

Advice if you're worried about higher energy bills



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As energy costs have increased this year, more and more of us are worried about being able to pay our bills. And if you're on a tight budget, you may already be struggling.

If you can't afford the energy you need or are already in debt with your energy supplier, there is help available. This guide is designed to help you find the support you may be able to get.

Why people are struggling to pay their bills

Apart from increased energy prices, there are many other reasons why people can struggle to pay their energy bills. These include:

- being on a low income
- your home isn't well insulated
- your heating or other appliances are old and expensive to run
- your bills are based on estimates, not how much energy you've actually used
- you have difficulties with budgeting
- your personal circumstances have recently changed — perhaps because you've been ill, lost your job or lost a loved one

What to do if you are struggling to pay your energy bills

1. Check if you are eligible for grants or schemes to help you pay for your energy bills
2. Contact your energy supplier to see how they can help
3. Take regular meter readings, or get a smart meter
4. Make your home more energy efficient
5. Talk to someone for advice

This information was last checked on 15th September 2022 and was correct at that time. Things could have changed since then, so please visit the web links provided for the most up-to-date information.



Scan me for more information and accessible formats.

This guide has been developed by Smart Energy GB, the government-backed not-for-profit helping everyone in Britain to understand the importance of smart meters, with support from National Energy Action, and Energy Action Scotland – national charities helping people to stay warm and healthy in their homes.

Check if you are eligible for grants or schemes to help you pay for your energy bills

If you are struggling to pay your gas or electricity bills, you might be able to get help from certain schemes or grants offered by governments or energy suppliers.

Energy Price Guarantee (EPG)

Due to the increase of global gas and electricity prices, the UK government announced a new Energy Price Guarantee (EPG) on 8th September 2022 which will limit the price that suppliers can charge for each unit of energy. It is a new scheme which will replace the previously announced energy price cap.

The EPG will come into effect from 1st October 2022 and will automatically apply to all households. Under the EPG, the typical household will pay an average of £2,500 per year on their energy bill for the next two years.

It's important to note that you will still pay for the gas and electricity that you use but the government's EPG will limit the price that suppliers can charge for each unit of energy. The more energy you use the more you'll spend.

The EPG is in addition to the £400 Energy Bills Support Scheme which will run from October 2022 to March 2023.

For those who use heating oil, live in park homes or are on heat networks, a new fund will be set up to ensure that they are able to benefit from the support.

For more information please visit:

helpforhouseholds.campaign.gov.uk/help-with-your-bills/

Cost of Living support package

The Government has announced support to help households in England, Wales and Scotland with the high cost of energy this winter. Some of this support is available to all households. Other schemes are targeted at people who may need extra support.

There are also some support programmes that are only available in England, some that are only available in Wales and some that are only available in Scotland.

The information below was checked in September 2022 and was correct at that time. Things could have changed since then, and more support may be available.

For the latest information, please go to:

costoflivingsupport.campaign.gov.uk/help-with-your-bills/

Support for all households

Energy Bills Support Scheme

All households that have a domestic electricity meter will automatically get a £400 discount to help with energy bills this winter. **There is no need to apply for it** and you will not have to repay it.

The discount will be paid in the first week of the month for six months from October 2022. You will get the discount in different ways, based on how you pay your bills.

- If you pay by **direct debit**, you will have the discount applied to your account with your energy supplier. You will continue to pay your monthly direct debit. The discount may not change the amount you pay each month.
- If you pay your bills when you get them (e.g. by **bank transfer** or **cheque**), you will have the discount applied to your account with your energy supplier. It will show on your bill. You will have to pay the rest of the bill as normal.
- If you have a **payment card**, you will have the discount applied to your account with your energy supplier. You will have to pay the rest of the bill as normal with your payment card.
- If you have a **prepay smart meter**, your energy supplier will add the discount to your meter as a top up.
- If you have a **traditional prepay meter**, your energy supplier will send you a voucher, by text message, email or post. **Please make sure your energy supplier has your correct contact details.** You can use the voucher at your usual top up point. Ask your energy supplier if you need help or guidance to do this.
- If you live in a **park home or off-grid**, you will be able to get the discount too. The government will provide details in Autumn 2022.

Because the £400 discount will be paid out to meter points and over a period of six months, you won't miss out if you decide to switch your energy supplier, tariff or change your payment method within that time.

For more information visit:

gov.uk/guidance/getting-the-energy-bills-support-scheme-discount

Targeted support

In addition to the Energy Bills Support Scheme that all households will get, there is extra support for people on low incomes, pensioners and people with disabilities. These cost of living payments are one-off payments and you will get them automatically if you are eligible.

For more information visit: gov.uk/guidance/cost-of-living-payment

Cost of Living Payment for low income benefits or tax credits

If you are on a low income and depend on means-tested benefits such as:

- Universal Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Pension Credit
- Child Tax Credit
- Working Tax Credit

You will **automatically** get a cost of living payment of £650. This is split in two parts. The first part, of £326, was paid to households that meet the criteria in July 2022. The second part, of £324, will be paid in in Autumn 2022. You cannot apply for this payment. If you are eligible, you will get it automatically.

Pensioner Cost of Living Payment

If you are a pensioner who gets the Winter Fuel Payment, you will **automatically** get a cost of living payment of £300. This will be paid on top of any other support you or your household gets, such as pension credit or disability benefits. The £300 will be paid as an automatic top up to your Winter Fuel Payment. In most cases, it will be paid by direct debit into your bank account.

Disability Cost of Living Payment

If you got:

- Attendance Allowance
- Adult Disability Payment (in Scotland)
- Child Disability Payment (in Scotland)
- Constant Attendance Allowance
- Disability Living Allowance for adults
- Disability Living Allowance for children
- Personal Independence Payment
- Armed Forces Independence Payment
- War Pension Mobility Supplement

for any day between 26 April 2022 and 25 May 2022, you will **automatically** get a cost of living payment of £150. This is designed to help with the increased costs of specialist equipment, specialist food and transport costs. The money will be paid to you directly from September 2022.

If you receive any of these benefits **and** means-tested benefits (such as Universal Credit, income-based JSA or ESA, or Income Support), you will get this £150 as well as the £650 Low-Income cost of living payment. The payments will be made separately.

Watch out for scams

Please be aware of potential scams about all of this support. You do not need to apply for it, and you should not enter your details onto any third-party website.

Additional support (England)

This support is available only to households in England.

Council Tax Rebate

Householders in council tax bands A to D should have received a £150 rebate on their Council Tax, to help with energy costs. This payment should have been made between April and September 2022. Funding was also available for households on a low income whose home was not in bands A to D. If you have not yet received your rebate, contact your local council here: [gov.uk/find-local-council](https://www.gov.uk/find-local-council)

Household Support Fund

The Household Support Fund is designed to help households who need extra support because of the rising cost of food, energy and water bills. It is distributed through local authorities and funding is available up to March 2023 and possibly longer. To find out what help is available in your area, contact your local council here: [gov.uk/find-local-council](https://www.gov.uk/find-local-council)

Additional support (Wales)

This support is available only to households in Wales.

Cost of Living Payment

A £150 cost of living payment is available for households in Council Tax bands A–D, and for all households who receive support from the Council Tax Reduction Scheme irrespective of council tax band. This payment should have been made from May 2022 onwards. If you have not yet received it, please contact your local council to apply. Find your local council at: [gov.wales/find-your-local-authority](https://www.gov.wales/find-your-local-authority)

Welsh Fuel Support Scheme

You can get £200 to help towards your energy bills if you or someone else in your household gets:

- Income Support
- Income-based Job Seekers Allowance
- Employment and Support Allowance
- Universal Credit
- Working Tax Credits
- Child Tax Credits
- Pension Credit
- Personal Independence Payment (PIP)
- Disability Living Allowance (DLA)
- Attendance Allowance
- Carers Allowance
- Contributory Benefits
- Council Tax Reduction Scheme (CTRS)

You have to claim this support from your local council. Claims can be made from late September 2022.

Welsh Government's Discretionary Assistance Fund

If you are in a financial crisis and can't afford to pay your energy bills or other essential costs and you have tried all other routes, you can apply for emergency assistance payments from the Welsh Government's Discretionary Assistance Fund. You can use this to top up gas and electricity prepayment meters, or oil and LPG. You do not have to pay this money back. There are limits to how often you can apply for this Fund. To find out more, visit:

gov.wales/discretionary-assistance-fund-daf

Wales Fuel Voucher Scheme

This scheme will provide vouchers for households in crisis that must pay for their energy in advance, either by prepayment meter or fuels such as oil and LPG. It is run by the Fuel Bank Foundation. Households will need to be referred for support. Please contact your local advice provider or Advicelink Cymru on [0800 702 2020](tel:08007022020) for further information.

Additional support (Scotland)

This support is available only to households in Scotland.

The Scottish Welfare Fund

You must be 16 or older and on a low income, or getting certain benefits, to apply for a grant from the Scottish Welfare Fund.

Low income includes but is not limited to:

- Income Support
- Pension Credit
- Jobseeker's Allowance (JSA)
- Income based Employment and Support Allowance (ESA)
- Income based Universal Credit

For more information visit: mygov.scot/scottish-welfare-fund

Cost of Living Award (council tax rebate)

In April 2022, most households in Scotland received a £150 Cost of Living Award to help pay energy bills. This was credited to council tax accounts in April 2022.

If you think you should have received the award but did not, contact your local council here: mygov.scot/help-energy-bills

Energy Discounts and Payment

This section covers support with energy bills that has been available for some years. This year, the eligibility criteria for some of these schemes have changed, so that more people may be able to get them.

Winter Fuel Payment (England, Scotland and Wales)

The Winter Fuel Payment provides extra support for older people to pay for heating in the winter. If you have previously claimed the payment, get a State Pension or certain other benefits, you can get between £100 and £300 to help

you pay your heating bills. You will get the money in November or December 2022.

If you haven't previously applied, or don't get a State Pension, you may still be able to get the Winter Fuel Payment, if you were born on or before 25 September 1956. This date changes each year.

For help, contact the Winter Fuel Payment Centre on [0800 7310160](tel:08007310160).

This year, the Winter Fuel Payment will be paid at the same time as the pensioner cost of living payment.

Find out more at: gov.uk/winter-fuel-payment

Warm Home Discount Scheme (England and Wales)

The Warm Home Discount scheme provides support with heating costs in winter for those who need it most. If you are eligible, you will automatically get £150 off your electricity bill before 31 March 2023.

This is different from previous years, where you had to apply to get it. This year, you will automatically get this discount if:

- you are a pensioner, who gets the guarantee credit element of pension credit
- you depend on means-tested benefits (such as Universal Credit, income-based JSA or ESA, or Income Support) and have high energy costs. High energy costs will be calculated based on the age and type of your property, as well as its floor size

For more information visit: gov.uk/the-warm-home-discount-scheme

Note: This page will be updated when more information about the scheme is known.

Cold Weather Payment (England and Wales)

If you get:

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

you may also get a Cold Weather Payment when the average temperature in your area is freezing (zero degrees Celsius) for seven days in a row.

If you are eligible, you will automatically get £25 for each seven-day period between 1 November 2022 and 31 March 2023.

Find out more at: gov.uk/cold-weather-payment

Warm Home Discount Scheme (Scotland)

(Please note: This is currently under review and further information will be published before the scheme opens in November 2022).

The Warm Home Discount scheme provides support with heating costs in winter for those who need it most. If you are eligible, you can get £150 off your electricity bill before 31 March 2023. To be eligible you need to either:

- get the guarantee credit element of pension credit — in which case you will get the money automatically
- get certain benefits and meet your energy supplier’s criteria. In this case, you have to apply. The relevant benefits now include Housing Benefit if you have a child under 5 or a child with a disability

For more information visit: gov.uk/the-warm-home-discount-scheme

Note: This page will be updated when more information about the scheme is known.

Low Income Winter Heating Assistance (Scotland)

If you get:

- Pension Credit
- Income Support
- Income Based Jobseeker’s Allowance
- Income Related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest

you may also get Low Income Winter Heating Assistance of £50 to help with your energy bills in winter.

This is a new scheme that replaces the Cold Weather Payment in Scotland. It starts in February 2023. You will get it automatically if you qualify. It does not depend on the weather.

Child Winter Heating Assistance (Scotland)

Child Winter Heating Assistance helps families with children with disabilities to pay for the heating in the winter. If you live with someone under 19 who gets:

- the highest rate of the care component of Child Disability Payment
- the highest rate of the care component of Disability Living Allowance for children
- the enhanced daily living component of Personal Independence Payment, or
- the enhanced rate of the daily living component of Adult Disability Payment

on at least one day between Monday 19 September and Sunday 25 September, then you will get a payment of £214.10.

To check if you are eligible visit: mygov.scot/child-winter-heating-assistance

Home Heating Support Fund (Scotland)

The Home Heating Support Fund can help you if you are struggling to pay for your heating bills, or if you have had to cut back on your heating because you can’t afford the bills.

This payment includes households with unregulated fuels including; oil, liquefied petroleum gas, solid fuels and those on heat networks. You have to apply online at homeheatingadvice.scot/household-registration

The Fund can help you pay your energy bills by:

- sending a payment to your supplier
- giving you an energy voucher that you can use to pay your bills

You can get this help if you can show that you have received either energy and / or debt advice from an accredited agency.

Find out how you can apply by visiting: homeheatingadvice.scot or phoning Advice Direct Scotland free on [0808 800 9060](tel:08088009060).



Contact your energy supplier to see how they can help

If you can't pay your energy bills

If you are in debt to your energy supplier and struggling to get on top of it, then speak to your supplier as soon as possible. If they know there is a problem, they are required to work with you to find a solution.

This could include setting up a payment plan that you can realistically afford to pay off the debt or getting a grant from your supplier to help pay it off.

Check the section “Grants to help pay off your energy debts” on the Citizens Advice website to see if your supplier can help:

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

You can also use the Charis website to see what grants and funds are available from energy suppliers. Charis is an organisation set up to support those in hardship with a utility debt. It now serves as the administrator for many funds and grants provided by utility companies, local authorities and charities. The Charis team can also support you through the application processes.

Visit: charisgrants.com/individuals/

Best numbers to use to call your energy supplier

If you're struggling with energy bills, you may also be struggling to pay your phone bill or top up your phone's credit. To keep the costs of phoning your energy supplier down, here is a list of low-cost or freephone contact numbers and textphone lines for some energy suppliers: smartenergyGB.org/supplier-contacts

Support if you can't afford to top up

If you use a prepay meter and are worried about topping up, you might be able to access emergency credit which is applied automatically. You can check your supplier's website to find out how you access emergency credit on your meter.

Some suppliers also offer friendly credit which is to help stop people running out of gas and electric during certain periods such as bank holidays and overnight.

Both forms of credit usually need to be repaid in full before you can access it again but if you are struggling it is important to speak to your supplier as soon as you can as they may have other help available.

What to do if your energy supplier goes out of business

If your energy supplier goes out of business, Ofgem will automatically move you to a new supplier. Don't try to make any changes to your energy supply (such as changing tariffs or switching to a supplier you have chosen) until your account is moved to a new supplier. Your new supplier will write to tell you when your new account has been set up.

For more information visit:

citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/your-energy-supplier-has-gone-bust/

Take regular meter readings, or get a smart meter

To keep your energy bills accurate, take regular meter readings and submit them to your energy supplier.

Your bill will show that your supplier has estimated the amount of energy you have used, sometimes with a “E” marked against the meter reading. You then have to pay that amount — even if you have used less. Estimated readings can lead to large, unexpected bills so you should regularly submit your accurate readings.

You can also ask your energy supplier if you can have a smart meter installed. Smart meters record how much electricity or gas you use — just like your existing meters. They automatically send readings to your energy supplier, so you get bills based on how much energy you used — not an estimate.



Keep a closer eye on your energy use

With a smart meter, you can also see how much energy you're using, on an in-home display. The in-home display is sometimes called an IHD. It comes with the smart meter and can help you keep a closer eye on how much energy you're using, and how much it's costing you. This could help take some of the guesswork out of balancing your budget.

Smart meters can help you save energy, but it's not automatic. Many people find the in-home display useful. It allows you to have more information about your energy usage. This could help you work out how to save energy and money around the home. For example, by switching the TV off at the wall.



This image shows how a typical in-home display looks. In-home display and figures are for illustrative purposes only.

There is also an accessible version of the in-home display called an accessible in-home display (AIHD). These are available from some suppliers. They have larger buttons and can read information out loud.

An AIHD could be helpful if you:

- are blind or partially sighted
- have difficulties using your hands or wrists
- have difficulties with memory loss

Prepay smart meters

If you're on a prepayment meter, you can get a smart meter too. With a prepay smart meter you can top up when and where it suits you — online, on your mobile, or at the shops.

If you have a prepay smart meter, you will receive the £400 grant from the Energy Bills Support Scheme automatically credited onto your smart meter.



This image shows how a typical prepay in-home display looks. Prepay in-home display and figures are for illustrative purposes only.

Learn more about smart meters at:

smartenergyGB.org/learn-about-smart-meters

Some homes can't get a smart meter yet but will be able to get one before the end of the rollout. Your energy supplier can tell you if you can have one. They can also tell you how soon you can get one installed.



Make your home more energy efficient

It's important that you use the energy you need to keep warm, safe and healthy at home. By making a few simple changes around the home, you could help cut the amount of energy you need to keep warm. That could mean lower bills. Here are some organisations that provide information and guidance on how to make your home more energy efficient.

England and Wales	Scotland only	Wales only
<p>Find ways to save energy in your home For ideas of home improvements that could make your property cheaper to heat and keep warm Visit: gov.uk/improve-energy-efficiency</p> <p>Energy Saving Trust Get expert tips on ways to save energy in your home. Visit: energysavingtrust.org.uk/hub/quick-tips-to-save-energy/</p> <p>NEA's Warm and Safe Homes Advice Service (WASH) Free advice on your energy bills and keeping warm in your home. NEA can also help you work out if you're getting all the benefits you are entitled to.</p> <p>Speak to an adviser for free Monday to Friday 10am — 12 noon on 0800 304 7159 Visit the WASH webchat: Monday to Friday 1-4pm nea.org.uk/webchat nea.org.uk/energyhelp</p>	<p>Home Energy Scotland Advice on how to make your home warmer, reduce your energy bills, and lower your carbon footprint.</p> <p>Visit: homeenergyscotland.org Freephone: 0808 808 2282</p>	<p>The Nest Scheme Free, impartial energy saving advice and, if you are eligible, a package of free home energy efficiency improvements such as a new boiler, central heating, insulation or solar panels. Visit: nest.gov.wales/ Freephone: 0808 808 22 44</p> <p>Care & Repair Cymru Care and Repair helps older people live in safety and comfort in their own homes Call Care & Repair: 0300 111 3333 Visit Care & Repair Cymru in your area: careandrepair.org.uk/en/your-area/</p> <p>Warm Wales Free advice and support to ensure people across Wales have warm and safe homes Visit: warmwales.org.uk</p>

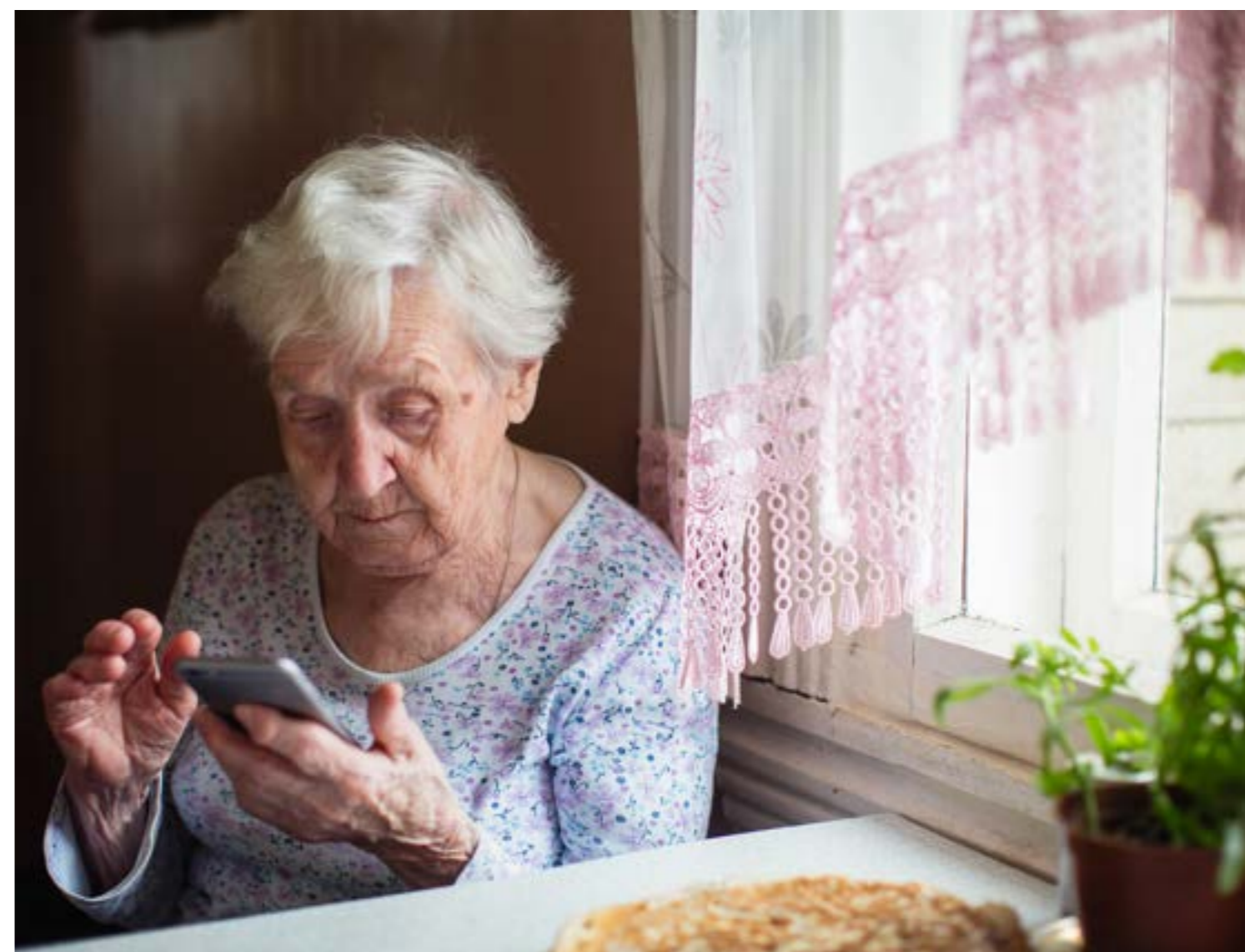
Extra help for energy consumers that need it

Sign up to the Priority Services Register (PSR)

If you have a disability or rely on energy to help with a health condition, it may be a good idea to add yourself to the Priority Services Register (PSR). The PSR is a free and voluntary system that means the most vulnerable customers get the right support from energy suppliers.

That might include advance notice of any planned service interruptions, or priority in a power cut. Once you're on the PSR, you may also be able to request large-format or braille bills to make things easier.

If you think being on the PSR would be useful for you, contact your energy supplier to find out more. Check your energy supplier's bill for their contact information.



Help with stress and anxiety around rising energy bills

The rise in the cost of energy bills and of other daily essentials has caused stress and anxiety for many of us — particularly for people who were already struggling to make ends meet. If you are stressed or anxious about bills, or it's affecting other aspects of your mental health, there are organisations you can talk to for confidential support and advice.

England, Scotland and Wales	Scotland only	Wales only
<p>Samaritans Call: 116 123 Visit: samaritans.org Always open</p> <p>Mind (England and Wales only) Call: 0300 123 3393 Open 9am–6pm weekdays</p> <p>Campaign against living miserably Call: 0800 585858 Open 5pm–midnight</p> <p>The Mix Support service for young people under 25 Call: 0808 808 4994 Open 4pm–11pm (for under 25s)</p>	<p>Support in Mind Scotland Visit: supportinmindscotland.org.uk</p> <p>Scotland Association Mental Health Call: 0344 800 0550 Open 9am–6pm weekdays Visit: samh.org.uk</p>	<p>C.A.L.L Call: 0800 132 737 Always open</p>

Talk to someone for advice

If you are struggling with debt, it can be difficult to know where to get help that you can trust. These organisations may be able to help you:

England, Scotland and Wales	Scotland only
<p>Citizens Advice Free advice for all types of debt, income benefits and money guidance Debt helpline: 0800 240 4420 If you can't hear or speak on the phone, you can type what you want to say: 18001 then 0808 223 1133 To contact a Welsh-speaking adviser: 0808 223 1144 Visit: citizensadvice.org.uk</p> <p>StepChange Debt Charity Free independent debt advice and money guidance Call: 0800 138 111 Visit: stepchange.org</p> <p>National Debtline Free independent debt advice Call: 0808 808 4000 Visit: nationaldebtline.org</p> <p>Turn2us Help for people in financial need to identify local benefit advisers and grant support Call: 0808 802 2000 Visit: turn2us.org.uk</p> <p>PayPlan Free debt advice for anyone who needs it Call: 0800 280 2816 Visit: payplan.com/debt-help/</p> <p>The Money and Pensions Service Free impartial money advice to help improve your finances Call: 0800 138 7777 Visit: moneyandpensionservice.org.uk</p>	<p>Energy Advice.Scot Help and assistance if you are having difficulties with bills. Call: 0808 196 8660 Visit: energyadvice.scot</p>

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