

Large print version

Advice and information if you are worried about your energy bills and falling into debt



There are many reasons why someone may experience fuel debt, including:

- low income
- incorrect bills and lack of meter readings
- inadequate insulation and heating
- inefficient boiler
- budgeting issues
- change of circumstances, such as illness
- bereavement or redundancy

You are not alone. If you can't afford the energy you need or are in debt with your energy supplier, there is help available.

5 steps to avoid fuel debt:

1. Choose the best payment method and tariff and switch supplier if they can offer you a better deal
2. Improve the energy efficiency of your home
3. Check that you are claiming all of the benefits you are entitled to
4. If you are unable to pay your bill, contact your supplier and let them know
5. Provide your supplier with a monthly meter reading to ensure you receive an accurate bill

Switching suppliers and fuel debt

Switching supplier could save hundreds of pounds on your energy bills. Choose an online price comparison site which displays the 'Ofgem confidence code'. Citizens Advice also have a comparison tool: energycompare.citizensadvice.org.uk

There may be circumstances where the existing supplier can prevent switching to a new supplier – this normally occurs where there is an existing fuel debt and the current supplier insists that this debt be recovered before a transfer will be allowed. An exception is prepayment meter customers who are allowed to switch supplier with a debt of up to £500 for gas and £500 for electricity, under a process called the Debt Assignment Protocol.

Tariffs available

You can also check that you're on the cheapest tariff and choose the best payment option for your needs. A smart meter could help you switch to a better deal, as you'll have accurate energy usage information which could help you choose the supplier and tariff that suits you best. Smart meters are set up to work for both prepay and credit customers.

Some smart meter owners can access time-of-use tariffs, which could help save you money if you are able to use less energy during periods of high demand (known as peak periods) and more energy during periods of low demand (known as off peak periods).

More information on time-of-use tariffs is available here: smartenergyGB.org/time-of-use-tariffs

Energy efficiency and energy usage

It's important that you use the energy you need to keep warm, safe and healthy at home. Making small changes in how you use this can often have a big impact on bills. For more information on how to save energy visit simpleenergyadvice.org.uk. This site includes energy efficiency advice as well as tips on how to reduce your energy usage.

Smart meters could also help you to find ways to reduce energy waste around the home and save money. The in-home display shows you in near-real time the amount of energy being used in pounds and pence, allowing you to keep a closer eye on your energy spending habits.

Warm Home Discount

The Warm Home Discount scheme is a programme that offers support with energy costs to low income vulnerable households. All of the main energy suppliers are required to participate in the scheme and a number of other electricity suppliers participate on a voluntary basis.

This year, eligible households could get a £140 discount on their electricity bills. Householders wishing to enquire about the Warm Home Discount eligibility criteria should contact their energy supplier at: [gov.uk/the-warm-home-discount-scheme](https://www.gov.uk/the-warm-home-discount-scheme)

Benefit entitlement check

Contact the organisations listed in the 'Sources of support and advice' section below to get a benefit entitlement check and debt support. These organisations can also help you to access specific grants and trust funds which some energy suppliers provide to give additional support to some of their most vulnerable customers. These trust funds can help clear energy debt and assist with other essential household costs.

If you cannot pay your bill

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 can work with you to find a solution. There are different options available, one is to ask to set up a payment plan and be realistic about what you can afford to repay. You don't want to leave yourself short for other essential bills.

Check your energy bills and provide accurate meter readings

Take regular meter readings and submit them to your energy supplier as this will help you keep an eye on your energy use and keep your bills accurate.

Guidance on taking meter readings is available here at: [nea.org.uk/reading-meters](https://www.nea.org.uk/reading-meters)

You could also ask your energy supplier for a smart meter. They enable accurate, not estimated bills – meaning you only pay for what you use. They also send your meter readings securely to your energy supplier, so you don't have to.

Sources of support and advice

These organisations can help with debt assistance and benefits advice:

- **NEA's Warm and Safe Homes Advice Service:** free support service providing advice to householders on your energy bills and keeping warm in your home. Can also help with benefits advice and income maximisation
0800 138 8218 [nea.org.uk/advice/wash-advice](https://www.nea.org.uk/advice/wash-advice)

- **StepChange Debt Charity:** free independent debt advice and money guidance
0800 138 1111 [stepchange.org](https://www.stepchange.org)
- **National Debtline:** free independent debt advice
0808 808 4000 [nationaldebtline.org](https://www.nationaldebtline.org)
- **The Money Advice Service:** free impartial money advice to help improve your finances
0800 138 7777 [moneyadviceservice.org.uk](https://www.moneyadviceservice.org.uk)
- **Citizens Advice Debt Helpline:** free advice for all types of debt and money guidance
0800 240 4420 [citizensadvice.org.uk](https://www.citizensadvice.org.uk)
- **Turn2Us:** help for people in financial need to identify local benefit advisors and grant support
0808 802 2000 [turn2us.org.uk](https://www.turn2us.org.uk)

Priority Services Register

It's really important that both your supplier and Distribution Network Operator (DNO) know if you are in a vulnerable situation, so they can include you on their priority services register. This includes people who are of pensionable age, have children under 5, have a disability or long-term medical condition.

Being on the register means that you will be prioritised in the event of a power cut and you will receive additional non-financial services such as password security or information in different formats. If you have difficulty contacting your supplier you can register with your DNO first and when prompted give permission for your data to be shared with your gas and electricity supplier. You can find your DNO's contact details on your fuel bill or by visiting: www.powercut105.com/FindOperator



The Warm and Safe Homes Advice Service is run by charity National Energy Action. It provides advice to people struggling to afford their energy and water bills, either directly or via referrals from others. [nea.org.uk/advice/wash-advice](https://www.nea.org.uk/advice/wash-advice)

Please note:

Eligibility of smart meters may vary.

Consumer action required.

The Warm and Safe Homes Advice Service is delivered by national fuel poverty charity NEA. Registration no. 290511 Company limited by guarantee. Registered in England no. 1853927

