

Help with fuel costs

With increased heating, lighting and water bills, many residents are struggling to pay fuel bills. This factsheet looks at the main sources of help available to meet these costs including:

- **£25 a week in cold weather;**
- **free home insulation and energy-saving light bulbs;**
- **money off your gas, electricity and water bills.**

Please note that this factsheet is only a guide. The schemes or services mentioned may change or be withdrawn at any time, so please check details. Contact the supplier listed or Greenwich Citizens Advice Bureau for further information (see page 4).

1. What if I can't pay my bill?

If you are struggling to pay your gas or electricity charges, it is important to try to sort out the problem straight away as failure to pay your bills could result in your supply being disconnected (however your water supply cannot be disconnected if you cannot pay your bill).

Get advice or contact your supplier to explain that you are having difficulty.

You could pay off your arrears in many ways including:

- **By negotiating a payment plan with your supplier** - you should be offered an arrangement to pay off the arrears at a rate you can afford. Energy suppliers have a code of conduct that means they should not disconnect your service if you agree a repayment plan with them and stick to it. Your supplier should not try to get you to clear the arrears any faster than you can afford to pay.
- **Prepayment meters** - a prepayment meter will allow you to pay a fixed amount off your arrears at the same time as paying for the fuel you're currently using. You then pay for the fuel with a token or key (for electricity) or a smart card (for gas) which you charge at local shops or garages. This can be a more expensive way of paying for services than other payment methods. If you are on benefits, it may be better to arrange to have your arrears deducted from your benefit instead (see below) as this will avoid you running out of gas or electricity.
- **Direct deductions from benefits** - if you have arrears of fuel charges and are getting Pension Credit, Income Support, income-based Jobseeker's Allowance, or income-related Employment and Support Allowance, you can arrange to repay your fuel arrears in small weekly amounts deducted direct from your benefits. (A similar scheme also exists for arrears of water charges). Direct deductions may be cheaper than a prepayment meter. It also means that you cannot run out of gas or electricity, which can happen with a prepayment meter. Contact Jobcentre Plus and your fuel supplier to arrange this.

- **Energy Company Grants** - some utility providers have trust funds that can help by giving grants to some of their customers to help pay for gas and electricity arrears and other essential domestic bills. Visit www.edfenergytrust.org.uk, www.npowerenergytrust.org.uk or www.britishgasenergytrust.org.uk for more information. More information is available on the website www.charisgrants.com.

Water bills - water companies also have similar schemes so please contact your supplier straight away if you are facing hardship. Thames Water has a Customer Assistance Fund which provides relief for people in debt and grants and assistance for non-water debts. Thames Water customers can contact the Fund direct on 0845 456 6863 or write to Thames Water Trust Fund, FREEPOST RSAJ-BXEA-LKLT, , Sutton Coldfield B72 1TJ. Or visit their website www.twtf.or.uk for more information

Your local Citizens Advice Bureau, Money Advice Service or National Debtline may be able to help you to negotiate with your supplier or apply to a trust fund (see back page). They may also be able to help you with other non-fuel related debts. For more information about gas and electricity arrears visit www.adviceguide.org.uk to download their gas and electricity arrears factsheet.

2. Am I entitled to financial help?

Winter Fuel Payments

Most people over 60* can get a Winter Fuel Payment to help towards heating bills. This is a tax free single payment normally worth either £200 for each household or £300 for households with someone aged 80 or over

*The age limit is gradually increasing to 65. To find out when you will qualify, visit www.direct.gov.uk and search for 'State Pension Age calculator'.

Payments are made automatically before Christmas each year if:

- you or someone in your household has reached qualifying state pension age; and

- you are getting a state pension or certain other benefits during the week of 19-25 September 2011.

Other people who qualify will need to claim by the end of March 2012.

To claim: ring 0845 915 15 15 (or 0845 601 5613 for textphone users), or go to www.direct.gov.uk for more information or to send an online enquiry.

Cold Weather Payments

Cold Weather Payments are paid in periods of very cold weather to people receiving certain benefits (see below). These are automatic payments (you do not have to make a claim) which are generated if the average temperature drops to 0°C or below for 7 days in a row. Payments are worth £25 for each week of cold weather. You will receive a payment if you get:

- Pension Credit, or
- Income Support, income-based Jobseeker's Allowance, or income-related Employment and Support Allowance; and either:
 - you are responsible for a child under 5; or
 - your benefit includes an extra amount because you are ill or disabled;
- Child Tax Credit which includes an addition because your child is disabled.

Warm Home Discount Scheme

This provides a £120 rebate on your electricity bill in winter 2011/12 for older people on low incomes. You may qualify if:

- you only get the guarantee element of Pension Credit and were getting it on 11 September 2011.

and

- your energy provider is participating in the scheme. Participating providers include: Atlantic, British Gas, EDF Energy, E.ON, Equipower, Equigas, Manweb, M&S Energy, npower, Sainsbury's Energy, Scottish Gas, Scottish Hydro,

ScottishPower, Southern Electric, SSE, Swalec and Utility Warehouse.

Remember: energy companies have the discretion to also give a £120 rebate to customers who do not receive Pension Credit guarantee element. Contact your supplier to see if you are entitled.

There is no need to claim - the rebate will be credited off your bill automatically in winter 2011/12.

3. Priority register scheme

If you are over pension age, or have a chronic illness or disability, you may be able to receive free services from your gas and/or electricity supplier. These include:

- free gas safety checks,
- moving your pre-payment meter, free of charge, to a more accessible place if required
- agreeing a password with you so that you can check the identity of anyone claiming to be from your gas or electricity company
- meter readings every 3 months to ensure that you are paying only for the fuel you are using
- trying to provide advance warning when your supply is going to be interrupted.

Your supplier may offer you free services in addition to these, for example special controls and adaptors to make using appliances easier. Contact your supplier and ask to be added to their priority register. Their telephone number can be found at the top of your last bill.

4. Can I reduce my bills?

Gas and electricity bills

- **Changing your payment method**

You may also be able to reduce your bills by changing your payment method. Payment of bills by direct debit is usually cheaper than other payment methods. Converting to a dual fuel deal, where the same energy supplier provides both your gas and electricity may also reduce your bills.

- **Improving energy efficiency**

One way of reducing your energy bills is to improve the energy efficiency of your home or the products you use. According to the Energy Saving Trust, an energy efficient light bulb uses 80% less energy than a conventional bulb.

Those over 70, and households on a low income, can receive free wall and loft insulation. All other households can get 50% off the price of these. More information is available online at www.actonco2.direct.gov.uk or from the Energy Saving Trust Advice Centre helpline on 0800 512 012. Your energy supplier may also be able to offer you free or reduced cost energy efficiency products.

Warm Front - this is a government grant of up to £3,500 towards energy efficiency improvements such as gas central heating, boiler replacements, loft insulation and cavity wall insulation (or up to £6,000 for oil central heating). You must own or privately rent your home and be receiving certain benefits. For more information or to apply online call 0800 316 2805 or visit www.direct.gov.uk and search for 'Warm Front'.

If you are aged 60 or over and cannot get a Warm Front Grant because you are not receiving a relevant benefit you may be able to claim up to £300 to pay for installing or repairing a heating system under the Heating Rebate Scheme. Ring 0800 316 2805 to find out more.

The Department of Health produces a useful free 'Keep Warm Keep Well' guide which is available online at www.direct.gov.uk or www.dh.gov.uk

Grants from the Council – you may be able to get a grant to pay for a heating installation if you get certain benefits (such as Housing or Council Tax Benefit); and someone lives with you who is aged under 16 or over 60 or has a long-term illness or disability. Contact the Home Improvement Team to claim or for more information on 020 8921 2614.

Greenwich Council's website includes quick and easy tips for lowering fuel bills. Visit www.greenwich.gov.uk and select Greener Greenwich>Lower fuel bills>Money-saving energy tips.

Water bills

If your water usage is low, for example because you live alone, you may be able to reduce your water bill by switching to a water meter. Your water company should be able to advise if you would be better off switching. Or use the Consumer Council for Water's online calculator to work out if a water meter would save you money – visit www.ccwater.org.uk.

Remember: think carefully before switching to a meter as you cannot usually switch back to ordinary billing once it has been installed. If you rent your home, you may need permission from your landlord before having a water meter installed.

You may be able to get help towards your water bill if you have a water meter and

- you either have a large family of three or more children or have a medical condition that means you use more water; and
- you receive certain benefits including Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, Pension Credit or Housing/Council Tax Benefit.

Contact your water company for more information.

5. Is there a cheaper tariff?

If you are on a low income or considered to be vulnerable, you may be able to pay a reduced-rate tariff from your fuel supplier. This is known as a 'social tariff'. Over the next few years, customers getting a social tariff from their energy company will be gradually be transferred to the Warm Home Discount Scheme (see page 3).

You may be able to get a better deal by changing your fuel supplier. You can find more information about changing your energy supplier including details of approved online comparison services from the Consumer Focus website at: www.consumerfocus.org.uk/energy/confidence-code .

6. Where can I get more help?

Greenwich Welfare Rights Service

Tel: 020 8921 6375

Textphone: 18001 020 8921 6375

For Greenwich borough residents to check if they are missing out on tax credits and benefits. Or visit www.greenwich.gov.uk/Greenwich/BenefitsGrants:

- for online copies of leaflets and for more information
- to contact the service using an online enquiry form
- to do an online search for other advice services in the borough.

Greenwich Citizens Advice Bureaux

Tel: 0845 1 202 931

www.greenwichcab.org.uk

For general advice including benefits and debt for people living or working in the borough of Greenwich or to contact the service using an online enquiry form. Citizens Advice also produces a range of useful information sheets – visit www.adviceguide.org.uk

Greenwich Money Advice Service

Tel: 020 8309 8646

www.greenwichcab.org.uk

For advice about debt and money problems. Outreach sessions around the borough – call for an appointment.

Meridian Money Advice Service

020 8293 3432

Free, confidential debt and welfare benefits advice. Advice on credit debts, County Court action, mortgage, rent and council tax.

National Debtline

Tel: 0808 808 4000

www.nationaldebtline.co.uk

Home Heat Helpline

Tel: 0800 336 699

www.homeheathelpline.org.uk

Advice on energy efficiency and fuel debts for people on low incomes.

The Energy Ombudsman

Tel: 0845 055 0760

www.ombudsman-services.org/energy.html

Free and independent service – may be able to help if you have a problem sorting out a complaint with a gas or electricity company.

Consumer Direct

Tel: 08454 040 506

www.direct.gov.uk/en/Governmentcitizensandrights/Consumerrights/index.htm

For help and advice about all energy issues. Vulnerable customers can also make complaints to them about their energy supplier.

Consumer Focus

www.consumerfocus.org.uk

Consumer watchdog responsible for protecting the interests of gas and electricity customers.

Community Legal Advice

Tel: 0845 3454 345

www.direct.gov.uk (and search for 'Community Legal Advice')

For legal help and information.

Business Debtline

Tel: 0800 1976026

www.bdl.org.uk

Free confidential advice for small businesses.

Energy Saving Trust

Tel: 0800 512 012

www.energysavingtrust.org.uk

For free independent and local energy saving advice

Welfare Rights Service
2nd Floor, Woolwich Centre
35 Wellington Street
Woolwich
London SE18 6HQ
Tel: 020 8921 6375
Texphone: 18001 202 8921 6375
www.greenwich.gov.uk

Please note: the information in this factsheet is for guidance only and is not an endorsement or recommendation of any of the schemes referred to – please get advice.