

Help with fuel bills and keeping warm



Introduction

If you are the parent of a disabled child, you may be worrying about fuel bills more than most this winter. We've put together some useful advice and information to help your family stay warm and find out about any help that may be available.

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Don't miss out – check your benefits

Families with disabled children may be eligible for a number of benefits and other financial help. It's important to check that you're not missing out – getting certain benefits may lead to more help for you and your family. Call our freephone helpline for further advice and a copy of our *Money Matters checklist* for England, Scotland and Wales. If you need more specialist advice our helpline can arrange for one of our welfare rights team to call you back. If you live in Northern Ireland please call our freephone helpline for advice.

0808 808 3555

Keeping fuel bills down

There are many simple ways of making your home more energy efficient. For example, did you know that:

- turning down your thermostat by just 1°C can cut your fuel bills by up to 10%
- you could save £50 a year just by draught proofing
- zipping up your hot water cylinder with a 75mm lagging jacket could save you £35 per year but cost just £10
- just switching off lights in empty rooms and corridors can save you up to 15% on your bill
- when cooking, boil water for saucepans in a kettle – it's quicker and cheaper. Chopping food into smaller chunks will also make cooking them quicker and cheaper. Always keep a lid on your saucepan!
- washing at 30°C uses 40% less electricity than washing at 40°C – make sure you wash a full load
- switching off appliances, rather than leaving them on standby can save £80 a year. This includes computer screens. If you have any chargers that feel hot to the touch when you switch them off unplug them, as they're still draining energy.

It's a family affair!

Get the whole family involved in thinking about ways to save energy; they'll become energy conscious and may well think of something you haven't.



The Energy Saving Trust

For more energy saving tips and energy saving myth busters visit The Energy Saving Trust. They are UK-wide and have an online home energy checker so you can find out where you could make savings on your bills. They also have details of the most energy-efficient appliances on their website. Call them for free, impartial advice on how to save energy in your home, and information about grants that may be available.

0300 123 1234

www.energysavingtrust.org.uk

Home improvements to keep bills low



*Need some more advice?
Call our freephone
helpline*

0808 808 3555

helpline@cafamily.org.uk

www.cafamily.org.uk

i *Or visit the Energy
Saving Trust website
(see page 2)*

Improvements may be expensive at first but ultimately they will save you money. Remember, you may qualify for financial help with improvements – see the next page to find out more.

- Insulate your home. If you have a house, check your loft is insulated to the recommended depth of 270mm. Wall cavity insulation, hot water pipe and hot water cylinder insulation can also save you money. Draught proofing windows is also simple way to keep the cold out.
- Install heating controls. A time switch will help you set heating and hot water to come on at times you need them. Room thermostats switch off the heating automatically at a certain temperature and individual radiator thermostats will allow you to control each room's temperature separately.
- Install an efficient boiler. Energy efficient boilers only started being used in the 1990s – if your boiler's older than 20 years you'll save money by replacing it. High-efficiency condensing boilers are the most energy efficient and might help save you around a third of the cost of your heating bills.

If you rent from the council or a housing association, contact your landlord to find out more about saving energy. If you live in private rented accommodation or own your own property, there are schemes that help with the costs of improvements. Criteria may vary depending on where you live, please see overleaf.

Help with home improvement costs

Energy Company Obligation scheme – England, Scotland and Wales

For home owners and private renters. The big energy suppliers can give help with heating, hot water and energy efficiency measures like glazing, insulation and help with boiler repairs or replacements. This includes insulation in 'hard to treat' homes (for example, homes with solid walls or that aren't on the gas network). Criteria are based on certain benefits, level of income and the area you live in.

The Green Deal – England, Scotland and Wales

Under the scheme, Green Deal providers offer energy efficiency improvements to homes with no upfront costs. The costs of the work is recovered through instalments from the householders electricity bill.

Home Energy Efficiency Programmes – Scotland

For home owners and private renters who are in receipt of certain benefits. A package of help may be available if you find it hard to heat your home, for example help with a new central heating system, insulation and draught proofing.

For information on the schemes above: In England and Wales contact

Energy Saving Advice Service
0300 123 1234
www.energysavingtrust.org.uk

In Scotland

Home Energy Scotland helpline
0808 808 2282
www.greenerScotland.org/warm-homes/

The Warm Homes scheme – Northern Ireland

For home owners and private renters who are in receipt of certain benefits. You may qualify for insulation, help with installing central heating if you don't have any, or converting existing bottled gas, solid fuel or Economy 7 to oil or natural gas.

Warm Homes Scheme helpline
0800 988 0559
www.warm-homes.com

The NEST scheme – Wales

Open to all in Wales, NEST offers free advice, a home energy assessment and home improvements for the most energy inefficient homes.

NEST helpline 0808 808 2244
www.nestwales.org.uk

Council schemes – UK-wide

Councils have powers to help 'vulnerable' groups with repairs and improvements to the home. Conditions do apply. To see if you qualify contact your local authority housing department. Households with a person who has a disability may be seen as 'vulnerable'. See page 6.

Financial help with fuel costs



i Visit the Warm Homes Discount scheme for more information and links to your energy supplier's website

www.gov.uk/the-warm-home-discount-scheme

The Warm Home Discount scheme

If you live in England, Scotland and Wales you may be able to get a rebate of up to £140 to help pay your electricity bill. To qualify you must fall into one of two groups:

- pensioners who receive the guarantee credit of Pension Credit will get an automatic rebate
- energy suppliers may also give a £140 discount to other customers in vulnerable groups.

You may count as a vulnerable customer if you or a member of your household is older, have a health problem, a disability or are on certain low income benefits. Each energy company sets their own criteria. They will look at how 'vulnerable' members of the household are on a case by case basis – check with your supplier to see if you qualify.

Cold weather payments – UK-wide

If the average temperature recorded or forecast over seven days in a row in your local area is zero degrees Celsius (freezing) or less, you will receive an automatic payment if you are on an income-related benefit, such as:

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

and

- you have a child under five in your family, or
- you have a child for whom you get child tax credit or income support with an extra amount for their disability, or
- you get an extra amount for disability, or for being over state pension age and you don't live in a care home.

Community Care Grants, help with one-off costs or in a crisis

In England, Scotland and Wales the system of Community Care Grants and Crisis Loans no longer exists. But if you are on certain low income benefits you may still be able to get help if you're struggling to pay your fuel bills. Scotland and Wales have introduced their own nation-wide schemes, based on similar rules to these previous schemes.

If you live in England

You need to approach your local authority for help. Each local authority now administers its own scheme, which often have similar rules to the old Community Care Grants and Crisis Loans.

www.gov.uk/community-care-grant

The Scottish Welfare Fund

Contact your local authority, which delivers the fund throughout Scotland.

www.scotland.gov.uk/Topics/People/welfarereform/scottishwelfarefund



Discretionary Assistance Fund Wales

You can apply online, by phone or download an application form.

Freephone 0800 859 5924 from a landline

Local rate 03301 015 000

www.moneymadeclearwales.org

Community Care Grants and Crisis Loans Northern Ireland

Details of replacement schemes have not been finalised and Community Care Grants are still available, although you can only get help with fuel bills in exceptional circumstances. Crisis Loans may be able to help with fuel bills. Apply online, or contact your local Social Security or Jobs and Benefits office.

Crisis Loan claim line freephone 0800 028 8822

www.nidirect.gov.uk/crisis-loans



To find out if you can get help with your energy bill call the Home Heat helpline on freephone 0800 336 699



You can also call our freephone helpline

0808 808 3555

helpline@cafamily.org.uk

www.cafamily.org.uk

Help from social services – UK-wide

Social services in England and Wales, the social work department in Scotland, or the health and social services trust in Northern Ireland, may help with any problems related to fuel bills or fuel supply. In some situations, they can provide financial assistance to help a child. This could be a cash payment, a loan or payment in kind.

Grants from charities – UK-wide

Some charities provide grants for heating costs or arrears to families with a disabled child. Others provide grants for a range of general expenses. Some energy suppliers and water companies have schemes that help with gas, electricity and water arrears and other essential household costs. Call the Contact a Family helpline for a list of grant-giving organisations and to find out about more on help from suppliers.

Avoid getting behind with payments

Fuel bills can mount up – it's important not to ignore them. If you're having problems paying your bills there are still things you can do to tackle the problem.

Trouble paying your fuel bills

Contact your energy supplier as soon as possible to let them know you are caring for a disabled child. Suppliers can provide a variety of ways for you to pay your bill. Some suppliers will give a discount if you pay by a particular method.

Payment plans

Think about using a payment plan to spread cost and help avoid arrears. Contact your fuel supplier for details about the payment schemes, which are available, but take care to check the terms and conditions of the schemes.

Check before installing a new meter

There are advantages and disadvantages involved with each type of meter. Check with your local Citizens Advice Bureau for more information about the advantages and disadvantages of meters.

Getting fuel costs deducted from benefits – fuel direct

If you are on Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance (ESA), Universal Credit (but only if your earnings are below certain levels) or Pension Credit, you may be able to enter into an arrangement so that money is deducted from your benefit to pay for your current fuel usage. This is known as 'fuel direct'.

www.gov.uk/bills-benefits



*Need some more advice?
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helpline*

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www.cafamily.org.uk

Don't get disconnected



Sign up to the Priority Service Register (England, Scotland and Wales). Contact your supplier to register as a vulnerable customer. Along with other services, being on the register means no vulnerable customer is disconnected.

Energy suppliers in Northern Ireland may operate their own schemes for older, disabled or chronically ill customers. Check with your supplier to find out more.

How to avoid disconnection

Seek advice from your local advice agency

If you're threatened with disconnection, our freephone helpline can provide details of your nearest advice service and, depending on where you live, we may also be able to put you in contact with a specialist debt counselling service for families with disabled children.

Ask your energy supplier for their code of practice

This will include what to do if you can't pay your fuel bill and the steps the energy supplier should follow before disconnection. Your supplier must offer a number of options to pay the arrears. This should include regular payment plans. If you cannot afford to pay the arrears in this way, then other alternatives should be offered.



Other useful booklets from Contact a Family

This guide is one of a series produced for parents and groups concerned with the care of disabled children. Other guides include:

- *Money Matters - a checklist when your child has additional needs*
- *A guide to claiming Disability Living Allowance for children*
- *The tax credits guide*
- *Aids, equipment and adaptations*
- *Holidays, play and leisure*
- *Understanding your child's behaviour*
- *Relationships and caring for a disabled child*
- *Fathers*
- *Siblings*
- *Grandparents*

i *Contact a Family publications are available free for parents from our helpline, or can be downloaded from*

www.cafamily.org.uk

**Get involved with our campaign! We're asking
energy companies to offer automatic discounts to
households with disabled children**

www.cafamily.org.uk/takeaction



The ScottishPower
Energy People Trust

Supporting Communities

contact a family
for families with disabled children

Get in contact with us

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 020 7608 8700

 info@cafamily.org.uk

 www.cafamily.co.uk

 www.facebook.com/contactafamily

 www.twitter.com/contactafamily

 www.youtube.com/cafamily

Free helpline for parents and families:

 **0808 808 3555**

Open Mon–Fri, 9.30am–5pm

 helpline@cafamily.org.uk

Access to over 200 languages

Free family linking service

 www.makingcontact.org



Charities Evaluation Services



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Written by Jesslyn Parkes © Contact a Family, November 2014

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