



The winter guide: help with fuel bills and keeping warm

Information for families

Incorporating **The Lady Hoare Trust**

UK

Introduction

Some families with disabled children tell us of the difficulties of getting around outside the home and how it feels easier to stay in. You may have a child whose condition deteriorates in cold or wet weather. In winter this means you may be using more fuel.

If you are on a low income, you may be worried about the costs of higher fuel bills and other related expenses like winter clothing. Research also shows that one in seven parents of disabled children report inadequate heating in their home.

This guide gives information about keeping fuel bills low, sources of financial help to pay bills and some practical suggestions around keeping warm in winter.

Note: the guide covers the whole of the UK with any differences in the nations highlighted. National contacts are listed at the end of the guide for more detailed advice.

Contents

| | |
|--|----|
| Checking your fuel bills..... | 3 |
| Having trouble paying your fuel bills? | 4 |
| Disconnections | 6 |
| Problems with coal and oil heating..... | 10 |
| Financial help | 11 |
| Keeping your fuel bills down | 18 |
| Switching energy suppliers..... | 20 |
| Schemes for disabled, elderly and vulnerable groups..... | 21 |
| Private rented accommodation..... | 23 |
| Safety matters | 24 |
| Useful organisations..... | 25 |

Checking your fuel bills

When you get your bill, check whether it is correct before making arrangements to pay it.

You are normally liable for the bill if you requested the fuel supply and your name appears on the bill. Seek specialist advice if your name is not on a bill but you are asked to pay it, or you think you are being charged for fuel you have not used. Your Citizens Advice Bureau (CAB) should be able to advise you further on this.

If you have a credit meter (see section on 'Meters' on page 6), you will normally receive a bill from your supplier at quarterly intervals. If you get a much higher bill than usual and cannot afford to pay it all in one go, ask your supplier to offer you a payment plan (see page 5) to enable you to pay off the debt in stages.

Why your bill may be wrong

Although it is relatively rare for either meter readings or bills to be incorrect about the amount of fuel used, there are occasions when your bill can be wrong. Here are a few examples:

- **your bill might be based on estimated readings.** Check the reading on the bill against your actual meter. If it is very different, read your meter and send your supplier the actual reading for an amended bill
- **you have moved house.** When you move in or out of a property it is important to open and close accounts properly and to supply meter readings, otherwise you might be billed for energy used by the previous residents or the people who move in next
- **fuel prices have increased.** If you have a credit meter, take a meter reading on the day of the increase. If you have a prepayment meter, make sure it is adjusted to cover the increase.

Other problems could include the wrong meter being read, for instance in a block of flats, or your supplier's records being incorrect. Your meter might be faulty, although this is very unusual.

Seek specialist advice if you think your bill is wrong.

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk

Asked to pay a bill from a long time ago?

If your supplier is asking you to pay for fuel that it billed you for a long time ago, take advice before contacting your supplier. There are time limits on the recovery of debts. Ring the Contact a Family helpline for a copy of our debt guide.

'Back-billing' credit and prepayment meter customers

Certain suppliers in Great Britain have agreed a code of practice that if they were at fault for not billing a customer with a credit meter, they will not 'back-bill' customers for more than one year. Contact Consumer Direct for more details.

Northern Ireland does not have an agreement for 'back-billing', but you can contact the supplier directly and complain. If you believe you should receive a goodwill gesture, you should request this. Contact the Consumer Council in Northern Ireland if you remain dissatisfied.

Complaints

If you have a problem with your bill and cannot resolve it with your supplier, contact Consumer Direct, Tel: 0845 4040 506 for help and advice or Consumer Focus (England), Tel: 0207 799 7900, Consumer Focus (Scotland), Tel: 0141 226 5261 or Consumer Focus (Wales), Tel: 02920 787100

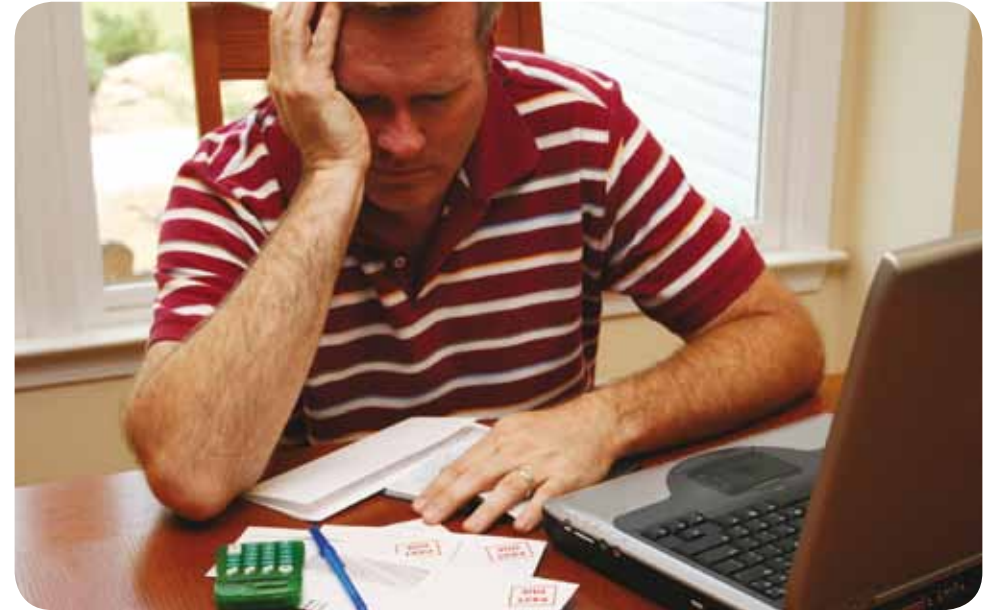
The Consumer Council for Northern Ireland has an advice line: 0300 123 62 62. For complaints against your energy company in Northern Ireland call 0800 121 60022

Although it is relatively rare for either meter readings or bills to be incorrect about the amount of fuel used, there are occasions when your bill can be wrong.

Problems can also sometimes occur with 'back-billing' on prepayment meters (see section on 'Meters' on page 6), because there has been a delay in adjusting the meter to cover a price increase. If you are in this situation contact Consumer Direct, Consumer Focus or the Consumer Council in Northern Ireland. A billing code of practice for accurate bills sets out the standards of service to be expected from fuel suppliers. The code of practice and information can be found on the Energy Retail Association website, www.energy-retail.org.uk

Having trouble paying your fuel bills?

Energy suppliers can provide a variety of ways for you to pay your bill if you have a credit meter. Options might include, for example, allowing you to pay by cash, cheque, postal order or monthly direct debit. Some suppliers will give a discount if you pay by a particular method.



If you cannot afford to pay the bill in full you may want to think about:

- using one of the payment plans listed below to spread the cost and help avoid arrears
- having a prepayment meter installed (see page 6)
- getting advice about financial help which may be available (see page 11).

Payment plans

Contact your fuel supplier for details about the payment schemes which are available. Take care to check the terms and conditions of the schemes. The most common include direct debit/standing order schemes, fixed payment budget schemes and flexible payments schemes. Please note that with these schemes you may still have a balance owing at the end of your payment year.

Direct debit/standing orders

Under these schemes, your supplier estimates your annual use of fuel and you pay this amount by equal instalments throughout the year. If you pay by direct debit or standing order, the payments will be made automatically from your bank account, either monthly or quarterly.

Fixed payment budget scheme

Under this method you must pay the agreed amount to the supplier at a specified time – normally weekly, fortnightly or monthly. Payment methods may include making payments direct to your supplier, at post offices, banks or other locations.

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk

Flexible payment schemes

Your energy supplier may offer a flexible payments scheme which allows you to pay any amount at any time. This type of scheme may suit you if your income fluctuates. Take care to check the terms of the scheme, for example, regarding what happens if you go into arrears. Contact your supplier to find out if they offer a flexible scheme and, if so, what the payment methods are.

Meters

There are two main types of meters: credit or prepayment meters. Credit (or quarterly) meters are the most common – where you use the fuel and are sent bills for it later. Prepayment meters allow you to pay in advance for your fuel supply. Most people using a prepayment meter will have a card, token or key meter.

Advantages and disadvantages of meters

There are advantages and disadvantages involved with each type of meter. For example, prepayment meters can be

set to pay off arrears as an alternative to disconnection. However, the standing charge may be higher and you will have **no fuel** if you cannot afford to 'top-up' your payment.

Also, suppliers may offer different schemes. For example, the cost of fuel is generally higher if you get your energy through a prepayment meter. However, Northern Ireland Electricity customers who pay for their electricity via a Pay As You Go keypad meter will receive a discount of 2.5 per cent.

Your local CAB has more information about the advantages and disadvantages of meters.

Getting fuel costs deducted from benefits – Fuel Direct

If you are on Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance (ESA) or Pension Credit, you may be able to enter into an arrangement so that money is deducted from your benefit to pay for your current fuel usage. This is often known as 'Fuel Direct'.

The fuel supplier will work out an estimate of your current weekly fuel costs and add on a small fixed amount towards your arrears. The total weekly figure will then be deducted directly from your benefit and paid to the fuel supplier(s).

Disconnections

If at least a month has passed after a bill or reminder letter has been sent you may be sent a final demand. If you do

not reply then you may be sent a letter threatening disconnection. You can also be disconnected for gas and electricity from a previous address if you leave the property but keep the same fuel supplier.

If you are threatened with disconnection, seek advice from your local CAB or a local advice agency as soon as you can. Also ask your energy supplier for their code of practice. This should contain the procedures for clients who are experiencing difficulty in paying their fuel bills and the steps the energy supplier should follow before disconnection.

Fuel debts

Fuel debt is considered a priority debt because of the consequences of not paying: disconnection. If you cannot pay the bill when it arrives, do not ignore it – take advice on how to deal with it from an organisation such as a CAB, National Debtline or the Home Heat Helpline. If you have other debts as well as fuel, take advice to ensure you make suitable arrangements to cover them.

When is disconnection for debt not allowed?

Even if you have arrears, energy suppliers cannot disconnect you:

- between 1 October and 31 March where everyone in the house is of pensionable age
- between 1 October and 31 March if someone in the home is chronically sick or has a disability
- if everyone in the household is under eighteen years of age
- if you owe arrears to a previous supplier
- if you have been made bankrupt and

If you are threatened with a disconnection, seek advice from your local CAB or a local advice agency. Also ask your energy supplier for their code of practice.

the debt occurred before the date of the bankruptcy order **or**

- if the debt is not for fuel you have used. For example, you have bought items such as a boiler, cooker, fridge, television or video from your fuel supplier. These should be separated from your fuel account as you cannot be disconnected for falling behind with a credit agreement.

Note: if there is a safety issue with your supply it could still get disconnected.

The Energy Retail Association has also established a safety net procedure to ensure vulnerable customers aren't disconnected.

Vulnerable customers

The Energy Retail Association (the association of main gas and electricity suppliers in Great Britain) set up a safety

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk



net procedure in 2004 to ensure no vulnerable customer in Great Britain is disconnected from their gas and/or electricity supply at any time of the year.

You may count as a vulnerable customer if, for reasons of age, health, disability or severe financial insecurity, your, or a member of your household's, personal welfare is at risk. Contact the Energy Retail Association for more information.

Note: suppliers in Northern Ireland are not subject to the Energy Retail Association's safety net procedure.

If you are a vulnerable customer you can also contact the Home Heat Helpline, Tel: 0800 33 66 99 or visit www.homeheathelpline.org

The helpline offers practical advice for anyone concerned about paying their heating bills and keeping warm in winter as well as providing vulnerable customers with a direct link to specialist teams within their energy supplier and access to a range of services including:

- the Priority Service Register, which provides extra services, including bills in large text or braille, security passwords and free gas safety checks
- grants for free home insulation
- flexible payment options for customers in fuel debt
- benefits entitlement checks
- a disconnection safety net, which ensures that no vulnerable customer is ever knowingly disconnected.

You must be given notice of disconnection. Gas and electricity suppliers cannot issue a disconnection notice until 28 days after the date of the bill.

You must be given notice of disconnection

The energy supplier must send you a bill telling how much you owe. An electricity supplier cannot issue a disconnection notice until 28 days after the customer has *received* the bill. A gas supplier cannot issue a disconnection notice until 28 days after the *date* of the bill. The energy supplier must give you notice of disconnection.

You must be given payment options

The energy supplier must offer you a number of options to pay the arrears. This should include regular payment plans and

Disconnections in Northern Ireland

The situation is different in Northern Ireland. You should always make your supplier aware of your situation and ask for a copy of their standard licence conditions and code of practice. The Consumer Council in Northern Ireland can provide further information about disconnections.

fuel direct. If you cannot afford to pay the arrears in this way, they should offer to install a prepayment meter (as long as it is safe and practicable to install one in your home).

In Northern Ireland, Northern Ireland Electricity (NIE) may install a keypad pre-payment meter as an alternative to disconnection. If necessary, they can obtain a court order to enter your home and force fit a keypad meter. The keypad meter will be set to recover an amount towards the arrears.

The different ways of paying for fuel are covered in the section 'Trouble paying your bills' on page 4.

Tell your supplier about your circumstances

Your energy supplier will not know if you are having difficulties in paying your bills unless you tell them. They should send reminders to encourage you to contact them to discuss payment options.



Asked to pay back at a high rate?

If your energy supplier insists that arrears are paid back at a rate that doesn't take into account your circumstances, it may be in breach of its licence conditions and you should contact Consumer Direct on 0845 4040 506.

Compensation

Your energy supplier may have standards of service and a scheme to pay compensation if it fails to meet these standards. Ask your supplier for details.

Contact them, and let them know your circumstances and that you are caring for a disabled child.

Supplier applies to Magistrates Court

If the disconnection is to go ahead, your energy supply company must apply to a Magistrates Court for a warrant to enter your home. They should let you know in advance that they will be applying for a warrant. You should also be informed of the date and time of the Magistrates Court hearing.

You have the opportunity to attend the hearing and have your say if there are reasons you shouldn't be disconnected. The Magistrates will take into account all evidence before deciding whether or not to issue a warrant.

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk



Warrant issued to enter and disconnect

If a warrant is issued, your energy supplier should send you a letter informing you of the date they will visit your property to disconnect your meter. After disconnection, a representative from the supplier will leave details of action taken, a number to contact for reconnection and the costs involved.

They should also leave details of the amount outstanding. This may include the arrears, disconnection fee, reconnection fee, administration costs and possibly a security deposit.

You should note, it is a criminal offence and very dangerous to try to connect your gas and electricity supply yourself.

Contact Consumer Focus for further information about disconnection.

Problems with coal and oil heating

Coal is still widely used in some parts of the UK and the majority of people in Northern Ireland use oil heating.

Potential problems with coal include the price you're charged, the weight supplied and safety concerns.

For problems with coal:

- **about the weight or trade descriptions** contact your local trading standards service. In Northern Ireland Tel: 028 9025 3900
- **about the quality of product or service** contact the fuel supplier to give them an opportunity to put the problem right. Ask if they are members of the

Approved Coal Merchants Scheme, Tel: 0845 601 4406, as they can offer advice and mediate between the customer and merchant. In Northern Ireland the Coal Advisory Service can mediate between consumer and supplier, Tel: 028 9075 1002

- **concerns about safety and general advice** contact the Solid Fuel Association on Tel: 0845 6014406. In Northern Ireland, contact the Consumer Safety Service in your local district council if you think the coal is dangerous.

For problems with oil heating

The majority of homes in Northern Ireland use oil for heating. The Consumer Council in Northern Ireland has produced a leaflet with information and advice on safety, tanks and boilers, energy efficiency, pricing, checking your oil supply and caring for your oil heating system.

Contact the Consumer Council in Northern Ireland for a copy or download it from the Council at <http://tinyurl.com/3aktlb>

The Contact a Family helpline can also put you in touch with sources of advice about oil heating problems.

Financial help

There are different types of help available for the costs of heating your home. Some of the help is for paying fuel bills or fuel debts – although you should always seek specialist advice from your local CAB or a similar organisation if you cannot pay your



fuel bill. Other types of help are available to save energy which will hopefully reduce your fuel bills in the long term.

Charitable grants

There are a number of grant-giving charities that can provide additional financial support to families caring for a disabled child, for example the Family Fund. Some of the charities specifically provide grants for heating costs or debts, while others provide general grants for a range of expenses. Contact our helpline for a list of grant-giving organisations or visit www.turn2us.org.uk

Energy suppliers

Some energy suppliers and water companies have utility trusts and schemes that can help their customers with payment of gas, electricity and water arrears and other essential household bills and costs. Contact the helpline to see if your energy supplier and/or water company has a scheme that may be able to help.

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk

Some energy suppliers may also offer schemes or tariffs for vulnerable customers. Contact your supplier for details of such schemes and tariffs, giving full details of your circumstances.

Payments from the Social Fund

The Social Fund is a government fund which gives various types of payments designed to help people on a low income with specific costs. Some of the payments available that may help with heating costs are:

Cold Weather Payments are automatic payments (you don't need to make a claim) if the average temperature recorded or forecast over seven consecutive days in your local area is

Advice about saving energy

Most energy suppliers have a range of offers which reduce the cost of installing energy efficiency measures, such as free cavity wall insulation to people on qualifying benefits. You may be able to take up offers from energy suppliers, regardless of your gas and electricity supplier.

Contact your energy supplier or the Energy Savings Trust, Tel: 0800 512 012 for details of any grants or practical help they can provide to improve your home's energy efficiency. They also have details of Energy Efficiency Advice Centres where you can go for local advice and information. The Home Heat Helpline on Tel: 0800 33 66 99 may also be able to advise.

zero degrees Celsius (freezing) or less. To receive the cold weather payment you must also be getting:

- the guarantee credit part of Pension Credit, the savings credit part of Pension Credit or both parts of Pension Credit, for at least one day during the period of cold weather and you are not resident in a care home, or
- Income Support, income-based Jobseeker's Allowance (JSA) or income-related Employment and Support allowance (ESA) for at least one day during the period of cold weather and have a child under five living in the family, or
- Income Support, income-based JSA or income-related ESA for at least one day during the period of cold weather and have a child for which you are entitled to child tax credit including an amount for a disability or severe disability, or
- Income Support or income-based JSA for at least one day during the period of cold weather and have either disability premium, severe disability premium, enhanced disability premium, disabled child premium, pensioner premium, higher pensioner premium or enhanced pensioner premium included in your Income Support or income-based JSA applicable amount and you are not resident in a care home, or
- income-related ESA for at least one day during the period of cold weather and have either a pensioner premium, severe disability premium or enhanced disability premium included in your applicable amount and you are not resident in a care home, or
- income-related ESA for at least one day during the period of cold weather and



are entitled to a support component or work-related activity component and you are not resident in a care home.

Winter Fuel Payments

A Winter Fuel Payment is an annual payment to help people aged 60 and over with the costs of keeping warm this winter.

If you are aged 60 to 79 and you are entitled to receive a Winter Fuel Payment, this year you will get either £125 or £250, depending on your circumstances in the qualifying week (20 to 26 September 2010).

If you are aged 80 or over and you are entitled to a Winter Fuel Payment, this year you will get either £200, £275 or £400, depending on your circumstances in the qualifying week.

You do not pay tax on Winter Fuel Payments.

Community Care Grant

A discretionary grant which can be used to buy items or services which help individuals or families in certain circumstances, for example to help ease exceptional pressures on your family. Examples include installation of a pre-payment meter, cookers, and furniture. For further information ring our helpline.

Help from social services

If you experience difficulties with fuel supply or paying your fuel bills, social services (social work department if you live in Scotland) or the health and social services trust if you live in Northern Ireland may be able to help. In some situations, social services can provide financial assistance necessary to help a child under The Children Act 1989. This could be a cash payment, a loan or payment in kind.

To receive financial assistance your child must be considered to be a child 'in need' and the reason you want help must be appropriate to your child's needs.

For further information about social services, ring the Contact a Family helpline.

Warm Front Scheme (England)

This is a grant of up to £3,500 (or £6,000 if oil central heating is recommended) for

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk



- Industrial Injuries Disablement Benefit (with constant attendance allowance)
- War Disablement Pension (with mobility supplement or constant attendance allowance) **or**
- Attendance Allowance.

If you qualify for the scheme, an assessor will visit you in your home to assess what improvements your property needs. This can include loft insulation, draught proofing, cavity wall insulation, hot water tank insulation, energy-efficient light bulbs, gas, electricity or oil central heating and a glass fronted fire.

insulation and heating improvements. You must own your own home or rent from a private landlord to be eligible for a grant.

Also, the householder must:

- be over 60 years of age and getting Income Support, Council Tax Benefit, Housing Benefit, income-based Jobseeker's Allowance or Pension credit **or**
- have a child under 16 (or be pregnant and have maternity certificate MAT-B1) and getting Income Support, Council Tax Benefit, Housing Benefit, income-based Jobseeker's Allowance, income related Employment and Support Allowance or Pension Credit.

Or the householder must be getting any of the following:

- Working Tax Credit which includes a disability element (with an income of less than £16,040)
- Disability Living Allowance
- Child Tax Credit (with an income less than £16,040)
- A disability premium with Income Support, Housing Benefit or Council Tax Benefit

Contact the Warm Front Scheme for further information on
Tel: 0800 988 0559.

Heating Rebate Scheme (England)

If you are over 60 years of age, own your home and are not receiving any of the Warm Front qualifying benefits, you may be entitled to £300 towards repairing or installing a heating system. Funds may be limited and you cannot claim retrospectively. Contact the Warm Front helpline for more information.

Warm Homes (Northern Ireland)

The Warm Homes Scheme in Northern Ireland is aimed at people on a wide range of benefits including income-based benefits such as Housing Benefit or Income-Based Jobseeker's Allowance, disability related benefits such as Disability Living Allowance, and benefits such as Pension Credit or Attendance Allowance. Those in receipt of qualifying benefits are eligible for assistance towards insulating their home, for example towards the installation of loft or cavity



wall insulation, and energy advice, with a grant of up to £850 available. In addition some applicants may be eligible for the Warm Homes Plus grant towards conversions or installations of central heating systems with the total value of the grant (including insulation measures) at £4,300.

For more information on the Warm Homes Scheme call 0800 988 0559.

Energy Assistance Package (Scotland)

The Energy Assistance Package may be able to help people in Scotland save money on gas and electricity, get insulation for their home or help people pay for a new heating system. Call 0800 512012 and speak to an advisor to find out if you are eligible.

Everyone is entitled to energy advice on how to make your home as energy efficient as possible but to qualify for free

insulation from an energy supplier to make your home more energy efficient there is a set eligibility criteria.

You may qualify for enhanced measures if you are a home owner or the tenant of a private sector landlord and you or your partner are:

- aged 60 or over and have no central heating system in your home
- you are a home owner or the tenant of a private sector landlord and you live in an energy inefficient home and you or your partner:
- are aged 75 or over
- are aged 60 or over and receives a qualifying benefit

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk

- have a child under five and receive a qualifying benefit
- have a disabled child under 16 and receive a qualifying benefit
- are pregnant and receive a qualifying benefit.

Qualifying benefits are:

- Attendance Allowance
- Child Tax Credit – with income less than £17,474
- Council Tax Benefit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance
- Disability Living Allowance
- Disablement pension which includes a constant attendance allowance
- State Pension Credit – with guarantee element
- War disablement pension which includes a mobility supplement or a constant attendance allowance
- Working Tax Credit – with income less than £17,474
- Employment and Support Allowance.

Home Energy Efficiency (Wales)

There are two levels of grant available for insulation and heating improvements: Home Energy Efficiency (HEES) grant and HEES Plus grant. To be eligible for a grant you must own your own home or rent from a private landlord. You must be in receipt of qualifying benefits.

HEES is a grant of up to £3,600 for women who are pregnant (and have maternity certificate MAT-B1) or families with children under 16 years of age. You also must receive one of these benefits:

- Income Support
- Income related Employment and Support Allowance
- Working Tax Credit (with income less than £16,040)
- Council Tax Benefit
- Child Tax Credit (with income less than £16,040)
- Housing Benefit, or
- income-based Jobseeker's Allowance.

You are entitled to an **HEES Plus** grant of up to £3,600 if you are aged over 60 or:

- you are 60 years old or over and getting any one of the following benefits: Income Support, Council Tax Benefit, Housing Benefit, income-based Jobseeker's Allowance or Pension Credit, or
- you are a lone parent with a child younger than 16 years old and getting any one of the following benefits: Income Support, Council Tax Benefit, Housing Benefit, income-based Jobseeker's Allowance or Pension Credit
- you are disabled or chronically ill and getting any one of the following benefits: Income Support (including the disability premium), Working Tax Credit (with a disability premium), Disability Living Allowance, Housing Benefit (including the disability premium), Council Tax Benefit (with a disability premium), War Disablement Pension (including the mobility supplement or constant attendance allowance), Industrial Injuries Disablement Benefit (including constant attendance allowance) or Attendance Allowance;
- you are claiming Child Benefit for a child under 16 who is receiving Disability Living Allowance.

Different improvements are available depending on the type of grant you qualify for and the nature of your property. These include loft insulation, cavity wall insulation, draught proofing and repairing your heating system. If you have oil central heating you may receive a grant of up to £6,000. An assessor will visit you in your home to assess what improvements you need.

Householders living in Wales who are aged over 80 do not need to be in receipt of any benefits to automatically qualify for HEES Plus.

If you are aged 60 or over and you own your home, you may be eligible to claim up to £500 towards the cost of energy efficiency improvements, even if you are not in receipt of any benefits.

Contact the Home Energy Efficiency Scheme for further information, Tel: 0800 316 2815.

Help from your local authority

Local authorities have powers to provide assistance to vulnerable groups with repairs and improvements to the home. This may include grants and schemes to improve energy efficiency. Conditions do apply and each local authority must have a policy describing the assistance they provide. This may vary depending on which country you live in.

Contact your local authority's housing department for further information and ring our helpline for a copy of the guide 'Aids, equipment and adaptations'.



Freephone helpline: **0808 808 3555**
www.cafamily.org.uk



Keeping your fuel bills down

You might be able to reduce your fuel bills and still keep your home just as warm, or even warmer. Below are some examples of ways to keep your bills down by using energy more efficiently.

Tips that cost nothing and save money on your bills:

- try not to waste heat by keeping windows open when the heating is on
- try setting your hot water thermostat to 60°C. This is hot enough for most people using a bath or shower
- if you can, take a shower rather than a bath – you will use less hot water
- draw all curtains at night to stop heat escaping
- keep inside doors closed to reduce draughts
- make sure you switch off lights and appliances that you are not using
- defrost your freezer regularly to keep it running efficiently
- don't leave your TV and video on standby as this uses electricity. Turn them off at the main switches.

Other methods

These methods will involve some initial expense. You might be able to get some help with costs – see the section on financial help and consult your Energy Savings Trust advice centre.

Insulating your home

You can often reduce the amount of fuel you use for heating by insulating your home. A lot of heat can escape through doors, windows, walls and the roof of a

house. Good insulation will keep the heat in your home.

If you have a loft, one of the most effective ways to save energy in your home is to insulate it. Your house may already have some loft insulation, but it may not be deep enough. The recommended level of depth for loft insulation is 270 mm.

Insulating your walls can be a very effective way to save energy in the home.

You can also save energy by insulating your hot water pipes and making sure your hot water cylinder is well insulated.

Buying electrical items

Look out for the **Energy Saving Recommended** logo when you buy new electrical appliances. The logo appears on a number of products, for example, light bulbs and laundry appliances. The logo identifies the most energy efficient appliances and can save you money. In the winter you will use your lights more so you may want to use energy saving light bulbs which can lead to savings on your annual electricity bill.



See the section on financial help to check if you can get a grant or other assistance with insulating your home.

Double glazing

Double glazing stops heat escaping and can reduce condensation on your windows. A lot of heat can be lost through windows, so double glazing can be an effective way to make savings on fuel bills.

Check if you can get any help towards the cost – see the section on financial help.

Draught proofing

If there is a draught of cold air coming into your home, warm air is escaping. Draught proofing your home can help save energy and reduce your bills.

Check if you can get any help towards the cost – see the section on financial help.

Boilers

If your boiler is over 15 years old, it may be time you replaced it with a new energy efficient one. High efficiency condensing boilers are the most energy efficient and might help save you around a third on your heating bills. New boilers are expensive.

Check if you can get any help towards the cost – see the section on financial help.

Install heating controls

If your house is centrally heated, you may

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk

want to install heating controls. This can save energy and cut bills:

- a time switch will enable you to set heating and hot water to come on at the times you need them
- room thermostats can switch the heating off automatically at a certain temperature
- individual radiator thermostats will allow you to control each room's temperature separately.

Check if you can get any help towards the cost – see the section on financial help.

At the end of 2008 the government announced measures to help households save money on their energy bills, including at least 50 per cent off loft and cavity wall insulation. To find out more about government help available Tel: 0800 512 012.

Further advice on energy efficiency

You can get free and fuller advice about making your home more energy efficient from your local Energy Savings Trust advice centre. The Energy Savings Trust (EST) can also advise you on grants or schemes available in your area. You can contact the EST on Tel: 0800 512 012.

Switching energy suppliers

Getting the best deal for fuel

It may be possible to save money on your fuel bills by changing to a different supplier. If you want to change your energy supplier, contact Consumer Direct

on Tel: 08454 040 506 to find out which companies supply in your area.

If you have access to the internet, there are a number of price comparison websites you can use to compare the different tariffs and packages available from energy suppliers. Energywatch have a list of accredited sites and also have a price comparison service on their website.

Before changing your supplier

There are a number of things you should consider:

- if there is a penalty for cancelling your current contract
- the price of each unit of gas and/or electricity (including VAT)
- how the different payment options may affect the price
- if there is a standing charge payable (a fixed amount a customer pays for each day they are connected to a gas and/or electricity network).



It may be possible to save money on your fuel bills by changing to a different supplier.

If you decide to switch to a new supplier

Most gas and electricity contracts can be terminated with 28 days notice and you must pay any outstanding bills owed to your original supplier. It normally takes six weeks to transfer to a new supplier.

If you are moving to a dual fuel deal, you need to ensure that your gas and electricity transfer on the same day. It is a good idea to take meter readings on the day you change supplier.

If you switch suppliers and then change your mind, you can give 28 days notice and return to your original supplier. If you've changed supplier without intending to, it may be possible to change back under the Erroneous Transfer Customer Charter. Contact Consumer Focus for further information about this (see box on page 4).

Problems with switching suppliers

Switching suppliers may not be an option for everyone, especially if you have existing fuel debts. If you owe money to your original supplier for less than 28 days, you can still normally change supplier. However, the debt will be transferred to your new supplier.

If you have a prepayment meter and debts over £100 you will not be able to change supplier. If you have debts under £100, you should still be able to change suppliers and the debt will be transferred.

If you experience any problems changing supplier or would like further advice, contact Consumer Direct on 0845 4040 506 if you are in England, Scotland or Wales, or Northern Ireland's Consumer Council for Ireland on 0300 123 6262.

Schemes for disabled, elderly and vulnerable groups



Oxygen concentrators

If you or someone in your family are prescribed an oxygen concentrator, your doctor will notify the company which supplies them for the NHS in your area. Oxygen concentrators use about two pence worth of electricity per hour and these costs are met by the NHS. The

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk

supply company will arrange for the reimbursement of these costs.

Contact the British Lung Foundation for further details:

British Lung Foundation
73-75 Goswell Road
London EC1V 7ER
Helpline: 08458 50 50 20
www.lunguk.org

Priority Service Register (GB)

Gas and electricity suppliers operate a scheme called the Priority Service Register. Most energy companies will look at how 'vulnerable' members of the household are, on a case by case basis, and put families with disabled children on the priority service register, but only if you ask them to! Being on the list highlights to the company that you are a vulnerable family and this provides a safety net from disconnection. While the energy company can still disconnect you, they must give you information and advice, and talk to you about your difficulties



paying before they try to. So being on the register provides a level of protection from disconnection if you get into trouble with paying bills. If you qualify for the scheme, you may be entitled to a range of free services from your supplier. These may include:

- password protection scheme where you agree a unique password to be used by the energy supplier when visiting your home
- moving meters free of charge if it's difficult for you to read or reach your meter
- meter readings every quarter if no one in your household is able to read your gas or electricity meter
- free gas safety check if all adults in the property meet the criteria for the Priority Service Register
- special controls and adaptors to your heating system
- advance notice of electricity supply disruption if you rely on electricity to power vital medical equipment; and
- alternative cooking and heating facilities if your gas supply has been turned off or disrupted for safety reasons, if all the adults in your property meet the criteria for the Priority Service Register.

To register for the Priority Service Register, contact your supplier or Energywatch.

Similar schemes in Northern Ireland

Suppliers in Northern Ireland do not operate the Priority Service Register. Instead they offer similar schemes for older, disabled or chronically ill customers. Contact your supplier for further information.



Northern Ireland Electricity (NIE) has a 'critical care scheme' for customers who depend on life supporting electrical equipment. Once registered, NIE will provide you (or a carer) with priority access to information during a power cut. Contact NIE for further information Tel: 08457 455 455.

Private rented accommodation

Some tenants experience problems with their landlord regarding their fuel supply. Some of the issues that may arise are covered here. However, before you challenge your landlord about these, it is important to take housing advice about your rights to remain at the rented accommodation, as any course of action you take could possibly lead to the

landlord starting eviction proceedings. Your local CAB or housing advice agency can help.

Fuel bills

As the occupier of the property, you are responsible for paying the fuel and water bills. You may receive and pay the bills yourself or fuel and water may be included in your rent and the landlord pays these bills. If the landlord is responsible for your fuel and hasn't paid the bill, the supply may be disconnected.

Your water supply will not be disconnected if your landlord does not pay the water bills. Get specialist advice about courses of action open to you if this happens.

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk

In privately rented accommodation the landlord is responsible for ensuring any electrical appliances and gas fittings provided with the property are safe.

Resale of gas and electricity

If you pay your landlord for the gas and electricity, they should charge up to the maximum resale price for the fuel. Set by the Office of Gas and Electricity Markets (Ofgem), this is the maximum amount a landlord can charge for gas and electricity.

If your landlord charges more than the maximum, you may be able to challenge this. However, before you challenge your landlord, it is important to take housing advice about your rights to remain at the rented accommodation.

You can get advice from Consumer Direct on 0845 40 40 506 about how much your landlord is allowed to charge for fuel.

This policy is currently being reviewed in Northern Ireland. However there is, and will remain, a maximum resale price for the sale of gas and electricity.

Disconnection

The landlord should not disconnect your water or fuel supply to recover rent arrears. Nor should a landlord

do this to try to make you leave a property. However, you may be at risk of disconnection if your landlord has not paid your fuel bills (if they are responsible for doing so). Again, seek specialist advice about what you can do if this happens to you.

Safety of appliances

The landlord is responsible for ensuring that any electrical appliances provided with the property are safe. They are also responsible for ensuring that any gas fittings are safe. All gas fittings must have a safety check at least once every 12 months. It is the landlord's responsibility for arranging and paying for the checks and any necessary work.

Safety matters

Gas leaks

If you smell gas, suspect there has been a carbon monoxide leak, experience gas pressure problems or a gas explosion call Tel: 0800 111 999. If you live in Northern Ireland Tel: 0800 002 001.

Gas distribution companies are responsible for dealing with leaks and emergencies in their area.

Free gas safety check

You are entitled to a free annual gas safety check of gas appliances if all the adults in your property meet the criteria for the Priority Service Register.

Installing and repairing appliances

Gas appliances must be installed or repaired by a CORGI registered engineer



in Northern Ireland, Tel: 0800 915 0485, or a Gas Safe Register engineer in the rest of the UK, Tel: 0800 408 5500.

Carbon monoxide

Carbon monoxide comes from gas appliances, paraffin heaters, solid fuel powered stoves, boilers and room heaters if they are faulty or not appropriately installed and maintained. It can also seep into homes through shared flues (ventilation pipes) and chimneys.

If you suspect that an appliance is leaking carbon monoxide, turn it off, open all doors and windows and get it checked by a Gas Safe Register engineer (previously called CORGI registered installers). You should also seek medical advice.

Useful organisations

Citizens Advice

For details of your local CAB see your local telephone directory or visit www.citizensadvice.org.uk

Coal Advisory Service Hotline:

0845 712 5300
www.coaladvisoryservice.com

Coal Advisory Service Northern Ireland

Tel: 028 9075 1002

Consumer Council for Northern Ireland

Tel: 0800 121 6022
www.consumerCouncil.org.uk

Consumer Direct

Tel: 0845 40 40 506
www.consumerdirect.gov.uk

Consumer Focus

For contact details, see box on page 4
www.consumerfocus.org.uk

Consumerline (Northern Ireland)

Consumerline: 0300 123 62 62
www.consumerline.org

Energy Assistance Package Scotland

Tel: 0800 515 012
www.energysavingtrust.org.uk/scotland/Scotland-Welcome-page/At-Home/Energy-Assistance-Package

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk

Energy Efficiency Advice Centres (EEAC)

Provide free and impartial advice on a range of energy related issues, including saving energy at home and reducing fuel bills. For details of your nearest EEAC contact the Energy Savings Trust (see below).

Energy Ombudsman

Tel: 0330 440 1624 or 01925 530 263
www.energy-ombudsman.org.uk
The Ombudsman deals directly with complaints about energy bills, energy suppliers' sales activities, problems resulting from changing your energy supplier, or problems with the supply of energy (for example, power cuts).

Energy Savings Trust

Tel: 0800 512 012
www.est.org.uk
Encourages sustainable energy use and to cut carbon dioxide emissions. Has contact details for Energy Efficiency Advice Centres.

Gas Safe Register

Tel: 0800 408 5500
www.gassaferegister.co.uk

Gas Safety Advice Line

Tel: 0800 300 363

Health and Safety Executive

Tel: 0845 345 0055
www.hse.gov.uk

Home Energy Efficiency Scheme (Wales)

Tel: 0800 316 2815
www.heeswales.co.uk

Home Heat Helpline

Tel: 0800 33 66 99
www.homeheathelpline.org
Practical advice for anyone concerned about paying their heating bills and keeping warm in winter. Provides vulnerable customers with a direct link to specialist teams within their energy supplier and access to a range of services.

National Debtline

Tel: 0808 808 4000
Mon-Fri 9am-9pm; Sat 9.30am-1pm
Helpline for people with debt problems in England, Wales and Scotland. For details of Northern Ireland's local advice agencies for debt please see their website www.nationaldebtline.co.uk

Warm Front Scheme (England)

Tel: 0800 316 2805
www.warmfront.co.uk

Warm Homes Scheme (Northern Ireland)

Tel: 0800 988 0559
www.warm-homes.com

Warm Zones

www.warmzones.co.uk
Only in certain areas. Aims to reduce fuel poverty by identifying households in need. They help with installing thermal insulation, draught proofing and heating to improve comfort in the home. Also advise on energy efficiency and benefits entitlement to reduce the amount spent and maximise household income.

Written by Philomena Murphy and Penny Roper. Updated by Catherine Tyrie.

Social networking

Contact a Family is on Facebook and Twitter. Join us at:

Facebook

www.facebook.com/contactafamily

Twitter

www.twitter.com/contactafamily

Podcasts

You can download podcasts from our website at: www.cafamily.org.uk/news/podcasts.html

iTunes users can listen to our podcasts at:
www.cafamily.org.uk/itunes

Videos

You can watch videos on our YouTube channel at:
www.youtube.com/cafamily

Freephone helpline: **0808 808 3555**
www.cafamily.org.uk

Getting in contact with us

Free helpline for parents and families

0808 808 3555

Textphone

0808 808 3556

Open Monday–Friday

Access to over 170 languages

www.cafamily.org.uk

www.makingcontact.org

Contact a Family Head Office:

209-211 City Road, London EC1V 1JN

Tel **020 7608 8700**

Fax **020 7608 8701**

e-mail **info@cafamily.org.uk**

Web **www.cafamily.org.uk**



Language Line
services

Registered Office: 209-211 City Road,
London EC1V 1JN
Registered Charity Number: 284912
Charity registered in Scotland No. SC039169
Company limited by guarantee
Registered in England and Wales No. 1633333
VAT Registration No. GB 749 3846 82

Other information booklets available

This guide is one of a series produced for parents and groups concerned with the care of disabled children. A full list of Contact a Family publications is available on request or can be downloaded from our website www.cafamily.org.uk

- Concerned about your child? (UK)
- Understanding your child's behaviour (UK)
- Special educational needs (England)
- The tax credits guide (UK)
- Working (UK)
- Disabled children's services in England, Scotland and Wales

® Contact a Family is a registered trade mark
Although great care has been taken in the compilation and preparation of this guide to ensure accuracy, Contact a Family cannot take any responsibility for any errors or omissions.
The photographs in this booklet do not relate to any personal accounts.