

# Energy know how

The advice you need this winter

## Citizens Advice

We can all face problems that seem complicated or intimidating. At Citizens Advice we believe no one should have to face these problems without good quality, independent advice.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward – whoever they are, and whatever their problem.

## Energy Saving Trust

Energy Saving Trust is an independent organisation dedicated to promoting energy efficiency, low carbon transport and sustainable energy use. We empower householders to make better choices, deliver transformative programmes for governments and support businesses. We aim to address the climate emergency and deliver the wider benefits of clean energy as we transition to net zero.



**citizens  
advice**

**energy<sup>®</sup>  
saving  
trust**

# Contents

Citizens Advice and Energy Saving Trust have worked together to answer some questions you might have about your energy bills this winter.

This booklet contains helpful information on energy suppliers, meter readings and how to save money on your energy bills.

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## What to do if your energy supplier has gone bust?

You'll still have gas and electricity if your energy supplier goes out of business.

The gas and electricity regulator, Ofgem, will move you to a new supplier. This should happen within a few weeks.

Wait for your new supplier to contact you. They'll explain what will happen with your account. Contact your new supplier if you don't hear from them within 2 weeks.

Don't switch tariff or supplier until your account is moved to the new supplier. You might find it harder to get any money you're owed if you switch before this happens.

Before your new supplier contacts you, you should:

- take meter readings – it's useful to take a photo of your meter readings too
- keep any old bills you have – these can help prove your payment history, credit balance or debt
- make a note of your account balance – you'll find this on your most recent statement

If you pay by direct debit you don't need to cancel it. Your direct debit details will move to your new supplier and your old direct debit will end. If you do still want to cancel your direct debit, wait until your new account is set up.

If you've already cancelled your direct debit, don't try to set up a new one. Wait until your new supplier contacts you – they'll help you set up a new account.

In exceptional circumstances, Ofgem may ask the court to appoint an administrator to run your existing supplier rather than move you to a new one. If this happens, your existing supplier will contact you about this and explain what is happening.





## Discounts and benefits to help you pay your energy bills

If you're struggling to afford your energy bills, you might be able to get some help from the government or your energy supplier. Call your energy supplier and ask them if they offer any specific grants to help with your energy bills.

### Warm Home Discount Scheme

You might be able to apply to get £140 off your electricity bill if you're on a low income. If you get the guarantee element of pension credit you should get the discount automatically.

Check with your supplier to see if they offer the Warm Home Discount – not all suppliers are part of the scheme. Phone your supplier and ask, or check on the Gov.uk website.

If you've applied for the Warm Home Discount but you switch supplier before you get the payment, you have to apply again with your new supplier.

If your electricity supplier goes bust, ask your new supplier if you'll still get the Warm Home Discount.

### Winter Fuel Payment

The Winter Fuel Payment is an annual one-off payment to help you pay for heating during the winter.

You can usually get a Winter Fuel Payment if you were born on or before 26 September 1955. If you are eligible, you should get this automatically. However, if you think you're eligible and have not been receiving it you can contact the Winter Fuel Payment Centre.

Telephone: **0800 731 0160**

Textphone: **0800 731 0176**

### Fuel Vouchers

Fuel vouchers are to help people who are struggling to pay for their gas and/or electricity, depending on eligibility and availability.

Different organisations may be able to issue them including some local Citizens Advice and/or energy advice organisations.

Vouchers are issued in the form of a code in a text message, letter or email that can be redeemed at a local convenience store (signed up to Paypoint) or Post Office (signed up with Payzone).

## Understanding your energy tariff

Your energy tariff sets the price you pay for gas and electricity.

### What is a default tariff?

A default tariff is the rate you pay for gas and electricity if you don't choose a tariff. For example, you'll usually be put on a default tariff when:

- your fixed rate tariff ends
- you move home
- you're moved to a new supplier when your old supplier goes bust

You can contact your supplier to check if you're on their default tariff.

The cost of energy is likely to go up. This means the price you pay for gas and electricity will also go up – but the price cap will limit how much you have to pay.

### When does a default price cap apply?

The price cap limits what you have to pay for energy if you're on a default tariff, and most other tariffs where the rate you pay changes. This includes the cost of each unit of energy and the 'standing charge'.

The standing charge is the fixed daily amount you pay for energy, no matter how much you use. You'll still pay more if you use more energy.

The price cap is set by Ofgem twice a year – it's likely to go up in April 2022.

You won't be affected by the cap if:

- you're on a fixed tariff
- you're on a standard variable green tariff that Ofgem has not included in the cap

### Can I switch tariff?

If you have been put on a new tariff or you have been moved to a new energy supplier, contact your supplier and find out whether or not it's their cheapest deal for you.

You can switch if you're not happy with your new supplier or tariff. You can do this without paying an exit fee. However, because many energy companies are struggling, you won't find as many tariffs as normal on price comparison tools. If you don't find a better tariff than the one you're on it's probably better to wait until deals are available again.







## What to do if you owe your supplier money

### Grants to help pay off your energy debts

Some energy companies offer grants for their customers. Ask your supplier if they offer any support grants.

If you're in debt to your energy supplier, you might be able to get a grant from a charitable trust to help pay it off.

The British Gas Energy Trust has grants to help you clear your gas and energy debts, and you don't have to be a customer. There are certain eligibility criteria such as you must be the account holder, you must not have savings over £1,000 and you must be in or facing fuel poverty. Apply online or call them at 0121 348 7797.

You may also be eligible for a local energy grant. Check if you can get a local energy grant on the Simple Energy Advice website or by phoning them on 0800 444202. You might also be able to find grants or schemes run by your local council.

Debt advice can help you manage your debts and increase your chances of making a successful grant application. You can call the Citizens Advice debt helpline on 0800 240 4420 to speak to an adviser.

### Agree a payment plan with your supplier

Tell your supplier that you want to pay off your debts in instalments as part of a payment plan. You'll pay fixed amounts over a set period of time, meaning you'll pay what you can afford. The payment plan will cover what you owe plus an amount for your current use.

If you can't afford the payment plan speak to your supplier again if you think they're charging you too much or you're struggling to afford the repayments. You can try to negotiate a better deal. If you don't, your supplier might make you have a prepayment meter installed.

### Pay off your debt through your benefits

You might be able to repay your debt directly from your benefits through the Fuel Direct Scheme.

A fixed amount will automatically be taken from your benefits to cover what you owe, plus an extra amount for your current use. If you're currently on welfare benefits, contact your JobCentre to find out if you're eligible to apply.

## Saving money through energy efficiency

### Take control of your heating

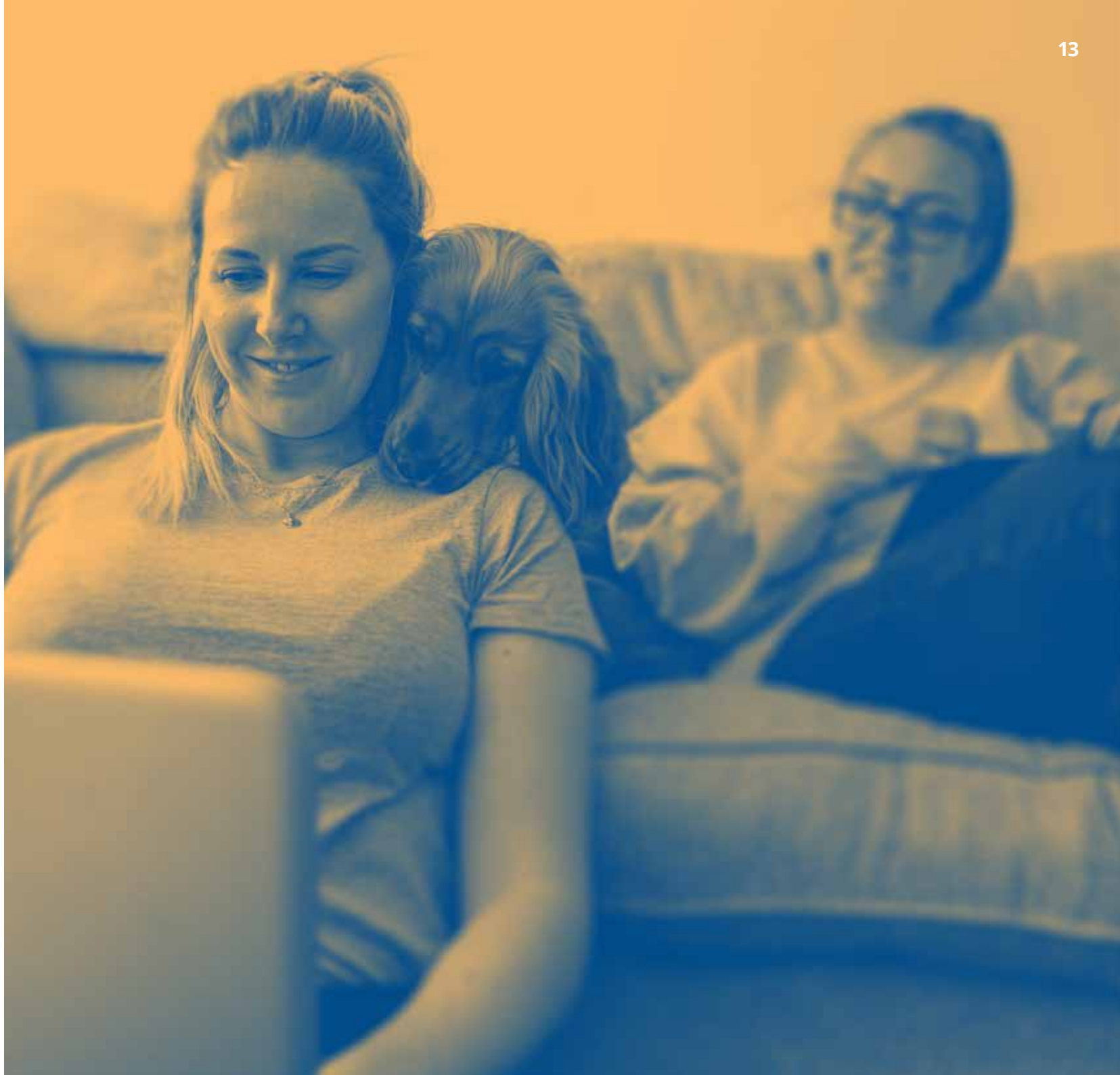
More than half the money spent on fuel bills goes towards providing heating and hot water.

Installing a room thermostat, a programmer and thermostatic radiator valves and using these controls efficiently could save you around £85 a year and cut your carbon emissions by 305kg.

If you already have a full set of controls, turning down your room thermostat by just one degree can save around £65 a year and reduce your carbon footprint by 300kg.

### Switch off standby

You can save around £40 a year just by remembering to turn your appliances off standby mode. Almost all electrical and electronic appliances can be turned off at the plug without upsetting their programming. Check the instructions for any appliances you aren't sure about. You may want to think about getting a standby saver which allows you to turn all your appliances off standby in one go.





## Careful in your kitchen

You can save around £28 a year from your energy bill just by using your kitchen appliances more carefully:

- Cut back your dishwasher use by just one cycle per week and save £10 a year on energy.
- Cut back your washing machine use by just one cycle per week and save £10 a year on energy.
- Only fill the kettle with the amount of water that you need and save around £8 a year.

## Shower smarter

Spending one minute less in the shower each day will save up to £5 a year off your energy bills, per person. With a water meter this could save a further £7 off annual water and sewerage bills. If everyone in a four-person household did this it would lead to a total saving of £50 a year.

A water efficient shower head could also save a four-person household as much as £35 a year on gas for water heating, as well as a further £45 a year on water bills if they have a water meter.

## Draught-proofing

Unless your home is very new, you will lose some heat through draughts around doors and windows, gaps around the floor, or through the chimney. Professional draught-proofing of windows, doors and blocking cracks in floors and skirting boards can cost around £200, but can save around £30 a year on energy bills. DIY draught proofing can be much cheaper. For example, drawing curtains over windows and doors. Installing a chimney draught excluder could save around £20 a year as well.

## Turn off lights

Turn your lights off when you're not using them. If you switch a light off for just a few seconds, you will save more energy than it takes for the light to start up again, regardless of the type of light. This will save you around £14 a year on your annual energy bills.

## Financial support for energy efficiency

If anyone in your household is receiving benefits, then the first place to start is by asking your energy supplier if they can help. They should be able to tell you what help is available through the Energy Company Obligation (ECO).

This scheme, available in England, Scotland and Wales, obliges energy companies to support households to install energy efficiency measures such as insulation.

If you live in Wales, the Welsh Government's Warm Homes Nest scheme may be able to support you to make your home warmer and more energy efficient. You may be eligible if your home is energy inefficient, anyone in your household receives means tested benefits or has a chronic respiratory, circulatory or mental health condition and is on a low income

You can also try calling your local authority – they'll be aware of any local initiatives in your area that can provide help.

If you live in social housing you can also contact your provider to see if they are eligible for funding under the social housing decarbonisation fund.

## Where to go for help

If you're having difficulty taking the steps outlined in this booklet, there are places you can turn to for help and expert advice.

Our helplines are available 9am to 5pm, Monday to Friday. They are not available on public holidays.

Calls are free from mobiles and landlines.

Relay UK – if you can't hear or speak on the phone, you can type what you want to say: dial 18001 followed by the phone number. You can use Relay UK with an app or a textphone. There's no extra charge to use it. Find out how to use Relay UK on the Relay UK website.

### **Talk to your local Citizens Advice or our National Advice Line**

You can find your local Citizens Advice by looking online or asking at a library or local authority.

If you can't find your local branch, call one of our helplines:

### **Call our Consumer helpline for advice on energy**

Citizens Advice consumer helpline: 0808 223 1133

To contact a Welsh-speaking adviser: 0808 223 1144

### **Call our debt helpline if you're having issues with money and debt:**

Debt helpline: 0800 240 4420