

there
for you

supporting UNISON members
when life gets tough



An information and advice guide

Help with fuel costs

Worried about rising fuel costs and keeping warm? Help is available. This information guide contains details of organisations and schemes that can provide support and assistance, charities – including UNISON’s own charity – that may be able to give financial help towards heating bills, useful contacts and money saving tips.

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Please note that this information is only a guide and the inclusion of named organisations, products or services does not represent a recommendation or endorsement by There for You. We endeavour to provide the most up to date information, however the schemes and services mentioned can be withdrawn at any time, so please check details.

1. Government help with fuel costs

Winter Fuel Payments

You could get between £100-£300 tax-free to help pay your heating bills if you were born on or before 5 January 1953. This is known as a 'Winter Fuel Payment'.

Most payments are made automatically between November and December. You should get your money by Christmas.

You usually get a Winter Fuel Payment automatically if you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

If you qualify but don't get paid automatically, you'll need to make a claim. Call: 0345 915 1515. Or, if you use a text phone call 0345 606 0285.

Cold Weather Payments

Cold weather payments are available for people in receipt of any of the following benefits:

- Income Support
- Income-based Jobseeker's Allowance
- Employment Support Allowance
- Pension Credit
- Universal Credit

Payment is made if the weather becomes extremely cold and the temperature falls to 0 degrees centigrade or below for 7 consecutive days. Payment is usually made automatically and will not affect any other benefits you may be getting.

Visit the Directgov website under 'Cold Weather Payments' – www.direct.gov.uk for more information.

Budgeting Loans & Budgeting Advances

Budgeting loans and Budgeting Advances are available for people in receipt of any of the following benefits (subject to certain qualifying criteria):

- Income Support; or
- Income related Employment and Support Allowance; or
- Income-based Jobseeker's Allowance; or
- Pension Credit; or
- Universal Credit

Loans and advances can be given for a variety of purposes including help to purchase heating appliances or to maintain heating systems. You can also apply for a Budgeting Loan to cover money borrowed from elsewhere which has been used to pay for such expenses – this includes expensive payday loans. Both loans and advances are interest-free.

For further information go to www.gov.uk/budgeting-help-benefits.

2. Can I get financial help from elsewhere?

Some utility providers have set up charitable trust funds that can help by providing their customers with grants towards electricity or gas arrears. In some circumstances they may also give grants towards other essential payments or essential household items.

Home Heat Helpline

Contact the Home Heat Helpline for assistance in finding the appropriate department for your fuel supplier. Advisers can give quick, clear information on the grants, benefits and payment schemes that you may be entitled to as well as basic steps that you can take to save money on heating bills by making your home more energy efficient.

Call 020 7930 9390 or visit www.homeheathelpline.org.uk for more information. The service is free, impartial and confidential.

Energy Trust Funds

Let's Talk (a business arm of Charis Grants) administers many of the energy trust funds referred to below. Go straight to their website www.lets-talk.online where you will find application forms for:

Let's Talk Energy Fund

This Fund is open to everybody regardless of energy supplier. It offers debt relief, help with boilers and white goods.

EDF Energy Trust

For customers of London Energy, Seeboard Energy, SWEB Energy or EDF Energy.

British Gas Energy Trust (incorporating the Scottish Gas Energy Trust)

The Trust can give grants to clear gas and electricity arrears to British Gas or Scottish Gas customers. Help is also available to purchase white goods or clear other priority debts.

E.ON Caring Energy Fund

The Fund aims to assist E.ON customers who are low-income households facing financial difficulty and who may not be eligible for financial help from government schemes. Help is offered to successful applicants in the following ways:

- Payment in full/part for cavity wall insulation and/or loft insulation
- Payments in full/part to repair or install heating measures which in some cases could include repair of unsafe gas heating systems
- Payments in full or part could be made to cover the cost of household appliances.

npower Energy Fund

The npower Energy Fund offers grants to domestic customers of npower to clear gas and/or electricity arrears if the client first demonstrates their commitment to achieving financial stability by making regular payments over a three month period for ongoing usage.

Help with water rates

Severn Trent Trust Fund

Call 0121 355 7766

Thames Water Trust Fund

Call 0300 123 6001

United Utilities Trust Fund

As well as considering assistance with water rates debt, the Fund may help with fuel debt. Call 0845 179 1791.

HELP FROM UNISON TOO

UNISON's own charity – 'There for You' may in certain circumstances provide funds to help towards paying a fuel bill especially where disconnection is a real threat. The charity also offers assistance through the Winter Fuel Grants programme which usually runs from the beginning of January to the end of February and is targeted at those on low income. Call 020 7121 5620 or visit www.unison.org.uk/thereforyou

3. What if I just can't pay my bill?

If you are struggling to pay your fuel bills, it's important to get advice or contact your supplier as soon as possible to explain that you are having difficulty. This will avoid any risk of disconnection. You could pay off your arrears in many ways including:

Negotiating a payment plan with your supplier – you should be offered an arrangement to pay off the arrears at a rate you can afford. Energy suppliers have a code of conduct that means they should not disconnect your service if you agree a repayment plan with them and stick to it. Your supplier should not try to get you to clear the arrears any faster than you can afford to pay.

Prepayment meters – a prepayment meter will allow you to pay a fixed amount off your arrears at the same time as paying for the fuel you're currently using. You then pay for the fuel with a token or key (for electricity) or a smart card (for gas) which you charge at local shops or garages. This can be a more expensive way of paying for services than other payment methods. If you are on benefits, it may be better to arrange to have your arrears deducted from your benefit instead (see below) as this will avoid you running out of gas or electricity.

Direct deductions from benefits (fuel direct) – if you have arrears of fuel charges and are getting Pension Credit, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or Universal Credit, you can arrange to repay your fuel arrears in small weekly amounts deducted direct from your benefits (a similar scheme also exists for arrears of water charges). Direct deductions may be cheaper than a prepayment meter. It also means that you cannot run out of gas or electricity, which can happen with a prepayment meter. This may also prevent disconnection or allow you to get reconnected. Contact your benefit officer for further information.

The Priority Services Register (PSR)

The Priority Services Register is a scheme which offers extra free services to people who are of pensionable age, are registered disabled, have a hearing or visual impairment, or have long term ill-health. It is run by energy suppliers.

Services which might be available include:

- **A service more tailored to your needs.** For example, you can ask to have your bills and meter readings in Braille, large type or audio tape.
- **Moving your meter free of charge** to make it easier for you to have access
- **Having controls or adaptors** provided to make your meter or appliances easier to use
- **Free quarterly meter readings** if you tell your supplier you can't read it yourself
- **Priority reconnection if your supply is interrupted** and advance notice if they have to stop your supply
- **Alternative facilities for cooking and heating** if your energy supply is interrupted
- **Additional protection from bogus callers** with a password protection scheme
- **Arranging for your bills to be sent or copied to someone else**, such as a carer, who can help you read and check them
- **Free advice and information** about the services available because of your age, disability or chronic illness.

Each energy supplier has its own Priority Services Register. If you get your gas and electricity from different suppliers, you'll need to register with each one. If you switch energy supplier, you will also need to register with your new supplier.

4. Help to lower your energy bills

Union Energy – switch your fuel company

You may be able to reduce your energy bills by shopping around for a better deal and switching your energy supplier. Union Energy's free energy price comparison service can help you to find the most competitively-priced gas and electricity suppliers in your area. The service you will receive is totally impartial and includes every UK energy supplier and every tariff for maximum choice. Those using prepayment meters are not excluded from switching suppliers even with arrears of up to £200. Union energy is owned by the TUC and exclusive to trade union members. Call 0800 094 9039 quoting UNISON or visit www.unionenergy.co.uk



Good to know

Price is not the only reason to switch supplier. You may want to check what payment methods are offered e.g. it is usually cheaper to pay bills by monthly direct debit or over the internet rather than by cheque on a quarterly basis.

Warm Home Discount

The Warm Home Discount scheme is a rebate introduced to tackle increasing electricity costs for vulnerable customers. The rebate is provided by the main energy suppliers in replacement of the social tariffs that have previously been on offer. This scheme will run until 2021 and applications are usually considered around March/April for the following year. Contact your supplier to register your interest and receive notification as soon as the scheme launches for the following year.

The level of discount will depend partly on whether you are in receipt of the guarantee element of Pension Credit – the 'Core Group'. The 'Broader Group' criteria are determined by each of the energy suppliers individually and are linked to income and benefits.

If you qualify, you will receive a £140 rebate off your electricity bill to be received in the winter months.

'Core Group' customers don't need to do anything. The DWP has shared data with the main energy suppliers so they are aware of the customers who will qualify. 'Broader Group' customers will need to contact their energy supplier and all have now set out their criteria for this group.

It is important to note that most suppliers offering the discount have limited funding available for the 'Broader Group' and as such, rebates are offered on a first come, first served basis. It is therefore important that you find out if you are eligible as soon as possible to make sure you don't miss out.

The following energy suppliers are compulsory participants:

- British Gas
- Co-operative Energy
- EDF Energy
- Economy Energy
- E.On
- Extra Energy
- First Utility
- Flow Energy
- Npower
- Scottish Power
- OVO Energy
- SSE
- Spark Energy
- Utilita
- Utility Warehouse

For more information go to www.ofgem.gov.uk/publications-and-updates/faqs-warm-home-discount-scheme.

5. UK heating schemes & energy efficiency

There are a number of government funded schemes across England, Northern Ireland, Scotland and Wales which provide help with heating and advice on efficiency savings.

Energy Saving Trust

The government funded Energy Saving Trust provides independent and impartial advice about how to save money and energy. Visitors to the site can also find information specific to England, Northern Ireland, Scotland and Cymru/Wales www.energysavingtrust.org.uk.

Energy Saving Advice Service

Support for boiler repairs/replacements and insulation measures will be provided for vulnerable households through the new Energy Company Obligation (ECO). The ECO works alongside the Green Deal with the aim of saving carbon and getting efficient boilers and insulation into the homes of vulnerable people across Great Britain to help them keep warm. Part of the ECO (known as the Affordable Warmth Obligation) is specifically targeted at low income households to help them to heat their homes more affordably.

Any householder who thinks they may be eligible for help under the ECO Affordable Warmth, or who wants to know more about the scheme and other offers available to help them keep warm and save money on energy bills, should contact ESAS by calling 0300 123 1234.

Bryson Energy Advice Line (Northern Ireland)

Bryson Energy Advice Line is Northern Ireland's only free and impartial energy advice service. It provides free and impartial energy advice to households across Northern Ireland. Call 0800 1422 865 or email advice@brysonenergy.org or visit www.brysonenergy.org.

Energy Assistance Package (Scotland)

Consumers in Scotland may be eligible for similar assistance under the Scottish Executive's Energy Assistance Programme. There are 4 different levels of free advice and support depending on your circumstances.

- Energy advice available to everyone, whether working, retired or receiving benefits.
- More money in your pocket – a benefit and tax credit check and access to the lowest- cost energy rates.
- Insulation measures from an energy supplier available to home-owners or private sector tenants who receive benefits or are 70 or over.
- Energy efficiency measures

Call 0800 808 2282.

Nest (available for everyone in Wales)

Nest is a new Welsh Government fuel poverty scheme. British Gas is the delivery partner for the scheme designed to help people who are finding it difficult to pay their energy bills. The scheme offers householders a range of free home improvements to help them heat their homes more efficiently and stay warm without facing huge energy bills. The Nest programme takes a 'whole house' approach to determining what energy improvement work would be most suitable, some examples include:

- Loft and cavity wall insulation
- Solid wall insulation
- Draught proofing
- Boiler replacement

To obtain Nest energy improvement work you must be receiving a means tested benefit, your property must have an energy efficiency rating of F or G and be privately owned or privately rented. Advisors can also give advice on:

- Money management
- Making sure you're on the best tariff for you
- Whether you are entitled to any benefits to boost your income

Call 0808 808 2244.

6. Top tips – save £s on energy bills

Turn it off

Always turn off the lights when you leave a room. Don't leave appliances such as TVs on standby or phone chargers plugged in unnecessarily. It all adds up and wastes money.

Turn it down

Turning your thermostat down by 1C could cut your heating bill by up to 10% and save you around £100 each year. If you have a programmer, set your heating and hot water to come on only when required rather than all the time. And, turn those radiators off in the rooms you're not using and keep doors closed.

Layer up

Add an extra layer of clothing – the difference to how warm you feel is amazing!

Look up

Laying your loft with 10 inches of insulation can save you a quarter of your home's heating costs.

Fix it

A dripping hot water tap wastes energy and in one week wastes enough hot water to fill a bath, so fix leaking taps and make sure they're fully turned off.

Light up

Use energy saving light bulbs. They last up to 12 times longer than ordinary bulbs. Look for the Energy Save Trust Recommended logo to be assured of light quality and energy saving.

Don't get in hot water

Is your water too hot? Your cylinder thermostat shouldn't need to be set higher than 60C/140F.

Wash smart

Use the half-load or economy programmes if you're not filling up the washing machine, tumble dryer or dishwasher. Set your machine to wash at 30C.

Keep the heat in

Close your curtains at dusk to stop heat escaping through the windows and check for draughts around windows and doors. A third of the cost of heating your home is lost through the walls, so insulating them is the best way to save energy in the home. Installing cavity wall insulation can save you up to £160 a year on your heating bills.

Get a head

If your shower takes hot water straight from your boiler or hot water tank (rather than an electric shower) you may be able to fit a water-efficient shower head and reduce your hot water usage. Some water companies are giving away shower heads for free so contact your water company to see if you could receive one. (A family of four could save around £75 a year on gas water heating as well as a further £90 on water bills if on a water meter.)

Care for your kettle

Only boil as much water as you need – but remember to cover the elements if you're using an electric kettle.

Smart meter

A smart meter is a new kind of gas and electricity meter that can digitally send meter readings to your energy supplier for more accurate energy bills. Smart meters come with built in home displays, so you can better understand your energy usage. Every home in Britain will have been offered a smart meter from their supplier by 2020. Contact your energy supplier for more information. However, be mindful that currently, if you switch energy supplier, a different smart meter may have to be installed.

£ TOTAL SAVINGS

Add them all together and a great many households could save anything between £150 and £400 a year, while spending less than that to fit everything in the first year.

Remember that the savings achievable will depend on what you're currently doing, and how many changes you introduce. You will also be helping the environment.

For more tips on saving energy go to www.est.org.uk, phone 0300 123 1234 or email energy-advice@est.org.uk

7. Other useful information

How to make a complaint about your fuel company

Contact your fuel company in the first instance. If you are not satisfied with their response, call the Consumer Direct Helpline 03454 04 05 06 or visit www.direct.gov.uk/consumer.



Useful contact numbers

UNISON Debtline

Call UNISON Debtline if you are struggling with debt and need immediate advice and support – 0800 389 3302.

Citizens Advice

For on-line advice and information on a range of issues including benefits, debt, and legal matters – visit www.citizensadvice.org.uk/consumer where you can also access contact details for your local bureau.

Turn2Us

Turn2Us helps people access the money available to them – through welfare benefits, grants and other help www.turn2us.org

How to contact your UNISON Branch Welfare Officer

To find out who your branch welfare officer is and obtain more information about how to apply for financial assistance, contact UNISON Direct on 0800 0857 857.

Understand your landlord's responsibilities

All landlords must provide an energy performance certificate (EPC) when you take out a new tenancy which might be helpful when deciding between potential properties to rent. The EPC will give the property a rating and properties in Band A will be most energy efficient and should therefore have lower fuel costs. If you rent your home, repairs to a heating system are your landlord's responsibility.

Codes of practice

All fuel suppliers are required to publish codes of practice on how they will deal with customers in arrears and when they will or will not disconnect. Generally disconnection will not take place if:

- You agree and keep to a payment plan
- Your debt does not relate to fuel used but for other products purchased e.g. for a new boiler.
- You have been made bankrupt and your debt accrued before the date of the bankruptcy order.
- The debt owed is to a previous supplier (a previous supplier can't disconnect you if you have already switched to a new supplier).

If you are worried about your phone bill calling 0845/0870 numbers

If you are struggling with your bills and worried about calling 0845/0870 numbers, consider using websites such as www.saynoto0870.com to see if there are local rate or free phone alternatives. This may involve some trial and error but is often well worth the effort.

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Tel: 020 7121 5620

www.unison.org.uk/thereforyou



There for you is the working name of UNISON Welfare, a registered charity supported by UNISON the trade union. Registered charity no.1023552/SCO38305