously - despite having been told the switch would save money. They eventually settled on using the heat pump only for hot water, relying on a log burner and extra layers for warmth instead, and even then, their bill was still three times what it was previously: "phenomenal… It’s supposed to save us money, not increase it threefold." Unlike electric and LPG replacements, none of the oil households in our interviews described a clear improvement in running costs - even those who were otherwise glad they made the switch.

4.3 What solar and battery changed

Several households with solar and a battery reported the lowest running costs of all. A resident in a 1970s semi-detached house described daily running costs of £1.50-£2.50 after installing a large home battery, saying: "you must have a big battery" for a heat pump and solar setup to pay off - a view shared almost exactly by the Victorian-conversion household, where a large battery and cheap overnight tariff let them draw from the grid at around 5p/kWh, letting a fully charged battery cover them through the day's peak-tariff hours. However, not every household saw the same scale of benefit. One large early 1900s household, on a fully-funded scheme, described her solar and battery making hot water "effectively free" in summer - but the system wasn't large enough to also cover space heating, so she continues to rely on a wood stove for that instead.

Many residents stated that solar was the biggest attraction of the "completely free" ECO4 grant. However, where solar alone was fitted without a battery, several households said it made a limited difference - mainly on the hot-water side, since that can often be timed to run during sunny hours, while winter space heating (when solar PV is lowest) still draws mostly from the grid. The same 1970s semi household describes this shift clearly. Before adding a battery, the resident said running the heat pump alongside solar alone left him unhappy with costs - claiming it was more expensive than his previous oil heating.

Taken together, these experiences suggest solar's clearest benefit was on hot water and daytime electricity, while it was the size of the battery - and whether a household could afford one large enough to cover winter space heating - that determined whether they saw a dramatic saving or only a partial one. However, many residents felt like they'd been mis-sold the ECO4 offer, after salesmen gave promises that solar would offset the heat pump running costs.

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5. Living With It Day to Day

Comfort was one of the clearest adjustments residents had to make. As one resident summed up plainly: "it's a different kind of heating... it's not responsive and it's slow and it's not as hot - but it's just gradual." Unlike a boiler, which can be switched on for a quick burst of heat, a heat pump is generally designed to run continuously at a low, steady setting - which is why 60% of residents described their radiators as "lukewarm" rather than hot, even when the room itself felt comfortable. For some households, this shift was not expected nor wanted; the same resident described the system as too slow and unresponsive for how he wanted to live, eventually reverting to LPG. Several adjusted successfully and started to see the difference as a feature rather than a flaw - one resident described having to explain to an unsure partner that "the fact that the radiators are not hot does not mean that the house is cold."

Another household, a converted cart-shed cottage, described a different kind of problem with their old system, one the heat pump's steady warmth has since solved: guests staying at the property would often overuse the previous electric heaters, "come in, say it's a bit chilly in here, turn them on up to full blast, then be a bit warm, open all the windows and go out for the day" - driving up costs and wasting heat in the process.

Controls were the most commonly raised frustration, regardless of how happy residents were overall. The most echoed feedback was that poor handovers and a lack of explanation left residents with little idea how to actually control their heat pump. One household on a fully-funded scheme described being handed a large control panel and told, "Don't touch this. Never touch it… it's exactly how it

should be" - only for someone else to come back later and tweak the settings anyway, leaving them with "no idea what is going on." Another fully-funded household described a similar issue: "there's this massive control panel," the resident said, "which they initially say to you, don't touch it, don't touch." After several visits, each electrician would blame the last, and the settings changed every time someone came back. However, households who took time to understand their controls - setting a steady, low temperature and leaving it running, rather than adjusting it up and down like a boiler thermostat - mostly reported better results than those who didn't.

One of the biggest influences to people's satisfaction was running the heat pump alongside another form of heating, such as a log burner, an AGA or even electric underfloor heating. Overall, over 80% of the households we spoke to had log burners they still frequently used in the winter - a higher proportion than the 69% found nationally in a 2023 Nesta survey of heat pump users, of whom 49% specifically had a log burner. For some, this extra source of radiant heat was essential : as one resident put it, referring to their electric UFH: “If I didn’t have it… I would hate a heat pump… you need that way of getting really nice and cosy”. Another household with an oil AGA and two log burners still relied on these “all the time in winter” for drying clothes and creating one very warm room, even after the heat pump and new radiators were installed.

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6. What the Installation Process Was Actually Like

The clearest difference here was between fully-funded grant installs and privately arranged/BUS ones.

Across the ECO4 grant installs, several households described a similar pattern: installers who were "very keen" to sign them up with a strong sales pitch, followed by a disjointed process involving multiple subcontractors with little overall coordination, and handovers that felt rushed once the work was done. This pattern showed clearly across two households handled by the same ‘intermediary’ company, Smart Energy Homes. One resident was told the switch would be cheaper "than what you're running at the moment," despite them already having very low oil use - only for his bill to nearly triple. Another household's plumbing was no better: "the plumbers who did the plumbing, and the heat pump was shocking," one resident said, describing a heat pump that turned out not to be properly secured to its base at all - bolts cut short and glued into the holes rather than fixed, leaving it unstable in windy weather.

On the first resident's job, contractors worked in isolation rather than as a team, comparing it to old-fashioned shipbuilding: "I'll put the bolt in because I'm a metal merchant, but you're the carpenter… not my job, it's his job." When the site manager arrived to sign off the completed work, it became clear the subcontractors on site hadn't been in proper contact with him at all: “I'm sure one didn't know his name”. The resident described them as "a bunch of… cowboys, mate." Meanwhile, the second resident's sister - also on an ECO4 grant - had installers cut a trench through her home just before Christmas, "made her house unlivable," then "walked off and left" mid-job, leaving him to fix her floors himself after repeated complaints.

Not every grant-scheme household had the same experience. A couple who went through different ‘intermediary’ companies described a smoother, better-explained process. One resident said the whole thing lasted "the best part of a week" - there was mess, but it felt manageable, and the contractors were "very good, really." The household lived in the conservatory for a couple of days while the work was done. This suggests the outcome depended as much on which specific company was assigned as on the funding route itself.

Across all grant-scheme experiences, one comment from a resident captured something important about the funding route itself: under a grant, "your house is the site," and the true client is the funder - the local authority or scheme - not the resident. Households who didn't qualify for the BUS grant therefore had less power to influence when something went wrong, regardless of which company they happened to have used.

Households who had partially-funded installs, using the BUS scheme, mostly had better experiences because they had more control over the process. One household who selected a local firm (Renewable Futures Wales) from a list of installers provided by Talybont Energy noted that there was a clear main installer/manager - someone the resident described as a competent "engineer type," rather than "salesy". He spent about an hour initially explaining options, and another hour at sign-off, staying as long as she liked to answer any questions she had. She was pleased to be able to control the whole system through an app on her phone.

This wasn't universal, however. Another BUS household described a rushed survey and a poor handover, with the installer, in their words, "very much 'got to go, got to go'" - demonstrating that choosing your own installer under BUS reduced, but didn't eliminate, the possibility of an unorganised, disappointing process.

Although there were both good and bad installation experiences, the majority involved a period of mess and disruption in the house, especially where insulation upgrades were part of the process. Installation times ranged from around one week to nearly three months - in the longest case, not because of the amount of work involved, but because of long gaps between site visits with no clear schedule given upfront. Installers often needed to return to fix issues after the initial install, too. Therefore, no matter the grant being used, nor the delivery company, mess and time should always be expected.

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7. Guidance for Others Based on Local Experiences

7.1 Questions to ask yourself

- What system do I currently use to heat my home, and what does that cost me over a full year, not just in winter?
- Am I happy to have my house at a steady, moderate temperature all day, rather than quick, on-demand bursts of heat when I get home?
- Do I want hot radiators rather than lukewarm ones - for example, to sit next to, or to dry clothes?
- How well insulated is my house already, and am I willing to have full insulation done as part of switching to a heat pump?
- How much disruption and change to the look of my home am I willing to accept - internal wall insulation, larger radiators, large outdoor unit, new water tank, redecoration?
- Am I expecting this to save money, or do I have other reasons for making the switch?
- Can I afford to purchase a reasonably sized solar battery to benefit from selling excess solar and better offset winter heating costs?
- Would I wish to keep a backup heat source, like a log burner or AGA, rather than relying on the heat pump alone?

- Am I prepared to research heat pumps beforehand - costs, how they work, and the installer I'd be working with?

7.2 Questions to ask any installer or scheme

- Is the system being designed specifically for my home, not a general template?
- Has someone worked out how much heat my actual home loses, rather than quoting a price without properly assessing it?
- Is the person surveying my home someone who understands how to design the system, not just someone selling it to me?
- What insulation work is included, and will it happen before or alongside the heat pump install?
- Has the design included radiator sizing and pipework, or just the heat pump unit itself?
- What realistic running cost should I expect, given my actual usage - not a generic estimate?
- Who is my main point of contact if something goes wrong afterwards, and who project-manages the different trades?
- What are the trade-offs for me of this being a free scheme?

7.3 If you're in this situation…

Whatever your situation, two things apply across almost every household we spoke to: a heat pump works best run continuously at a steady, low setting rather than switched on for periods of heat, and it won't automatically save you money - that depends heavily on what you're replacing and how you use it. With that in mind:

On oil in an old stone cottage: insulation and radiator resizing matter as much as, if not more than, the heat pump itself. Stone-cottage households who saw good results had internal wall insulation done as part of the same project; those who didn't were more likely to describe high bills or reduced comfort.

On oil in a 1960s/70s house, already a careful, low-use household: this was the group least likely to see a financial benefit in our interviews. Go in expecting comfort and sustainability benefits rather than savings, and get a running-cost estimate based on your actual usage, not a generic comparison to "typical" oil spending.

On LPG: our interviews showed the widest split of any fuel type - one household saw substantial savings and escaped years of tank safety concerns, while another saw electricity bills treble and ultimately reverted to LPG. The difference often came down to whether the household's daily routine suited a steady, always-on system or a house that’s generally empty all day or where only one room is in use. Ask specifically what running costs would look like for your own usage pattern, not an average.

Replacing old electric convector heaters: this was the clearest win in our interviews. Electric convector heating is very expensive to run, so almost any switch to a heat pump is likely to reduce your electricity use significantly - one household saw their usage drop to around a third of its previous level.

Getting a heat pump alongside solar, with or without a battery: solar alone tends to help mainly with hot water in the summer, since it can be timed to run during sunny hours - it does less for winter space heating. A battery made the biggest difference in our interviews, letting households store cheap overnight electricity and use it through the day.

7.4 What made the biggest difference

- Took the initiative to research and compare installers, rather than accepting whoever was assigned under a grant scheme
- The resident took time to understand the controls and left the system running steady and low, rather than adjusting it up and down
- Paid at least part of the cost themselves, giving them standing as the client if something needed questioning
- A battery was installed alongside solar, sized properly for the household's actual usage
- Motivation included reasons other than cost savings, such as sustainability, making residents less likely to feel disappointed by running costs
- Previously on expensive electric heating, or with no central heating at all
- Comfortable with a "warm and steady" home, rather than expecting the on-demand heat of a boiler
- The household had a second form of heating, such as a log burner, AGA or electric UFH

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8. Conclusion

Across twelve very different households, the same pattern kept appearing: how well a heat pump worked had less to do with the unit itself, and more to do with the house it went into, the habits of the people living there, and who was supposedly responsible for the installation. Good insulation, realistic expectations, a secondary heating source, and a battery sized for winter use consistently separated the households who were glad they switched from those who weren't. Residents already spending little on oil rarely saw savings; residents replacing expensive electric heating almost always did - this was another outlining factor.

There is no single answer to "should I get a heat pump?" - but there is a clearer one than most residents started with. It works well for a well-insulated home, a household prepared to run it steadily rather than on demand, and a resident willing to ask questions rather than accept whatever they're told. It's riskier for an uninsulated older property with no budget for insulation upgrades, a household that wants fast, on-demand heat, or anyone drawn in mainly by the word "free" without weighing its drawbacks. None of this makes a heat pump a bad choice in general - it makes it a choice worth preparing for, in the same way residents in this report wish they had. One of the most important things not to forget is that the main benefit of switching to a heat pump is its environmental and sustainability impact.

If you're considering a heat pump, a good next step is to read your own recent bills and your home's EPC certificate before speaking to anyone, and to take the questions in Section 7 with you when you do. For the technical detail behind why insulation and radiator sizing matter so much, there are various resources online/below that provide this guidance. And if you already have a heat pump and are struggling with it, several of the residents in this report found real help simply by either researching online, or contacting a heat pump engineer for advice or servicing. There are several websites and pages available online where many heat pump households discuss difficulties and issues, some of which are listed below. You don't have to solve it alone, even if your installer has left you feeling that way.

Further resources:

- **Energy Saving Trust** - independent guidance on how heat pumps work, insulation, and radiator sizing
- **MCS (Microgeneration Certification Scheme)** - the accreditation register; check whether an installer is certified before hiring them, and required for Boiler Upgrade Scheme funding
- **Heat Geek's guide** - a more technical explainer on heat pump design as stated earlier in the report
- **Heat Geek's Facebook page** - where people post questions and issues they are experiencing with their Heat Pumps and get responses from both experts and fellow users.
- **GOV.UK - Boiler Upgrade Scheme** - official details on eligibility and how to apply for the grant