

HOW TO MANAGE YOUR ENERGY BILLS:

5 EASY STEPS

*Helping you
to keep
warm and
healthy*



*Gweithredu dros Gartrefi Cynnes
Action for Warm Homes*

STEP 1 - Are you struggling to pay your bills?

Do you have bills from your energy supplier you can't pay, arrears building up and you're scared to put the heating on? Sadly, this situation is all too common and is referred to as fuel poverty.

Fuel poverty can affect anyone. Latest figures show that nearly 1 in 4 (23%) of households in Wales are still living in fuel poverty - that is almost 300,000 households that cannot afford to pay their energy bills.

Energy suppliers and a range of organisations are able to help people who are struggling to pay their bills. This leaflet will help you to manage your bills, and to keep energy costs down.

First, check your meter readings are correct

Unless you have a prepayment meter, your energy bills may be estimated, but the estimates might not always be accurate. Without an up-to-date meter reading, suppliers estimate how much energy they think you have used. This may mean you are being over, or sometimes, under-charged.

Read your electricity meter (and gas meter if you have one) and let your supplier(s) know the readings. If you don't know how to read your meter or you can't get to it, contact your supplier and ask them to send somebody out to read it. When you have your new readings, ask for an updated bill so you know exactly how much you owe your supplier.

Next, arrange affordable repayments

If you are in arrears, speak to your supplier to discuss a suitable repayment arrangement. If you don't think you can afford the payment plan they offer, make sure you tell them. Suppliers can usually spread debt repayments over a longer period than their first offer, especially if you are on a low income.

Alternatively contact an independent advice service who can help you work out how much you can afford, and the most suitable way to repay this. They can also look at other options like getting help from a trust fund, claiming benefits, or applying for other help, and they may be able to speak to your supplier(s) on your behalf. See the back page for a list of organisations that you can contact for advice.

When you or the advice agency contact your energy supplier(s) to arrange your repayments, the supplier must take into account your individual circumstances when agreeing any repayment.

If the supplier(s) knows you are having payment difficulties, they must offer you:

- the option to have your payments taken directly from your benefits, if you receive them. This is known as Fuel Direct
- the opportunity to pay regular instalments, without going on a prepayment meter
- the opportunity to have a prepayment meter installed

STEP 2 - Reducing your energy usage

Once you have taken the first steps to deal with any fuel arrears, it is time to think about whether you can reduce your bills for the long term.

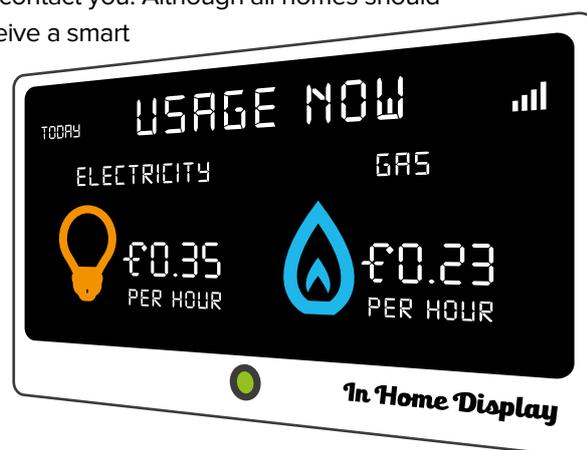
The easiest way to do this is through reducing the amount of energy you use, if you are using more than you need to.

Energy efficient heating and insulation

You can bring bills down by improving the insulation of your home and having an efficient heating system. The Welsh Government scheme, Nest, offers free heating and insulation to households who qualify. If you don't qualify, they will be able to offer you advice and tell you about any other schemes they are aware of which might be able to help. You can contact Nest on **0808 808 22 44**.

Smart meters

It is the aim that every household in Great Britain will be offered a smart meter between now and 2020. Smart meters send your meter readings directly to your supplier, so you only pay for the energy that you use. This means an end to estimated bills. Smart meters also come with an in-home display, allowing you to see how much energy you are using, and how much it is costing you in pounds and pence. It will help you to work out which appliances in your home use a lot of energy and which are less expensive to run. You can contact your supplier to request a smart meter or you can wait until they contact you. Although all homes should be able to receive a smart meter by 2020, some homes will not be able to have them yet.



Low cost and no cost tips to reduce your energy usage:

- Close your curtains at night to keep the heat in
- Set your thermostat at the minimum you need to keep a healthy level of warmth (18-21°C in most cases) and set the timer so that the boiler only comes on when you need the heating
- If you have thermostatic radiator valves, adjust these to keep the rooms you use warmer than any rooms you don't use
- Block up any cracks around windows and doors, if draughts are coming through
- Put lids on saucepans when cooking, so food cooks faster on a lower heat
- Only boil the amount of water you need in the kettle
- Dry clothes on a line outside if you can, rather than using a tumble dryer
- Wash clothes on a low temperature

Be efficient but stay warm

Although fuel arrears can be concerning, it is important you don't let your house get too cold as this can affect your health. Older people, people with chronic health conditions, and babies and young children, are particularly vulnerable to the effects of the cold. The World Health Organisation recommends that rooms are kept at between 18-21°C, depending on health conditions.

STEP 3 - Reducing your bills

You may be able to reduce your bills, even without reducing the energy you use.

Switching supplier and tariff

You can save money simply by switching supplier or tariff. Research shows that £300 per year can be saved on average by swapping from a standard variable tariff to the cheapest fixed deal.

STEP 4 - Financial help

Warm Home Discount Scheme

This scheme will give some customers £140 off your electricity bill. Check with your electricity supplier to see if you are eligible. There are two ways to qualify for the Warm Home Discount Scheme:

- you receive the Guarantee Credit element of Pension Credit - known as the 'core group'
- you're on a low income and meet your energy supplier's criteria for the scheme - known as the 'broader group'

Use one of the Ofgem approved online price comparison websites to compare the best deals. These are:

Energy Helpline	www.energyhelpline.com
Energylinx	www.energylinx.co.uk
The Energy Shop	www.theenergyshop.com
Money Supermarket	www.moneysupermarket.com
My Utility Genius	www.myutilitygenius.co.uk
Runpath	www.runpathdigital.com/gas-electricity
Simply Switch	www.simplyswitch.com
Switch Gas and Electric	www.switchgasandelectric.com
Quotezone	www.quotezone.co.uk
Unravel It	www.unravelit.com/energy-switching
uSwitch	www.uswitch.com

Alternatively, Citizens Advice has a price comparison tool to compare prices from different energy suppliers. Visit www.energycompare.citizensadvice.org.uk for more information.

If you don't want to switch from your current supplier(s), contact them to see if they can offer you a cheaper tariff.

Please note: If you have a credit meter and have been in debt to your supplier for more than 28 days, in most cases you will not be allowed to switch supplier until you have paid this off. However you may still be able to reduce your bills by switching to a different tariff with the same supplier. If you have a prepayment meter, you can switch supplier unless you owe more than £500 for gas and £500 for electricity.

Changing payment method

The way in which you pay for your energy may make it more expensive. In general, paying by direct debit is usually the cheapest and paying a quarterly bill or via prepayment meter are usually the most expensive methods. However, it is important that the payment method you use suits your circumstances.

How you apply for the Warm Home Discount Scheme depends on how you qualify for the discount.

Please note that these schemes are not open all year round.

Energy supplier support

Your energy supplier may provide financial support through a trust fund to help you clear your gas and electricity arrears. Contact your energy supplier or get advice from a debt advisor on the support available.

Step 5 - Further help

Priority Services Register

The Priority Services Register offers free services to people who are of pensionable age, are registered disabled, have a long-term medical condition, a hearing or visual impairment, or are in a vulnerable situation. Help can include having meters moved, advance notice and priority reconnection if your supply will be interrupted, and annual gas safety checks. Contact your supplier(s) to register.

Complaints and disputed bills

In the first instance, any issues you have should be taken up with your energy supplier. However, if they do not resolve the issue you have the right to contact the **Energy Ombudsman (telephone 0330 440 1624 / textrelay 0330 440 1600)**.

Increasing your income

Many people are not claiming all the benefits which they are entitled to. Claiming the right benefits will not only increase your income but can also make you eligible for further help such as free insulation or the Cold Weather Payment.

Your supplier(s), the Department of Work and Pensions and a number of voluntary organisations can help you ensure you are claiming everything you are entitled to.

Disconnection

Very few households are disconnected by their supplier for fuel arrears. In the majority of cases, customers agree repayment methods or have a prepayment meter fitted before disconnection procedures begin, so it is very important to work with your supplier if you are in arrears with your energy bills.

Suppliers will generally not disconnect customers of a pensionable age, or who are disabled or chronically sick between 1 October and 31 March.

Energy companies are expected to offer a range of help to customers experiencing difficulties as an alternative to disconnection. Contact your supplier to find out what help they can offer.



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FOR FURTHER HELP, CONTACT:

Citizens Advice - advice line

Tel: 0344 77 20 20

(text relay 03444 11 445)

Visit: [www.citizensadvice.org.uk/
debt-and-money](http://www.citizensadvice.org.uk/debt-and-money)

National Debtline

Tel: 0808 808 4000 (free)

Visit: www.nationaldebtline.org

Nest Wales

Tel: 0808 808 22 44 (free)

Visit: www.nestwales.org.uk

The national fuel poverty and energy efficiency charity (NEA)

Email: info@nea.org.uk

Visit: www.nea.org.uk

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NEA Cymru, Room 4E, 4th Floor, 1 Cathedral Road, Cardiff CF11 9HA