

## What to do if you can't pay your utility bills

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, you should work out which debts to pay first.

### Coronavirus – if you can't pay your energy bills

At the moment, your energy supplier won't disconnect your gas or electricity if you miss a payment. If you've got a prepayment meter and you don't top it up, your energy supply might still stop.

### If you have a prepayment meter

If you've run out of gas or electricity, your energy supplier should give you temporary credit if you can't top up, for example because:

- you can't afford it
- you're having problems topping up

Your supplier might add the temporary credit to your meter automatically - if they don't, you should ask for it as soon as you can. You can check your supplier's website to find out how to get temporary credit.

Some suppliers will need to send someone to put money on your meter. 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.

### Check if you are eligible for an emergency fuel voucher

Call Uttlesford Citizens Advice on 01799 618840 or email [help@uttlesfordca.org.uk](mailto:help@uttlesfordca.org.uk)

## **Check if you can get extra temporary credit**

If you need extra temporary credit, you should explain your situation to your supplier. They might give you extra temporary credit if they think you're 'vulnerable' - for example, if you're:

- disabled or have a long term health condition
- over state pension age
- struggling with your living costs

You'll have to pay any extra temporary credit you get back - you can agree how to pay it back with your supplier. To get extra temporary credit, you should tell your supplier if:

- you've run out of gas or electricity
- you're limiting the amount of gas or electricity you use to save money - for example if you can't afford to put the heating on

## **Paying back money you owe to your supplier**

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.

## **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 you'll need to pay back any emergency credit you use. You can agree how to pay it back with your supplier.

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

If you can, try to top up with more money than usual after running out of credit.

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.

## **If you pay by direct debit or quarterly bill**

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

Your supplier must 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.

## **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, use a budgeting tool to help you.

<https://www.citizensadvice.org.uk/debt-and-money/budgeting/budgeting/work-out-your-budget/>

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.

## **If you find you can't afford your 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.

## Extra financial help

If you're in debt to your energy supplier, you might be able to get a grant from a charitable trust to help pay it off.

British Gas Energy Trust is open to anyone - you don't have to be a British Gas customer.  
<https://britishgasenergytrust.org.uk/>

There are other companies who offer grants specifically **for their customers**:

- npower Energy Fund
- Scottish Power Hardship Fund
- Ovo Debt and energy assistance
- E.on Energy Fund
- EDF Energy Customer Support Fund
- Bulb Energy Fund

When you apply for a grant, you'll have to provide detailed information about your financial situation in your application. It could take a while to complete, and it might be worth getting help from a friend or family member. You can also contact Uttlesford Citizens Advice for help with your application.

You might be able to get a grant from a charitable trust to help pay off your debts. Contact Uttlesford Citizens Advice for more information on available grants and how to apply.

## 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, you can contact the Citizens Advice consumer helpline on 0808 223 1133 for further advice.

If you're struggling with debt problems, the following organisations can offer support to help you work towards a debt free life:

- |                     |               |  |
|---------------------|---------------|--|
| • Stepchange        | 0800 138 1111 | <a href="http://www.stepchange.org">www.stepchange.org</a>             |
| • National Debtline | 0808 808 4000 | <a href="http://www.nationaldebtline.org">www.nationaldebtline.org</a> |

You can find more information and advice about your energy supply, how to deal with debt and to help you manage your money at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

The team of energy specialists at Uttlesford Citizens Advice can check your benefit entitlements and offer advice on energy efficiency measures and home improvement grants. They can also compare deals and help you switch to a lower tariff; provide support to manage fuel related or any other debts and access emergency funds on your behalf, if needed.

Last year the team helped more than 200 families cut their bills, securing over £53,000 in additional benefits and grants.

It is important to know that **you don't have to be on benefits to access this support** - absolutely anyone can give them a call on 01799 618858 or email [warmhomes@uttlesfordca.org.uk](mailto:warmhomes@uttlesfordca.org.uk) . Advice is always completely free and confidential.

**Uttlesford Citizens Advice**  
**Barnards Yard, Saffron Walden, CB11 4EB**  
**01799 618858**  
**[warmhomes@uttlesfordca.org.uk](mailto:warmhomes@uttlesfordca.org.uk)**  
**[www.uttlesfordcab.org.uk](http://www.uttlesfordcab.org.uk)**