

Ofgem guide for people struggling to pay energy bills

We understand it may be a worrying time for many people who are facing financial hardship, especially in light of recent restrictions due to the COVID-19 pandemic.

If someone is struggling to pay their gas or electricity bills or they get into debt, they should contact their energy supplier as soon as possible. [Ofgem has published advice](#) for households who want to find out who their energy suppliers are.

Help from suppliers

Ofgem has introduced a package of new protections for prepayment meter customers who struggle financially or physically to pay their energy bills, which require energy suppliers to:

- provide emergency credit and friendly-hours credit for prepayment meter customers
- offer additional support credit to prepayment customers in vulnerable situations
- putting customers on realistic and sustainable debt repayment plans based on a customer's ability to pay

Suppliers have also voluntarily agreed to provide additional support to customers during COVID-19, which could include:

- payment breaks or reductions in how much is paid
- referring customers who are struggling to pay to third party debt advisers
- suspending credit meter disconnections for unpaid bills



Some suppliers have trust funds and hardship funds to help customers struggling with their bills. Customers should speak to their supplier to see if they qualify for these.



All this support will allow those in financial distress to get some breathing space but ultimately all customers will need to pay for the energy they use.



There is additional help available for customers who are in vulnerable circumstances. [The Priority Services Register](#), provides access to free extra (non-financial) services including priority support if their power supply stops working, for meter reading and tailored, accessible communications. Customers can contact their supplier to be added to the register if they are eligible.



Customers on default tariffs and prepayment meters, around half the population, are protected by the price cap which ensures they pay a fair price for their energy.

People can also reduce their energy bills by:



shopping around for a better gas or electricity deal, potentially saving hundreds of pounds by switching to a cheaper tariff or another supplier



ask their supplier for information or practical guidance on energy efficiency advice

Further help

People can also apply for additional help such as:



Winter Fuel Payment: An automatic payment, if you are eligible, between **£100** and **£300** that is tax-free to help pay with heating bills if you were born on or before 5 October 1954. Those that qualify but don't get paid automatically, will need to make a claim via [gov.uk/winter-fuel-payment/how-to-claim](https://www.gov.uk/winter-fuel-payment/how-to-claim)



Warm House Discount: A rebate of **£140** each year on an electricity bill, where households are eligible through either the 'core' group where they receive it automatically or 'broader' group where they should apply via their supplier [if eligible](#).



Cold Weather Payment: If the average temperature in an area is recorded as, or forecast to be, zero degrees celsius or below over seven consecutive days, a household can get **£25** for each seven-day period of this cold weather between 1 November and 31 March.

Additional advice and help on managing debt and budgeting can be found through:

- [Money Advice Service](#) (opens another website)
- [Money & Pensions Service Money Navigator Tool](#) (opens another website)
- [National Debtline](#) (opens another website)
- [StepChange Debt Charity](#) (opens another website)

The Citizens Advice logo, which consists of a white speech bubble containing the words "citizens advice" in a blue, sans-serif font.

**citizens
advice**

Citizens Advice also provides a free, impartial helpline service across a range of issues and can be contacted on:

- Phone: 0808 223 1133 - Monday to Friday, 9am to 5pm
- Textphone: 18001 0808 223 1133.
- For a Welsh-speaking adviser: 0808 223 1144
- Textphone for a Welsh-speaking adviser: 18001 0808 223 1144

Ofgem regularly publishes advice to help consumers get the most out of their energy services on its [website](#).

Ofgem will not be able to assist customer service enquiries about energy supply.

Advice on how to complain about an energy supplier can be found on the [Ofgem website](#).

