

Tackling fuel poverty

Information guide



www.unison-scotland.org



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Convener's message

Around one third of households in Scotland suffer from fuel poverty. A shocking statistic for a wealthy country that has an abundance of energy resources. A warm, dry home should be a basic right.

There are three main elements to tackling fuel poverty – the price of fuel, energy efficiency/use and household income. UNISON Scotland has campaigned on all of these issues and will continue to urge governments to take action to eliminate fuel poverty.

We also recognise that our members can play a practical role in minimising fuel poverty. Many public service workers have to address the consequences of fuel poverty in their daily jobs. They see the damage it does to families and communities.

That's why we work with our partners in the Keeping Scotland Warm campaign, Energy Action Scotland and National Grid, to take practical action to reduce the impact of fuel poverty. This includes raising awareness of the practical support and guidance that is available from a range of agencies.

This booklet is part of that initiative. Our partner, Energy Action Scotland, has brought together a range of resources, with links to more detailed guidance. We hope this concise introduction will support UNISON members to help others to make the most of the resources available. It will also help the many low paid UNISON members who also suffer from fuel poverty.

This booklet won't eliminate fuel poverty - that requires political action. The aim is to raise awareness and promote the practical measures that can help minimise the impact of fuel poverty on a third of our fellow citizens.



Around one third of households in Scotland suffer from fuel poverty. A warm, dry home should be a basic right.



Lilian Macer
UNISON Convener

Understanding your fuel bills

Given the high costs for electricity and gas, it is important to find ways to keep your home warm at an affordable price. This booklet will help you understand more about your fuel bills, your meter(s), how to pay for fuel and how to get the best deals. It also provides information about the support that may be available to help make your home easier to heat and your fuel bills more affordable.

Do you understand your fuel bills?

Unfortunately, it's very easy to run up high bills, especially if you're not familiar with your heating system or your tariff, or you're living in an energy inefficient home.

Your fuel bill will be calculated using either an estimated meter reading or a reading provided by you or by a meter reader. Your bill(s) will clearly show which type of reading has been used.

When your bill arrives it's important to check that your supplier has used the correct meter reading when calculating your gas or electricity usage. Your fuel bill will also show a Standing Charge, but this will depend on your tariff and fuel supplier. It's usually shown as a daily amount and is the same regardless of the amount of fuel you have used.

Reading and keeping a record of your own meter readings on a regular basis will help you to keep track of how much electricity or gas you're using. It may also help prevent a large debit or credit balance building up on your account.

If you've opted for paperless billing, your online fuel bills will show exactly the same information as a paper copy does. Prepayment meter users (see below) don't get quarterly bills, but will receive an annual statement giving all the details of their fuel use.



For more information click on the link below:

[1. Understanding Fuel Bills and Statements](#)

Reading electricity and gas meters

Do you know how to read your electricity and gas meters?

Digital meters - these should be read from left to right. Electricity and gas metric meters have five numbers in a row whilst old-style gas imperial meters have four numbers in a row. Always ignore the red digit when recording a meter reading.

Dial meters – these are a lot less common and can be more difficult to read. Read the dials from left to right, starting with the dial that is marked '10,000'. When the pointer is between two numbers, always write down the lower number (but if the pointer is exactly on a number and the next dial shows a '9', use a number that's one lower). Ignore the red dial that is usually marked '1/10'. If you have one of these meters you may want to contact an energy advisor from your local council or from your local Home Energy Scotland centre (HES) for help in recording meter readings. Telephone free on [0808 808 2282](tel:0808 808 2282).

Off-peak meters - if you have electric central heating you will probably have either one or two meters showing up to three sets of numbers. Electricity is usually charged at two different rates with a night (off peak) rate considerably cheaper than a day (peak) rate. If there are three sets of numbers, all the electricity for your heating is recorded separately at a 'control' rate. All the electricity you use for lighting and appliances is recorded at day or night rates, depending on time of use.

Prepayment meters - a prepayment meter (PPM) lets you pay for your fuel as you use it and can help prevent any debt building up on your account. The constant display on a PPM screen shows how much credit you have left, but you can also get a meter reading by scrolling through a series of screens. Pressing the button (usually blue for electricity and red for gas) on a PPM will change the display screen.

Smart meters – these meters are gradually replacing 'traditional' meters and all homes will be offered a smart meter by their fuel supplier by 2020. Smart meters measure electricity and gas consumption and can send this information direct to a customer as well as 'submitting' automatic meter readings to suppliers. You will receive an in-home display (IHD) device when a smart meter is installed, which will show how much fuel is being used and how much it is costing, with information shown in kilowatt hours and pounds/pence. Smart meters mean an end to estimated fuel bills.



For more information click on the links below:

[2. Meters and How to Read Them](#)

[3. Smart Meters](#)

Best ways to pay for fuel

What's the best way to pay for your fuel?

There are several different ways to pay for your electricity and gas. It's important to choose the method of payment that suits your own circumstances - you should consider the difficulties as well as the benefits associated with all payment arrangements before deciding.

Direct Debit/Standing Order

These allow you to spread the cost of electricity and gas evenly over 12 months, with the same amount deducted from your bank account every month. It's important that the monthly payments are enough to cover the cost of your annual fuel use, as under-estimated payments will lead to a debt building up on your account. Payments can be re-assessed up or down during the year if your consumption levels change. Direct debit generally costs less for suppliers to provide, so it tends to be a cheaper payment method.

Quarterly billing

This allows you to pay for your fuel every 3 months. A wide variety of payment options are available, including cheque and Switch/debit card. Because you're paying for fuel after it has been used, you may find it more difficult to budget during winter months when your fuel use will be higher. It's important to make sure that your bills are based on actual, rather than estimated, meter readings to ensure that you're paying enough to cover your ongoing fuel use.

Regular payment schemes

You may be able to pay for your fuel in equal amounts every week, fortnight or month. Payment books are suitable for people without a bank account and can help you to budget. However, it relies on you travelling to payment outlets, such as a bank, Post Office or a PayPoint outlet, on a regular basis. Travel costs need to be taken into consideration and there may be a surcharge to pay for using the payment book, making it more expensive than direct debit. Not all fuel suppliers offer this form of payment.

Prepayment meter

Prepayment meters are operated by tokens, cards or keys that have to be 'topped up'. A prepayment meter lets you pay for your fuel as you use it and can help prevent any debt building up on your account. It also enables you to repay an outstanding debt. If you have a fuel debt you should discuss an affordable level of repayment with your supplier before the meter is set. This payment method has some disadvantages including potential self-disconnection, though if credit runs out there is limited emergency credit before supply is disconnected.

Another possible disadvantage is having to visit specific outlets to make payments, but some suppliers can offer the facility to top up at home via the internet. It's worth noting that some suppliers offer key-operated prepayment meters with a 'friendly non-disconnect period'. This type of meter won't disconnect your supply at a time when shops are unlikely to be open, for example overnight. You should also make sure that your supplier is aware if there are vulnerable people living in your home, because there may be additional protection from disconnection during the coldest months if this is the case. You need to understand how standing charges and debts are collected through the meter so that you know the available credit for ongoing use.

Payment outlets for topping up are usually located in local newsagents, shops and petrol stations. You can also top up your card or key at most Post Offices. Visit the websites listed below to find the location nearest to you:



www.paypoint.co.uk
www.payzone.co.uk
www.postoffice.co.uk

Fuel Direct (deductions direct from benefit)

Fuel Direct may be an option available to those in receipt of certain benefits – Income Support, Income-based Job Seekers Allowance, Pension Credit, Employment and Support Allowance and some people who receive Universal Credit - and who have an existing fuel debt. Payment towards ongoing fuel use and your fuel debt is deducted direct from benefit payment. The level of debt repayment is often lower than is set on a prepayment meter. Contact your local DWP (Department for Work and Pensions) for further information.



For more information on click on the links below:

- [4. Paying by Direct Debit and Standing Order](#)
- [5. Paying Quarterly](#)
- [6. Paying by Prepayment Meter](#)
- [7. Paying by Regular Payment Scheme](#)
- [8. Paying by Fuel Direct](#)

Struggling with fuel bills / debt

You may find yourself in arrears with your electricity and/or gas payments for a number of reasons. Whatever the reason, it's important that you contact your supplier straight away – if they don't know you're struggling, they can't help you.

Contact numbers for the main suppliers are:

ScottishPower	0800 027 0072 (from landline) 0345 270 0700 (from mobile)
British Gas	0333 202 9804 18001 0800 072 8626 - Textphone
SSE	0345 070 7395 0800 622 839 - Textphone
EDF Energy	0800 096 8628
E.ON	0345 301 5882
npower	0800 073 3000 (from landline) 0330 100 3000 (from mobile) 0800 413 016 - Textphone

With regard to arrears, your fuel supplier has to follow certain rules. They should:

- give advice on how to pay back monies owed;
- offer advice on reducing energy use;
- offer a payment plan taking into account your ability to pay, and;
- set repayment rates taking into account your ability to pay.

You can repay your arrears in a number of ways, for example:

- by negotiating and agreeing a payment plan and repayment rate with your supplier
- via a prepayment meter, calibrated to recover the arrears over a period of time
- by deduction direct from some benefits
- with a grant from a supplier trust/fund



For more information click on the link below:

[9. Struggling to Pay Fuel Bills](#)

Making your home warmer

Many homes in Scotland are not very energy efficient because of the way they were built. Heat can escape through walls, roofs, floors and windows. Doors and windows that don't fit properly can also cause draughts which can make you feel cold.

Adding an extra layer of material to the structure of your house can help keep the heat in, much like putting on a thick jumper in colder weather. Most heat from an uninsulated house is lost through the external walls and the roof. Installing cavity wall and loft insulation reduces this heat loss considerably, keeping your home warmer for longer and reducing your fuel bills. Insulation can also be applied to solid walls, internally or externally.

Heat can be lost because of unwanted draughts throughout your home. The draughtiest places tend to be gaps around windows, external doors, unused chimneys, letterboxes, exposed floorboards and skirting boards. Filling in these gaps through draughtproofing measures will reduce this heat loss. Simple, inexpensive measures include closing your curtains at dusk; using a draught excluder at the bottom of your doors and installing a chimney balloon in your unused chimney space. Your home still needs ventilation though, to help avoid condensation dampness forming.

There is a number of schemes in place, offering grant and other funding for heating systems, replacement boilers and various insulation measures, all designed to make your home easier to heat and/or help make your fuel bills lower.



For more information click on the links below:

- [10. Draughtproofing](#)
- [11. Tank and Pipe Insulation](#)
- [12. Loft Insulation](#)
- [13. Cavity Wall Insulation](#)
- [14. Solid Wall Insulation](#)
- [15. Condensation Dampness](#)

Reducing your fuel bill

Reduce the amount of fuel you use

You must pay for the energy you use in your home, but there are a number of ways to reduce the amount of fuel you use, make you feel warmer at home and in turn helping reduce your fuel bills.

- Put lagging or insulation on your hot-water tank, if your home has one, to reduce the heating costs and keep water hot for longer. Make sure the insulation is at least 8cm (3 inches) thick. If the tank has a thermostat, make sure it's set between 60°C - 65°C (140°F - 149°F)
- Only switch the hot water on for the hours when hot water is needed – it is more expensive to leave it on all day
- Closing heavy curtains at dusk will help keep the heat in, but remember not to cover radiators – tuck curtains behind them instead
- Small shelves placed about 5cm (2 inches) above radiators help push warm air towards the centre of the room. If your radiators have individual thermostats you can turn these down a little – especially in rooms that are not used all the time
- The recommended temperature for a living room is 21°C (70°F). Don't waste energy by opening windows when too warm - turn the thermostat down one degree until a comfortable temperature is reached. This can help save you money on your fuel bills
- Low energy light bulbs last about 12 times longer than ordinary light bulbs and use only a fifth of the electricity
- With storage heaters, it is important to close the damper or output dial, (sometimes called the boost) before going to bed or if the house is unoccupied during the day
- Don't leave appliances on standby but switch them off at the wall instead

Are there other ways to reduce your fuel bill?

Switching to a different energy supplier can be one of the easiest ways to save money, but you have to shop around for the best deals – that includes asking your current supplier whether you're on the best tariff they offer (your fuel bill and/or annual statement tells you whether there's a cheaper alternative). There are many different tariffs to choose from. Please note though that if you have a debt of more than £200 (that has been outstanding for 28 days or more) with your current energy supplier you may not be able to switch.

If you have access to the internet, try using one of the price comparison websites accredited by Ofgem (the regulatory body for energy). These list most of the tariffs available. Also, online deals are often amongst the cheapest. If your home has both electricity and gas, you should consider buying both fuels from the same supplier ('dual fuel'), because you may get a further discount.

The Ofgem list of approved sites that offer a free comparison and switching service for consumers is below. Many of these sites also offer a telephone service.



www.ukpower.co.uk
www.simplyswitch.com
www.unravelit.com
www.switchgasandelectric.com
www.energylinx.co.uk
www.myutilitygenius.co.uk

www.uswitch.com
www.theenergyshop.com
www.moneysupermarket.com
www.runpathdigital.com
www.energyhelpline.com
www.quotezone.co.uk

To ensure that comparisons are as accurate as possible, you should have the following information to hand:

- name of current supplier
- name of current tariff
- details of previous electricity/gas use in kilowatt hours - preferably annual use (this information is on your bill and/or your annual statement)

If you rent your home and you want to change your supplier, you do not usually need your landlord's permission, but you should check with them first because some landlords have contracts with suppliers.



For more information click on the links below.

[16. Switching](#)
[17. Tariffs](#)

Grants and support

What help is available?

The Scottish Government supports and funds schemes to tackle fuel poverty and increase energy efficiency in homes. The main schemes are:

Area Based Schemes (ABS)

Local authorities are responsible for developing and delivering these energy efficiency schemes. Measures available are free to the householder and open to all tenures. To find out what measures are available in your area, and whether you're eligible, contact your local authority or call Home Energy Scotland on 0808 808 2282.

Warmer Homes Scotland

This scheme is open to low-income homeowners or tenants of private sector landlords. There are conditions that need to be met and specific benefits received in order to qualify for this funding. Potential measures include wall insulation, loft insulation, draught-proofing, central heating and renewables. To find out more or to apply, contact Home Energy Scotland on 0808 808 2282.

Home Energy Scotland

Home Energy Scotland (HES) is funded by the Scottish Government to provide energy efficiency advice, information on tariffs and signposting to benefit checks as well as enabling access to a wide range of energy efficiency measures.



For more information click on the links below.

[18. Home Energy Efficiency Programmes for Scotland](#)

[19. Warmer Homes Scotland Scheme](#)

[20. Home Energy Scotland Loan Scheme](#)

Warm home discount and winter fuel payment

Warm Home Discount

Some energy suppliers offer a Warm Home Discount to their most vulnerable customers. Participating energy suppliers have to provide this discount on electricity bills to a 'core group'. If you get Pension Credit, Guarantee Credit and Savings Credit and are aged 65 and over on the qualifying date (9th July 2017 for 2017-2018), or if you get Guarantee Credit only, you are likely to be eligible and you'll automatically get a rebate of £140.

Participating suppliers are also required to provide the same discount to a 'broader group' of their vulnerable customers. Each supplier has a capped amount of funding available and Broader Group discounts are offered on a first come, first served basis. If you're eligible, you should apply as soon as possible.

Winter Fuel Payment

If you were born on or before the qualifying date (for winter 2017/18 this is 5th August 1953) you should receive a Winter Fuel Payment from the Government. The qualifying age for WFP will change in line with ongoing changes in the State Pension Age. Payment is usually made automatically, but some people (those receiving only housing benefit, council tax reduction or child benefit for example) may have to make a claim. The payment is £100 - £300 per household depending on circumstances.

Funds, Foundations and Trusts

Some fuel suppliers have support schemes which aim to help people from low-income households, who are struggling to pay fuel bills and keep their homes warm. Help available may include grants to clear electricity and gas arrears.



For more information click on the links below.

[21. Warm Home Discount](#)

[22. Warm Home Discount Broader Group](#)

[23. Winter Fuel Payment](#)

[24. Funds, Foundations and Trusts](#)

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Other services

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Are there other services you should know about?

Priority Service Register

All electricity and gas suppliers and network operators offer a range of free services if you are registered disabled, chronically sick, have sight or hearing difficulties, are a pensioner or are in a vulnerable situation. If you think you're eligible contact your supplier and ask to be included on their Priority Service Register.

Safety

Safety is very important and work done to a heating system or electricity and gas appliances should always be done by a qualified person. By law, anyone doing gas-related work has to be registered on the GAS SAFE REGISTER.

You should ask to see a 'Gas Safe' identity card before allowing anyone to carry out gas work in your home. If you're in doubt, contact Gas Safe on freephone **0800 408 5500** to check if the caller is properly registered. Before letting anyone into your home you should always ask for identification – even if they are only reading the meter.

Emergencies and Power Cuts

Gas Emergency - if you suspect a gas leak you should call the gas emergency service immediately on freephone **0800 111 999**.

Power Cut contact number – dial **105** free of charge, regardless of your supplier, for information about a power cut in any area or to report power loss.

A wide range of organisations can provide additional advice, information and support free of charge. These include:

Citizens Advice	03454 04 05 06
Citizens Advice Direct	0808 800 9060

The Citizens Advice Consumer Service helpline provides advice on a range of consumer issues, including independent help and advice for energy customers. Phone the helpline or visit www.adviceguide.org.uk

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Help and support

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Citizens Advice Bureaux

Offer free impartial advice on a wide range of subjects including benefits, debt and money advice and consumer issues. An online advice service is available at www.adviceguide.org.uk. For general information on Citizens Advice Scotland and to locate the nearest Bureau see www.cas.org.uk

Citizens Advice Scotland (CAS)

CAS provides support to the Scottish Citizens Advice Bureaux and helps deliver the Citizens Advice Consumer Service helpline. CAS is responsible for a range of services including:

- representing consumers' interests in energy, post and water, working to promote fairer markets and improve customer services in these fields
- dealing with complex energy cases, or cases received from vulnerable consumers
- dealing with cases where a consumer has been disconnected or threatened with disconnection

These cases may be handled by the Extra Help Unit (EHU), whose staff will negotiate with suppliers and offer advice. Most of EHU's cases will be transferred to them by the Citizens Advice service (see above), though they may also accept some cases from other sources. EHU can be contacted via Citizens Advice on **08454 04 05 06** or <http://www.cas.org.uk/about-us/consumer-advice/extra-help-unit>

Home Energy Scotland - 0808 808 2282

Offers free, impartial energy advice as well as information on HEEPS and other energy saving grants and schemes. Home Energy Scotland (HES) is funded by the Scottish Government and administered by the Energy Savings Trust.

National Debtline - 0808 808 4000

Offers free, confidential and independent advice on ways to deal with debts.

Solid Fuel Association - 01773 835400

For tips on saving energy and advice on open fires and solid fuel central heating systems.

Jobcentre Plus - 0800 055 6688

Provide information and support on a range of benefits, including Cold Weather Payments.

Winter Fuel Payment Helpline - 03459 15 15 15 Textphone: 0345 606 0285

Provides information on the Winter Fuel Payment.

Energy Saving Trust = 0808 808 2282

The Energy Saving Trust (EST) in Scotland manages a network of advice centres which provide free, independent energy saving advice to householders. See Home Energy Scotland. www.energysavingtrust.org.uk/

Help and support

Macmillan Cancer Support - 0808 808 00 00

Provides up-to-date information on cancer for patients, relatives and carers, including financial support, and help to apply for benefits, as well as debt and money advice.

www.macmillan.org.uk

Age Scotland/Silver Line Scotland - 0800 4 70 80 90

Helps older people and those who care for/work with older people to find an answer to questions about community care, tax, pensions/benefits, heating.

www.thesilverline.org.uk/what-we-do/

Turn2us - 0808 802 2000

Provides help for individuals and intermediaries to access welfare benefits, charitable grants and other financial support. Also a useful free to use benefits calculator and grant search tool.

www.turn2us.org.uk

OFTEC - 01473 626298

Provides general information about domestic oil heating. Also provides help and information via a linked website:

www.oilsave.org.uk

Child Poverty Action Group (CPAG) Scotland - 0141 552 0552

Advice line for frontline advisors and support workers in Scotland on all aspects of the benefits and tax credit system.

www.cpag.org.uk/scotland

Step Change - 0800 138 1111

National debt advice charity offering tailored advice and a range of online tools.

<http://www.stepchange.org/>

Money Advice Service - 0800 138 7777

Free & impartial money advice service set up by the UK government.

www.moneyadviceservice.org.uk

Main Customer Service Phone Numbers for the Big Six Suppliers

ScottishPower	0845 270 0700 / 0345 270 0700 / 0800 027 0072
EDF Energy	0800 056 7777
British Gas	0800 048 0202
E.ON	0333 2024 606 / 0345 052 0000
SSE	0345 026 2658
npower	0800 073 3000

Factsheets

All factsheets are available on the UNISON Scotland website at:

www.unison-scotland.org/fuel-poverty

1. Understanding Fuel Bills and Statements

<http://www.unison-scotland.org/library/1.-Understanding-Fuel-Bills-Statements.docx>

2. Meters and How to Read Them

<http://www.unison-scotland.org/library/2.-Meters-and-How-to-Read-Them.docx>

3. Smart Meters

<http://www.unison-scotland.org/library/3.-Smart-Meters.docx>

4. Paying by Direct Debit and Standing Orders

<http://www.unison-scotland.org/library/4.-Paying-by-Direct-Debit-Standing-Order.docx>

5. Paying Quarterly

<http://www.unison-scotland.org/library/5.-Paying-Quarterly.docx>

6. Paying by Prepayment Meter

<http://www.unison-scotland.org/library/6.-Paying-by-Prepayment-Meter.docx>

7. Paying by Regular Payment Schedule

<http://www.unison-scotland.org/library/7.-Paying-by-Regular-Payment-Scheme.docx>

8. Paying Fuel Direct

<http://www.unison-scotland.org/library/8.-Paying-by-Fuel-Direct.docx>

9. Struggling to Pay Fuel Bills

<http://www.unison-scotland.org/library/9.-Struggling-to-Pay-Fuel-Bills.docx>

10. Draughtproofing

<http://www.unison-scotland.org/library/10.-Draughtproofing.docx>

11. Tank and Pipe Insulation

<http://www.unison-scotland.org/library/11.-Tank-and-Pipe-Insulation.docx>

12. Loft Insulation

<http://www.unison-scotland.org/library/12.-Loft-Insulation.docx>

13. Cavity Wall Insulation

<http://www.unison-scotland.org/library/13.-Cavity-Wall-Insulation.docx>

14. Solid Wall Insulation

<http://www.unison-scotland.org/library/14.-Solid-Wall-Insulation.docx>

15. Condensation Dampness

<http://www.unison-scotland.org/library/15.-Condensation-Dampness.docx>

16. Switching

<http://www.unison-scotland.org/library/16.-Switching.docx>

17. Tariffs

<http://www.unison-scotland.org/library/17.-Tariffs.docx>

18. Home Energy Efficiency Programmes for Scotland

<http://www.unison-scotland.org/library/18.-Home-Energy-Efficiency-Programmes-for-Scotland.docx>

19. Warmer Homes Scotland Schedule

<http://www.unison-scotland.org/library/19.-Warmer-Homes-Scotland-Scheme.docx>

20. Home Energy Scotland Loan Scheme

<http://www.unison-scotland.org/library/20.-Home-Energy-Scotland-Loan-Scheme.docx>

21. Warm Home Discount

<http://www.unison-scotland.org/library/21.-Warm-Home-Discount.docx>

22. Warm Home Discount Broader Group

<http://www.unison-scotland.org/library/22.-Warm-Home-Discount-Broader-Group.docx>

23. Winter Fuel Payment

<http://www.unison-scotland.org/library/23.-Winter-Fuel-Payment.docx>

24. Fund, Foundations and Trusts

<http://www.unison-scotland.org/library/24.-Funds-Foundations-and-Trusts.docx>

25. Priority Services Register

<http://www.unison-scotland.org/library/25.-Priority-Services-Register.docx>



**Three simple ways to join UNISON today
and get essential cover wherever you work**



Join online at
joinunison.org



Call us on
0800 171 2193



Ask your UNISON rep
for an application form

UNISON Scotland, UNISON House, 14 West Campbell Street, Glasgow, G2 6RX
www.unison-scotland.org