

Help yourself... to manage your fuel bills

If you are worried about the cost of heating your home, there are steps you can take to help you manage your fuel bills. This leaflet gives you some ideas. For more information, see useful contacts at the back.



1 Keep on top of your bills

Work out how much you spend on fuel so you can budget to cover your fuel costs. The annual energy statement from your supplier shows how much you spent on fuel over the last year along with an estimate of costs for the coming year. Make sure you read your meter regularly and check that the bill is correct.

If the bill is estimated, ring your supplier with your own reading so you only pay for what you use.

If you are struggling to keep on top of your bills, contact the Home Heat Helpline on ©0800 336 699 or visit www.homeheathelpline.org.uk

2 What if I can't pay?

Contact your supplier and tell them you are having problems. Ask them about:

- Paying the arrears by instalments. Your supplier must take into account your financial situation and offer affordable repayments. Get advice from your local Citizens Advice Bureau (CAB).
- Fuel Direct. If you are on certain benefits, money can be deducted and paid direct to your supplier. An amount will be deducted for the fuel you currently use plus an amount to pay off what you owe. Get advice from your local CAB.
- Trust funds. Most suppliers offer grants to people having difficulty paying their fuel and other household bills.

Don't ignore bills or you may risk disconnection. If you are threatened with disconnection, get advice from your local CAB.

3 Get the most from your supplier

Make sure you are getting the best deal from your fuel supplier. Ask if they offer discounts for:

- paying by direct debit
- prompt payment
- getting both electricity and gas from them – this is called dual fuel
- ditching the paper bills and managing your bills online.

If you are over state pension age and on a low income you may be able to get extra help with your energy bills through the Warm Home Discount Scheme. You may also get this help if you are disabled, long-term sick or have children. Each energy supplier has its own rules – so contact your supplier.

If you are disabled, long-term sick or over state pension age ask your supplier about the Priority Service Register. You can get help with meter readings, free annual gas safety checks and you can't be disconnected during the winter.

4 Get the best deal

Check if it would be cheaper to get your gas and electricity from a different supplier. Your annual energy statement should have all the information you need to make sure you are getting the best deal. For advice when choosing fuel suppliers, contact the Citizens Advice consumer service:

☎ 0845 404 0506. Or use one of the approved online comparison services listed on the Consumer Focus website at www.consumerfocus.org.uk/energy/confidence-code

Even if you're in debt, you may still be able to switch to a cheaper deal with your current supplier. If you pay by pre-payment meter and owe less than £500 (£200 up until 31 October 2012) you can also switch to a different supplier.

5 Save energy

There are a number of small things you can do that can make a big difference to your fuel bills. For example:

- turn your heating thermostat down by one degree
- use energy efficient light bulbs
- switch lights off when you leave a room
- don't leave appliances on stand-by – unplug chargers when not in use.

For more tips on saving energy, go to www.est.org.uk or phone ☎0300 123 1234.

6 Keep the heat in

There are a number of different schemes that can help with energy advice and grants and discounts for insulation, draught proofing and heating.

The main schemes are:

- Warm Front in England
- Nest programme in Wales
- Energy Assistance Package in Scotland.

See page 6 for contact details. The Consumer Focus website – www.consumerfocus.org.uk/energy/help-finder – can help you find out what grants, discounts and free energy assistance you may be entitled to. Ask your energy supplier what free or cut price deals they offer for loft insulation, cavity wall insulation and other energy saving measures. The Energy Saving Trust's website www.est.org.uk also has a list of schemes running in your area. Or you can phone ☎0300 123 1234.

Also you may be able to get a home improvement grant from your local council for help with the costs of insulation and heating. If you are disabled you may be able to get a disabled facilities grant in England and Wales. In Scotland if you are disabled, ask your local authority if you can get a grant.

7 Check your benefits

Make sure you are getting all the benefits and tax credits you are entitled to. Your local CAB can advise you further or visit www.adviceguide.org.uk

If you have reached state pension age for a woman the same age as you, you may get a Winter Fuel Payment to help with winter heating costs. This will be paid in the same way your benefit or pension is paid. If you're not sure if you should get a payment, phone the Winter Fuel Payments helpline on ☎0845 915 1515.

Some people on benefits can get a Cold Weather Payment if the temperature drops below a minimum for a set number of days. You don't need to apply, it will be paid automatically.

8 Help with other household bills

Water in England and Wales

Ask your water company about:

- whether you would be better off with a water meter. If you decide it's not for you, you can revert back within a year
- the Water Sure scheme to reduce the cost of metered water if you have a large family or are disabled
- paying your water charges over 12 months instead of 10.

You can get more information from the Consumer Council for Water at www.ccwater.org.uk

Water in Scotland

Water payments are collected with your council tax if you don't have a water meter. You may get a reduction in water charges if you don't have to pay council tax or you get a discount or council tax benefit. Ask your local authority.

Council tax

Ask your local council if you can:

- get a council tax discount, for example, if you live on your own
- claim council tax benefit if your income and savings are low enough
- pay your council tax over 12 months instead of 10.

Phone, broadband, television, insurances

See if you can get a better deal on other household bills such as contents insurance, phone, broadband and cable/satellite packages. Your current supplier may be prepared to match any better deals rather than lose you as a customer.

9 Get help

An adviser at your local CAB can help you with all the steps in this leaflet. To find your nearest CAB and for more information, including factsheets, visit www.adviceguide.org.uk

10 Useful contacts (check call rates before dialling)

Community Legal Advice www.gov.uk

free legal help, adviser search, legal aid calculator (England and Wales)

Helpline: ☎0845 345 4345

Minicom: 0845 609 6677 (if you have difficulty hearing or speaking clearly)

Citizens Advice consumer service www.adviceguide.org.uk

information and advice on consumer issues including fuel

Helpline: ☎0845 404 0506

Typetalk: 18001 0845 404 0506

(if you have difficulty hearing or speaking clearly)

Consumer Focus www.consumerfocus.org.uk

for the best energy deals and approved, internet price comparison services

Energy Assistance Package in Scotland

www.est.org.uk/scotland

tips on saving energy and grants available

Energy Saving Trust helpline: ☎0800 512 012

Energy Saving Trust www.est.org.uk

tips on saving energy, financial help available and find your local Energy Efficiency Advice Centre

Helpline: ☎0300 123 1234

Health through Warmth

www.npower.com/health_through_warmth

for people who are vulnerable and whose health is affected by the cold (England and Wales only)

Helpline: ☎0845 070 2809

Home Heat Helpline www.homeheathelpline.org.uk

advice on benefits, energy efficiency grants and paying fuel bills

Helpline: ☎0800 336 699

Minicom: 0800 027 2122 (if you have difficulty hearing or speaking clearly)

National Debtline www.nationaldebtline.co.uk

free independent debt advice line: ☎0808 808 4000

Nest programme in Wales www.nestwales.org.uk

energy improvement work, partial grants, energy saving advice

Helpline: ☎0808 808 2244

Warm Front in England www.gov.uk

tips on saving energy and grants available

Helpline: ☎0800 316 2805

Textphone: 0800 072 0156 (if you have difficulty hearing or speaking clearly)

Winter Fuel Payments

help with winter heating costs for people who have reached state pension age

Helpline: ☎0845 915 1515

Textphone: 0845 601 5613 (if you have difficulty hearing or speaking clearly)

Our principles

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Our aims

- Provide the advice people need for the problems they face.
- Improve the policies and practices that affect people's lives.

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www.adviceguide.org.uk

www.citizensadvice.org.uk

Bilingual version (Welsh/English) also available

Further copies of this leaflet are available to order from:

www.citizensadvice.org.uk/publicity_materials_order

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