

# Dealing with energy arrears

If you're struggling to keep up with energy bills or have fallen into arrears, there are several schemes and grants that could help you.

## Winter Fuel Payments

### HOW IT WORKS

If you've reached State Pension age and your income is under £35,000, you could get a one-off annual payment of between £100 - £300 to help with heating costs during winter.

### HOW TO APPLY

Apply through GOV.UK - [www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)

You must be living in England or Wales to qualify for a Winter Fuel Payment.

## Cold Weather Payments

### HOW IT WORKS

You may receive a payment automatically if you're on certain benefits and there's a period of very cold weather in your area. Payments are made between 1 November and 31 March when the temperature is below zero for seven consecutive days.

### HOW TO APPLY

You don't need to apply. If you qualify, payments are made automatically.

## Fuel Vouchers

### HOW IT WORKS

If you use a prepayment meter and are struggling to top up, you may qualify for a fuel voucher (sent by text, email or letter) to add credit to your gas card or electricity key.

### HOW TO APPLY

Contact your energy supplier directly and follow their application process.

## Energy Supplier Grants

### HOW IT WORKS

Many energy suppliers offer hardship grants to help customers in debt, including:

- British Gas Energy Trust
- Scottish Power Hardship Fund
- OVO Energy Fund
- E.ON / E.ON Next Energy Fund
- EDF Energy Customer Support Fund
- Octopus Assist Fund

### HOW TO APPLY

Contact your energy supplier directly and follow their application process.

## Warm Home Discount Scheme

### HOW IT WORKS

Claim £150 off your electricity bill between October and March (not paid to you directly – it's deducted from your bill).

### HOW TO APPLY

You may qualify if you or your partner are named on the electricity bill and receive one of these benefits:

- Universal Credit
- Income-related ESA or JSA
- Income Support
- Housing Benefit
- Pension Credit

Providers usually open applications from late September each year.

## Energy Company Obligation (ECO)

### HOW IT WORKS

Helps make energy-saving home improvements, such as insulation, boiler repairs or replacements.

### HOW TO APPLY

To be eligible, you must live in private housing and receive one of these benefits:

- Universal Credit
- Pension Guarantee or Savings Credit
- Income Support
- Income-based JSA or ESA
- Child Benefit
- Housing Benefit

Contact your local council to see if your supplier takes part in the ECO scheme.

## Extra Tips

- Contact your energy supplier early if you're struggling – they can set up affordable repayment plans.
- Your local council may also have extra funding through the Household Support Fund to help with utility costs.
- You can speak to PayPlan for confidential advice if energy debts are affecting your wider budget.

**Remember, if you're unable to keep up with repayments, our team are here and ready to help.**