

# Fuel debt advice



## Finding it hard to pay your fuel bills?

Many of us live in homes that are hard to keep warm, and the cost of energy has risen sharply in the last few years. So it's not surprising that more and more people are finding it difficult to pay their gas and electricity bills, and are falling into debt to the energy companies.

If you are struggling to pay your energy bills, the good news is there are a lot of things you can do about it, and a lot of advice and support available if you ask for it.

## Saving energy

The first step is to try to reduce your energy use, so your bills will be smaller in future. Some of the things you can do might seem too small to make much difference to your situation, but lots of these wee actions added together can reduce your fuel bills by a surprising amount.

There are things you can do that will cost you nothing at all. These include turning off lights when you leave a room, not overfilling the kettle, turning down your thermostat slightly, and using the timer on your boiler effectively. There are a lot of other tips as well - our energy officers can help you pinpoint the ones that will work best for you, and give you advice and support, if you ask us for a home energy audit.

Then there are things you can do that are low-cost, like draught proofing around windows and doors. Low-energy lightbulbs or LEDs are another way of spending a little bit of money to make savings.

Some things are more expensive, like replacing old boilers or getting insulation. Sometimes there are interest-free loans or grants available. Recently we helped a family get £3,500 towards the cost of a new boiler. They qualified because they were working on a low income and received Tax Credits. Again, our home energy auditing service can help you pinpoint any help that is available for you, or you can go to [Greener Scotland website](#) for more information and top tips.

## Paying the best price for your energy

You might have the option of changing your supplier, or changing the way you pay for your energy, to keep the cost as low as possible. For example, energy is usually cheaper if you pay online or by monthly direct debit, and if you buy both gas and electricity from the same company you are likely to get a 'dual fuel' discount.

Energy companies are required by law to tell you if they have any cheaper tariffs that would suit you. This information is on every bill, or on your annual statement, if you don't get a paper bill.

If this sounds complicated, ask for advice. Our energy officers can talk to you about different ways of looking into whether you are getting the best deal.

### **Getting all the help you're entitled to**

If you're in financial difficulty, it's always worth checking you're receiving all the help that's available. We often advise people who live in Govanhill to contact the Govanhill Welfare Hub (based at Samaritan House) for free advice on benefits and tax credits, for example.

In the winter months the energy companies offer the Warm Home Discount. The criteria are different from company to company, but if you are on a low income, or considered 'vulnerable' in any way, you might qualify. The Discount is £140 a year, credited to your electricity account, and you can receive it even if you have a debt to your supplier. Claims usually open in the autumn. It's a good idea to claim early because the funds are limited. You can claim online or by phoning your supplier, or you could ask us at South Seeds about it.

There are other things too, like Cold Weather Payments in very cold weather, Winter Fuel Payments for people over 60, and Glasgow City Council's Affordable Warmth Dividend, a payment of £100 for people over 80.

There are also charitable trusts that sometimes help with fuel debt. The British Gas Energy Trust, the E.ON Caring Energy Trust and the EDF Energy Trust, for example, make payments to help with fuel arrears, as well as with energy-efficient essential appliances. The British Gas Energy Trust can also pay for new boilers, if your existing boiler is over 10 years old and inefficient or condemned.

You can apply to these trusts no matter which energy company you are with. Your application will be given priority if you have sought out money advice. It also helps if you can show you are taking steps to be more energy-efficient, and using our home energy auditing service is a good way of doing that.

### **Tackling your debt**

If you have a debt or a bill you are struggling to pay, the important thing is to seek advice early.

If you don't already do it, start collecting all the letters you get from the energy company, and keep them in a folder after you've read them. This will help you to stay organised, and help an adviser work with you, if you go to see one. It's a good idea to check your meter readings

regularly as well, make a note of them, and make sure they are the same as the meter readings on your bills. This will also help you keep track of how much energy you are using.

You should work out a figure you can realistically afford to pay towards the arrears each week. Write down your income and outgoings and decide how much you want to offer. Energy companies often want to collect a debt over the course of one year, but there is no legal reason for this, and if you are persistent then you might be able to negotiate for a longer repayment period.

Energy companies often want to install prepayment meters to recover debt. Prepayment meters certainly make it easier to budget, as you have to pay for your energy in advance, but they give you less flexibility about how and when you pay for the energy, and the cost of your fuel can be higher. Energy companies are supposed to offer further options, like the Fuel Direct scheme, where payments are taken from certain benefits if you receive them. Ask the energy company what options you have.

If your fuel arrears are part of a bigger problem involving other debts, you should seek the advice of a specialist money adviser. Above all, don't panic - there is help and support available if you want it, and there's almost always a way forward!

### **Seeking advice from South Seeds**

If you live in Govanhill, Crosshill, Queen's Park, Strathbungo or Pollokshields East and you would like further support from South Seeds, drop in to our office between 10am and 4pm any weekday, our office is at 168 Butterbiggins Road. Alternatively you can call us on 0141 636 3959 and speak directly to an energy officer or email us at [info@southseeds.org](mailto:info@southseeds.org).

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