

## Energy Consumer Advice

IF YOU LIVE IN ENGLAND OR WALES

This version is correct as of November 2023

### Introduction

This document has been produced by Energy UK and Ofgem, the energy regulator.

With continued volatility in the energy market and bills continuing to be unaffordable, many people will need extra support. This document is intended to help front-line advisers answer questions, give the right advice and signpost people to where they can get help.

The questions and topics in this guide are based on input from charities and consumer bodies on the most common questions they are asked. It is not an exhaustive list and contains links and information where further information can be found.

This guide is for **domestic** energy consumers. Non-domestic (business) energy consumers can access advice at [www.ofgem.gov.uk/information-consumers/energy-advice-businesses](https://www.ofgem.gov.uk/information-consumers/energy-advice-businesses)

Non-domestic (business) energy consumers can access the non-domestic guide here [www.ofgem.gov.uk/publications/energy-non-domestic-consumer-advice-autumnwinter-2022](https://www.ofgem.gov.uk/publications/energy-non-domestic-consumer-advice-autumnwinter-2022)

Information in this guide is correct as of September 2023. Should advice in this guide need updating substantially a new version will be emailed to those that received it directly.

If you did not receive this document directly but would like to receive future versions, please email [[Stakeholders@ofgem.gov.uk](mailto:Stakeholders@ofgem.gov.uk)].

### How to use this document

There is lots of information in this guide as it covers many areas. Whilst you may use some sections more than others, we suggest you read through the full document at first to familiarise yourself with the topics included.

The first part includes specific guidance for people according to their needs, and signposts to the most relevant information in the document.

The question and answers that follow are all included in the contents and grouped by topic.

It may be helpful to print out the organisational contact list on the last page, so you have easy access to the main charities' contact details.

If you are based somewhere that people visit in-person, we have included some information it may be helpful to print and display ([appendix](#)). Of course, feel free to use this information with your own brand.

We welcome feedback on this document, and approach. If there are important areas that are not included or topics where further clarity would be helpful, please contact [ConsumerVulnerability@ofgem.gov.uk](mailto:ConsumerVulnerability@ofgem.gov.uk)

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## **Quick help**

### **Important guidance for all consumers:**

- Making sure to reduce heat loss in homes, such as using draught excluders, will help to reduce bills
- Consider installing a smart meter. Smart meters allow you see how much energy is being used in near real time and how much you are spending in pounds and pence. Smart meters enable accurate billing, automatic meter readings and can help encourage good energy habits.
- With high energy bills, people may choose not to heat their homes as much as they need to, in order to save money. This is known as 'self-rationing' and can be extremely dangerous.
- If people are struggling to pay their bills, they should access the support outlined in this document:
  - Advise people to first contact their energy supplier if they have concerns around paying energy bills
  - Look into other sources of funding such as the British Gas Energy Trust (you do not need to be with British Gas to apply)
  - Debt advice lines are included in [section 7](#)
  - Ensure they are receiving the correct benefits as this affects whether they are eligible for other schemes such as Warm Home Discount or Cold Weather Payment ([section 1](#))
- A campaign has been launched to help people with combi boilers save cash by making a single quick change to their boiler settings. This change will not result in any loss of comfort in the home. Find out more at [www.moneysavingboilerchallenge.com](http://www.moneysavingboilerchallenge.com)

### **Specific guidance for elderly consumers:**

- Ensure they are receiving the correct benefits as this affects whether they will receive further help such as the Warm Home Discount, Winter Fuel Payment and Cold Weather Payment ([section 1](#))
- Advise them to register on the Priority Services Register if appropriate ([section 2](#))
- Give them the contact details for Age UK who can provide specific advice ([section 2](#))
- More information on Age UK can be found here [www.ageuk.org.uk/services/information-advice/guides-and-factsheets/](http://www.ageuk.org.uk/services/information-advice/guides-and-factsheets/)

### **Specific guidance for people with electrical medical devices**

- Advise them to register on the Priority Services Register ([section 2](#)) if appropriate
- If they use an oxygen concentrator, they may also be able to claim money back ([section 1](#))

### **Specific guidance for people with prepayment meters**

- Information on prepayment meters can be found in [section 4](#)
- Customers with prepayment meters also have access to additional help. See [section 1](#)
- Account holders/billpayers with traditional (non-smart) prepayment meters will have received the Energy Bills Support Scheme discount of £400 via Special Action Messages (SAM) or vouchers sent via SMS text, email or post and so it's important to ensure their energy supplier has the right contact details for them, or if a

carer/family member is going to redeem the discount then their details will need to be given to suppliers too.

- All vouchers should have been claimed now.
- People with smart prepayment meters will have seen the discount credited directly to their meter within the first 11 days of each month
- Energy use is charged based on the amount you use (unit charge) as well as a fixed charge (standing charge) that is applied daily regardless of if you have used any energy or not ([section 4](#)). It is important that prepayment customers are aware of this, as they may not realise that charges can build up during periods in which they have not used any energy

### **Specific guidance for people with disabilities**

- Advise them to register on the Priority Services Register if appropriate ([section 2](#))
- Queries around Warm Home Discount see [section 1](#)

## **1. What financial support is available?**

### **Financial support from Government**

You can find out what benefits and other financial support people might be able to get here [www.gov.uk/check-benefits-financial-support](http://www.gov.uk/check-benefits-financial-support).

The Government is offering help for households. You can see what cost of living support you could be eligible for at [www.costoflivingsupport.campaign.gov.uk/](http://www.costoflivingsupport.campaign.gov.uk/)

A toolkit has been created for third parties which contains resources and assets to help you communicate the Government support available through your own channels, it can be downloaded here [www.understandinguniversalcredit.gov.uk/communicating-help-for-households-and-cost-of-living-payments/](http://www.understandinguniversalcredit.gov.uk/communicating-help-for-households-and-cost-of-living-payments/)

Information about grants to help to heat your home can be found on GOV.UK at [www.gov.uk/government/collections/find-energy-grants-for-you-home-help-to-heat](http://www.gov.uk/government/collections/find-energy-grants-for-you-home-help-to-heat).

### **Energy Price Guarantee**

Between 1 October 2022 to 30 June 2023 the UK government's support rate discount, called the Energy Price Guarantee gave a discount to all households on their gas and electricity bills. This meant that energy bills for a typical household per year were around £2,500.

From 1 July 2023 the level of the energy price cap was set lower than the government's Energy Price Guarantee (£3,000 per year). This meant that the maximum amount a typical household could pay for their energy between July to September 2023 was £2,074 per year. In August 2023 we announced a further reduction in the energy price cap to £1,834 per year.

From July 2023 customers on prepayment meters are not paying more for their energy compared to direct debit. The government is funding this through the EPG until April 2024. Ofgem are developing plans to continue this change permanently.

Read the UK government's [Energy Price Guarantee policy on GOV.UK](#).

## **EBSS**

This scheme was a £400 non-repayable discount to eligible households to help with rising energy bills between October 2022 and March 2023, as part of the government's cost-of-living assistance package.

For customers paying by Direct Debit, paying on receipt of bill (standard credit), payment card or smart prepayment – the credit should have already been applied automatically.

For traditional prepayment customers, the EBSS grants were provided as vouchers, issued via SMS text, email or post. It is important that suppliers have customers' up-to-date details to redeem the vouchers.

**Vouchers for Prepayment customers should have been claimed by 30<sup>th</sup> June 2023.** Vouchers have a 3-month validity period and if you have lost a voucher you can contact your supplier to request, they reissue your voucher.

**You did not need to apply for this payment, therefore please be aware of scammers who claim otherwise and ask for your bank or personal details. Neither Ofgem nor others running this scheme will ever ask for this information.**

If your home has a domestic electricity meter you do **NOT** need to apply for the Energy Price Guarantee.

You can find more information on the Energy Price Guarantee at [www.gov.uk/government/publications/energy-bills-support/energy-bills-support-factsheet-8-september-2023](http://www.gov.uk/government/publications/energy-bills-support/energy-bills-support-factsheet-8-september-2023)

Energy Price Guarantee regional rates can be found here [www.gov.uk/government/publications/energy-price-guarantee-regional-rates/energy-price-guarantee-regional-rates](http://www.gov.uk/government/publications/energy-price-guarantee-regional-rates/energy-price-guarantee-regional-rates)

### Further support available

Households most in need will be eligible for further support, including:

- a £650 one-off Cost of Living Payment for around 8 million households on means tested benefits
- a one-off £300 Pensioner Cost of Living Payment for over 8 million pensioner households to be paid alongside the Winter Fuel Payment
- a payment of £150 for around 6 million people across the UK who receive certain disability benefits paid over the summer.

Guidance on getting extra payments to help with the cost of living if you're entitled can be found here [www.gov.uk/guidance/cost-of-living-payment](http://www.gov.uk/guidance/cost-of-living-payment)



Energy suppliers also offer their own financial assistance to those most in need. Contact your supplier to find out if there is any additional financial support they can offer you, or visit the [Energy UK website](#) for details on what suppliers offer. These include a range of support areas such as: Enhanced debt write-off schemes and hardship funds; Enhanced funding to charity partners and frontline organisations and reducing or waiving the standing charges over winter for certain customers.

### **Warm Home Discount (England and Wales)**

The Warm Home Discount Scheme for winter 2023 to 2024 opens on 16 October 2023.

Further information on the scheme, including who is eligible for a rebate, is available at [www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme).

*PLEASE NOTE this information applies to England and Wales only. For information that applies to Scotland, visit [www.ofgem.gov.uk/publications/energy-domestic-consumer-advice-autumn-winter-2023](http://www.ofgem.gov.uk/publications/energy-domestic-consumer-advice-autumn-winter-2023)*

### **Winter Fuel Payment**

If you were born on or before 25 September 1956 you can receive a £100 to £300 benefit called the Winter Fuel Payment. For winter 22/23, the winter fuel payment also includes the Pensioner Cost of Living Payment meaning amounts will be increased to £250 to £600.

You also need to have lived in the UK for at least one day during the week of 19 to 25 September 2023 - this is called the 'qualifying week'.

Alternatively, you might still get the payment if you live in Switzerland or an eligible European Economic Area (EEA) country, and you have genuine and sufficient link to the UK – such as have lived or worked in the UK or have family in the UK. Winter fuel payments are no longer paid to those who live in France, Spain, Portugal, Cyprus, Greece, Malta or Gibraltar due to their warmer winter temperature.

You usually do not need to claim Winter Fuel Payment – most people get it automatically. However, you may need to claim if you have not received Winter Fuel Payment before and any of the following apply:

- you do not get benefits or a State Pension or you have deferred your State Pension
- you only get Housing Benefit, Council Tax Reduction, Child Benefit, Universal Credit or an Adult Disability Payment from the Scottish Government
- you get benefits or a State Pension but live in Switzerland or an eligible EEA country. Find out more about countries in the EU and EEA here [www.gov.uk/eu-eea](http://www.gov.uk/eu-eea)

You can apply using the claim forms at:

- [www.gov.uk/government/publications/winter-fuel-payment-claim-form](http://www.gov.uk/government/publications/winter-fuel-payment-claim-form)

- [www.gov.uk/government/publications/winter-fuel-payment-claim-form-eea-and-switzerland](https://www.gov.uk/government/publications/winter-fuel-payment-claim-form-eea-and-switzerland)

Further information is available at [www.gov.uk/winter-fuel-payment](https://www.gov.uk/winter-fuel-payment)

### ***Cold Weather Payment (England and Wales)***

The 2023 to 2024 scheme will start on 1 November 2023. You'll be able to check if your area is due a payment in November 2023.

Further information is available at [www.gov.uk/cold-weather-payment](https://www.gov.uk/cold-weather-payment)

### ***Paying bills directly from your benefits***

In some circumstances you can have some of your bills (including rent, services charges, energy or water bills) paid directly out of your benefits payments if you're having difficulties. This is called 'third party deductions' and sometimes 'Fuel Direct'.

Contact Jobcentre Plus or the Pension Service to apply. Contact details and further information are available at [www.gov.uk/bills-benefits](https://www.gov.uk/bills-benefits)

### **Further benefits if you live in Wales**

From 1 April 2023 all applicants will be eligible for 3 payments in a 12-month rolling period. <https://www.gov.wales/discretionary-assistance-fund-daf/eligibility>  
You may be eligible for a grant from this fund if you are in hardship and need help to pay for essential costs. From 1 April 2023 all applicants will be eligible for 3 payments in a 12-month rolling period. (This will include all EAP awards previously received within the past 12 months). Further information is available at [www.gov.wales/discretionary-assistance-fund-daf](https://www.gov.wales/discretionary-assistance-fund-daf)

### ***Winter Fuel Support Scheme***

The application window for our Welsh Government Fuel Support Scheme closed on 28 February 2023.

If you are awaiting payment and have any queries, please **contact your local authority**. - <https://www.gov.wales/wales-fuel-support-scheme-2022-2023>

You can contact your local authority via [www.gov.uk/find-local-council](https://www.gov.uk/find-local-council)

### ***Fuel Voucher Scheme***

The Welsh Government has awarded funding to the Fuel Bank Foundation charity to distribute vouchers worth £30 or £49 to households with prepayment meters and at risk of disconnection.

In order to be eligible, households will be referred for support by one of a network of referral partners. There will be a maximum of three vouchers per household in a six-month period, with some discretion in special cases.

You can contact Advicelink Cymru for further information on 0800 702 2020 (Monday to Friday, 9am to 5pm).

### **Financial support from your local authority**

#### ***Household Support Fund***

The Government has provided extra money to local councils to help those struggling with costs and fill gaps in support.

Contact your local council for advice and help on accessing this fund. You can contact your local authority via [www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)

### **Financial support from energy suppliers**

Contact your energy supplier as soon as you can if you are worried about paying your energy bills or think you won't be able to afford them.

Your supplier must take into account your circumstances and situation and offer help.

Your supplier must work with you to agree on a payment plan you can afford based on what is called your 'ability to pay'.

This includes reviewing a plan you have agreed before.

You can ask for:

- a review of your payments and debt repayments
- payment breaks (if available) or reductions
- more time to pay
- access to hardship funds if available

Many energy suppliers offer specific grants from trust funds which may be able to support customers in arrears by writing off debt. Speak to your supplier about what they offer.

See [appendix](#) for a list of supplier energy trust funds.

#### **British Gas Energy Trust**

The British Gas Energy Trust will consider applications for grants from anyone, regardless of who your energy supplier is.

They require you to seek professional money advice first and fund a number of local advice centres across England, Scotland and Wales which specialise in this, or you can try one of the charities in the 'debt charities' [section](#) below.

Further information and the online application form is available at [www.britishgasenergytrust.org.uk/who-can-apply/](http://www.britishgasenergytrust.org.uk/who-can-apply/)

### **Financial support if you use an oxygen concentrator:**

If you use an oxygen concentrator at home, you can get money back for the electricity it uses.

The company that supplies your concentrator can make payments to your bank account. Contact them to find out how to claim.

Contact:

[Dolby Vivisol Home Respiratory Care](#) on freephone 0800 917 9840

[BOC Home Oxygen Service](#) on freephone 0800 136 6030

[Air Liquide Healthcare](#) on freephone 0800 781 9939

[Baywater Healthcare](#) on freephone 0800 373 580

### **Financial support for prepayment meter customers**

Bespoke support is available for customers with prepayment meters in addition to what is available for other customers.

Support can often depend on your individual circumstances, so it's important to contact your energy supplier as soon as you can if you are worried about paying your energy bills or think you won't be able to afford them.

If you are in a vulnerable situation, also see [section 2](#) on the Priority Services Register.

[Section 4](#) has more information about prepayment meters and your rights.

### ***Emergency support from your supplier***

If you're running out of gas and electricity, your supplier provides an emergency credit facility which you can access automatically via your meter. If this is still insufficient, then you can call your supplier and explain the situation as they are required in certain situations to offer some amount of additional credit to keep you on supply or return you to supply where appropriate.

This can be if you are struggling to pay (Emergency credit), because your top-up points are closed (Friendly-hours credit) or because you are in a vulnerable situation (Additional Support Credit).

In most cases any temporary credit will have to be paid back when you next top up, though you can ask your supplier to spread out the cost in a payment plan, based on what you can afford to pay.

If you are in debt to your supplier and they install a prepayment meter or remotely switch your smart meter to prepay mode without your consent, new rules (from April 2023) mean they should offer £30 credit (or an equivalent non-disconnection period) to get you started. Like other credits, this will have to be repaid. *[NB. No prepayment*

*meter installs or smart switches without consent should occur until involuntary PPM restart conditions imposed by Ofgem have been met. See above.]*

### **Fuel vouchers**

If you can't afford to top up your prepayment meter, you can ask your local council or a food bank for a fuel voucher.

This is a code given to you in a letter or in a text message or email, which you can use at a PayPoint shop, Payzone shop or Post Office to add credit to your gas card or electricity key.

You can find your nearest Payzone store at [www.storelocator.payzone.co.uk/](http://www.storelocator.payzone.co.uk/)

You can find your nearest Paypoint store at [consumer.paypoint.com/](http://consumer.paypoint.com/)

You can find your nearest Post Office at [www.postoffice.co.uk/branch-finder](http://www.postoffice.co.uk/branch-finder)

To use your voucher, take the code and instructions with you, and some form of ID – for example, your passport or a bill with your name and address.

You must use your fuel voucher within its validity period, so check how long your voucher is valid for.

If you have problems using your voucher, contact the organisation that gave it to you - you should be able to find their contact information on the instructions.

If you have problems with your voucher, check the instructions and contact the organisation you got it from.

### **Support from your Local Authority**

Your local council may be able to offer support if you cannot top up your prepayment meter.

They may be able to help you access fuel vouchers, crisis loans and grants to help you top up your gas or electricity meter.

You can contact your local authority via [www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)

### **If you don't use gas or electricity for your heating**

You might be able to get a fuel grant if you:

- rely on oil, liquefied petroleum gas (LPG), coal or wood as your main source of heating
- aren't on the gas grid

You'll need to show that you can't heat your home because you can't afford to buy fuel - or you might not be able to afford it soon.

Talk to an adviser if you need a grant. Your local Citizens Advice can apply for you.

## **2. What non-financial advice and support is available?**

### **Priority Services Register**

The Priority Services Register is a free UK wide service to help people who may need additional support, including when there is an interruption to your electricity or gas supply. Your energy supplier and network operator offer it - you need to contact them to be put on it or update your details.

You are eligible if you:

- have reached your state pension age
- are disabled or have a long-term medical condition
- are recovering from an injury
- have a hearing or sight condition
- have a mental health condition
- are pregnant
- have young children under 5
- have experienced domestic abuse
- have extra communication needs (such as if you don't speak or read English well)

You might still be able to register for other reasons if your situation isn't listed. For example, if you need short-term support after a stay in hospital.

Examples of help you can get:

- **Nomination scheme.** You can nominate someone to receive communications and bills from your energy supplier if that would be easier. For example, a family member, carer or someone you trust
- **Help with prepayment meter access.** For example, moving the location of a meter if you can't get to it safely or easily
- **Regular meter reading services.** This can help ensure your bills are accurate if you struggle to read your meter
- **Accessible information.** For example, account information and bills provided in large print or braille

### **For customers with medical equipment at home**

Power outages can happen at any time from a number of causes. Major power outages are very unlikely but smaller, localised outages do happen and are more likely in winter.

If you rely on power for your healthcare, it is sensible to know what to do if the power does go out. By making a plan with your carers now, you will be better prepared for if things go wrong.

Sign up via your local energy network, find out more at [The PSR](#)

This will mean support can be targeted to those most in need if an outage occurs.

Further information is available at [www.ofgem.gov.uk/getting-extra-help-priority-services-register](http://www.ofgem.gov.uk/getting-extra-help-priority-services-register)

## **Charities and organisations**

For help with debt, see [section 7](#)

### ***Citizens Advice***

If you can't agree on a way to pay or your supplier isn't helping you in the way you need, get help from Citizens Advice.

Freephone 0808 223 1133 or use their online webchat from 9am-5pm here  
[Get help if you're behind with your energy bills - Citizens Advice](#)

For textphone, dial 18001 followed by the helpline number.

If you prefer to speak to someone in person, check online or ask in your community where you can find your local Citizens Advice.

Further information and advice is available at [www.citizensadvice.org.uk/](http://www.citizensadvice.org.uk/)

### ***Age UK***

Age UK works with and for older people to make a real and positive difference to their wellbeing and quality of life.

Advice on benefits, energy and complaints is available on their website and via the Age UK Advice Line [www.ageuk.org.uk/services/age-uk-advice-line/](http://www.ageuk.org.uk/services/age-uk-advice-line/)

Or call 0800 169 6565, open 8am to 7pm, every day of the year.

If you prefer to speak to someone face-to-face, check online or ask the Advice Line where you can find your local Age UK.

***Further information and advice is available at***  
[www.ageuk.org.uk/services/age-uk-advice-line/](http://www.ageuk.org.uk/services/age-uk-advice-line/) ***National Energy Action***

National Energy Action, the national fuel poverty charity, offer energy advice for householders that are vulnerable or on low incomes. You can find more information about NEA's Warm and Safe Homes service at [www.nea.org.uk/get-help/](http://www.nea.org.uk/get-help/)

They also provide a webchat service and provide general advice and multi-lingual information leaflets on managing energy bills on their website.

### ***Samaritans***

There is always help if you feel your debts are getting out of control. Samaritans are there to listen and they don't judge or tell you what to do.

Contact Samaritans on 116 123 or email [jo@samaritans.org](mailto:jo@samaritans.org). You can also send a letter in the normal post for free addressed to 'Freepost SAMARITANS LETTERS'.

Samaritans have also created a self-help app which provides support without you having to discuss your feelings with someone else. More information is available at [www.samaritans.org/how-we-can-help/contact-samaritan/](http://www.samaritans.org/how-we-can-help/contact-samaritan/)

If you would like emotional support in Welsh, there is a Welsh language line which is free to call on 0808 164 0123. You can also send a letter in Welsh addressed to Freepost SAMARITANS LETTERS

### **If you think it's an emergency**

If you think your life or someone else's is at risk, you should call 999 or go to A&E if you can.

You can also find a list of urgent mental health services on the Mind website [www.mind.org.uk/need-urgent-help/finding-out-what-support-is-out-there/](http://www.mind.org.uk/need-urgent-help/finding-out-what-support-is-out-there/)

### **The Winter 2023 Voluntary Debt Commitment**

This is a combination of good practice and crisis measures that 14 domestic energy suppliers are committing to for winter 2023, to support customers in payment difficulty.

The set of five commitments include:

- 1) Energy Suppliers taking additional steps to ensure customers in debt are treated fairly at all times.
- 2) Energy suppliers offering financial assistance to those most in need.
- 3) Energy suppliers helping customers achieve lower bills.
- 4) Energy suppliers taking additional steps to ensure bills are accurate.
- 5) Energy Suppliers committing to supporting, through appropriate communication channels with customers, a national communications campaign: Speak, Seek, Save.

Web link: <https://www.energy-uk.org.uk/publications/the-winter-2023-voluntary-debt-commitment/>

## **3. Making your home warmer**

The best way to reduce your home heating and energy costs in the long-term is to improve energy efficiency.

You can find recommendations for home improvements that could help you save energy in your home at [www.gov.uk/improve-energy-efficiency](http://www.gov.uk/improve-energy-efficiency)



## ***Energy supplier schemes and grants***

You might be able to get help for energy-saving improvements through the Energy Company Obligation (ECO) Scheme if your home has an Energy Performance Certificate (EPC) rating of D or below.

You may be eligible for this scheme if:

- you claim certain benefits and live in private housing (for example you own your home or rent from a private landlord)
- you live in social housing

Check online at [www.gov.uk/energy-company-obligation](http://www.gov.uk/energy-company-obligation), contact your supplier or contact your local authority to find out more.

Depending on your supplier, there may be further help available, so it's well worth getting in touch.

If you don't know who your supplier is, find them here [www.ofgem.gov.uk/information-consumers/energy-advice-households/finding-your-energy-supplier-or-network-operator](http://www.ofgem.gov.uk/information-consumers/energy-advice-households/finding-your-energy-supplier-or-network-operator)

You can contact your local authority via [www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)

## ***Nest (Wales only)***

If you live in Wales, Nest offers a range of free, impartial advice and, if you are eligible, a package of free home energy efficiency improvements such as a new boiler, central heating, insulation. The conditions are:

- You own or privately rent your home (not from a local authority or housing association)
- Your home is not energy efficient and expensive to heat
- You or someone you live with receives a means-tested benefit OR has a chronic respiratory, circulatory or mental health condition and an income below the defined thresholds. These include:
  - Respiratory disease (respiratory infections, broncho-constriction in asthma, and chronic obstructive pulmonary disease)
  - Circulatory disease (including cardio-vascular disease, strokes and heart attacks)
  - Mental health issues (including depression, anxiety, psychosis and bipolar disorders, dementia, intellectual and development disorders).

The means tested benefits that qualify are:

- Child Tax Credit (income below £16,105 a year)
- Council Tax Reduction (exemption and discount do not qualify on their own)
- Housing Benefit
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Income Support
- Pension Credit
- Universal Credit
- Working Tax Credit (income below £16,105 a year)

Visit [www.nest.gov.wales](http://www.nest.gov.wales) for more information or freephone 0808 808 2244 (Monday to Friday, 9am – 6pm).

### ***Warmer Homes (London only)***

The Warmer Homes Programme is no longer accepting new applications. If you have applied and require an update, please get in touch via email at: [enquiries@warmerhomeslondon.com](mailto:enquiries@warmerhomeslondon.com) or by telephone on +44 (0)800 029 3576.

### ***Support from your Local Authority***

You may be able to apply to your local council for the government's Sustainable Warmth Grant. This grant can be used to deliver a wide range of insulation measures and/or renewable heating systems to reduce the amount of energy used in your home.

Your local authority may also be running other schemes to help improve the energy efficiency of your home and lower your bills.

Check with your council via [www.gov.uk/find-local-council](http://www.gov.uk/find-local-council)

### ***Groundwork***

Groundwork is an organisation that provides practical advice on energy efficiency and fuel poverty in some areas of the country.

Their 'Green Doctor' service involves trained staff providing advice on causes of heat loss in your home, tackling damp or mould, tips for saving energy and switching utility supplier. They can also signpost you to further support.

You can find more information at [www.groundwork.org.uk/greendoctor/get-help/](http://www.groundwork.org.uk/greendoctor/get-help/)

### ***Energy Saving Trust***

Energy Saving Trust is an independent organisation giving trusted energy information to households right across the UK.

You could save hundreds of pounds on your energy bills by following their simple energy saving hacks, without spending any money. You can find out more information at [energysavingtrust.org.uk/campaign/how-to-save-money-on-your-energy-bills/](http://energysavingtrust.org.uk/campaign/how-to-save-money-on-your-energy-bills/)

They also provide information on heat loss, damp, condensation, radiators, boilers, insulation, solar panels, and heat pumps.

Visit their website [energysavingtrust.org.uk](http://energysavingtrust.org.uk) or follow them on [facebook.com/EnergySavingTrust](https://facebook.com/EnergySavingTrust) or [instagram.com/energysavingtrust/](https://instagram.com/energysavingtrust/)

If you can reduce your energy use, you can find further hints and tips that could help you save energy in your home at:

- [Make sure your home is energy efficient - Citizens Advice](#)
- [Save money on your gas and electricity - Citizens Advice](#)
- [Six ways to keep your heating costs down - Which? News](#)
- [10 Ways To Save On Energy Bills - Which?](#)
- [Energy Saving Tips | How To Reduce Bills | MoneySuperMarket](#)
- [Energy Saving Tips \(moneysavingexpert.com\)](#)

## 4. Understanding your bill

### **How are energy bills calculated?**

There are two elements which make up the total energy you are charged:

- a standing charge which is a fixed daily rate
- a unit charge for each unit of energy (kWh) that you use

Suppliers decide how they allocate costs between the two but added together they cannot be higher than the price cap, if you are on a price-capped tariff.

This explains why standing charges can vary between suppliers and tariffs. If the amount collected through standing charges was reduced then the unit cost would be higher and vice versa.

### **Why have I received an extra bill?**

Unless you have a smart meter or give regular meter readings, suppliers have to estimate your energy use.

If a supplier has previously estimated use, and then receives a meter reading which shows you have used more than estimated, they can issue a bill for the energy you have used.

However, suppliers in most circumstances cannot ask to recover any costs for energy use where that consumption occurred over a year ago and has not been notified before (see the next section).

To help your supplier send you accurate bills:

- try to provide regular meter readings
- tell them when you are moving in or out of a property
- ask to get a smart meter

## 5. When should I submit meter readings?

If you don't have a smart meter and are on a default or standard variable tariff it is a good idea to submit meter readings monthly to ensure your bill is accurate.

### **What if I receive a bill for energy usage that's for more than a year ago?**

Contact your supplier and explain that you understand you are protected by the **back billing rules**. This means you should not be charged for any unbilled energy use more

than 12 months ago if you have not had an accurate bill (or statement of account) for this before.

This includes some situations where a supplier increases your direct debit because it was set too low.

This does not apply if you have behaved obstructively or unreasonably, preventing accurate billing. This could include:

- blocking meter readings at your property on more than one occasion
- stealing gas or electricity
- giving a false meter read.

Speak with your supplier to try and resolve the situation if you believe you have been charged for energy used more than 12 months ago. If your supplier insists on you paying the back-bill, see [section 5](#) on complaints.

### **What are standing charges?**

Standing charges are charges which need to be paid no matter how much energy you use. These are to cover fixed costs that suppliers have to pay such as the cost of transporting the gas and electricity to your home.

Standing charges are collected by energy suppliers through bills and then passed onto the companies that transport gas and electricity to your home (energy network companies). It's important that PPM customers are aware of standing charges

Standing charges for electricity meters also include the costs of old suppliers that have failed.

### **Why do standing charges vary?**

Standing charges are a daily fixed amount to cover the fixed costs of running the energy system. It varies by region due to the different costs to transport power to where we live.

The failure of a number of suppliers, and increased costs of maintaining the energy network and transferring some network costs from unit rate to the standing charge have all contributed to the increased standing charge.

It's best to contact your supplier for personalised information on your tariff. That's because different factors also affect how much suppliers charge. This includes where you live, how you pay (prepayment, direct debit or standard credit) and your type of energy meter.

### **How are direct debit amounts determined?**

Energy companies will look at a number of factors including your previous consumption (if you are an existing customer) or expected consumption (based on historic usage information or if this is not available, your property type and how many people live there) and estimate how much they think you will use over the course of the year.

They will take into account the tariff you are on and whether you are in credit or arrears. They will then divide the total amount by 12 for monthly payments, or four for quarterly payments.

All customers' direct debit amounts are reviewed periodically taking into account factors including estimated usage, their current tariff, debit/credit balances and recent meter reads.

All suppliers must ensure that direct debits are set correctly based on all relevant information available at the time of review, and that they communicate any changes in a way that helps consumers understand their payments for energy.

### **Why has my direct debit increased?**

Direct debits help to smooth payments, so customers pay the same every month regardless of use. This helps people to manage their finances.

Paying for more than you use in summer when your energy use is less helps to cover the winter when energy use is higher, allowing the payment amount to stay the same.

Many people's direct debit amounts have recently increased to reflect the higher cost of energy that retail suppliers are paying. In some instances, people's payment amounts have increased substantially.

A range of factors such as recent tariff changes, high debit balances or recent meter reads, can drive large adjustments to customer direct debits. So, if you have been underpaying for some time and you submit a meter reading, this could explain why your direct debit amount has increased.

Suppliers are required by Ofgem to ensure direct debit payments are reasonable and to clearly communicate any changes in a way that helps consumers understand their payments.

You can find more information at [www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-bill/energy-supplier-has-increased-your-direct-debit/](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-bill/energy-supplier-has-increased-your-direct-debit/)

### **What happens if I cancel my direct debit payments or refuse to pay?**

You will still have to pay for the energy you use.

If you are struggling to pay your bills you should contact your energy supplier in the first instance who may be able to help. There are also links to organisations who can help throughout this guide.

Cancelling direct debits could lead to you getting into debt and in some cases may mean the energy supplier installs a prepayment meter (where safe and reasonably practical and all other means of payment have been exhausted - see [section 4](#)). It may also affect your credit score.

The price cap for other payment methods is higher than the direct debit price cap, so cancelling could also increase your energy bills.

### **What should I do if my supplier goes out of business?**

If your energy supplier goes out of business, your supply will remain uninterrupted.

The failed supplier will either be put in 'Special Administration' or your account will be transferred to a new supplier (known as a "Supplier of Last Resort"). If you do get transferred, the regulator Ofgem will automatically move you within a few weeks.

Don't try to make any changes until your account is moved to a new supplier. You might find it harder to get any money you're owed if you switch before this happens.

Wait for your new supplier to contact you and in the meantime:

- take regular meter readings and a photo of them if you can
- keep any old bills you have – these can help prove your payment history, credit balance or debt
- download any bills from your app if you have an online-only account
- make a note of your account balance – you'll find this on your most recent statement

Your new supplier will write to tell you when your new account has been set up. You should contact your new supplier if you don't hear from them within two weeks.

Your new supplier will also put you on a new tariff, which Ofgem ensures that the new supplier offers the best possible deal available through the supplier of last resort (SoLR) process. You can switch without paying an exit fee if you're not happy with your new supplier or tariff.

For more information visit

[www.ofgem.gov.uk/information-consumers/energy-advice-households/what-happens-if-your-energy-supplier-goes-bust](http://www.ofgem.gov.uk/information-consumers/energy-advice-households/what-happens-if-your-energy-supplier-goes-bust)

[www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/check-whos-taken-over-your-energy-supply/](http://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/check-whos-taken-over-your-energy-supply/)

### **What if I'm being chased for a debt by an administrator?**

The administrator will, in almost all circumstances, collect debts for your old supplier. You might get a bill from the administrator instead of your old supplier.

If you were using a prepayment meter to pay off your debt, you might not be able to use the meter to pay the administrator. They'll tell you how to pay.

You might be asked to pay all of your debt back at once. This is because administrators don't have to follow the same payment rules as energy companies.

You should still try to negotiate a payment plan with the administrator. They should consider this even if they do not agree to it. Speak to your new supplier if your debt means you're struggling to pay your new energy bills.

If you get a large bill you didn't expect, you should check it against your old bills and statements. If you're not able to pay, contact the administrator that sent you the bill to discuss your options.

### **Types of meter**

Different types of meters exist which can affect how and when you pay, as well as how much you pay. These include:

- **Credit meter** – where consumers are billed for their energy after they have used it, based on estimates or actual use.
- **Prepayment meters** – where customers put credit on their account to pay before using energy rather than receiving bills after their usage.

**Smart meters** – which send regular readings of energy use automatically to your supplier, so you receive bills based on actual use, without having to give readings. Both credit and prepayment meters can be smart.

### **Prepayment meters (PPM)**

Prepayment meters allow customers to manage their energy use and finances more closely than waiting for quarterly or monthly bills. However, they aren't suitable for all customers, and it's worth discussing with your supplier if you want to change.

Not everyone will be able to choose a different meter, but keep in mind that if you have a prepayment meter, if you forget or cannot afford to top up there is a risk that you will lose access to heat and power (called "self-disconnection") until you can next credit funds to your meter.

### **Smart Prepayment**

There are significant benefits for consumers on smart prepayment meters, enabling customers to top-up remotely, via online supplier accounts, by app, or by phone, without visiting a shop or needing to reach inaccessible meters, as well as allowing consumers to track their balance easily so they don't unknowingly run out of credit. The In-Home Display (IHD), which households are offered when they have smart meters installed, gives accurate information about energy consumption in pounds and pence, so consumers can easily understand how to use less and save money on their bills.

The benefits of smart metering to deliver support to prepayment consumers efficiently has been demonstrated via the delivery of the Energy Bills Support Scheme. Unlike those on traditional meters, customers on smart meters in prepayment mode receive their entitlement directly, without the need for vouchers.

### **If your supplier wants to switch you to a prepayment meter without your consent**

Energy suppliers agreed to stop force-fitting prepayment meters or switching smart meters to prepayment mode without consent in February 2023. The regulator, Ofgem, has set a number of checks suppliers should meet before they restart this activity.

Before installing or switching you to a prepayment meter, a supplier must go through a number of checks to ensure that they have taken all reasonable steps to agree a payment plan with you and that a prepayment meter would be safe for your circumstances.

These include:

- Trying to contact you at least 10 times.
- Making a 'site welfare visit' to check your household is suitable for prepayment, this should be video or audio recorded.
- Offering you other ways to repay the money you owe
- Giving you at least 28 days to repay your debt
- Taking into account your ability to pay after asking you about your income and outgoings

They can only switch you to a prepayment meter against your will as a last resort.

There are some circumstances where a supplier **should not install** a prepayment meter. Ofgem calls this the 'Do not install' category:

- If the debt isn't yours (for example if the debt came from a previous tenant) or the amount is in genuine dispute.
- If you are in a vulnerable situation, and if doing so would be severely traumatic
- If you're disabled or ill and your condition makes it difficult for you to use, read or top up the meter, and/or you have a medical dependency on a warm home (for example due to illness such as emphysema, chronic bronchitis, or sickle cell disease).
- If you use a stair lift, dialysis machine, home alarms, refrigerated medicine, or any medical equipment that needs electricity.
- If you are aged 75 or over and have no other support in the house.
- If you have children aged 2 or under living in the house.
- Someone in your household has a chronic/severe or terminal health condition like cancer.

In addition, there are further circumstances where your supplier should **assess your situation closely** before proceeding with moving you to prepayment, to make sure you won't come to significant harm as a result of going off supply, or if you would struggle to top up.

Ofgem calls this the 'further assessment needed' category:

- If the household contains children aged under 5 or occupants age 75 and over.
- If there are other serious health conditions present such as Parkinson's, COPD and osteoporosis. These could be neurological, respiratory or affect mobility.
- Serious mental health conditions like clinical depression, or developmental conditions such as dementia or learning difficulties.



- Temporary situations like pregnancy or bereavement.

Both these lists are not exhaustive, and suppliers are expected to assess to understand circumstances, including financial situations to ensure that the household would not suffer detriment as a result of having a PPM

If you don't already have a smart meter, suppliers should try to install one when moving you to prepayment. This is because smart meters allow suppliers to monitor if you are struggling to top up and offer support if you go off supply.

If your supplier has reason to believe a prepayment meter is no longer safe and reasonably practicable for you, they should consider the following steps:

- changing the position of the meter
- replacing the meter with a specifically adapted one
- making other arrangements to ensure the meter is safe and practicable
- agreeing other ways for you to pay your bill

If you believe a prepayment meter isn't right for you based on the above, first speak to your supplier. If you are unsatisfied with the response, you can complain (see [section 5](#)).

Your supplier cannot move you to a prepayment meter without your consent if your outstanding debt is less than £200 per fuel, or if your debt is outstanding less than three months after the bill has been issued, or you are on or moving to a repayment plan. Your supplier cannot threaten prepayment in order to get you to pay debt back more quickly.

Your supplier must not charge you any costs if you are in a vulnerable situation and this has made it difficult for you to speak to your supplier about paying back debts.

They also must not charge you any costs if this would worsen your existing severe financial vulnerability.

Immediately upon moving you to prepayment against your will, your supplier should offer £30 credit (or an equivalent non-disconnection period) to get you started. Like other credits, this will have to be repaid. You should also be given help and information on how to top up your meter, and your supplier should try to contact you in the first 72 hours to check you can top up.

After having a prepayment meter installed against your will, once you have repaid your debt, your supplier must contact you to look at whether prepayment remains suitable for you.

Please note that this applies to smart prepayment meters. Even though a warrant isn't required, all other conditions apply. More information on the rules suppliers should follow from November 2023:

<https://www.ofgem.gov.uk/publications/new-prepayment-meter-rules-extend-protections-vulnerable-people>

<https://www.ofgem.gov.uk/publications/involuntary-prepayment-meter-decision>

## 6. What are my rights?

### **If you want to complain**

Talk to your supplier - energy suppliers and network operators must have a complaints process that is clearly set out to customers, is adequately resourced and fit for purpose.

Explain the problem and what you want them to do.

You can complain by email, letter or telephone. Keep records of contact you have with the company.

You can find company contact details on a recent energy bill.

If you don't know who your supplier is, find them here [www.ofgem.gov.uk/information-consumers/energy-advice-households/finding-your-energy-supplier-or-network-operator](http://www.ofgem.gov.uk/information-consumers/energy-advice-households/finding-your-energy-supplier-or-network-operator).

**Get support** - Citizens Advice have [templates of complaint letters](#) on their website which you can use or can be sent on your behalf by an advisor. They can also help with a complaint, and sometimes their powers mean they can act for you. Find out more at [energyadvice.scot /Contacting your energy supplier about a problem - Citizens Advice](http://energyadvice.scot/Contacting-your-energy-supplier-about-a-problem-Citizens-Advice)

**Take it further** - Complain to the Energy Ombudsman if either a supplier exhausts all options to resolve - what is called 'deadlock' - or if the complaint reaches 8 weeks old, whichever is the earlier.

Energy companies must contact you to tell you how to do this at eight weeks or when you hit a 'deadlock'. This is when neither of you can reach an agreement.

You can refer a case to the Energy Ombudsman within 12 months of a deadlock letter.

The Energy Ombudsman can make a company correct a problem, apologise, and explain what happened. They can also make a company pay compensation. Its decisions are binding on the energy company.

Contact them on their website at <https://www.energyombudsman.org/>

or call 0330 440 1624 if you have reached deadlock.

Energy companies are obliged to follow a stringent set of rules around how they respond to and escalate complaints. These rules are there for a reason, energy is an essential service, and it is important that companies treat customers fairly and respond to their concerns or complaints in a timely way.

Actions intended solely to disrupt the operation of suppliers and independent bodies like the Ombudsman with time-consuming complaints will tie-up staff who are already very busy helping people.

### **If something goes wrong**

Energy suppliers must treat you fairly and provide you with a good standard of service. Some services are protected by things called *guaranteed standards*. These include:

- **If you make an appointment for your supplier to visit your home** and they don't come as planned, or they cancel or rearrange with less than one working days' notice, you are entitled to £30 in compensation
- **If you think your credit meter has a fault**, your supplier has five working days to investigate it. If there is a fault, they should agree a timescale with you to get it fixed. If they don't do this, you are entitled to £30 in compensation
- **If you think your prepayment meter has a fault**, tell your supplier straight away. They must send someone out to repair or replace the meter within 3 hours on a working day and 4 hours on a non-working day. If they don't take appropriate action within that timeframe, they must pay you £30 compensation
- **If you have been disconnected from supply**, your supplier should reconnect you within 24 hours if you pay the outstanding debt in full, agree a repayment plan or agree to have a prepayment meter installed. If they don't reconnect you within 24 hours after you've done one of the above, you are entitled to £30 in compensation
- **If your switch to a new supplier takes longer than 15 working days**, you are entitled to £30 in compensation
- **If you have been switched from one energy supplier to another in error** your supplier needs to investigate this with the other supplier and find out what happened within 20 working days

If the two suppliers agree you have been wrongly switched, you should be returned to your old supplier within 21 working days. If you contact them about the issue, they should investigate it and let you know the outcome within 20 working days

If you've been wrongly switched without a valid contract you are entitled to £30 in compensation. If your supplier doesn't fix the problem within the timescales above, you are entitled to £30 in compensation

- **When you switch supplier**, your old supplier needs to send you a final bill within six weeks of the contract end date. If they don't, you are entitled to £30 in compensation
- **If you're in credit with your old supplier** and you've agreed to a final bill, they have 10 working days to refund you. If they don't, you are entitled to £30 in compensation

There may be some exceptions which mean you will not receive the £30 compensation.

## Network Operator

Your gas or electricity network operator is responsible for the wires and pipes which carry energy to your home. They also fix power cuts and attend reports of gas leaks. This company is not your energy supplier, and they can't help with problems inside your home, such as a faulty boiler.

If you have a power cut or smell gas, you should contact your network operator. Use the [Energy Network Association search tool](#) to find your local network operator by postcode.

You might be entitled to compensation if your gas or electricity supply goes off. What you can claim depends on:

- if it is due to planned works
- how long you go without gas or electricity
- if a network operator has not met standards set by Ofgem, the GB energy regulator.

What you can claim

### **Compensation for power cuts in normal weather**

Network companies have 24 hours to restore your power if more than 5,000 homes are affected by a single fault. If you are without power for 12 hours or more, you can claim:

- £90 as a domestic customer
- £175 as a non-domestic customer.
- You can get a further £40 for each additional 12 hours of being without power, up to a total of £300.

If you are without power more than four times in a year, for at least three hours each time, you can claim an extra:

- £90 as a domestic customer
- £90 as a non-domestic customer.

The year runs from 1 April to 31 March.

### **Compensation for power cuts in severe weather**

When you can claim depends on how Ofgem categorise storms in severe weather.

You can claim:

- £80 as a domestic customer
- £80 as a non-domestic customer
- if the power was off for 24 hours (Storm Category 1) or 48 hours (Storm Category 2). Ofgem checks and verifies storm categories.

**You can get a further £40 for each additional 6 hours of being without power, up to a total of £2000.**

### **Compensation for gas supply issues**

If your gas supply goes off due to planned works, you can claim:

- £20 if your network operator did not give five days' notice.
- at least £40 if your network operator did not give seven days' notice.

For unplanned interruptions, you can claim:

- at least £60 for every 24 hours you are without gas.
- Additional payments and provisions are available for households. This includes, for example, alternative heating and cooking facilities. Link to Priority Service Register here <https://www.energynetworks.org/customers/extra-help-for-customers>

If you are off supply for more than 24 hours you can claim more. The amount will rise depending on how long you are without gas.

### **How to claim**

You need to make compensation claims for supply issues to your network operator within:

- three months for unplanned supply cuts.
- one month for planned supply cuts.
- Make a claim through your [local network operator](#)

Your local network operator will notify you of any compensation claims you are due to a supply issue. In the case of a power cut due to normal weather, they will normally send you payment within 10 working days of becoming aware of the failure.

However, in the case of severe weather, they will issue payment as soon as is reasonably practicable and it up to 3 months for the payment to be made.

They will make your payment by cheque or by bank transfer if you provide them with your bank details for them to do so.

## **7. If you are a tenant**

Your rental agreement should say if you, your landlord or your letting agent are responsible for energy bills.

Consumer protection law says you must be able to choose your energy supplier if it is your responsibility to pay energy bills.

Your landlord could be responsible for paying energy bills if they:

- pay the supplier directly and reclaim the money from you as a tenant
- include the cost of energy in your rent
- assume responsibility for energy supply between tenancies

Even then, they should not unreasonably stop you from switching. If they pay, it's worth checking the Citizens Advice guide on [what your landlord can charge for your energy](#) too.

It's important to check your rental contract for:

- **Energy supplier clauses.** Letting agents or landlords sometimes tie in preferred suppliers with a 'default supplier clause'. You may be able to renegotiate it. If you can't, you can still switch if you are responsible for paying energy bills
- **Notice and return clauses.** These might mean you must tell your landlord if you plan to switch supplier. You might also have to return supply back to a particular supplier or energy meter (if you changed meters) when your tenancy ends. Further information about tenants' rights in relation to energy in England and Wales is available at [How to rent - GOV.UK \(www.gov.uk\)](#)

## 8. If you are in debt

If you get into payment difficulty, there is considerable support available from many organisations.

A good first step is to speak to an independent debt adviser to look at all your options. There is further information available from Citizens Advice here [www.citizensadvice.org.uk/debt-and-money/help-with-debt/](http://www.citizensadvice.org.uk/debt-and-money/help-with-debt/)

You should always contact your energy supplier to discuss your circumstances. Once they have been advised you are in payment difficulty, they must take into account your circumstances and situation and offer help.

Your supplier must work with you to agree on a payment plan you can afford based on what is called your 'ability to pay'. They must clearly communicate how much you will regularly repay, how the repayment will be deducted, when the debt will be repaid and what to do if you experience difficulties during the debt repayment arrangement.

### **Debt charities**

There are charities offering free and impartial debt advice.

StepChange, visit [www.stepchange.org](http://www.stepchange.org)

National Debtline, visit [www.nationaldebtline.org](http://www.nationaldebtline.org) or freephone 0808 808 4000

These charities will try to provide practical advice and support, such as creating a debt management plan and helping you to organise a budget to suit your personal circumstances.

They'll ask questions to understand your situation and recommend solutions.

## ***Breathing Space***

Breathing Space (sometimes called the 'Debt Respite Scheme') is a free government scheme in England and Wales that could give you up to 60 days' space from creditors to focus on getting debt advice and setting up a debt solution.

You can only apply Breathing Space through a debt adviser. If you apply and are eligible, all creditors are informed and must stop any collection or enforcement activity. You'll still need to keep making your regular payments if you can afford to.

Breathing space can only be started by:

- a debt advice provider who is authorised by the Financial Conduct Authority (FCA) to offer debt counselling
- a local authority (where they provide debt advice to residents)

Other useful links for accessing debt advice:

- The Money Helper have a tool to help find a debt adviser, visit [www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/use-our-debt-advice-locator](http://www.moneyhelper.org.uk/en/money-troubles/dealing-with-debt/use-our-debt-advice-locator)
- To find more information on organisations that can offer advice, visit the Financial Conduct Authority's information sheet, [www.fca.org.uk/publication/information-sheets/default-may-2021-cmyk-a4.pdf](http://www.fca.org.uk/publication/information-sheets/default-may-2021-cmyk-a4.pdf)

## ***Mental Health Crisis Breathing Space***

Mental Health Crisis Breathing Space is a debt respite scheme in England and Wales designed specifically for people receiving mental health crisis treatment. You can access this scheme if you are resident of England or Wales, with at least one qualifying debt to a creditor and you're receiving mental health crisis treatment. This means you are either:

- detained under the Mental Health Act (this is also known as being sectioned)
- removed to a place of safety under the Mental Health Act
- receiving crisis care in hospital or the community from a specialist mental health team such as the crisis team or the home treatment team.

How is Mental Health Crisis Breathing Space different?

- your mental health breathing space lasts as long as your mental health crisis, plus an extra 30 days
- you'll need an Approved Mental Health Professional to provide evidence you are receiving mental health crisis treatment
- you are not required to get debt advice
- you can have a mental health crisis breathing space anytime you have crisis treatment

Further information is available at [www.gov.uk/options-for-paying-off-your-debts/breathing-space](http://www.gov.uk/options-for-paying-off-your-debts/breathing-space).

## **9. Gas safety**

Suppliers can offer free gas safety checks every 12 months. This could make your boiler more efficient, keep bills down and makes sure you and others are safe. You can request a safety check if you get a means-tested benefit, own your own home and either:

- live with a child under five years old
- live alone or with others and have reached state pension age
- live alone or with others and are disabled or chronically ill
- live with others who have reached state pension age or are disabled, chronically ill or under 18 years old.

Landlords are normally responsible for keeping your gas appliances safe if you don't own your own home. Further information about landlord obligations is listed on the <http://www.hse.gov.uk/>

## **10. Information on energy prices**

### **What is the price cap?**

The energy price cap sets a limit on the amount that energy suppliers can charge you for your gas and electricity, taking into account both the unit rate and standing charge.

It is not an absolute cap on your bill – your bills may rise and fall, above and below the cap, in line with your energy consumption.

It only applies if you're on a 'standard variable tariff' or 'default tariff'. That means it doesn't apply if you're on a fixed-term deal or a standard variable tariff from certain green energy suppliers. It also doesn't apply if you're classed as a non-domestic (business) customer. A 'green energy tariff' is a tariff that directly supports an environmental cause.

If you're not sure what tariff you're on, check a recent bill or your online energy account, or contact your supplier. If you haven't chosen a new deal in the last year, it's likely you are on a 'default tariff' and therefore covered by the cap.

It applies regardless of how you pay – direct debit, credit or prepayment. Direct debit is cheaper than credit or prepayment.

### **How is the price cap decided?**

The level of the price cap is calculated by the energy regulator Ofgem and is based on the costs that energy suppliers face.

The price cap ensures suppliers are only able to charge customers what it costs an efficient supplier to supply customers with energy.

The calculations include:

- wholesale costs - How much suppliers have to pay for gas and electricity (this makes up the vast proportion of your energy bill)



- network costs - The costs of building and maintaining the network.
- operating costs - how much it costs suppliers to deliver billing and metering services
- costs to devise and implement Government environmental and social policy - schemes to save energy, support the fuel poor, tackle climate change and encourage renewable power like wind and solar, which are recouped from everyone's bills
- VAT at 5%
- headroom allowance to manage uncertainty in supplier costs

Companies cannot afford to supply electricity and gas to their customers for less than they have paid for it, so the cap has to reflect the true cost of energy.

If energy suppliers cannot recover their costs (ie. Make a loss), they will go out of business or choose to leave the market. This will cause additional disruption and higher bills for everyone because the market has to absorb the costs of taking on customers from the suppliers that exit the market.

### **How often does the price cap change?**

Since October 2022, the price cap will be updated every three months. This is to ensure that it reflects the most up-to-date energy costs.

### **What are green levies?**

The term 'green levies' is sometimes used to refer to environmental and social policy costs.

These include support for pensioners and the most vulnerable consumers to make their homes warmer and more energy efficient, and environmental policies which have helped to reduce the cost of energy from renewable sources.

Specific schemes covered within policy costs include, but not limited to:

- the Warm Home Discount (WHD) which is targeted support to low-income and vulnerable households and people receiving pension credits ([section 1](#))
- the Energy Company Obligation (ECO) which funds energy efficiency measures like loft or wall insulation, or heating measures and helps to sustainably lower bills for those who need it most ([section 3](#))

### **What has impacted the price of gas?**

Gas is traded on an international market, so companies that buy and sell gas are subject to global prices. The biggest factor affecting prices has been the significant fall in Russian gas supplies to Europe, which has increased global competition for gas supplies. This has also meant prices are much more volatile, with prices reacting very quickly to global events that could impact supply or demand such as war in the Middle East or forecasts of cold weather. Though prices have fallen significantly from the record highs seen in 2022, they remain around twice the level of historic averages.

### **How long are high prices going to go on for?**

It is too early to say how long higher prices will continue, but they could be with us for a sustained period.

### **Why does this affect electricity?**

Gas is used to generate around 40% of the UK's electricity, so higher gas prices lead to more expensive electricity bills.

### **How is the price cap different from a fixed tariff?**

The energy price cap covers 'standard variable' or 'default' tariffs. These apply when:

- your fixed-rate deal ends
- you move home (and haven't agreed a new fixed-term or certain exempt green energy tariffs)
- you choose these tariffs
- if your old energy supplier failed and you moved to a new supplier

If you haven't chosen a new deal in the last year, it's likely you are on a 'default tariff' and on the price cap.

A fixed tariff means the rate you pay for energy stays the same for a set period of time (usually 12 months). Your payments will still change over time if your usage changes. You might have to pay an exit fee if you switch supplier or tariff early.

### **I'm on a green/renewable tariff - why does this affect me?**

Gas is still a large proportion of the UK's electricity mix, so the wholesale cost of electricity is strongly affected by the cost of gas.

If you're on a green/renewable tariff, your supplier has committed to match the energy you use with power from renewable generators on the wholesale market. However, the actual electricity in your home is from the mix that's on the grid.

Your supplier has to purchase power from the grid and what's on there at the time – which can vary depending on the time of day, the month of the year or the weather and the price is currently set by the most expensive method of generation, which is usually gas.

### **Why can't suppliers absorb the extra costs?**

The domestic energy supply sector is currently running at a loss, with most suppliers not making any profit from their domestic customers. This has been the case since before the pandemic.

The current volatility of international gas prices is a once-in-a-generation event. Companies cannot afford to supply electricity and gas to their customers for less than they have paid for it, so the cap has to reflect the true cost of energy.

Many energy suppliers failed last winter because they were unable to cover their costs. This leads to higher bills for all of us because the market has to absorb the costs of taking on customers from the suppliers that exit the market.

**Why is the cost different depending on what meter I have? Why do prepayment customers pay more?**

Some meters are more expensive for suppliers to serve, so the price cap is slightly higher to reflect those increased costs. The government have said they will reduce the additional costs paid by prepayment customers this year.

**Why is the cost different depending on what payment method I use?**

Some payment methods are more expensive for suppliers to process, so the price cap is slightly higher for certain payment methods.

**Why is the cost different depending on where I am in the country?**

Energy network charges vary between regions according to rules set by Ofgem. This means that the price you pay reflects how much it costs to transport energy to where you live.

## Appendix – list of key organisations and contact details

NAME	DETAILS	CONTACT
Your local council	Responsible for some Government schemes. May be able to offer support with your bills, and help you access home efficiency upgrades	Find their contact details via <a href="http://www.gov.uk/find-local-council">www.gov.uk/find-local-council</a>
Citizens Advice	Offer advice on energy bills, resolving energy complaints, income maximisation, energy efficiency, benefits and debt	Freephone 0808 223 1133 or use their online webchat from 9am-5pm – search “citizens advice energy chat”  For textphone, dial 18001 followed by the helpline number
Which?	Offer advice on energy saving and bills, as well as general money saving tips.	Visit <a href="http://www.which.co.uk">Cost of living crisis: help, advice and UK news - Which?</a>
Advicelink Cymru	Provide advice on Welsh benefits and support schemes	Freephone 0800 702 2020 (Monday to Friday, 9am to 5pm)
National Energy Action	Advice on energy efficiency and fuel poverty	Visit <a href="http://www.nea.org.uk/get-help/">www.nea.org.uk/get-help/</a>
Groundwork	Advice on energy efficiency and fuel poverty	Search “Groundwork Green Doctor” online or visit <a href="http://www.groundwork.org.uk/">www.groundwork.org.uk/</a>
Turn2us	Can put you in touch with an advice or advocacy service near you	Visit <a href="http://advicefinder.turn2us.org.uk/">advicefinder.turn2us.org.uk/</a>
StepChange	Advice on debt	Visit <a href="http://www.stepchange.org">www.stepchange.org</a>
National Debtline	Advice on debt	Visit <a href="http://www.nationaldebtline.org">www.nationaldebtline.org</a>
Age UK	Work with older people to improve their wellbeing and quality of life	Visit <a href="http://www.ageuk.org.uk/">www.ageuk.org.uk/</a> or freephone 0800 169 6565
Christians Against Poverty	Churches across the UK are committed to tackling the causes of poverty in their local area by providing free debt help and community groups	Visit <a href="http://www.capuk.org">www.capuk.org</a>
Fuel Bank Foundation	The Fuel Bank Foundation provides emergency financial support through a network of partners.	Visit <a href="http://www.fuelbankfoundation.org/">www.fuelbankfoundation.org/</a>

	They identify people who cannot afford to pre-pay for their fuel or energy.	
Mencap	Mencap's free helpline service offers advice and support for people with a learning disability, and their families and carers	Visit <a href="mailto:helpline@mencap.org.uk">helpline@mencap.org.uk</a> or 0808 808 1111
Fair by Design (part of the Barrow Cadbury Trust)	Fair by Design is dedicated to ending the poverty premium. Their Venture Fund provides capital to help grow innovative ventures that are developing products to make markets fairer	Visit <a href="http://www.fairbydesign.com">www.fairbydesign.com</a>

## Energy Supplier grants

If you're in debt to your energy supplier, you might be able to get a grant to help pay it off. The following energy suppliers offer grants to their customers

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/>

## Print and display information

In addition to the information contained in this document, we have prepared a generic poster that can be printed and displayed at your premises / office etc.

The poster is A4 so suitable for personal printing and display in a range of locations.

To print the poster in isolation, ensure you select the final page of this document only when going through your print options.

## Energy Aware Toolkits

These Energy Aware campaign toolkits can be downloaded and shared either on your own premises, or across social media : [Energy Aware Toolkit](#)