In trouble with your energy company? A mini-guide to your rights
by Fuel Poverty Action

Introduction

We were inspired to write this simple guide to gas and electricity rights after a growing number of calls and emails from people struggling with fuel costs, fuel debt, damp homes, unwanted prepayment meters, and useless rip-off landlords.

Gas and electricity bills are too high, and if this leads to debt there are no ideal solutions. However, **there are ways you can stop the companies making things worse than they are already.** Above all, you want to avoid getting disconnected. If you are, it will cost more to get reconnected, and you'll be in a worse position after that. Good advice is available from many sources to help you stand up for your rights.

Much of the advice in sections 1 and 3 below, and some advice at other points too, comes from the invaluable *Fuel rights handbook* (16th edition) http://www.cpag.org.uk/bookshop/fuelrights, published by Child Poverty Action Group (link). Readers should refer to the handbook itself for more detailed and more extensive information. Any inaccuracies in condensing the information are our own.

More and more, people are refusing to accept unacceptable fuel costs. Many people are challenging the energy companies over the size of their bills, the pressure they are put under, or the settings on their prepayment meters. Often, in addition to the high prices they charge, the companies manipulate things to their own advantage, bend the law, or make mistakes in their own favour. If we all stand up to them together, we will be stronger. Make sure you share your experience through the Fuel Poverty Action website, and let others know what you’ve suffered, what you are doing about it – and whatever you manage to win! Remember -- the hated Poll Tax was abolished in 1990, after thousands of people refused to pay unjust bills.

**Photos:**
Martín Lesanto-Smith
http://martinlesanto-smith.com/
and
Fields of Light Photography
www.facebook.com/4fieldsoflightphotography
Contents

1. Your energy supplier has to talk to you 3

2. Prepayment meters (PPMs) 5
   • How PPMs work – standing charges, emergency credit
   • Rights with a prepayment meter, switching supplier, changing to a credit meter

3. Avoiding unwanted prepayment meters 8
   • Your rights
   • At what rate will you pay off arrears?

4. Paying Less - emergency financial help 10
   • A rough guide to energy trust funds 12

5. It should be your choice. No illegal break-ins! 13

6. Going to court 14

7. Benefits, grants and financial help with fuel bills 16

8. Switching supplier 17

9. Landlords 19

10. For the long term – insulation, energy saving, benefits 21

11. Getting help 22
1. **Your energy supplier has to talk to you**

Being in debt is scary but the first step is to negotiate with your energy supplier about how much you can pay back. Be realistic, but remember that it’s better to negotiate and pay a little than to do nothing. Please see also section 3: ‘Avoiding unwanted prepayment meters’. More information on the suggestions below and in section 3 can be found in the Child Poverty Action Group’s *Fuel rights handbook*.

- If you can pay for what you’re using and can pay something, *even a little*, towards your arrears you should **not** be disconnected.

- A prepayment meter (see below) should always be offered as an alternative to disconnection.

- No one has a right to force their way into your home without a warrant (see below, section 4).

- No one of Pensionable Age who lives alone or lives only with persons who are of Pensionable Age or under the age of 18 should be disconnected between the months of October-March.

- Each supplier has a laid down procedure for dealing with customers in arrears. If they don’t follow it, they can be referred to Ofgem (the energy regulator). Usually disconnections only happen if you don’t make contact with the supplier, so it’s best to call them and let them know what you can afford to pay. If you do, they have to consider your situation and look for an affordable plan.

- You can negotiate with your energy supplier to set the rate you’ll pay off your arrears. You should tell your supplier as soon as possible if your household has someone who is **vulnerable because of age, illness, disability or poverty – “severe financial insecurity”** (including people on benefits). They should bear this in mind when setting your repayment rate.

See a letter template for this negotiated debt payment rate from Citizens’ Advice Bureau here: [bit.ly/1hLQprL](bit.ly/1hLQprL)

- You have a right to a choice of ways of paying your debt off, eg in weekly instalments or monthly instalments. You do not have to get a prepayment meter (although it may be hard to avoid if you have already had a payment agreement and you haven’t been able to manage it.)
• Staff are obliged to treat you sympathetically and help you to find the most suitable repayment method. They should listen to what you have to say about your situation, including reasons why a previous arrangement may have broken down. (If not, you can complain – and tell Fuel Poverty Action.) Remember their priority is making sure you pay for your current usage, not getting the arrears paid off quickly.

• If you are negotiating with your supplier, always do it in writing and keep a copy. Save and file all emails. If you make a phone call write down the name of the person you have spoken to, a direct line number for them, what you told them, what they have said, and the time and date of the conversation. If they agree to something, confirm it with them in writing.

• If you aren’t getting anywhere with the call centre advisers try the legal department of the company, or make a formal complaint to the company’s Complaints department instead (you can detail how you have been trying incredibly hard to sort your situation but have been let down, you want someone to contact you as soon as possible to help you resolve the situation). Make sure you are clear about your situation, your attempts to negotiate and give a date that you want a response by (eg 14 days time).

• You may find it worth getting help from a group, agency or even a friend, especially if English is not your first language, or if you are not confident in dealing with pushy companies on your own. Unfairly, you are likely to be treated more respectfully that way. The government has given CABs (Citizen’s Advice Bureaux) the job of helping people with fuel debts – though, of course, it can be difficult to get an appointment with the CAB. You can also consider contacting your local MP who may well be willing to help.

• Going forward, make sure that your supplier doesn’t overestimate your current and future consumption when they calculate how much you need to pay. It is important that you regularly (eg every one- three months) read your meters, and then call or write to your suppliers with your readings.

Need help to read your meter? Not sure how to do it? See here for more info: http://www.which.co.uk/switch/energy-advice/how-to-read-your-electricity-meter
2. Prepayment meters

Companies usually jump to give you a prepayment meter. This can prevent you running up any further debt, but that’s because when you can’t feed the meter, you end up in the dark and the cold – they make you in effect disconnect yourself whatever the season, and however vulnerable you may be.

Some people prefer prepayment meters, and others hate them – you should have a choice.

If you are thinking about asking to get a prepayment meter installed, or if your energy supplier is trying to force you to accept a meter, it is worth reading the following information.

How prepayment meters work

Most companies’ tariffs for prepayment meter customers are officially similar to what you would pay with an ordinary “credit” meter. But if you have a pre-payment meter you will generally end up paying more. You will not have the same access to the cheapest tariffs (like the tariffs for people who pay online or by direct debit from a bank) and you may need to travel to get top-ups from a shop.

Standing Charge

If you go away for a few days or you do not top up your meter will continue charging you for the “Standing Charge” which you must continue to pay even when you are not using the fuel. It is typically a charge of about £2 per week (but may be less, depending who your energy supplier is) which is taken off of any money you top up. If you have not topped up your meter for a while, you may need to pay off all of the standing charge before you can use any fuel.

For example, if you have not topped up your gas meter at all for 20 weeks over the summer you will need to put in (£2 per week x 20 weeks =) £40 before your supplier will give you credit which you can then spend on fuel.

Not-for-profit energy supplier Ebico don’t have a Standing Charge, and and they don’t charge a higher rate for the first units used – which is a kind of hidden standing charge that many companies use. They also charge prepayment meter customers the same rate as everyone else. If you use a low amount of energy, you may save money by moving to Ebico. https://www.ebico.org.uk/
Emergency credit
Most energy suppliers will give you £5 to £7 ‘emergency credit’ on your meter. This means if you run out of money/credit on your meter, you can use up to another £5 to £7 worth of ‘emergency’ credit before you are then cut off from your gas or electricity. This has to be paid back however, as ‘emergency credit’ is ‘just like an overdraft from the bank.’ The next time you go to the shop to top up, your supplier will then take the emergency credit you owe back off you before you can use your energy again. Don’t forget, they will also take money off for the Standing Charge.

For example, if you top up £10 after having used £5 of your emergency credit, you will be left with £5 to use on energy (and less after your Standing Charge has been taken off).

Rights on a prepayment meter

Below we will say how you can avoid having a prepayment meter installed. But even if you end up having one imposed on you, you still have rights.

- **You have a right to have the meter located in a place that’s easy for you to reach and use**, especially if you are elderly or disabled. There is no charge for this. (And it applies to other kinds of meters too). If this isn’t the case, phone your energy provider and let them know that you want it moved.
- **You have a right to have the meter set to collect arrears at a rate you can afford.** Don’t let them tell you the setting can’t be changed – it can.
- **No night time switch-offs!** Companies are, generally, not supposed to switch you off at night. If you are running out, you may want to time your usage so that you’ve still got some credit in the meter in the evening and then it will last through the night. All the big energy providers have ‘friendly’ times when they should not cut you off.
- **If you move into a property with a prepayment meter with debt on you should not have to pay the debt.** We have heard several reports of people being forced by their energy supplier to pay off the debt of the person who lived there before them, sometimes with promises that the supplier will ‘pay them back’. The safest thing is to **call the energy supplier when you first move in to inform that you are a new resident in the building and give them a meter reading.** Your meter may need to be reset. Then make certain that you are not repaying someone else’s debt when you top up your meter.
Switching supplier when on a prepayment meter
If you owe money to your energy supplier you will not be allowed to switch supplier until your arrears are less than £500 (per meter). The Debt Assignment Protocol is a process which allows you to switch to a cheaper pre-payment meter deal so that you can pay off your debts more easily. In theory this sounds like if could help, but in practice it seems that successful switching is rare. Of 70,000 electric and 71,000 gas customers who applied to switch in 2012, just 248 (0.17% of the total) were able to do so. (Let Us Switch! - Church Action Poverty report, February 2014)

Comparison website UKpower.co.uk says that for prepayment meters,
- the cheapest deal is from E.ON.
- dual fuel is cheaper than separate accounts – as for credit meter customers
- you need your landlord’s permission to switch.

Changing back to a credit meter
If you are able to pay off your arrears you can request to have a credit meter back. However, you will have to pass credit checks and be willing to set up a fixed direct debit for future payment.

An example of getting an unwanted meter removed
Residents of a shared rented house had a meter installed without their consent. The residents repeatedly called and wrote to their energy supplier (E.ON) to ask to get it removed but were told they owed a debt they were not aware of. They were losing about £6 of every top up for 4-5 months before they enlisted the help of a community lawyer who wrote to the supplier requesting the meter was removed. The energy company subsequently removed the meter and reimbursed the residents before sending them a bill detailing their actual arrears.
3. Avoiding unwanted prepayment meters

More information on the suggestions below can be found in the Child Poverty Action Group’s ‘Fuel rights handbook’.

Is your energy company pressuring you to get a prepayment meter against your will? You don’t have to get one.

Prepayment meters are energy companies preferred way to reclaim any money you might owe them. There are approximately 1000 prepayment meters fitted in homes in the UK every day. A Stratford-upon-Avon Citizen’s Advice Bureau survey, ‘Left Out in the Cold’ indicated that less than 1 in 5 people with meters had asked for them to be installed.

If you don’t want a meter here are some steps you can take.

**Your rights**

In some situations, you are in a specially strong position to refuse.

- If you are considered ‘vulnerable’ (elderly, disabled, ill, with very young children) your energy company should offer you a range of options to find the best debt repayment solution for you, there they should not force a prepayment meter on you.
  
  **When talking to the company, make sure they know if anyone in your household could be considered vulnerable, this may mean they will not press you to accept a prepayment meter.**

- Where the suppliers are at fault for not billing you, they should not send a bill which includes unbilled energy consumed more than one year before the bill is issued. **If they continue to demand the money from you and use this as the reason to install a prepayment meter remind them about the ‘back billing clause’** and get in touch with us if you want further support to push your case.

- Companies cannot make you pay for fuel used more than **six years ago**.

- But even if none of these apply to you, you still have a right to **make your own payment plan** with the fuel company (see Section 1 above: ‘Your energy supplier has to talk to you’).
At what rate will you pay off arrears?

To negotiate how quickly you pay your arrears,

- You will need to **show them your income and your outgoing money, including money owing for other debts, but then they are supposed to fix repayment at a rate you can afford**: fuel debts should not take priority over buying food or paying your rent.

- The over-riding principle is that **the method and rate of repayment should take account of your ability to pay**. You will need to work out your income and your essential expenditure and other debts. (The CAB have a sheet to help with this: http://www.adviceguide.org.uk/england/consumer_e/consumer_energy_an d_water_supply_e/consumer_energy_supply_e/consumer_energy_bills_e/ consumer_problems_paying_your_energy_bills_e/letter_for_debt_repayment_to_an_energy_supplier.htm)

- **Fuel Direct** is where money is taken from benefit payments. The maximum rate of deduction is £7.20 per week for both fuels, or £3.60 for one, but you may be able to negotiate for less. Where Fuel Direct is an option, suppliers are expected to use it, under the regulations, but they often don’t offer this.

  Fuel Direct rates are often taken as a basis if you are negotiating to pay yourself (that is, not through benefits), but your rate can be lower if your income is lower than income support, or if you have very high costs eg for childcare or a mortgage. Other debts, benefit reductions, childcare costs, or being an asylum seeker should all be taken into consideration.

- **The rate can be adjusted if it’s wrong or if things change** – but you need to renegotiate, not just get behind on the plan – if you miss one payment they are likely to take you to court to try to fit a pre-payment meter instead.
4. Paying less - emergency financial help

If there’s no way you are going to be able to pay the arrears, it is sometimes possible to reduce the total you have to pay, or get help with it.

- **Apply to an energy company Trust Fund to pay off your debt.** The Big 6 energy companies have pots of money, trust funds, which you can apply to, to help you pay off your debt. Some are specific to just customers of that company, but some funds can be applied to from customers of any supplier. See the end of this section for more information.

- Some energy companies will accept a **one-off lump sum** to settle a dispute. This might not be the full amount, but it’s cheaper for them than going to court. Get advice on how to make sure this is recorded as a “full and final settlement”.

- **Appeal to the company’s CEO (Chief Executive Officer)**
  - You can find the names of the CEO/Director of the various utility companies and also debt collectors and payday lenders, via this website [http://www.ceoemail.com/](http://www.ceoemail.com/)
  - Write to them, explain your situation and appeal to their better nature to sort out the issue for you. Usually this will be passed on to the CEO complaints team. Remember though, that ultimately THEY have the final say on whether you will be going to Court or not. Appeal to them right up until the day of the Summons, if you have to.

- Sometimes you can find a **charity** to help with fuel or reconnection costs, particularly when “vulnerable” people have been disconnected. Many CABs and other agencies can help with applications. Check with them whether the payment could affect your welfare benefits.

- **Social services** can help you negotiate with a supplier. The supplier should not cut you off at least for a couple of weeks if you tell them you are trying to get help from social services. And in extreme circumstances social services can – if pressed effectively -- also give cash to help pay off a bill. Or they can make a referral to a charity for you. However, some mothers have expressed concern about the risks involved in bringing in social services.

- **Administration order:** If you have several debts and there’s been a court judgment against you, you can sometimes get a court to take over forwarding the right proportion to all the people you owe money to. And sometimes they can reduce the total, so if you owe £4,000 you could end up only paying back £1,000.

- If you have debts you really can’t repay, you **may** qualify for a **debt relief order**, which will freeze – and then after one year clear – your fuel debt. You will need a
debt adviser to help you apply. And obviously, none of these solutions do wonders for your credit rating!
A rough guide to the Big Six energy company trust funds:

- **British Gas Energy Trust**- applications can be made by customers of any supplier who are facing hardship, particularly in relation to fuel debt. 01733 421060 / bget@charisgrants.com

- **EDF Energy Trust**- any EDF customer can apply for grant to clear debt and meet essential household costs. 01733 421060 / edfet@charisgrants.com

- **E.ON** – can assist low income households with heating, insulation measures and energy efficient appliances. 0800 051 1480/ eonenergy.com/caringenergy

- **Npower** – First Step Fund; Health Through Warmth (for all customers, not just npower customers); Macmillan Fuel Management Programme Energy Fund. Assistance for families and individuals at risk of cold-related illness or for households with someone living with cancer. Can make energy efficiency measures or grant assistance to pay bill. 01733 421060 / npowerenergytrust.org.uk

- **SSE** – apply for energy efficient appliances for fuel poor households.

The energy companies need evidence and a well filled-out application so get help with it if you can. They like you to have got financial advice from others before coming to them, but they can also offer or point you towards this advice themselves. For more information on how they work and what they want to see, see here: http://z2k.org/wp-content/uploads/2010/12/Charis-Grants_understanding-energy-trust-funds.pdf, and your own supplier’s website.

If you get this help, you then need to keep up with paying for what you use as you go along, or you could get landed with the old debt again.

**To be successful with your applications you must:**

- demonstrate a “good” reason why debt arose- eg lost job, someone got ill and
- that you are trying to meet your current energy bills

We could help with your application but you must sign and send off yourself.
5. It should be your choice. No illegal break-ins!

Energy companies don’t have any right to force entry into your home to recover money. They can only get in to disconnect supplies or put in a prepayment meter not to seize your possessions, and they can only get in with your permission or a warrant from a magistrate’s court. (If your meter is outside, however, this won’t help.)

They should not be sending bailiffs – if they do, don’t let them in. Bailiffs are not allowed to force their way in. And they won’t solve your problem. Don’t negotiate with the bailiffs – negotiate with the supplier itself.

If the company do go to court and do get a warrant, or if they disconnect you from the mains in the road, this will cost you extra (usually around £75 if it’s a warrant, much more if you’re disconnected.)

Refusing to let them in is a way to buy time so you can negotiate some way to pay at a rate a bit nearer to what you can afford. Phone the supplier right away. Some codes of practice allow for disconnection to be delayed by a week or two if you tell them you are contacting the DWP or social services for help with the bill.

If they get in, even with a warrant, they have to leave your home as secure as they found it, and compensate you for any damage caused.

We are working towards building a network of people prepared to help each other prevent disconnections, or unwanted prepayment meters being imposed. If you need help on the doorstep, or are ready to help others in that situation, please get in touch with Fuel Poverty Action.
6. Going to court

The following section has been lifted from http://blog.money-buddy.co.uk/how-to-stop-warrants-for-entry-to-fit-pre-payment-meters-for-utility-companies/

Go To Court To Defend Yourself vs Warrant of Entry

If all other avenues fail, then go to Court on the day of the hearing for the Warrant of Entry – this is where the utility company sends one of their representatives, or an agent, to apply to the Magistrates to grant a warrant of entry to your property, to fit pre-payment meters.

a) Speak to the utility company rep/agent:

You will probably get a last minute chat with a representative of your utility company and this is where they could potentially ditch your warrant application, if you are nice to them. That’s what happened to me today. They apparently pre-pay for a number of warrant applications and so there is some leeway for them to drop your warrant, due to insufficient pre-paid warrant applications having been taken out. It’s worth a try at least. Probably best to see if they can come up with that plan before you do, so it seems like they suggested it. If not, suggest it anyway. This will only buy you time, possibly another month, but will probably help you.

b) Represent Yourself & Speak to the Magistrates

If you haven’t had chance to chat to the utility company rep or agent before the hearing, you will need to defend yourself in the hearing. You need to get to the Magistrates Court early and speak to the Usher. You will need to explain that you want to go into the hearing to speak to the magistrates. Make sure that you do get to go in and that you have notified your intention to one of the ushers, otherwise your case will be heard without you and the warrant will automatically be granted in favour of the utility company fitting pre-payment meters.
Possible Defences:

Remember, Magistrates (or Justices of the Peace) are usually not legally trained or qualified. They are lay-people (like you or I) who have undergone some training to help them discharge their duties. The Court Clerk is the one who has the legal training and who will guide the magistrates.

So the magistrate doesn’t receive any payment, except travel and out-of-pocket expenses for what they are doing. I would therefore choose and recommend to be polite and professional at all times, wherever possible.

- Your account is in dispute with the utility company – perhaps you have only had estimates rather than meter readings and this could help you. You will also need to give some indication of your efforts to sort out the dispute and any payments you have made. If you haven’t been able to make any payments, give good justification for this and detail what offers of payment you have made.

- For a warrant to be legal it must have been granted through the correct process:
  - You must have received a letter from your utility company (“The Human Rights Letter”) which gives you the time and date of the warrant hearing
  - A “Statement Of Truth” must have been supplied by someone with personal knowledge of your case to support the application for the warrant…and a company or corporation does not have a mind, so cannot store “knowledge”,
  - The Magistrate must have been “under oath” at the time that he /she signed the warrant. If you know anything about Common Law & the Freeman Movement, you may feel confident enough to ask the question in Court to find out if sitting Magistrate is under oath or not and whether they have their Oath of Office with them (which they are legally obliged to have and to show upon

Fuel Poverty Action may be able to find someone to support you in court as a ‘Mackenzie Friend’ or give you some advice and support in advance of the hearing. Court can be really intimidating but with support – either from a friend or family member or supportive organisation– the whole experience can feel less threatening. Remember, you are not alone, a thousand people in the UK every day are exactly in the same position as you
Benefits, grants and financial help with fuel bills

• The ‘Paying less’ part of section 3 above lists some emergency funding you might be able to use if you are in trouble. But it helps to also, always, make sure you get any grants, discounts or other help that is available to help pay fuel bills (as well as other benefits that you may be entitled to!) Below is a rough guide. There is more detail about the government help schemes here: http://fuelpovertyaction.org.uk/advice-center/government-help-schemes/.

• If you get pension credit, or if you are at risk of fuel poverty, you may be able to get the Warm Homes Discount which is currently £140 a year for each fuel. Pensioners who qualify should be given this automatically, but other people need to apply for it. Be sure to tell them any information that makes you vulnerable – eg. children under five, or if you or someone in your household has a disability. See also Section 8 ‘Switching supplier’, below.

• **Cold Weather Payments:** You may get a Cold Weather Payment if you’re getting certain benefits. Payments are made when your local weather is forecast to be an average of zero degrees Celsius or below over 7 consecutive days. These payments are worth £25 for each 7 day period of very cold weather between 1 November and 31 March: https://www.gov.uk/cold-weather-payment/overview

• **Winter Fuel Discount** You could get between £100 and £300 tax-free to help pay your heating bills if you were born on or before 5 January 1952. 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 or Child Benefit). If you qualify but don’t get paid automatically, you’ll need to make a claim.

• Check out what benefits, grant or discounts you may be entitled to on the Turn2Us benefit calculator: http://www.turn2us.org.uk/information_resources/managing_money/fuel_poverty.aspx or call 0808 802 2000.

• For other benefits, that are not fuel-related, see section 10 ‘For the long term’ below.
8. Switching supplier

On benefits, low income and thinking about switching? Read this first:

The government tells us that switching is the solution to not being able to afford our bills. It’s no solution and it can be a lot of work, but sometimes there’s no way to avoid it if you want to make sure you are on the best tariff available for people in your situation. If you do want to switch, make sure you look into the smaller companies – according to ‘Which’ they offer better value and better customer services than the Big Six. Ecotricity and Good Energy are probably the “greenest”, Ovo has the lowest tariffs, and Ebico has no standing charges – which makes a huge difference if your consumption is low.

If you want to stay with your present company, a phone call to them (you could even tell them you are planning to switch to another provider) might help uncover a better tariff for people in your situation. British Gas have been reducing bills by 15% when people threaten to switch. (But beware if your supplier wants to come talk to you – they might try to charge you for the visit!)

If you are thinking of switching, there are advice centres, and organisations that can help you do this, and many local authorities have their own schemes. There are also loads of switching websites, but they may be very misleading. Two points of caution:

1. Whilst you might save money from switching, this is not always the case, no matter what the price comparison site says.

This is because of the £140 per fuel Warm Home Discount the Big Six energy companies give out for people who are on a low income and/or on benefits. The rules for who can get this Discount vary. If you are a pensioner and receive the guarantee credit element of pension credit, you qualify automatically, if you are with one of the big suppliers. But if you are on Disability Living Allowance or Job Seekers Allowance or on a low income, it depends on the supplier. If you get the discount with your present provider, don’t switch to another provider without checking you will get it with them also. It may well not be worth switching at all.

On the other hand, it may be worth switching to a supplier that will give you the discount, if your present supplier won’t.

The smaller suppliers are not obliged to offer the Warm Home Discount and not all of them do so. Eg Ebico do; Ecotricity don’t (they say the way the scheme works, it would lead to them subsidising the Big Six with money that could be invested in renewable energy). If this discount affects you, and you want to switch to a smaller supplier, be sure to check this out.

2. Be careful about what time of year you switch

Unless you qualify automatically, your right to the discount may depend on what time of year you switch. To get the Warm Home Discount in the coming winter you must have
been with your energy supplier from 21st July 2014 - 21st March 2015. If you switch supplier during this time you will lose any right you had to the Warm Home Discount,

If you could receive the discount but it’s not automatic, the best time of year to switch is May, June and July.

NB Switching websites don’t include the Warm Home Discount or other discounts in their price quote.
9.Landlords

Landlords are not allowed to profit from supplying energy, including by prepayment meters – the maximum charge for them to sell on gas or electricity is the same as the amount they pay the energy company. You, or a tenant’s association, can ask for a breakdown of the costs or even to see the bills they pay. If there’s more than one tenant in a property, they have to explain how the individual costs are calculated, including for common areas as well.

However:

- Lots of people are afraid to ask for this for fear of eviction, and ending up somewhere even worse. This risk is serious especially in private or other insecure tenancies, and you should consider alternatives and organise outside support before confronting a landlord. Fuel Poverty Action may be able to help find people to support you in this situation.
- The landlord is allowed to recover charges for maintenance and upkeep of supply and for admin eg reading meters, and this is not covered by the maximum resale price.
- Tenants associations and housing rights groups are usually the best way to deal with landlords.

The Child Poverty Action Group’s Fuel Rights Handbook says that “if you encounter continual problems with your landlord’s approach to reselling electricity or gas, you could obtain your own supply directly from a supplier.” The companies are obliged to provide a supply, with your own meter. You may need to pay connection charges, but if the landlord has persistently breached your tenancy agreement you might be able to get the connection charges back from them as compensation.

Draughty or damp privately rented home? What are your rights?

Everyone knows that there is a link between housing and fuel poverty. In cities like London where rents are so high, many tenants are forced to take houses which are draughty, have single glazing, a poor boiler, which all worsen fuel poverty, however they have no real choice about where they rent.

- There is no legal obligation on a landlord to make ‘improvements’ - just repairs. Landlords will typically see energy efficiency measures as ‘improvements’ -- meaning there is no legal obligation to make homes less cold or fix draughts.

- However, if you have a serious mould or damp problem and you have notified your landlord who has failed to act to amend the situation (in 28 days since the notice) you may be eligible for a court injunction forcing your landlord to act. If you have medical evidence of the impact of the mould on your health you may also be eligible to receive legal aid for your claim.
-Many tenants don’t report problems or request improvements for fear of eviction but legally your landlord must give you valid notice (8 weeks), get a court order and also a bailiff to remove you - otherwise they are breaking the law.

There is a network of people prepared to help each other prevent evictions. If you need help on the doorstep, or are ready to help others in that situation, please get in touch with Radical Housing Network (London), Hands off Our Homes (Leeds), Digs (Hackney), Housing Action Southwark and Lambeth.
10. For the long term

This mini-guide is just about how to deal with debts and meters, but your bills will stay high without longer term solutions.

Some solutions might be:

- Insulation and energy saving
  A massive proportion of the energy we pay for is wasted through poor insulation, windows and doors, and out of date boilers. Please see Fuel Poverty Action’s website (http://fuelpovertyaction.org.uk/advice-center/some-tips-on-how-to-bring-down-your-fuel-bills/) for information on what you can do about this, and for tips on how to save energy and money even without making big changes.

  Information on grants for major energy saving measures is available from the Energy Saving Trust, Home Heat Helpline (0800 33 66 99) and many other sources, although the government loans available under these “Green Deal” schemes are not necessarily the best source of finance.

- Local “transition towns” or sustainability groups can often help with draughtproofing and other simple measures.

  Even using energy-efficient appliances, and making sure to switch things off (not on standby) can make a significant difference.

  These long term solutions can make more difference to your bills than any kind of tariff-switching. They will also help fight climate change, with all that that means in terms of floods, extreme weather, and rising food prices as well.

- Benefits - get what’s yours!
  Make sure you are getting all the welfare benefits that you are entitled to. Lots of people have been put off by government propaganda portraying people who claim benefits as scroungers. In fact, bringing up children, living with a disability, or just surviving when you’re unemployed are really hard work. The real scroungers are the energy companies who are robbing all of us – and even causing deaths while they rake in massive profits. You and your family are entitled to a warm home.

For further information about your rights and who can help you get them, see Turn2Us, or see the Benefits self-help rights sheet – what you can do to defend your entitlements which covers bedroom tax, council tax, debt advice, and sickness and disability benefits ESA, DLA, and PIP.
11. Getting help


The CAB – Citizens Advice Bureaux – now have responsibility for helping people with energy bill problems
http://www.adviceguide.org.uk/england/consumer_e/consumer_energy_and_water_supply_e/consumer_energy_supply_e/consumer_energy_bills_e/consumer_problems_paying_your_energy_bills_e/struggling_to_pay_your_energy_bills.htm

You can also get expert and caring advice on debts from Zacchaeus 2000 Trust (Z2K).

Turn2Us- have a benefits calculator, forms to see if you’re entitled to grants, for people in fuel poverty. http://www.turn2us.org.uk/default.aspx

You can go to your local MP for help.
You can find out who your local MP is at: www.theyworkforyou.com

There are also a range of official bodies that are supposed to help, but in practice, you may need help dealing with these helpers -- from Z2K or from a local CAB, Law Centre, or campaigning organisation. Some of these are listed in the Fuel Rights Handbook.

Fuel Poverty Action are not experts on these rights, but we would like to hear from you about what you are facing and how, and will offer as much support as we are able. We can also put you in touch with others in the same situation so the energy companies can’t pick us off one by one. In the meantime we are doing all we can to confront the companies, to press for a switch to clean, sustainable, and cheaper renewable energy, and to end the Great Fuel Robbery that is wrecking so many lives.

fuelpovertyaction.org.uk fuelpovertyaction@gmail.com 07586 482 157
In 2012/2013 over 10,000 people died of fuel poverty. Millions more of us struggled to pay our bills, top up our prepayment meters, and were bullied by our energy companies because we owed them money we couldn’t pay. For many people this resulted in being without heating or hot water during the winter, or it meant having our homes entered, without permission, by energy companies to install prepayment meters.

We want people to feel confident to take on their energy company and win. We don’t need to have this energy system where a few companies make billions and everyone else suffers. Another energy system is possible!

We declared out Energy Bill of Rights in May 2014. We want this Bill of Rights to give us all the confidence to fight for that fairer, affordable, sustainable energy system.

If you or your group wants to endorse the Bill or less us know why you support it, please email us: fuelpovertyaction@gmail.com
Fuel Poverty Action’s Energy Bill of Rights

1. We all have the right to affordable energy to meet our basic needs.

Everyone should be able to cook food and keep warm when it’s cold.

2. We all have the right to energy that does not harm us, the environment or the climate.

This means shifting from fossil fuels and nuclear power to renewable energy from the sun, wind, and waves.

3. We all have the right to energy that does not threaten health, safety, water, air or the local environment of a community.

This means no fracking and no unwanted oil and gas pipelines through communities.

4. We all have the right to a fair energy pricing system that does not penalise those who use less.

The standing charges should be abolished. People should not pay more per unit when they cut down the energy they use.

5. We all have the right to not be cut off from our energy supply.

We should not be disconnected because we cannot afford pay our bills or top up our meters.

6. We all have the right not to be forced to have a prepayment meter.

Energy companies should have no right to break into our homes to install them against anyone’s will.

7. We all have the right to energy that is owned by us and run in our interests.

Energy should not be run in the interest of big business and shareholders. There is an important role for both local community ownership and democratic, public energy.

8. We all have the right to properly insulated, well-repaired housing that does not waste energy.

This must include protection for tenants who demand it from their landlords who may fear eviction if they approach their landlords in pursuit of this right.