

## Developing an empowerment approach to managing utility bills

Part of your role as Community Sponsor will be supporting the refugee family to manage and budget for their utility bills independently. Navigating an array of options available to UK consumers can be difficult for people who speak English fluently, let alone a newly arrived family. In this resource we highlight some of the key things to consider when supporting a refugee family to manage their utility bills.

It may feel strange to even think about the need to adapt an empowerment approach to something like utilities however, you are here to help families live an independent life where they make their own decisions in all aspects of their lives. If you have made a decision for the family to use a specific supplier, the family might think you have signed them up to the most expensive service and feel resentment for this. Providing the information needed will give the family ownership of the decision and your Group won't be seen to be at fault should any problems with the utility providers arise.

It is very likely that you will know which company offers the cheapest and best service. It may, therefore, seem that the best solution is to register the family with that provider and let them benefit from affordable and reliable service without mentioning it ever again. However, it is important that your Group explains to the family different options available to them and lets them make their own choice, even if its not the one you'd make. Not only that will help family understand what is involved in setting up accounts with utility companies for when they move and need to do that independently.

### Before a family arrives

As you need to have a property ready for a family prior to their arrival, it might be necessary for your Group to take on the supply of utilities prior to them being able to set this up, if this is the case, opt for services that can be transferred to others and schedule in time to speak to the family about getting these transferred to their names in the initial weeks following their arrival.

If the property you have sourced has an arrangement in place where the rent includes utility bills, it's really important to ensure the family knows this is the case, should they move elsewhere, the cost of gas should not come as a shock to them.

Other things to do before a family arrives are:

### Switching to a credit meter

The Home Office requires your Group to make sure that the refugee family have a credit and not a top up meter. This is not only to prevent the family from running out of gas or electricity, but also because credit meters offer lower rates.

Unfortunately, many UK utility companies, and especially some of the larger companies, require a credit check before allowing a customer to switch from a top up to a credit meter. As some Groups have found, a newly arrived family without any credit history will not be able to pass those credit checks.

This means that, if the property your Group has identified has top up meters you will need to ask for them to be changed before the family arrives and put the utility accounts in someone else's name. Most companies offer this free of charge and within a few weeks of making the request, you can read more about this [here](#).

### After the family has arrived

#### Ways to pay

Each company offers their clients a variety of ways to pay their bill. Make sure you explain this to the family you support so that they can make informed decisions on what works best for them. Often, direct debit offers the cheapest way to pay, however it also means that the money will be automatically taken out of family's account, which at times may lead to financial difficulties or extra charges for failed direct debits.

Some companies rely on the customers to submit their meter readings and issue estimated bills if that is not done. Make sure the family you support is aware of that and able to submit their own readings to avoid any unnecessarily high bills. You can find out more about best ways to pay [here](#).

Some utility companies will have staff who come to read meters, explain to the family this can happen, and that anyone doing so must show you ID, if the family are concerned, they can ask the meter reader to leave their information and you can assist them in assessing whether this is official.

#### Utility bills and empowerment

##### Discounts

Many utility companies offer preferential rates and discounts to families receiving benefits and on low incomes. Ask the utility company what schemes are available to their customers when you open account for the family you support. Here are some of the common discounts:

- [Warm Home Discount](#) is a government scheme offering families £140 off their electricity bills. The family you support will need to apply with their electricity

provider, the scheme is usually opened for new applications between October and March.

- [WaterSure](#) is a scheme which helps with water bill payments available across different water providers. It has some very specific criteria so double check if it looks like the family you support is likely to get it before applying.
- Many water and sewage companies also offer social tariffs. Again, ask the company what is available when registering the family you support to make sure the family you support receive all the help they can get.

### Communication

In an ideal world, all organisations would have interpreters on hand, but it's not the case. When you help the family you support to set up their bills in their names, do provide assistance and it's worth asking the utility company to add notes to the accounts to inform all customer service representatives that the family are learning English. Some companies will add a marker that this family are considered vulnerable as it will allow them to provide additional support.

Remind the family that some bills can be electronic and come via email, others will be by post. It's important to open all post, and make sure the family can ask you for help with this – as all correspondence is likely to be in English. Some Groups have asked family members to take and send photographs of their bills to the Group who then help them to understand what they are. When explaining the billing process make sure you explain the escalation process for non-payment – reminders, final demands and that this can escalate to legal proceedings, encourage the family to speak to utility providers if they are facing financial difficulties.

### Further resources

- [Adopting an empowerment approach](#)
- [Preparing accommodation](#)