Advice if you're worried about higher energy bills









Contents

This guide has been developed by Smart Energy GB, the not-for-profit helping everyone in Britain to understand the importance of smart meters, with support from National Energy Action and Energy Action Scotland – national charities helping people to stay warm and healthy in their homes.

Advice if you're worried about higher energy bills

As the cost of living has increased, more of us are worried about being able to pay our energy bills. And if you're on a tight budget, you may already be struggling.

If you can't afford the energy you need or are already in debt with your energy supplier, there is help available. This guide is designed to help you find the support you may be able to get.

Why people are struggling to pay their bills

Apart from increased energy prices, there are many other reasons why people can struggle to pay their energy bills. These include:

- being on a low income
- rising costs for rent, mortgage payments, food and other everyday essentials
- your home isn't well insulated
- your heating or other appliances are old and expensive to run
- your bills are based on estimates, not how much energy you've actually used
- you have difficulties with budgeting
- your personal circumstances have recently changed, perhaps because you've been ill, lost your job
 or lost a loved one

What to do if you are struggling to pay your energy bills:

- 1. Check if you are eligible for grants or other support to help you pay for your energy bills
- 2. Contact your energy supplier to see how they can help
- 3. Take regular meter readings, or get a smart meter
- 4. Make your home more energy efficient
- 5. Talk to someone for advice

The information in this guide was last checked in October 2024 and was correct at that time. Things could have changed since then, so please visit the web links provided for the most up-to-date information.

1. Check if you can apply for grants or schemes to help you pay for your energy bills

If you are struggling to pay your gas or electricity bills, you might be able to get help from certain schemes or grants offered by governments or energy suppliers.

Energy price cap

What is the energy price cap?

The energy price cap is set by Ofgem, the body that regulates energy suppliers in Great Britain. The price cap limits the maximum amount energy suppliers can charge you for each unit of energy you use. It applies to standard and default tariffs charged by energy companies and is updated quarterly.

The price cap is currently set at £1,717. This is based on typical domestic consumption per year for a dual fuel customer paying by direct debit. As it is a cap on the price of a unit cost of energy, the more energy you use, the more you will pay.

The current price cap will run from the 1st October until 31st December 2024. From 1st January to 31st March 2025, the price cap will be set at £1,738. For more information visit <u>ofgem.gov.uk/energy-price-cap</u>. To find out exactly what you are being charged you should contact your energy supplier.

Government support

Council Tax Support

Householders on a low income may be able to get support to pay their Council Tax. This is arranged by local authorities.

You could be eligible if you're on a low income, claim benefits or live alone. What you get depends on where you live – each council runs its own scheme – your household circumstances and income, as well as who lives with you.

To find out what's available in your area, contact your local council. You can find contact details here: gov.uk/find-local-council

Targeted support (England)

This support is available only to households in England. For the latest information visit: gov.uk/get-help-energy-bills

Household Support Fund

The Household Support Fund is designed to helpanyone who's vulnerable or cannot pay for essentials like energy and water bills, food or other essential items. It is distributed through local authorities and you do not have to be getting benefits to get help from your local council.. To find out what help is available in your area, contact your local council here: gov.uk/find-local-council

Targeted support (Wales)

This support is available only to households in Wales. For the latest information, go to: gov.wales/help-cost-living

Welsh Government's Discretionary Assistance Fund

If you are in a financial crisis and can't afford to pay your energy bills or other essential costs and you have tried all other routes, you can apply for an Emergency Assistance Payment (EAP) from the Welsh Government's Discretionary Assistance Fund. You can use this to pay for emergency costs, such as gas or electricity or other essentials. You do not have to pay this money back, but you cannot use it to pay for ongoing bills that you cannot afford to pay.

You can receive for up to three payments in 12 months. If you have already received payments in the last 12 months these count towards the three payments you can get.

To find out more and apply visit: <u>gov.wales/discretionary-assistance-fund-daf</u> or call 0800 859 5924 (10.00am—4.00pm Monday to Friday).

Fuel Voucher Scheme

If you prepay for your energy but are in a financial crisis, you may be able to get a Fuel Voucher. These can be used to prepay for gas or electricity, or to buy heating oil or LPG. The vouchers are distributed by the Fuel Bank Foundation, working in partnership with the Welsh Government.

Contact Advicelink Cymru on 0800 702 2020 to find out more.

Targeted support (Scotland)

This support is available only to households in Scotland.

The Scottish Welfare Fund

The Scottish Welfare Fund provides Crisis Grants for people in a financial crisis. These can be used to pay your energy bills or other essential costs. You do not have to pay this money back. You have to apply through your local council.

You must be 16 or older and on a low income, or getting certain benefits, to apply for a grant from the Scottish Welfare Fund.

Low income includes but is not limited to:

- Income Support
- Pension Credit
- Jobseeker's Allowance (JSA)
- Income based Employment and Support Allowance (ESA)
- Income based Universal Credit

For more information visit: mygov.scot/scottish-welfare-fund

Energy Discounts and Payments

This section covers support with energy bills that has been available for some years. This year, the eligibility criteria for some of these schemes have changed, so that more people may be able to get them.

England, Scotland and Wales

Winter Fuel Payment

The Winter Fuel Payment provides extra support for older people to pay for heating in the winter. If you were born before 23rd September 1958, and you or your partner get certain benefits, you could get either £200 or £300 to help you pay your heating bills for winter 2024 to 2025.

If you're eligible, you'll get a letter in October or November saying how much you'll get. Most eligible people are paid in November or December. For help, contact the Winter Fuel Payment Centre on <u>0800 731 0160</u>. In Scotland, this payment is changing to the Pension Age Winter Heating payment in in 2024. Only people of State Pension age who get certain benefits will be eligible for Pension Age Winter Heating Payment. For Winter 2024–2025, the payment will be made on behalf of Scottish Government by the Department for Work and Pensions.

Find out more at:

England and Wales: gov.uk/winter-fuel-payment

Scotland: gov.scot/policies/social-security/help-with-heating-costs

England and Wales

Warm Home Discount Scheme

The Warm Home Discount scheme provides support with heating costs in winter for those who need it most. The money is not paid to you directly. It is a £150 one-off discount on your heating bill, paid automatically for those who were eligible.

If you use a prepay meter, you can still qualify for the discount, but you will get it in different ways. For example, you might get a voucher you can use to top up. Your electricity supplier can tell you how you'll get the discount if you're eligible.

The scheme will reopen in October 2024 for this winter. Further details can be found at: gov.uk/the-warm-home-discount-scheme

Cold Weather Payment

If you get:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest

you may also get a Cold Weather Payment when the average temperature in your area is freezing (zero degrees Celsius) for seven days in a row.

The scheme will run between 1st November 2024 and 31st March 2025. Further details can be found at: gov.uk/cold-weather-payment

Scotland

Warm Home Discount Scheme

The Warm Home Discount scheme provides support with heating costs in winter for those who need it most. It is a one-off discount of £150 on your heating bill.

If you get the Guarantee Credit element of Pension Credit you automatically qualify if all of the following applied on 11st August 2024:

- you or your partner are getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well)
- your energy supplier is part of the scheme
- your name (or your partner's) is on the electricity bill

You'll get a letter between October 2024 and early January 2025 if you're eligible for the scheme or you need to give more information to confirm you're eligible. Contact the Warm Home Discount Scheme on <u>0800 030 9322</u> if you do not get the letter by early January 2025 and you think you're eligible.

If you don't meet the above criteria but you're on a low income you could still be eligible if all of the following apply:

- your energy supplier is part of the scheme
- you (or your partner) get certain means-tested benefits or tax credits
- your name (or your partner's) is on the electricity bill

You must apply directly to your energy supplier, and the number of discounts suppliers can give is limited so contact them as early as possible. Check with them even if you were eligible for a discount last year.

Further details will be made available at: gov.uk/the-warm-home-discount-scheme

Winter Heating Payment

If you get:

- Pension Credit
- Income Support
- Income Based Jobseeker's Allowance
- Income Related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest

you may also get the Winter Heating Payment to help with your energy bills.

This scheme replaced the Cold Weather Payment in Scotland in February 2023. You will get it automatically if you qualify. In 2024, the Winter heating Payment will be paid from December and will be £58.75. It does not depend on the weather. For more information, go to: mygov.scot/winter-heating-payment

Child Winter Heating Payment

Child Winter Heating Payment helps families with children with disabilities to pay for the heating in the winter. This means you can get support if you live with someone under 19 who gets:

- the highest rate of the care component of Child Disability Payment
- the highest rate of the care component of Disability Living Allowance for children
- the enhanced daily living component of Personal Independence Payment, or
- the enhanced rate of the daily living component of Adult Disability Payment

They must have been getting one of the above benefits on at least one day in the third full week of September 2024 (Monday 16th September to Sunday 22nd September). If there is more than one child or young person who qualifies in the household, they each get a payment.

To check if you are eligible visit: mygov.scot/child-winter-heating-assistance

2. Contact your energy supplier to see how they can help

If you can't pay your energy bills

If you are in debt to your energy supplier and struggling to get on top of it, then speak to your supplier as soon as possible. If they know there is a problem, they are required to work with you to find a solution, including if you are on a prepay meter.

Possible solutions could involve:

- setting up a payment plan you can realistically afford, to pay off the debt
- getting a grant from your supplier to help pay it off
- getting emergency credit or friendly credit, if you are on a prepay meter.

Check the section "Grants to help pay off your energy debts" on the Citizens Advice website to see if your supplier can help: citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/

Best numbers to use to call your energy supplier

If you're struggling with energy bills, you may also be struggling to pay your phone bill, top up your phone's credit or pay for the internet. To keep the costs of phoning your energy supplier down, here is a list of low-cost or freephone contact numbers and textphone lines for some energy suppliers:

smartenergyGB.org/supplier-free-phone-numbers

Energy complaints process

If you have a problem with your energy supply or are unhappy with the service you have received, you have the right to complain.

There is a clear process to follow when it comes to complaining about your energy company:

1. Contact your energy supplier

If you have a problem with your energy supply, you should contact your energy supplier straight away as they will be best placed to fix the issue or offer advice.

You can find their contact details on their website or on a recent letter or bill. You should explain to your supplier what the issue is.

When contacting your energy supplier, you will need your account number and any case reference numbers you have. This will make it quicker and easier for them to help you. You should also keep a record of your conversation with them and note down:

- the date and time
- the person you spoke to
- the problem you talked about

2. Complain to your energy supplier

If you are unsatisfied with the response from your energy supplier, you can complain.

Energy suppliers have formal complaints procedures, and you can find the details on their website, or they can explain the procedure to you over the phone.

You will need to explain the problem, when it started, and how you'd like your supplier to resolve it. Try to keep a record of any letters, emails and phone calls you send and receive, and make a note of the first date you contacted them in case you need it later.

Energy suppliers must try to fix any problems you've reported within eight weeks. You should receive a 'decision letter' or 'letter of deadlock' which explains how they'll deal with your complaint. If you receive a letter of deadlock it means that your energy supplier believes there is no more they can do.

The Citizens Advice consumer helpline can provide support and advice, and they also have a template letter you can use to write your complaint to your energy supplier.

3. The Energy Ombudsman

If you need to take your complaint further, you can complain to the energy ombudsman if you:

- have a letter of deadlock and aren't happy with the decision
- didn't get a decision letter or letter of deadlock within 8 weeks.

The energy ombudsman is a free and impartial service. They will look into both sides of the case and make a decision. They can:

- get the supplier to look at the complaint again;
- decide if the supplier made the right decision; or
- force the supplier to provide a response to your complaint.

In some instances, they may also tell the supplier to provide financial compensation.

You should contact the energy ombudsman as soon as you can, and it must be within 12 months of your energy supplier sending you their decision.

4. Support with your complaint

If you live in England and Wales the Citizens Advice consumer helpline can provide support and advice to help you with your complaint.

If you live in Scotland, you can get energy advice and information from Energy Advice Scotland.

Support if you can't afford to top-up

If you use a prepay meter and are worried about topping up, you might be able to access emergency credit which is applied automatically. Contact your supplier to find out you can access emergency credit on your meter.

Some suppliers also offer friendly credit which is to help stop people running out of gas and electric during certain periods such as bank holidays and overnight.

Both forms of credit usually need to be repaid in full before you can access it again but if you are struggling it is important to speak to your supplier as soon as you can as they may have other help available.

Switching to a prepay meter

If you are finding it difficult to pay your energy bills on time and manage your budget, you can ask to switch to a prepay meter. If you switch to a smart prepay meter, any extra government support can be added automatically to your meter.

Involuntary installation of prepay meters

All suppliers have now signed up to a new Code of Practice around installing prepay meters. You can read it here: ofgem.gov.uk/publications/involuntary-ppm-supplier-code-practice.

The rules around how and why customers can be switched from credit to prepay are the same for both smart and traditional meters, and they are very carefully controlled by Ofgem. This switch should only occur as a last resort, and where it is safe to do so.

In September 2023, Ofgem published new strengthened rules for energy suppliers in relation to Involuntary prepayment meters to ensure that customers are protected, especially those in vulnerable circumstances. This includes which households should never have PPM forced on them. The expanded 'do not install' categories now include households with children under two and households only occupied by adults aged over 75. The changes came into effect from 8th November 2023. To find out more, please visit ofgem.gov.uk/decision/involuntary-prepayment-meter-decision.

If you think your energy supplier installed a prepay meter or switched your smart meter to prepay mode when they should not have, you may be entitled to compensation.

You should contact your energy supplier to explain your circumstances and make a complaint.

For advice making a complaint, consumers can contact Citizens Advice (England and Wales) and Advice Direct Scotland (Scotland).

3. Take regular meter readings, or get a smart meter

To keep your energy bills accurate, take regular meter readings and submit them to your energy supplier.

Your bill will show if your supplier has estimated the amount of energy you have used, sometimes with a "E" marked against the meter reading. You then have to pay that amount — even if you have actually used less. Estimated readings can lead to large, unexpected bills so you should regularly submit your accurate readings.

You can also ask your energy supplier if you can have a smart meter installed. Smart meters record how much electricity or gas you use — just like your existing meters. They automatically send readings to your energy supplier, so you get bills based on how much energy you used — not an estimate.

Smart meters will also open opportunities for more flexible tariffs to suit your lifestyle.

If you rent, you may still be able to get a smart meter. If your energy bill is in your name, it's your choice to have a smart meter installed. It is recommended that you let your landlord know before you make the change.



This image shows how a typical smart meter display looks. Smart meter display and figures are for illustrative purposes only.

Keep a closer eye on your energy use

With a smart meter, you can also see how much energy you're using, on a smart meter display, which is sometimes called an in-home display, or IHD. It comes with the smart meter and can help you keep a closer eye on how much energy you're using, and how much it's costing you. This could help take some of the guesswork out of balancing your budget.

Smart meters can help you save energy, but it's not automatic. Many people have said they find the smart meter display useful. It allows you to have more information about your energy usage. This could help you work out how to save energy and money around the home. For example, by switching the TV off at the wall.

Other people prefer to leave the smart meter display out of sight, and just check it occasionally so they know how much their energy costs have been.

There is also an accessible version of the smart meter display called an accessible smart meter display. These are available from some suppliers. They have larger buttons and can read information out loud. An accessible smart meter display could be helpful if you:

- are blind or partially sighted
- have difficulties using your hands or wrists, or
- have difficulties with memory loss

Watch a demonstration video on how to use different smart meter displays: smart-meter-in-home-display-instructional-videos

Visit the <u>citizensadvice.org.uk/consumer/energy/energy-supply/your-energy-meter/find-the-user-guide-for-your-smart-meters-in-home-display/</u> to find written user guides for different smart meter displays:



Accessible smart meter display and figures are for illustrative purposes only.

What happens if my smart meter display isn't working?

Smart meter displays play an essential role in ensuring households benefit from smart meters. They provide near real-time information about energy consumption in pounds and pence, so consumers can easily understand how to use less and save money on their bills.

Currently, energy suppliers are obligated under their Licence Conditions to maintain smart meter display equipment for the first 12 months following an installation. Some suppliers already offer smart meter display support beyond the 12-month obligation period, however some consumers that require replacement smart meter displays are not always able to get them.

That's why in February 2024, the Department for Energy Security and Net Zero announced new 'voluntary principles' for smart meter display replacement. These voluntary principles will try to ensure that consumers can access a replacement after the 12-month obligation period has passed.

Currently, 11 domestic energy suppliers have signed up to the principles, covering 60% of the market. You can find out more about the principles and which suppliers have signed up on the gov.uk/government/publications/smart-meter-in-home-display-voluntary-replacement-principles.

Smart prepay meters

If you're on a prepay meter, you can get a smart meter too. With a smart prepay meter you can check on the smart meter display when it's time to top up. Then you can top up online or on your phone, as well as in a shop.

Also, it means extra support with your energy costs can be automatically added to your meter instead of getting vouchers you have to take to a shop.

Learn more about smart meters at: smartenergyGB.org/about-smart-meters

Some homes can't get a smart meter yet but will be able to get one before the end of the rollout. Your energy supplier can tell you if you can have one. They might also be able to tell you how soon you can get one installed.

4. Make your home more energy efficient

It's important that you use the energy you need to keep warm, safe and healthy at home. By making a few simple changes around the home, you could help cut the amount of energy you need to keep warm. That could mean lower bills.

The summer, when it's warmer, is a great time to make changes to your home. That way, you're more prepared for winter.

Here are some organisations that provide information and guidance on how to make your home more energy efficient.

England and Wales

Gov.uk

For ideas of home improvements that could make your property cheaper to heat and keep warm.

Visit: gov.uk/improve-energy-efficiency

Energy Saving Trust

Get expert tips on ways to save energy in your home.

Visit: energysavingtrust.org.uk/hub/quick-

tips-to-save-energy/

National Energy Action's (NEA) Energy Advice and Support Helpline

Free advice on your energy bills and keeping warm in your home. NEA can also help you work out if you're getting all the benefits you are entitled to.

Visit: nea.org.uk/energyhelp

Speak to an adviser for free on: <u>0800 304 7159</u>
For opening hours, visit the NEA website:
nea.org.uk/get-help/wash-advice/

Visit the WASH webchat: nea.org.uk/webchat

Opening times may vary

Scotland only

Home Energy Scotland

Advice on finding funding to make your home warmer and other tips to reduce your energy bills, and lower your carbon footprint.

Visit: HomeEnergyScotland.org Freephone: 0808 808 2282

Wales only

The Nest Scheme

Free, impartial energy saving advice and, if you are eligible, a package of free home energy efficiency improvements such as a new boiler, central heating, insulation or solar panels.

Visit: nest.gov.wales

Freephone: 0808 808 22 44

Warm Wales

Free advice and support to ensure people across Wales have warm and safe homes.

Visit: warmwales.org.uk

Care & Repair Cymru

Care and Repair helps older people live in safety and comfort in their own homes.

Visit: careandrepair.org.uk

Call your local Care & Repair: 0300 111 3333



Extra help for energy consumers that need it

Sign up to the Priority Services Register (PSR)

If you have a disability or rely on energy to help with a health condition, it may be a good idea to add yourself to the Priority Services Register (PSR). The PSR is a free and voluntary system that means the most vulnerable customers get the right support from energy suppliers.

That might include advance notice of any planned service interruptions, or priority in a power cut. Once you're on the PSR, you may also be able to request large-format or braille bills to make things easier.

To find out if you qualify for support call 0800 169 9970 or search online for 'Priority Services Register'. You can also contact your energy supplier to find out more. Check your energy bill for your supplier's contact information.

Help with stress and anxiety around rising energy bills

The rise in the cost of energy bills and of other daily essentials has caused stress and anxiety for many of us — particularly for people who were already struggling to make ends meet. If you are stressed or anxious about bills, or it's affecting other aspects of your mental health, there are organisations you can talk to for confidential support and advice.

England and Wales			
Samaritans Phone: 116 123 Visit: samaritans.org Always open	Mind (England and Wales only) Phone: 0300 123 3393 Open 9am—6pm weekdays	Mental Health and Money Advice Visit: mentalhealthandmoney advice.org	
Campaign Against Living Miserably Phone: 0800 58 58 58 Open 5pm—midnight	The Mix Support service for young people under 25. Phone: 0808 808 4994 Open 4pm—11pm (for under 25s)		

Scotland only			
Change Mental Health Phone: 0300 323 1545 Open 9am—4.30pm weekdays Visit: changemh.org	Mental Health and Money Advice Scotland Visit: mentalhealthandmoney advice.org/scot/	Scotland Association Mental Health Phone: 0344 800 0550 Open 9am—6pm weekdays Visit: samh.org.uk	

Wales only

C.A.L.L

Phone: 0800 123 737

Always open

Mental Health and Money Advice

Visit: mentalhealthandmoneyadvice.org

(available in Welsh)

5. Talk to someone for advice

If you are struggling with debt, it can be difficult to know where to get help that you can trust. These organisations may be able to help you:

UK-wide

Citizens Advice

Free advice for all types of debt, income benefits and money guidance.

Debt helpline: 0800 240 4420

Open 9am to 8pm Monday to Friday and 9.30am

to 1pm Saturday

Relay UK: If you can't hear or speak on the phone, you can type what you want to say: 18001 then

0800 240 4420

To contact a Welsh-speaking adviser:

0800 702 2020

Visit: citizensadvice.org.uk

Turn2Us

Help for people in financial need to identify local benefit advisers and grant support.

Call: 0808 802 2000

Open Monday to Friday 9am-5pm

Visit: turn2us.org.uk

PayPlan

Free debt advice for anyone who needs it.

Call: 0800 280 2816

Open Monday to Friday 8am—8pm and

Saturday 9am—3pm

Visit: payplan.com/debt-help/

StepChange Debt Charity

Free independent debt advice and money guidance.

Visit: stepchange.org Call: 0800 138 1111

Open 8am—8pm Monday to Friday

and 9am—2pm on Saturdays

MoneyHelper

Free impartial money advice to help improve your finances. Provided by HM Government and the

Money and Pensions Service. **Call**: 0800 138 7777 (English) or

0800 138 0555 (Welsh)*

Open Monday to Friday 8am to 6pm

Visit: moneyhelper.org.uk

National Debtline

Free independent debt advice.

Call: 0808 808 4000

Open Monday to Friday 9am-8pm and

Saturday 9.30am-1pm **Visit**: nationaldebtline.org

Age UK advice line

Free, confidential national telephone service for older people, as well as their families, friends, carers and professionals.

Call: 0800 678 1603

Open 8am-7pm, 365 days per year

Scotland only

Energy Advice.Scot

Help and assistance if you are having difficulties with bills.

Visit: energyadvice.scot Call: 0808 196 8660

Open Monday to Friday 9am to 5pm

This information was last checked in October 2024 and was correct at that time. Things could have changed since then, so please visit the web links provided for the most up-to-date information.

National Energy Action charity information:

An independent charity. Registration No. 290511. Registered in England No. 1853927

EAS charity information:

Company limited by guarantee. Registered in Scotland No. 101660. Charity No. SC009280

Advice if you're worried about higher energy bills





