

Jo and the nasty surprise

Jo hasn't had a gas bill for 12 months, and it has been a really cold winter.

However when the bill arrives, it is a nasty shock- it's very large, far more than Jo can afford from their monthly salary. The company is demanding payment in full now. But Jo is worried that if they pay it, there won't be enough money to pay the rent and council tax.

One of you is going to be Jo. The other is going to be Jo's best friend. You've arranged to have a catch up and coffee. Jo wants to talk about it and share their worries...



What can Jo do?



What should Jo not do?



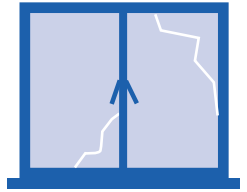
What questions do you have about Jo's situation that might be good to find answers to?

Then turn over the card for some tips and facts!



Ali and the drafty flat

Ali rents a flat from a housing association. The windows are cracked and the flat is draughty. To keep it warm, Ali has an electric heater.



Ali has just received a very high bill for electricity. Ali was told that it wasn't possible to change supplier or tariff if you're renting. The housing association doesn't want to help – they say that Ali knew the situation before moving in – and it's never been a problem before. Ali has tried calling the repair team to get someone to fix the windows but no-one ever turns up.

One of you is going to be Ali, and the other one Ali's friend. You meet on the bus & get chatting about this. Discuss it together...



What can Ali do?



What should Ali not do?



What questions do you have about Ali's situation that might be good to find answers to?

Then turn over the card for some tips and facts!









Ali and the drafty flat

Facts about Ali's case:

- If you pay for gas & electricity yourself, then you DO have the right to change supplier, even if you rent. However, your landlord is entitled to ask you to change it back when you move out.
- If you pay your landlord direct for gas and electricity then you can't change supplier, but you can challenge the cost if you think it's too high.
- Housing Associations should provide housing up to the 'Decent Homes' Government standards, which includes being insulated and kept in a good state of repair. So if they are not doing this they're failing in their duty.

Questions to ask:





-  Can Ali complain against the housing association?
-  Is there anything Ali can do at low cost to draught-proof the flat in the meantime?
-  Can Ali change tariff or supplier to get a better deal?
-  Does Ali have anyone in the household who is disabled or vulnerable, so needs the place to be warm?
(They may be able to get a special tariff if so, or may be eligible for grants, etc.)
-  Are there other cheaper ways of keeping the flat warm?
-  Can Ali spread the payments for the large bill?

Jo and the nasty surprise

Facts about Jo's case:

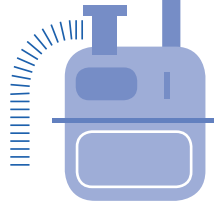
- Suppliers should offer you a payment plan that allows you to repay any debt over the same length of time that it has built up. For example, if Jo hasn't had a bill for a year, then they should be able to spread the repayments over a year.
- If you're on a key meter, You CAN change your supplier even if you have a debt, so long as it isn't over £500. If you pay by monthly/quarterly bill, you may need to clear debts first.
- The energy supplier can't back-bill you for energy that you have used beyond 12 months ago, if it was their mistake in not billing you. That's not an issue in Jo's case but if the bill was any later, it would be!
- If you are having problems paying an energy debt, you may be eligible for help- try your local advice centre (e.g. CAB) or the Home Heat Helpline: **0800 33 66 99**

Questions to ask:

-  Does Jo have the confidence to call the energy company to discuss this?
-  Or is there some support that Jo's friend can offer?
-  Can Jo ask to get a payment schedule set up for 12 months?
-  Is it worth Jo doing a budget to see what they can afford to pay back now, or how to spread payments?

Sam and the hidden debt

Sam has moved into a new flat, and it has a key meter. However the meter keeps swallowing up Sam's money. It becomes clear when Sam rings the energy company that money is being taken to pay previous tenant's debt. Sam's landlord says it's nothing to do with her.



Sam is getting frustrated about it and feeling powerless to do anything. It's also eating up a lot more of Sam's budget, which was meant to buy new furniture and bits for the flat!

One of you is going to be Sam. The other one is Sam's cousin who lives down the road. Sam pops round to borrow a saucepan and mentions this problem. Have a discussion about it.



What can Sam do?



What should Sam not do?



What questions do you have about Sam's situation that might be good to find answers to?

Then turn over the card for some tips and facts!



Mel and the difficult daughter



Mel has a teenage daughter, Beyoncé. Mel is a single parent on a tight budget, and energy bills are high. Beyoncé doesn't seem to notice though: Mel often finds once Beyoncé has gone out that her bedroom light, TV and heater are left on, & several devices charging. Beyoncé also showers twice a day and leaves her hair straighteners plugged in for hours.

Mel's tried talked to Beyoncé about turning things off but no matter what Mel says, Beyoncé's habits don't seem to change.

One of you is Mel. The other is Mel's work colleague. One night shift, Mel shares the worries about making ends meet.

Discuss together...



What can Mel do?



What should Mel not do?



What questions do you have about Mel's situation that might be good to find answers to?

Then turn over the card for some tips and facts!







Mel and the difficult daughter

Facts about Mel's case:

- Whilst the cost of leaving a light or the TV on may seem small, they do add up over the year.
- Leaving an electric heater on for 4 hours costs nearly £1 on average.
- An electric shower costs approximately 25p to run for 10 minutes, or £88 a year!
- Getting your children and teenagers on board with saving energy not only helps lower your bills, but provides them with valuable budgeting skills for the future.

Questions to ask:





-  Could Mel get onto a lower tariff?
-  Could Beyoncé contribute to household bills, if she has her own income?
-  Can Mel sit down with Beyoncé and show her the bills, and where the money is going?
-  Could Beyoncé help out with managing the family budget and so she sees that if money goes on electricity it can't go on more exciting things?

Sam and the hidden debt

Facts about Sam's case:

- You should not be held liable for someone else's debt, and thus should not have to pay it off. Contact the energy supplier. They will give you a code to get a new key to reset the meters and set up an account in your name.
- They may need proof of tenancy and the date you moved in.
- If you are struggling to pay energy debts, or you think you may be paying someone else's debt on your meter, get some free advice. You can go to your local advice centre, such as a Citizens Advice Bureau, or you can call the Home Heat Helpline for free: **0800 33 66 99** or website: **www.homeheathelpline.org.uk**

Questions to ask:

-  Is Sam using the previous tenant's payment card?
-  Can Sam call the energy provider? Or is there any help a friend can offer to support Sam in doing this?
-  Does Sam have evidence of new tenancy (eg tenancy agreement)?
-  Is there a local advice centre Sam could use to get advice about the meter debt?

And you?

IF you are happy to share...

Think of a situation that you have had, or are currently facing, around energy costs.

In your pairs, role play your situation.

Explain what has happened, and how you feel about it.

Your partner plays the role of a friend to discuss it with.



What can you do?



What should you not do?



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