

HELP

AUGUST 2022

# WITH BILLS

England and Wales



## Energy advice for households



## **Energy consumer advice for Autumn/ Winter 2022**

IF YOU LIVE IN ENGLAND OR WALES

This version is correct as of 17 August 2022 - please check here for latest version:  
[www.ofgem.gov.uk/publications/energy-domestic-consumer-advice-autumn-winter-2022](http://www.ofgem.gov.uk/publications/energy-domestic-consumer-advice-autumn-winter-2022)

### **Introduction**

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

As energy prices continue to rise, many people will need extra support this winter. This document is intended for front-line advisers to help them to 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](http://www.ofgem.gov.uk/information-consumers/energy-advice-businesses).

Information in this guide is correct as of 17 August 2022. Should advice in this guide need updating substantially a link to a new version will be emailed to those that received it directly. The latest version will always be found here:  
[www.ofgem.gov.uk/publications/energy-domestic-consumer-advice-autumn-winter-2022](http://www.ofgem.gov.uk/publications/energy-domestic-consumer-advice-autumn-winter-2022)

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
- As energy bills rise and the weather gets colder, 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', or 'self-disconnection' 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](#))
- There have been a number of scams reported around the Energy Bills Support Scheme. No one needs to apply for this Government discount. Consumers should be careful to avoid entering their details on websites or links suggesting an application is needed.

### **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 AgeUK who can provide specific advice ([section 2](#))

### **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 receive the Energy Bills Support Scheme discount of £400 via Special Action Messages (SAM) or vouchers which will be 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
- People with smart prepayment meters will see 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 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 Bills Support Scheme (EBSS)***

The Government will provide a £400 non-repayable discount to households with a domestic electricity meter to help with energy bills throughout the winter months. The discount will be administered by energy suppliers and paid to consumers in instalments over 6 months with payments starting from October 2022 (£66 in October, £66 in November and £67 in each month from December to March 2023).

If your home has a domestic electricity meter you do **NOT** need to apply for the Energy Bills Support Scheme.

Beware of scams - the Government will NOT ask you for any personal information (name, address, bank details, email or phone number) to receive the discount.

The Energy Bills Support Scheme will apply to consumers in England, Scotland and Wales. The Government is working urgently to ensure the people of Northern Ireland receive the equivalent of this support as soon as possible.

Further information can be found at: [www.gov.uk/government/news/energy-bills-support-scheme-explainer](http://www.gov.uk/government/news/energy-bills-support-scheme-explainer).

- **Direct debit customers** will receive the discount automatically as a reduction to the monthly Direct Debit amount collected or as a refund to their bank account following Direct Debit collection during each month of EBSS delivery. Direct debit dates will remain unchanged.
- **Standard credit customers (pay on receipt) and payment card customers** will see the discount applied as a credit to standard credit customers' account in the first week of each month of EBSS delivery, with the credit appearing as it would if the customer had made a payment. The discount should be provided monthly regardless of whether the account is paid monthly, quarterly or has an associated payment card.
- **Smart prepayment meter customers** will see the discount credited directly to their smart prepayment meters in the first 11 days of each month of Energy Bills Support Scheme delivery.
- **Traditional prepayment meter customers** will be provided with redeemable vouchers or Special Action Messages (SAMs) from the first 11 days of each month, issued via SMS text, email or post. You will need to take action to redeem these vouchers at your usual top-up point. Prepayment meter customers should make sure their contact details are up to date with their energy supplier so they can send the vouchers. It is recommended that customers redeem vouchers as soon as possible as they will have an expiration date. The expiration date will be published nearer the time.

#### Customers without a domestic electricity connection

Approximately 1% of UK households are currently ineligible to receive the Energy Bills Support Scheme discount as they do not have a domestic electricity meter and a direct relationship with an electricity supplier. The Government has confirmed that further funding will be available to provide equivalent support of £400 for energy bills for these households. An announcement with details on how and when these households will receive this support, and eligibility criteria, will be made later this Autumn. This scheme will be separate to the Energy Bills Support Scheme.

#### When will I receive my payment?

Your supplier will be in touch with you on how and when you will receive the instalments. Please note that payment will not reach all customers on 1 October 2022.

#### What happens if I am in debt to my supplier?

Your supplier should reduce the payment in accordance with your debt repayment plan. If you don't have a debt repayment plan agreed, contact your supplier to discuss this.

#### What happens if my voucher expires?

You should be able to request a new voucher until 31 March 2023, when the scheme ends.

#### Further support available

In addition to the Energy Bills Support Scheme, households most in need will be eligible for further support, including:



For England & Wales Domestic Consumers Only  
Details correct as of 17 August 2022

- 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

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)

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

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-2022](http://www.ofgem.gov.uk/publications/energy-domestic-consumer-advice-autumn-winter-2022)

You may be able to get £150 off your energy bill (or added to your meter) if you get the Guarantee Credit element of Pension Credit (Core Group 1). You may also be eligible if you're on a low income and live in a property with a high energy cost score (Core Group 2).

You must be named on the electricity account or bill of a participating energy supplier and meet the eligibility requirements on the qualifying date, which this year is 21 August 2022. While most customers will be with a participating supplier, some suppliers are not required by Government to offer the Warm Home Discount.

You no longer need to apply to your energy supplier for the Warm Home Discount. Data sharing between the Government and energy suppliers means most eligible households will receive the discount automatically. Suppliers usually pay out over the winter months and must pay by 31 March 2023.

You will receive a letter in November and December if you are automatically eligible or inviting you to call a helpline to determine your eligibility. If advised to, it is important that you call the helpline before the deadline stated in the letter, otherwise you may miss out. We are also developing an eligibility checker so you can check online whether your property has a high energy cost score. We expect this to be online from November.

Further information on the Warm Home Discount is available at [www.ofgem.gov.uk/publications/faqs-warm-home-discount-scheme](http://www.ofgem.gov.uk/publications/faqs-warm-home-discount-scheme).

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).

#### Why am I no longer receiving my Warm Home Discount?

The Government has reformed the Warm Home Discount scheme to better target households in fuel poverty and to provide the rebates automatically, including to working-age households for the first time.

If you previously applied for a Broader Group rebate each year, you may no longer be eligible if you do not meet the new Core Group 2 eligibility criteria. You must be in

receipt of a qualifying means-tested benefit and your property must meet a high energy cost threshold.

You will receive a letter in November or December if you are automatically eligible or potentially eligible for a rebate. Further details on the eligibility criteria will be available on [www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme).

### **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 this winter only, the winter fuel payment will also include 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 2022 - 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](#)

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

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

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

A Cold Weather Payment is a £25 payment for every week when the average temperature for a postcode area is recorded as, or forecast to be, zero or below, between November and March. This year's scheme will start on 1 November 2022. You'll be able to check if your area is due a payment from November 2022.

You may get Cold Weather Payments if you're getting:

- Pension Credit
- Income Support

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Details correct as of 17 August 2022

- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest.

You do not need to apply as you'll be paid it automatically.

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

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

#### ***Discretionary Assistance Fund***

You may be eligible for a grant from this fund if you are in hardship and need help to pay for essential costs. Further information is available at [www.gov.wales/discretionary-assistance-fund-daf](http://www.gov.wales/discretionary-assistance-fund-daf).

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

The Winter Fuel Support Scheme is a £200 annual payment for Welsh households in receipt of certain benefits.

Eligible households will be able to claim the payment from their local authority to be used towards paying fuel bills. The payment will be available regardless of whether you have a prepayment, direct debit or credit account, and regardless of whether you use off-grid fuel.

The scheme will open for applications on 26 September 2022 and the Welsh Government expect the first payments to be made in October 2022.

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

Details are still being confirmed, but in the meantime, you can contact Advicelink Cymru for further information on 0800 702 2020 (Monday to Friday, 9am to 5pm).

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

#### ***Council Tax Rebate Scheme***

The Council Tax Rebate scheme will pay eligible households £150 to help with the rising cost of living.

If you pay council tax on a property, it's your main home and your council tax band is A – D, you should receive a £150 payment by 30 September 2022.

Support is also available if you live in a council tax band E – H and you have specific circumstances, including:

- If you are a student (except if you live in a house with multiple occupation for council tax purposes)
- If you are under 18
- If you have a severe mental impairment
- If you have an annex occupied by a dependent relative

If you pay for council tax by direct debit, you will receive a one-off payment into your bank account.

If you don't pay by direct debit, you will need to contact your local council. You can contact your local authority via [www.gov.uk/find-local-council](http://www.gov.uk/find-local-council).

You can find out what council tax band you are in by entering your postcode into the Government website online at [www.gov.uk/council-tax-bands](http://www.gov.uk/council-tax-bands).

#### ***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 to offer some amount of additional support 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.

### ***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 which may be able to provide one.

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 3 months of getting it.

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

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

You might be able to get a fuel voucher 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 voucher. Your local Citizens Advice Bureau can apply for you.

### ***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).

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

### **Priority Services Register**

The Priority Services Register is a free service to help people who may need additional support. 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

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](#).  
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 Bureau.

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, debt, energy and complaints is available on their website and via the [Age UK Advice Line](#) on 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 a local branch.

#### ***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.

### **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) 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.

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 energy inefficient 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)**

If you live in London, grants of between £5,000 and £25,000 for energy efficiency measures are available to low-income homeowners and private tenants.

To apply you need to:

- live in Greater London
- own or rent your own home (landlords can apply as long as the tenant is eligible)
- receive a qualifying benefit OR otherwise be on a low household income
- meet energy efficiency and household income requirements (for the Sustainable Warmth element)

Apply online at [www.london.gov.uk/what-we-do/housing-and-land/improving-quality/warmer-homes](http://www.london.gov.uk/what-we-do/housing-and-land/improving-quality/warmer-homes) or search 'warmer homes London'.

### **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.

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

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

## 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

### **What about 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).

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

### **Why are standing charges going up?**

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

Increasing global gas prices, 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.

### **Can suppliers take estimated future price rises into account?**

No. They must calculate the direct debit on the latest available tariff information.

### **Could direct debit amounts change ahead of the price cap coming into effect once the new rate is announced by Ofgem?**

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. It is, therefore, possible some customers direct debts will change in advance of October.

All suppliers must, however, 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.

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

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.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 happens if your energy supplier goes bust | Ofgem.](#)

### **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 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 before using energy rather than receiving bills for 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, you will often pay more for your energy than other customers due to different costs to serve – even if you are on the price cap. You also may not get access to the best deals. If you forget or cannot afford to top up there is a risk that you will lose access to heat and power until you can next credit funds to your meter.

## **If your supplier has a warrant to install a prepayment meter**

Before installing a prepayment meter, a supplier has to go through a number of checks to ensure that they have taken all reasonable steps to agree a payment plan with you.

These include:

- offering you other ways to repay the money you owe
- giving you at least 28 days to repay your debt
- and must take into account your ability to pay

They can only apply for a warrant to install a prepayment meter as a last resort.

There are some circumstances where a supplier should not install a prepayment meter:

- if the debt isn't yours (for example if the debt came from a previous tenant)
- your supplier should not install a prepayment meter by warrant 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, or if your illness affects your breathing or is made worse by the cold, such as asthma or arthritis
- if you use a stair lift, dialysis machine, or any other medical equipment that needs electricity

Suppliers should not install a PPM unless it is safe and practicable to do so.

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 practical
- 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](#)).

Suppliers cannot charge you more than £150 for installing a prepayment meter under warrant. They also must give you notice before coming to your home to install a meter – at least 7 days for gas and 7 working days for electricity.

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.

Please note that this applies to smart meters. Even though a warrant isn't required, all other conditions apply.

## **5. 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 [here](#).

**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 [www.ombudsman-services.org/complain-now](http://www.ombudsman-services.org/complain-now) 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 to solely to disrupt the operation of suppliers and consumer and independent bodies like the Ombudsman with unnecessary time-consuming complaints will tie-up staff who are already very busy serving an increasing number of people that need assistance. It will mean that there is less time and resources for energy retail companies to respond to the many customers who genuinely do urgently need help and support, and if additional costs are incurred it could drive up bills for all customers.

### **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 fixing power cuts and paying you compensation. This company is not your energy supplier. Use the [Energy Network Association search tool](#) to find your local network operator by postcode.

- **If your electricity is cut off**, your network operator must give you 2 days' notice if they plan to cut off your supply. You can get £30 in compensation if they do not give 2 days' notice or cut you off on a different date from the date on the notice
- **If your gas is cut off**, you must be given 7 days' notice if your gas network operator plans to cut off your supply to do work. You can get £40 compensation if they do not give you notice
- **If it's an unplanned gas cut**, you might be entitled to compensation of £60 after the first 24 hours, and another £60 for each following 24-hour period
  - There may be some exceptions which mean you will not receive compensation: if more than 30,000 homes were affected, you caused your gas supply to be cut off, your gas network operator took reasonable steps to prevent a power cut during bad weather

## 6. 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

## 7. If you are in debt

If you get into payment difficulties, 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.

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.

The charity StepChange can help with checking whether you are eligible and with applications. visit [www.stepchange.org/how-we-help/breathing-space-scheme](http://www.stepchange.org/how-we-help/breathing-space-scheme).

### ***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).

## **8. 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 [Health and Safety Executive website](#).

## **9. Why are energy prices going up?**

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

The energy price cap sets a limit on the amount that energy suppliers can charge you for each unit of gas and electricity, and also sets a maximum daily 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', 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'.

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. Note at August 2022 this also includes the costs of a supplier of last resort making a claim for any reasonable additional, otherwise unrecoverable, costs they incur when taking in customers of a failed supplier
- 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, 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.

### **Why is my bill bigger than the price cap figure I've heard quoted?**

The price cap figure quoted in media is based on the typical consumption of an average domestic household.

The energy price *per unit of energy used*, and the *standing charge*, is capped. This means there is no absolute cap on your bill – your bills may rise and fall, above and below the cap, in line with your energy consumption.

If you are not on the gas grid and use oil then you will pay separately for the fuel not covered by the cap.

### **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](#))

### **Why is the price of gas going up?**

The vast majority of increases we are seeing right now are due to extremely high international gas prices. This is a once-in-a-generation event which is affecting people around the world.

International gas prices have become more volatile due to high demand for gas worldwide as we recovered from the Covid-19 pandemic, lower levels of gas storage across Europe, and the Russian invasion of Ukraine.

As a result of the Russian invasion of Ukraine, energy prices have been far higher, for far longer, than we have ever experienced before. Recent cuts to supplies to Europe have added yet more increases and volatility to prices.

### **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. Higher gas prices lead to more expensive electricity bills.

### **Why are prices going up so much when most of our energy does not rely on Russian gas?**

Russia has systematically reduced its gas exports to Europe. Countries which are heavily reliant on Russian gas are now looking elsewhere for gas supply, in many instances to countries which supply the UK. This mismatch between reduced supply and heightened demand have pushed up gas prices both in Europe and internationally.

### **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 may 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.

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

From October, the price cap will be updated every 3 months. This is to ensure that it reflects the most up-to-date energy costs.

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

The 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.

### **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.

## **10. What is meter reading day?**

"Meter reading day" is a term used to encourage people to give a meter reading before a new higher price cap comes into effect, to ensure the energy they use is charged at the correct price according to when they used it.



If you have a working smart meter (credit or prepayment) or you are on a fixed-term tariff, then you do not need to submit additional meter readings when the price cap increases on 1 October.

**When do I need to give a meter reading?**

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.

**How long do I have to submit a reading when the price cap changes?**

Check with your supplier for their specific advice on giving a reading when the price cap increases on 1 October 2022, as most suppliers will accept readings for a few days either side.

High call volumes and website traffic are expected, so check **beforehand** for the best way to get in touch and submit meter readings. Suppliers offer numerous channels including SMS, email and apps, online account submissions, but these vary.

Giving a false meter read in order to be billed at the current rate, rather than the new capped rate is fraud.

**Should I top up my prepayment meter before the price cap increase?**

If you have a working smart prepayment meter, prices will update automatically – so topping up in advance will make no difference.

Different energy suppliers will take different approaches for traditional prepayment meters, so check with your supplier to find out what approach they will take.

## 11. 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”<br><br>For textphone, dial 18001 followed by the helpline number |
| 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                         |                                                                                                                                                                          |
| Fuel Bank Foundation       | Fuel Bank Foundation provides emergency financial support through our network of partners. We identify people who cannot afford to pre-pay for their fuel or energy |                                                                                                                                                                          |

For England & Wales Domestic Consumers Only  
 Details correct as of 17 August 2022

| <b>NAME</b>                                       | <b>DETAILS</b>                                                                                                                                                                    | <b>CONTACT</b>                                                                            |
|---------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| 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. Our 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**

| <b>NAME</b>                      | <b>Website</b>                                                                                                                                           |
|----------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| British Gas Energy Trust         | <a href="http://www.britishgasenergytrust.org.uk/grants-available/">www.britishgasenergytrust.org.uk/grants-available/</a>                               |
| Scottish Power Hardship Fund     | <a href="http://community.scottishpower.co.uk/t5/Extra-Help/Hardship-Fund/ta-p/53">community.scottishpower.co.uk/t5/Extra-Help/Hardship-Fund/ta-p/53</a> |
| Ovo Energy Fund                  | <a href="http://www.ovoenergy.com/help/debt-and-energy-assistance">www.ovoenergy.com/help/debt-and-energy-assistance</a>                                 |
| E.ON Energy Fund                 | <a href="http://www.eonnext.com/policies/extra-help">www.eonnext.com/policies/extra-help</a>                                                             |
| E.ON Next Energy Fund            | <a href="http://www.eonnextenergyfund.com/">www.eonnextenergyfund.com/</a>                                                                               |
| EDF Energy Customer Support Fund | <a href="http://www.edfenergy.com/PSR">www.edfenergy.com/PSR</a>                                                                                         |
| Bulb Energy Fund                 | <a href="http://citizensadviceplymouth.org.uk/bulb-energy/">citizensadviceplymouth.org.uk/bulb-energy/</a>                                               |
| Octopus 'Octo Assist Fund'       | <a href="http://octopus.energy/blog/struggling-to-pay/">octopus.energy/blog/struggling-to-pay/</a>                                                       |

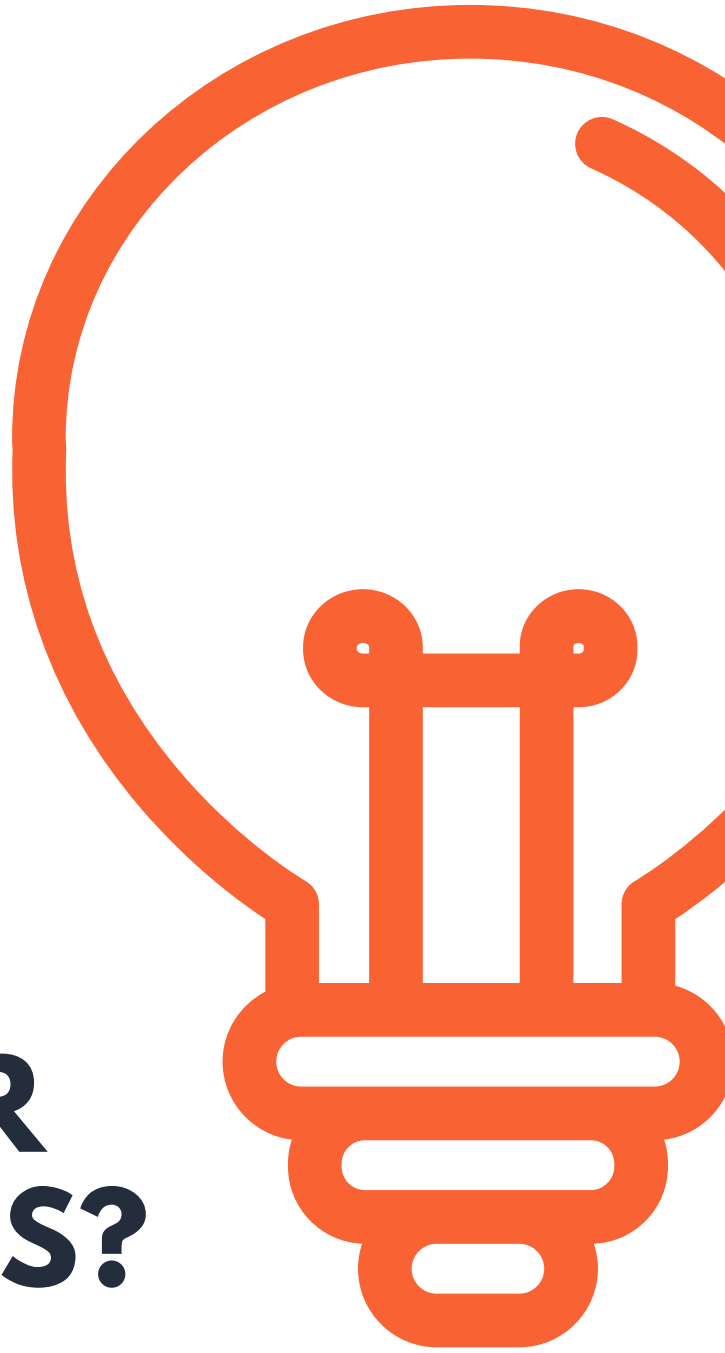
**Print and display information**

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.

# WORRIED ABOUT YOUR ENERGY BILLS?



**IF YOU'RE STRUGGLING TO PAY - CONTACT YOUR SUPPLIER  
AND EXPLAIN YOUR SITUATION.**

**TO MAKE SURE YOU'RE GETTING ALL THE HELP YOU'RE  
ENTITLED TO, VISIT [WWW.CITIZENSADVICE.ORG.UK](http://WWW.CITIZENSADVICE.ORG.UK).**

