

BIG ENERGY SAVING WINTER 2020/2021

As winter is approaching, you may benefit from help reducing your energy bills. There is a lot of information on the Citizens Advice public site about help with paying energy costs for people on a low income or affected by COVID-19. You will also find information on grants to help clear arrears or to replace boilers, loft insulation etc. and tips on energy saving, price comparisons and switching suppliers.

Here are a few highlights, but please check out our advice pages.

What to do if you're struggling to pay your energy bills

Coronavirus - if you can't afford to top up your meter

Tell your supplier if you can't afford to top up because you're ill with coronavirus or following guidance to 'self-isolate'. You'll find their contact details on their website or on your bill.

They'll try to help you find other ways to keep your energy supply connected.

For example:

- let someone else top up for you
- add funds to your account
- send you a pre-loaded top-up card

You'll need to pay back any credit your supplier gives you - ask them when and how you'll need to do this.

You may be able to get temporary extra credit from your employer. You'll need to pay this back when you next top up.

If you have a prepayment meter because you're repaying a debt to your supplier, you can ask them to reduce the amount you repay each week.

<https://www.citizensadvice.org.uk/advisernet/consumer/energy/energy-supply/get-help-paying-your-bills/you-cant-afford-to-top-up-your-prepayment-meter/>

Coronavirus – if you can't pay your energy bills

At present, your energy supplier won't disconnect your gas or electricity if you miss a payment. If you've got a prepayment meter and you don't top it up, your energy supply might still stop.

<https://www.citizensadvice.org.uk/advisernet/debt-and-money/if-you-cant-pay-your-bills-because-of-coronavirus/>

Agree a payment plan with your supplier

Tell your supplier that you want to pay off your debts in instalments as part of a payment plan. You'll pay fixed amounts over a set period of time, meaning you'll pay what you can afford. The payment plan will cover what you owe plus an amount for your current use.

Your supplier must take into account:

*how much you can afford to pay - give them details about your income and outgoings, debts and personal circumstances

*how much energy you'll use in future - they'll estimate this based on your past usage, but give them regular meter readings to make this more accurate

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Pay directly from your benefits

You might be able to repay your debt directly from your benefits through the **Fuel Direct Scheme**.

A fixed amount will automatically be taken from your benefits to cover what you owe, plus an extra amount for your current use.

To be eligible, you must be getting one of the following benefits: Income-Based JSA; Income Support; income-related ESA; Pension Credit
Universal Credit (but only if you're not working)

Contact the Jobcentre and let them know you want to set up **Fuel Direct**. They'll contact your supplier and tell them you want to pay off your debt under the Fuel Direct Scheme - if your supplier agrees to this they will set up the repayments and let you know how much you'll be paying.

Client may also need to contact the supplier to find out how much they will deduct for current consumption. If they disagree, they will have to consider other ways of paying eg pre-payment metres.

<https://www.citizensadvice.org.uk/advisernet/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/>

Grants to help pay off your energy debts

For example:

npower Energy Fund
Scottish Power Hardship Fund
Ovo Debt and energy assistance
E.on Energy Fund
EDF Energy Customer Support Fund
Bulb Energy Fund

The organisation Auriga Services has a list of grants and schemes from energy and water companies across the UK .

https://www.aurigaservices.co.uk/wp-content/uploads/2019/10/Auriga_waterandenergy_Online.pdf

KEEPING YOUR HOME WARM

energy comparison service

CITIZENS ADVICE also have a price comparison tool to compare prices from different energy suppliers.

<https://energycompare.citizensadvice.org.uk/>

Switching Energy Suppliers

You'll probably save money on your gas and electricity bills by switching to a new supplier. You'll need to follow a different process for switching if you're in debt to your supplier, or if you're a tenant. (check Advisernet

Choosing the right energy tariff

Information on deciding the right type of tariff for you.

a flexible tariff that you can get out of at any time
an environmentally-friendly tariff
the cheapest tariff available

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/switching-energy-supplier/>

Warm Home Discount Scheme

You might be able to get £140 off your electricity bill under the Warm Home Discount Scheme if you're either:

getting the guarantee credit part of Pension Credit on a low income

Check with your supplier to see if they offer the Warm Home Discount - not all suppliers are part of the scheme.

<https://www.gov.uk/the-warm-home-discount-scheme>

WINTER FUEL PAYMENTS AND COLD WEATHER PAYMENTS

Winter Fuel Payments are non means tested, and paid

A Winter Fuel Payment is an annual lump-sum tax-free payment paid to most older people during the winter months. It is not means-tested and it does not affect any other benefits. The amount you receive depends on your circumstances - it varies between £100 and £300. You do not have to spend it on fuel costs.

<https://www.gov.uk/winter-fuel-payment>

Cold Weather Payments, are paid automatically to certain people who get means-tested benefits, but only for weeks when the weather is very cold.

<https://www.gov.uk/cold-weather-payment>

Apply for a Green Homes Grant voucher

If you're a homeowner, you can apply for a voucher to cut the cost of some energy-efficient home improvements. This is part of the government's Green Homes Grant scheme.

If you get certain benefits, you can get a voucher covering the whole cost of the improvements up to £10,000.

You'll need to apply for the voucher, receive it, and make your home improvements by 31 March 2021.

Find out how to apply for a voucher on GOV.UK. <https://www.gov.uk/guidance/apply-for-the-green-homes-grant-scheme>

Help is also available for tenants in rented properties.

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/make-sure-your-home-is-energy-efficient/>

Energy Companies Obligation (ECO)

This scheme gives grants for loft and cavity wall insulation and efficient boilers to people on certain benefits across Britain. Note, help for boilers through this scheme is very limited. People not on certain benefits but on a low income may get help under the 'ECO local flexibility' scheme which some local authorities have set up with fuel companies. ECO is delivered by the larger energy companies who each have slightly different rules for the help they give. While ECO is the largest scheme in England, there are sometimes other sources of help at a local level.

Find out more in England and Wales by visiting www.simpleenergyadvice.org.uk.

CITIZENS ADVICE CONSUMER ADVICE SERVICE

In addition to general consumer advice, the CitA Consumer Advisers are trained in industry-specific provisions for Energy and Postal enquiries and apply them when giving advice.

Consumer helpline

0808 223 1133

Web enquiry forms:

General consumer enquiries

Energy enquiries