

# Help with fuel bills and keeping warm

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Information for parents of disabled children in England,  
Northern Ireland, Scotland and Wales



# Introduction

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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

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You may be eligible for a number of benefits and other financial help. 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. Families from all the UK nations who need more specialist advice can call our helpline, who can arrange for one of our welfare rights team to call you back.

**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.



### **i** 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.

**England/Wales 0300 123 1234**

**Scotland 0800 808 2282**

**Northern Ireland 0800 1422 165**

**[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)**

# Home improvements to keep bills low

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*Need some more advice?  
Call our freephone  
helpline*

**0808 808 3555**

**[helpline@cafamily.org.uk](mailto:helpline@cafamily.org.uk)**

**[www.cafamily.org.uk](http://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

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## Energy Company Obligation scheme – England, Scotland and Wales

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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

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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

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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](http://www.energysavingtrust.org.uk)**

In Scotland

**Home Energy Scotland helpline**  
**0808 808 2282**  
**[www.greenerscotland.org](http://www.greenerscotland.org)**

## The Affordable Warmth grant scheme – Northern Ireland

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For owner occupiers or private renters whose gross annual household is income is less than £20,000. The scheme is only available in areas being targeted by the local council. Those areas considered to be in greatest need of energy efficiency will be contacted first.

For more information call:

**Helpline 0300 200 7874**  
**[www.nidirect.gov.uk](http://www.nidirect.gov.uk)**

## The NEST scheme – Wales

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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](http://www.nestwales.org.uk)**

## Council schemes – UK-wide

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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

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**i** Go to [GOV.UK](https://www.gov.uk) and search for the Warm Homes Discount scheme for more information and links to your energy supplier's website.

[www.gov.uk](https://www.gov.uk)

## 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, from energy suppliers who are part of the scheme. Pensioners who receive the guarantee credit of Pension Credit get an automatic rebate.

If you fall into the 'broader group' of people your energy supplier gives the discount to, you may qualify.

You should fall into the broader group if you get certain means-tested benefits or your income is £16,190 or less and you get Child Tax Credit/ Universal Credit, and you also receive a disabled child premium/element in your award. This is an extra amount paid if your child counts as disabled, and should be listed on your benefit or tax credit award notice. For the full qualifying criteria visit our website.

**Contact your energy supplier as soon as possible to apply** under the broader scheme as awards are given on a first-come-first-served basis.

## 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**

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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](http://www.gov.uk/community-care-grant)

### **The Scottish Welfare Fund**

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

[www.scotland.gov.uk/Topics/People/welfarereform/scottishwelfarefund](http://www.scotland.gov.uk/Topics/People/welfarereform/scottishwelfarefund)



### **Discretionary Assistance Fund Wales**

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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](http://www.moneymadeclearwales.org)

### **Community Care Grants and Crisis Loans Northern Ireland**

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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](http://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

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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](http://www.gov.uk/bills-benefits)



*Need some more advice?  
Call our freephone  
helpline*

**0808 808 3555**

**helpline@cafamily.org.uk**

**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.

## The Home Heat Helpline

Advises people worried about paying their energy bills and keeping warm during the winter.

**0800 33 66 99**

**[www.homeheathelpline.org.uk](http://www.homeheathelpline.org.uk)**

**0333 300 33 66 from a mobile (local rates)**



## Other useful booklets from Contact a Family

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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](http://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](http://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

209–211 City Road, London EC1V 1JN

 020 7608 8700

 [info@cafamily.org.uk](mailto:info@cafamily.org.uk)

 [www.cafamily.org.uk](http://www.cafamily.org.uk)

 [www.facebook.com/contactafamily](http://www.facebook.com/contactafamily)


 [www.twitter.com/contactafamily](http://www.twitter.com/contactafamily)

 [www.youtube.com/cafamily](http://www.youtube.com/cafamily)

## Free helpline for parents and families:

 **0808 808 3555**

Open Mon–Fri, 9.30am–5pm

 [helpline@cafamily.org.uk](mailto:helpline@cafamily.org.uk) (access to over 200 languages)

## Free family linking service

 [www.makingcontact.org](http://www.makingcontact.org)



Charities Evaluation Services



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Written by Jesslyn Parkes © Contact a Family, November 2015

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