

Getting prepared for winter

1. What happens if my supplier fails?

Even if your supplier stops operating, Ofgem – the energy regulator – will automatically switch you onto a new supplier so there will be no disruption to your supply of energy. You should take a meter reading but not do anything else until your new supplier has been in touch with you.

Customers of failed suppliers who are switched to a new supplier are protected by the price cap. Suppliers cannot charge customers of failed suppliers more than the level of the price cap. Once the new supplier contacts you, ask them to put you on their cheapest tariff or shop around and switch if you want to. You will not be charged exit fees.

If you have a Prepayment Meter (PPM) and/or you no longer have electricity/gas

You will still be able to top up your meter as you would normally while Ofgem appoint a new supplier for you. You won't lose supply. If you are having problems topping up or your card or token won't work, you can contact Citizens Advice, or Advice Direct Scotland if you are in Scotland.

If you are in credit, will you get this money back?

Money you have paid into your account will be refunded to you if you are in credit. Costs for the energy you have used but have not had a bill for will be deducted from your account balance. If you are a prepayment meter customer, credit on your meter will continue to be used as you use energy. You should continue to top up as normal if you need to.

If I'm paying back debt, will I need to continue doing this?

This depends on what your new supplier agrees with your old supplier. The new supplier will explain how things will work after Ofgem have appointed them.

Should I cancel my direct debit?

Your new supplier will contact you to explain how they will take on your account. This will include any direct debits. They will also tell you what will happen to credit balances with the old supplier. You can cancel your direct debit before the new supplier contacts you if you want to. You will be able to set up a new direct debit with the new supplier.

What will happen to your Warm Home Discount?

If you are in the 'core group' will automatically receive the Warm Home Discount even if your supplier goes bust and you are moved to another one. This is because suppliers are provided with a list of customers they must apply the discount to. If you are in the 'broader group' you will be able to reapply for the discount. Once appointed, you should contact your new supplier for details of how to reapply.

What will happen to my Smart Export Guarantee Tariff?

If you had a Smart Export Guarantee (SEG) tariff with the failed supplier, once Ofgem have appointed a new supplier you will need to agree a new SEG tariff for your exported electricity to continue to receive SEG payments. You may need to find [another SEG supplier](#) if the new supplier is not a SEG licensee. New SEG licensees are only obliged to make payments for exported electricity when a new SEG contract starts.

2. New support for 2021

Voluntary winter commitments

18 suppliers signed up to additional [commitments](#) which will see them improve the quality and availability of support they offer to customers in need this winter – whether that be from financial difficulties, mental or physical health issues, or other events.

Under the new commitments, suppliers have also committed to:

- Raise awareness of support available to customers
- Ensure customers in financial difficulty can easily make contact
- Ensure bills are as accurate as they can be
- Take all reasonable steps to ensure that prepayment meter customers are able to receive smart meters as soon as practicable.

These additional commitments will be in effect until 31 March 2022.

Energy UK Vulnerability Commitment

What is it?

A voluntary code of practice which a wide range of suppliers have signed up to. The commitment was developed in consultation with energy suppliers, consumer and charity groups, the energy regulator as well as with vulnerable customers themselves.

How can it help?

If your energy supplier has signed up to the [Vulnerability Commitment](#), they will work to improve the quality and availability of support offered to customers in need – whether that be from financial difficulties, mental or physical health issues, or other events.

These suppliers have also pledged to never knowingly disconnect a vulnerable customer at any time of the year where the household has children under age 6 (or under age 16 during the Winter Moratorium) or where for reasons of age, health, disability or severe financial insecurity, that customer is unable to safeguard their personal welfare or the personal welfare of other members of the household.

3. Existing supplier support programmes

Price Cap

What is it?

The industry has a price cap in place on all Standard Variable or Default Tariffs which ensures all customers pay a fair price for their energy and are protected against overcharging. If you have not recently switched supplier, it is likely your tariff is covered by the cap.

How can it help?

The cap limits the price a supplier will charge customers per kWh of electricity and gas. Ofgem updates the cap every six months to reflect the latest estimated costs to supply gas and electricity to customers.

Warm Home Discount (WHD)

What is it?

Larger energy suppliers offer Warm Home Discount; a one-off payment of £140 towards your energy bills. The money comes directly off your bill, rather than being paid into your bank account.

Who is eligible?

You may be eligible if you're:

- Getting the guarantee credit part of Pension Credit
- On a low income
- Disabled

Suppliers give the WHD to customers who fit into two groups – a 'Core' group and a 'Broader' group.

Core group

You qualify for the discount if on 4 July 2021 all of the following apply:

- [your energy supplier is part of the scheme](#)
- your name (or your partner's) is on the bill
- you or your partner are getting the Guarantee Credit element of [Pension Credit](#) (even if you get Savings Credit as well)

How to apply for WHD if you are in the Core group

You'll receive a letter between October and December 2021 telling you how to get the discount if you qualify. Your letter will say if you need to call a helpline by 28 February 2022 to confirm your details. Your electricity supplier will apply the discount to your bill by 31 March 2022. You can contact the [Warm Home Discount helpline](#) if you do not get the letter by 31 December and you think you're eligible for the 'core group'.

Broader group

You may be able to apply directly to your electricity supplier for help if you do not get the Guarantee Credit element of Pension Credit but:

- [your energy supplier is part of the scheme](#)
- you're on a low income
- you get certain means-tested benefits

How to apply for WHD if you are in the Broader group

Your electricity supplier decides who can get the discount. The number of discounts suppliers can give is limited. Check with your supplier as early as possible to see if you're eligible and how to apply. Check with them even if you were eligible for a discount last year. Your electricity supplier will apply the discount to your bill by 31 March 2022.

Find out more about the [Warm Home Discount Scheme](#) on GOV.UK.

Priority Services Register (PSR)

What is it?

All suppliers are required to maintain a Priority Services Register (PSR). This is a register of domestic customers who, for non-financial reasons, may be in a vulnerable situation. IF you are on the PSR you are entitled to free non-financial services to address needs relating to communication, safety and/or access.

How can it help?

Suppliers will work out how to support their customers when they apply to the PSR. But here are some things suppliers can help with:

- Alternative communication – if you're visually impaired, suppliers can send black and white, large print, audio or braille bills and statements to you and/or a family member/carer. They can also give you a call to read out your bills and statements to you if you prefer.
- Free Gas Safety Checks – some PSR members can get free Gas Safety Checks.

- Notice of planned power cuts – they can advise you well in advance of planned power cuts. This is especially important if you have medical equipment that needs powering.
- Move your meter or prepayment meter – if you find it difficult to read or reach your meter, they can relocate it for easier access.
- Send an engineer to read your meter – if there's no one at home to help read your meter, they are happy to send someone over.

Who is eligible?

This list gives some idea of who can join – but it's not exhaustive. Support can also be given to those experiencing temporary difficulties in their lives – such as bereavement, pregnancy or recovering from an operation. But, generally, it's possible for you to join the Priority Services Register if you are:

- Disabled
- Chronically sick
- Bedridden
- Living with dementia
- Of pensionable age
- Living with children under 5
- Experiencing mental health issues
- Living with learning difficulties
- Unable to speak English

A person, or a carer/family member can sign up, by contacting their energy supplier. If you have a different supplier for your gas and electricity, you need to contact them both. You'll need to register again with any new supplier if you switch supplier.

Winter Fuel Payment

The Winter Fuel Payment is an annual one-off payment to help you pay for heating during the winter. You will usually get a Winter Fuel Payment automatically if you were born on or before 5 October 1954. Find [how much you can get](#), and how to claim on GOV.UK.

Cold Weather Payments

Cold Weather Payments are one-off payments to help you pay for extra heating costs when it's very cold. You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees celsius or below over 7 consecutive days. You'll get £25 for each 7 day period of very cold weather between 1 November and 31 March. The 2020 to 2021 Cold Weather Payment scheme has now ended. You'll be able to check if your area is due a payment when next year's scheme starts on 1 November 2021.

You'll only be eligible if you already get:

- Pension Credit
- Income Support
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Universal Credit

Find out more about [Cold Weather Payments](#) on GOV.UK.

Third Party Deductions / Fuel Direct

If you are currently in debt, you can have some of your bills (including energy) paid directly out of your benefits payments. This is called a 'third party deduction' and sometimes Fuel Direct.

You cannot use the scheme to pay:

- a debt with a previous landlord or supplier

- for more than 3 types of debt (such as gas, water and rent) but in some cases you may be able to use it to pay for more than 3 current bills

The benefits that can be used are:

- Universal Credit
- income-based Jobseeker's Allowance
- income-related Employment and Support Allowance
- Income Support
- Pension Credit

Contact [Jobcentre Plus](#) (or the [Pension Service](#) if you're on Pension Credit). You need:

- details of who you owe and how much
- your customer reference number (for bills)
- your National Insurance number

They'll arrange for some of your benefits to be paid directly each month to the person or company you owe.

Household Support Fund (England)

The new Household Support Fund is being distributed by councils in England, to help people meet daily needs such as food, clothing, and utilities. The fund was made available to Local Authorities in October 2021 and will run over winter. People should contact their local council to access the fund.

Welsh Government Winter Fuel Support Scheme (Wales)

The Welsh Government Winter Fuel Support Scheme will make funding available to help households with their energy bills. Eligible households will be able to claim a one-off £100 cash payment to cover energy costs.

Home Energy Scotland (Scotland)

The Scottish Government is providing funding to households this winter to encourage them to install energy efficiency measures and reduce their heating bills this winter. People should seek advice and support from Home Energy Scotland to make their homes warmer and reduce heating bills by up to £300 on average.

Energy Company Obligation (ECO)

What is it?

The Energy Company Obligation scheme (or ECO) is designed to help make UK homes more energy-efficient by funding the installation of energy efficiency and heating measures, like insulation or a new boiler. ECO is available to both homeowners and renters, and you don't need to be a customer of one of the suppliers that offers ECO.

How can it help?

[Larger energy suppliers](#) will support households with the installation of energy-saving improvements. You could get help with installing:

- Loft insulation
- Cavity wall insulation
- Solid wall insulation
- A new boiler
- Air source heat pumps or ground source heat pumps

Who is eligible?

ECO is aimed at supporting the most vulnerable people in the UK, who are unlikely to be able to afford these home improvements without support. If you get the Warm Home Discount, you're more likely to also qualify for the ECO Scheme.

You could also qualify for support if you get one of the following benefits:

- Armed Forces Independence Payment
- Attendance Allowance
- Carer's Allowance
- Child Benefit (on the condition that the household's relevant income does not exceed the amount set out in Chapter 3 of our scheme guidance)
- Constant Attendance Allowance
- Disability Living Allowance
- Pension Guarantee Credit
- Income-related Employment and Support Allowance (ESA)
- Income-based Jobseeker's Allowance (JSA)
- Income Support
- Industrial Injuries Disablement Benefit
- Mobility Supplement
- Personal Independence Payment
- Severe Disablement Allowance
- Tax Credits (Child Tax Credits and Working Tax Credits)
- Universal Credit

If you are living in social housing with an EPC rating of E, F or G you might also be eligible for the scheme.

4. Supplier requirements

Standards of Conduct

The industry has Standards of Conduct in place which ensure all energy suppliers are treating their customers fairly. The Standards of Conduct mean that all energy companies have to:

- Operate in a fair, honest, transparent and professional way
- Provide information to the customer that is accurate, easy-to-understand, relevant and fair
- Provide a transparent and complete customer service

Ability to Pay Principles

Suppliers can only request you pay any energy debt back in amounts that are realistic to you. If you are in debt, or worried about your current repayment plan, contact your supplier to agree a realistic and sustainable debt repayment plan. Suppliers are also required to ensure that any debt recovery activities they undertake are proportionate.

Winter Moratorium

Suppliers will not disconnect premises solely occupied by pensioners (including if they live with children under age 18) during the 'Winter Moratorium' (1 October – 31 March inclusive). Suppliers will also take all reasonable steps to avoid disconnecting premises that include any pensioners, disabled or chronically sick customers during the Winter Moratorium.

“Safe and reasonably practicable” to install a prepayment meter

If you cannot afford to pay your energy bills, instead of disconnection it is likely that suppliers will ask to install a prepayment meter at your home. They can only install a prepayment meter if it would be 'safe and reasonably practicable' to do so. A prepayment meter is like having a 'top up'/'pay-as-you-go' phone. The more money you 'top it up' with, the longer it will last. Suppliers will also offer you emergency support credit if you are struggling to top up your prepayment meter.

Warrant cap and protections

What is it?

Suppliers can obtain a warrant to install a prepayment meter at your home, but only if they have been unsuccessful in first taking all other appropriate and proportionate steps to engage with you. Obtaining a warrant to install a pre-payment meter must only be done as a last resort to avoid you being disconnected. Suppliers will not use warrants to install a pre-payment meter if you may find the experience traumatic. Suppliers can ask you to pay charges in relation to the warrant, but this is capped at £150.

Suppliers can apply to the court for a warrant to enter your home and disconnect your energy supply if they cannot reach an agreement with you to pay off their debt. They cannot apply to the court behind your back – they must notify you first.

Self-disconnection principles

Suppliers are required to do their best to identify any prepayment meter customers who go off supply or 'self-disconnect' and those who deliberately limit or 'self-ration' their energy use. Once identified, they can offer you a range of support to help you stay on supply.

Grants to help pay off your energy debts

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

The following energy companies offer grants and schemes that are open to anyone - you don't have to be a customer:

- British Gas Energy Trust

There are also companies who offer grants specifically for their customers:

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

Breathing Space

What is it?

Breathing Space, officially called the Debt Respite Scheme, is a free government scheme which could help relieve some of the pressure of dealing with your creditors, so you can focus on getting debt advice and setting up your debt solution without worrying about being chased for payment or incurring extra charges. The Breathing Space scheme is available in England and Wales. In Scotland, the [moratorium period](#) is similar, but has different benefits and considerations.

How can it help?

You could get up to 60 days' respite from interest, fees, and court action to reduce stress and give you time to deal with your debts. Breathing Space is not a payment holiday, so you'll have to continue paying your debts during this time, but it does prevent action from being taken against you if you're unable to pay.

Who is eligible?

You can only access Breathing Space by seeking debt advice from a debt adviser, such as StepChange or Money Advice Trust. The debt adviser will guide you through the eligibility checks and will submit the application for Breathing Space on your behalf. StepChange have a useful guide on applying to Breathing Space [here](#).

Mental Health Breathing Space

What is it?

Mental Health Breathing Space forms part of Breathing Space (see above) which gives people in England and Wales receiving mental health crisis treatment a break from some of their financial worries.

How can it help?

It could help relieve some of the pressure of dealing with your creditors whilst you receive mental health crisis treatment and up to 30 days after. Mental Health Breathing Space is not a payment holiday, so you'll have to continue paying your debts during this time, but it does prevent action from being taken against you if you're unable to pay.

Who is eligible?

If an Approved Mental Health Professional (AMHP) certifies that you are receiving mental health crisis treatment, the AMHP's evidence can be used by a debt adviser to start a Mental Health Breathing Space. Rethink Mental Illness have a useful guide on applying to Mental Health Breathing Space [here](#).

Free gas safety checks

What is it?

Suppliers will provide you with a free gas safety check on gas appliances and the gas meter itself every 12 months if you ask your supplier and meet the requirements outlined below.

Who is eligible?

You must fit all the following criteria for a free gas safety check:

- Be a homeowner
- Be in receipt of a means-tested benefit.
- Have asked for a gas safety check.
- Have not received a gas safety check in the last 12 months.

You must also meet one of the following:

- Be of a pensionable age, disabled or chronically sick and live alone.
- Be of a pensionable age, disabled or chronically sick and live with others who are of pensionable age, disabled, or chronically ill or under the age of 18.
- Have at least one child under the age of five years old.

If you are not eligible for a free gas safety check, you should arrange your own gas safety check and use an engineer that is on the Gas Safe Register. If you live in rented accommodation it is your landlord's responsibility to arrange an annual gas safety check and to provide you with a copy of the completed Gas Safety Check certificate.