

- If you are on Income support then you should consider fuel direct or direct payment, you could ask the Department of Work and Pensions to take weekly deductions from your benefit and pay it directly to your supplier.
- Having a Prepayment meter installed. A supplier is keen to fit this type of payment as it guarantees repayment. But this type of repayment is the most expensive method of paying for fuel. If you do not have enough money to top up your meter then you will have no fuel.

There are a number of local and national organisations that can help you reduce your fuel debt. They can do this by negotiating with your supplier on your behalf, helping to maximise your income or reducing your fuel bills.

For further information please contact

Customer Focus on 0800 055 3800, visit www.saveonyourbills.co.uk, or

Sandy Black
Home Energy Advisor
Housing Strategy Team
Galashiels Area Office
Paton Street
Galashiels
TD1 3AS
Tel: 01896 661392
email: sblack@scotborders.gov.uk

You can get this document on tape, in large print, and various other formats by contacting us at the address below. In addition, contact the address below for information on language translations, additional copies, or to arrange for an officer to meet with you to explain any areas of the publication that you would like clarified.

dealing with fuel debt



Printed in the Scottish Borders. December 2009.



HOUSING STRATEGY & SERVICES
Scottish Borders Council | Galashiels Area Office
Paton Street | Galashiels | TD1 3AS
tel: 01896 661392 | www.scotborders.gov.uk



Social Work
Services 
Working with You

dealing with fuel debt

Fuel debt is considered to be a priority debt because if you do not pay your supplier then they can disconnect your supply. There are many ways in which people can get into fuel debt with their energy suppliers, such as:

- Living in a home that loses a lot of heat and is therefore expensive to run
- The estimated reading is too low
- Weekly or monthly payments are too low

In recent years gas and electricity prices have risen dramatically.

In the table below is the average gas and electricity combined price by house type and size.

Type of House	Number of bedrooms	Average Annual Gas and Electricity bill
Flat	1	£617
Bungalow	2	£811
Semi-detached	3	£825
Detached	4	£1,038

Source: www.whatprice.co.uk

If your bills seem higher than usual then it is always better to check them just to make sure there are no mistakes.

- Check the name, address, dates and meter number on the bill as it could be for someone else or for whoever lived in the property before you. You are only liable to pay from the date you moved into the property.
- Compare your meter readings with the bill. If the estimate is higher than the meter reading contact your supplier with the correct reading.
- Check the name of the company that has issued the bill, in some cases two fuel suppliers may think they are supplying fuel to your house. You only need to pay one and they should sort out the situation on your behalf.

If you are already in debt the first and most important step to take is to phone your supplier. They won't want all the money you own at once but try and be realistic to how much you can pay back and if it is going to be on a regular basis. Remember that you still have to pay for the fuel that you are using at the moment.

More so than other debts act fast. Get the best arrangement you can before committing yourself to it and then stick to it. For example if you need two years to pay off £400 then tell them so.

Some of the most common forms of repayment are;

- Make an arrangement. Bills are issued quarterly but you can arrange to pay them weekly, fortnightly or monthly.
- You can pay your fuel debt in instalments. This is your first choice if you are in debt. Contact your supplier immediately and offer them a payment that you can afford. Under the electricity and gas code of practice your supplier should show you a fair degree of 'understanding'.
- Budget Plan. Your supplier will average your bills over a year and allow similar quarterly payments. If your usage changes then the amount will automatically change.
- If you have a bank account then you should consider paying your bill by direct debit. A discount is usually given when you pay this way.