

## Struggling to Pay Your Energy Bills?

During November, Citizens Advice South Lincolnshire (CASL) supported the Money and Pensions Service 'Talk Money' Campaign. The aim of the campaign is to encourage people to engage in conversation about financial matters. Financial matters can range from things like budgeting, pension arrangements and debt. As winter approaches, energy bills will become more and more a financial consideration.

If you're struggling to afford your gas and electricity bills, CASL can help. Our money advice team can be reached through email at: [moneyadvice2@citizensadvicesouthlincs.org.uk](mailto:moneyadvice2@citizensadvicesouthlincs.org.uk)

The team are able to assist on a range of issues from budgeting, helping set up repayment plans and negotiating with creditors on your behalf, if needed.

### **Getting help paying your bills**

If you're struggling to afford your energy bills, you might be able to take advantage of certain benefits, grants and help offered by the government and energy suppliers.

You might be able to get extra help and support from your energy supplier by signing up to the Priority Services Register. You can sign up if you're a pensioner, disabled or sick, or if your energy network considers you 'vulnerable'.

They would be able to help you with things like:

- reading your energy meter
- moving your energy meter free of charge
- getting your bills sent or copied to someone else, eg a carer

You might be able to get £140 off your electricity bill under the Warm Home Discount Scheme if you're either:

- getting the guarantee credit part of Pension Credit
- on a low income

Check with your supplier to see if they offer the Warm Home Discount - not all suppliers are part of the scheme.

If you've applied for the Warm Home Discount but you switch supplier before you get the payment, you have to apply again with your new supplier. Your new supplier might have different rules about who gets the discount. This doesn't affect you if you get the discount automatically, without having to apply.

If you were born on or before 5<sup>th</sup> October 1954, you may be eligible for a Winter Fuel payment towards the cost of your bills. You usually get the payment automatically, if you are eligible and are in receipt of State Pension. If you are eligible, but do not receive the payment automatically, you will need to make a claim.

It may also be possible to save money by switching your energy supplier. You'll need to follow a different process for switching if you're in debt to your supplier, or if you're a tenant.

Before you switch, you should start by:

- checking which type of meter you have
- finding out if your contract has an 'exit fee' for leaving early - it's usually on your bill
- looking at your current suppliers tariffs

You'll need to follow a different process for switching if you're in debt to your supplier, or if you're a tenant.

### **Things to consider before switching**

You should start by:

- checking which type of meter you have
  - finding out if your contract has an 'exit fee' for leaving early - it's usually on your bill
  - looking at your current suppliers tariffs
1. Compare tariffs from different suppliers
  2. Once you've found one, call the supplier - they'll set up the switch and tell your old supplier. Alternatively, you can switch online.
  3. Take a meter reading on the day of the transfer to give to your new supplier - this means they won't charge you for energy used before the switch.
  4. Pay your old supplier's final bill or get a refund if you're in credit.

Once the switch has started, you'll also need to give the new supplier your energy meter reference numbers. This will make sure they switch your energy supply and not someone else's. You can find these numbers on your energy bill - they're called:

- meter point reference number or MPRN
- meter point administration number or MPAN

The switch should be done within 15 working days of the new supplier receiving the information they need. If it takes longer than 15 working days, your new supplier should automatically pay you £30 in compensation. They should pay this within 10 working days. They'll either send you a cheque or pay directly into your bank account if they have your bank details.

For further information on this matter, or anything related to it you can call Adviceline on 03444 111 444, or use either the Citizens Advice email or webchat services.