

Struggling to pay your energy bills?

Here is what you can do...



**citizens
advice**

Westminster



What to do if you're struggling to pay your energy bills

If you're struggling to pay your gas and electricity bills, contact your supplier to discuss ways to pay what you owe them.

Your supplier has to help you come to a solution. You should try to negotiate a deal that works for both of you. If you don't try to negotiate with your supplier, they might threaten to disconnect your supply.

Energy arrears are a 'priority debt'. This means you need to pay them before debts like credit cards. If you have more than one debt, contact us – we can help!

Agree a payment plan with your supplier

Tell your supplier that you want to pay off your debts in instalments as part of a payment plan.

You'll pay fixed amounts over a set period of time, meaning you'll pay what you can afford. The payment plan will cover what you owe plus an amount for your current use.

Your supplier must take into account:

- **how much you can afford to pay** - give them details about your income and outgoings, debts and personal circumstances
- **how much energy you'll use in future** - they'll estimate this based on your past usage, but give them regular meter readings to make this more accurate

If you're not sure how much you can afford to pay, contact us.

If you can't afford the payment plan: Speak to your supplier again if you think they're charging you too much or you're struggling to afford the repayments. You can try to negotiate a better deal. If you

don't, your supplier might make you have a prepayment meter installed.

Pay off your debt through your benefits

You might be able to repay your debt directly from your benefits through the Fuel Direct Scheme.

A fixed amount will automatically be taken from your benefits to cover what you owe, plus an extra amount for your current use.

It can be more convenient than having a prepayment meter fitted (which your supplier might try to do if you can't agree a payment plan) and you won't risk running out of gas or electricity.

To be eligible, you must be getting one of the following benefits:

- Income-Based Jobseeker's Allowance
- Income Support
- income-related Employment and Support Allowance
- Pension Credit
- Universal Credit (but only if you're not working)

Contact the Jobcentre and let them know you want to set up Fuel Direct. They'll contact your supplier and tell them you want to pay off your debt under the Fuel Direct Scheme - your supplier must agree to it.

Your supplier will set up the repayments and let you know how much you'll be paying.

If you don't come to an agreement

If you're not able to agree a payment plan with your supplier, or you don't stick to a plan you previously agreed to, your supplier might try to force you to have a prepayment meter installed.

In very rare cases your supplier might threaten you with disconnection.

Extra financial help

There are a number of energy companies who offer grants and schemes that are open to anyone - you don't have to be a customer. See our leaflet on "Grants to help pay off Energy Debts"

If you're disabled, elderly or you get benefits, check whether you can get other help paying your energy bills.

Further help

If you can't come to an agreement with your supplier about repaying your debt, or you're not happy with the option they've given you, contact the Citizens Advice consumer helpline for advice:

- Citizens Advice consumer helpline: 03454 04 05 06
 - Textphone: 18001 03454 04 05 06
 - Monday to Friday, 9am to 5pm

You can get help and advice about your debts by contacting us or from Stepchange: <https://www.stepchange.org/>

You can't afford to top up your prepayment meter

There are different things you should do if you can't afford to top up your prepayment meter.

If you've run out of credit and need gas or electricity urgently, contact your supplier to ask for temporary extra credit. You'll need to pay this back when you next top up.

If you have a prepayment meter because you're repaying a debt to your supplier, you can ask them to reduce the amount you repay each week.

Find out who your energy supplier is if you're not sure.

- GAS Meter Number Helpline - 0870 608 1524.
- ELECTRICITY Meter Number Helpline-London 0845 601 5467

IF YOU HAVE A DISABILITY OR ILLNESS

Your supplier has to replace your prepayment meter with a normal meter (one that lets you pay for energy after you use it, rather than before) if you have a disability or illness that makes it:

- hard for you to use, read or put money on your meter
- bad for your health if your electricity or gas is cut off

Get temporary credit

Your energy supplier might agree to give you temporary credit if you've run out of gas or electricity. Tell them about your situation, including your income and anyone you look after, so they know why you need temporary credit. You'll need to pay this credit back next time you top up.

Your supplier could charge you a fee if they have to come to your home to add temporary credit. They won't charge you if they can do it remotely or if it's their fault - for example if a fault in your meter meant you couldn't top up.

If you need temporary credit, ask for it as soon as you can - some suppliers will need to send someone to put money on your meter.

If you're paying off a debt

If you owe money to your supplier, you'll pay back a bit of the debt each time you top up your meter. For example, if you top up by £10, £5 of that might go to paying back your debt, leaving you with £5 of credit.

Tell your supplier if you can't afford this. Ask them to reduce the amount you pay back each time you top up.

Your supplier has to take into account how much you can afford, so tell them if anything has changed since you first agreed your repayments. For example, if your income has decreased.

Tell your supplier if you use electricity for heating.

Some suppliers add up heating separately. Unless you mention your electric heating, they might reduce the amount you pay back on the rest of your electricity, but leave your heating repayments the same.

If you keep running out of credit

If you run out of credit you'll build up extra debt to your supplier, for example by using emergency credit. Next time you top up you'll pay this back straight away.

If it feels like you're running out of credit too quickly, this extra debt could be the problem. Ask your supplier to let you pay it off weekly rather than in one go.

Try to top up with more money than usual after running out of credit. This will stop your credit from running out too quickly because of the extra debt.

Tell your supplier if you need extra support

Your supplier has to treat you fairly and take your situation into account. Make sure they know about anything that could make it harder for you to pay. For example, tell them if you:

- are disabled
- have a long-term illness
- are over state pension age
- have young children living with you
- have financial problems - for example if you are behind on rent

Also ask whether you can be put on your supplier's priority services register.

Check that you're not paying someone else's debt

If you've recently moved home, you could be paying off the debt of someone who lived there before you. Make sure your supplier knows when you moved in to avoid this happening.

Check that your meter is working properly

Meter faults are rare but can be expensive. Check whether your meter is faulty if you're running out of credit too quickly and nothing else seems to be wrong.

Further help

Contact the Citizens Advice consumer helpline if you need more help or advice about stopping your supplier installing a prepayment meter

Citizens Advice consumer helpline: 03454 04 05 06

Textphone: 18001 03454 04 05 06

Monday to Friday, 9am to 5pm

If you're in debt, you might be able to get financial help with paying for your energy.

You might also be able to save money on your gas and electricity, for example by switching to another supplier. Having a prepayment meter doesn't stop you switching unless you owe your current supplier more than £500 for gas or £500 for electricity.

Useful contact details:

Citizens Advice Westminster

www.westminstercab.org.uk/getting-advice

Gateway Telephone helpline: 0300 330 1191

Monday to Friday 10.00-16.00

Citizens Advice Consumer helpline: 03454 04 05 06

Monday to Friday 9.00am to 5.00pm

www.citizensadvice.org.uk

Step Change

0800 138 1111; 8am to 8pm, Monday to Friday and 8am to 4pm on Saturday

(free from all landlines and mobiles)

<https://www.stepchange.org/how-we-help/debt-helpline.aspx>