

# WARMAND SAFE HOMES

# **ADVICE**

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# YOUR HOME ENERGY CHECKLIST



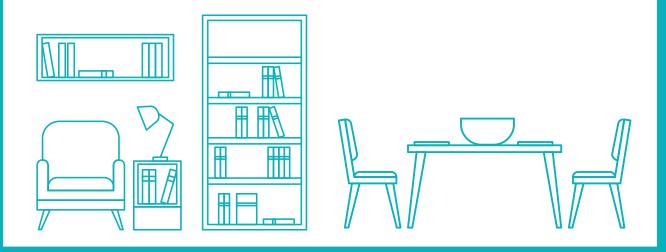
The information in this leaflet will help guide you through financial help available and practical steps you can take to help keep your home feeling warmer this winter.



### **Contents**

In this leaflet you will find information on:

- Help for Households support available
- Contacting your energy supplier
- Maximising your income
- Taking regular meter readings
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- Energy efficiency
- Energy discounts and payments
- Switching energy supplier/tariff to get the best deal
- What to do if your energy supplier goes out of business
- Staying safe at home



### Help for Households - support available

Throughout the cost-of-living crisis the UK Government has announced various measures to help customers manage rising costs. For the most up-to-date information on what help is available visit Help for Households - Get government cost of living support.

Also take a look at <u>Get Help - National Energy Action (NEA)</u> for more helpful information and links to wider support.

### Speak to your supplier

If you are struggling to keep on top of your ongoing energy costs, or you are starting to fall behind on payments and getting into debt, it is really important to **speak to your supplier** as soon as possible. They will be able to help check whether you are on the best deal, talk to you about your energy use and let you know about any schemes or support they might have available to offer existing customers.

If you are in debt with your energy supplier, they are required to work with you to set up an affordable repayment plan and the sooner you contact them, the quicker they can help you.



### Maximise your income

Make sure you are claiming all the benefits you are entitled to. This could increase your income and make you eligible for other types of assistance. It is a common myth that you must be out of work to be eligible but there are lots of in-work benefits too, so it is worth doing a check online – it only takes around 10 minutes to check www.gov.uk/benefits-calculators.

If you would like extra support with checking your entitlement or making a claim, contact your local Citizens Advice or call the Citizens Advice Consumer Helpline on 0808 223 1133 (Textphone users call 18001 0808 223 1133) (call charges may apply).

You can also contact National Energy Action for a full benefit entitlement check via our **Warm and Safe Homes Advice Service – call 0800 304 7159**.

National Energy Action has partnered with Sign Video to offer a Video Relay service for BSL users **NEA Advice SV Live - 08003047159 - https://neaadvice.signvideo.net** 

If you are already on what is known as a 'legacy benefit'\* then you should always get independent benefit advice to check whether you are better off on Universal Credit before making a new claim. Once you make a claim you will not be able to go back to your legacy benefits so it is important to check making the switch to Universal Credit won't leave you worse off.

All claimants will be moved off legacy benefits by the end of 2024 and migrated onto Universal Credit.

#### \*Legacy benefits are:

- · Housing Benefit
- Income-related Employment and Support Allowance (ESA)
- Income-based Jobseeker's Allowance (JSA)
- Child Tax Credits (CTC)
- Working Tax Credits (WTC)
- Income Support



# Take regular meter readings

Taking regular meter readings and submitting them to your energy supplier helps you keep your bills accurate. If you receive a bill and it has an 'E' marked against the meter reading, then this means it is estimated by your supplier and you may not be paying the right amount for your energy. Estimated readings can lead to large, unexpected bills so regularly submit your accurate readings.

£ TOTAL SMART

You can also ask your supplier if you can have a smart meter installed which means that your supplier can take automatic readings and can provide a more accurate bill.





# Power cuts and the Priority Services Register (PSR)

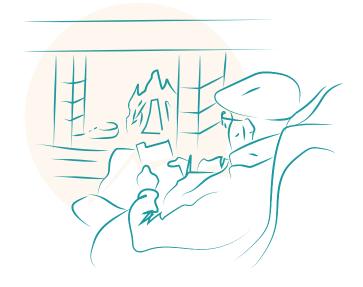
If you have a power cut call the **national power cut phone line on 105** for free. Your District Network Operator is responsible for looking after the pipes and wires which transport our gas and electricity.

It's really important that both your supplier and Distribution Network Operator (DNO) know if you are in a vulnerable situation so they can include you on their **priority services register.** 

This includes people who are of pensionable age, have children under 5, a disability or long-term medical condition. Being on the register means that you will be prioritised in the event of a power cut and you will receive additional non-financial services such as password security or information in different formats.

All energy suppliers and network operators maintain their own registers but with your consent they can share information with each other, so you don't have to register separately for both.

You can find details of your network operator on your energy bill or online Who's my network operator? – Energy Networks Association (ENA) at www.energynetworks.org/customers/find-my-network-operator



### **Energy efficiency**

It's important that you use the energy you need to keep warm, safe and healthy at home. Making small changes to the way you think and use your energy can often have a big impact on bills. Take a look at our leaflet 'Electricity Consumption in the Home' to see how much appliances might be costing you and how you might be able to cut costs or visit energysavingtrust.org.uk/hub/quick-tips-to-save-energy/.

Making your home as energy efficient as possible is the best way to reduce your costs and keep your home feeling warmer. There are some low-cost actions you can take yourself such as:

- Draught-proofing can be a cheap way of making your home warmer, products are available at your local DIY store.
- Radiator reflectors behind your radiators can help keep more of the heat coming into the room.
- Use thermal underlay beneath carpets and close curtains at dusk to keep more heat in.



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You can find more ways to save energy in your home online at www.gov.uk/improve-energy-efficiency

Loft and cavity wall insulation can also make a big difference to bills and comfort, as can replacing an old inefficient boiler. You may be eligible for free or discounted insulation or heating measures - contact your energy supplier and see if you qualify for the **Energy Company Obligation (ECO**) or your local council and ask about any schemes operating in your area. **Find energy grants for your home (Help to Heat) - GOV.UK (www.gov.uk/government/collections/find-energy-grants-for-you-home-help-to-heat).** 

If you rent your home, then by law landlords must ensure it is safe and habitable. If you are worried your privately rented accommodation is not safe or habitable, contact your local authority's Environmental Health team who can assess the property for health and safety hazards and require your landlord to make improvements out of their own funds.

The Welsh Government's Warm Homes Programme is its key mechanism to tackle fuel poverty, while also supporting efforts to reach Net Zero. It launches a new demand-led scheme on 1 April 2024.

This is designed to provide free home energy efficiency improvements for low-income households, living in the least efficient homes in Wales.

Each home will be individually assessed and energy efficiency measures will include insulation, low carbon heating and renewable technologies.

# Check if you can receive any energy discounts or payments

### **Warm Home Discount Scheme**

Since Scheme year 2023-24 the Warm Home Discount has changed slightly in England and Wales, meaning the rebate is automatically paid to eligible customers. This is different in Scotland where an application process still applies for those people in Core Group 2 (known as Broader Group in Scotland).

In England and Wales, you will receive an automatic payment if you meet the required criteria:

- Core Group 1: Individuals of pensionable age and in receipt of pension credit
- **Core Group 2:** Individuals dependent on means-tested benefits **and** with high energy costs. Eligible benefits are:

Income-related Employment and Support Allowance

Income-based Jobseeker's Allowance

Income Support

Housing Benefit

Universal Credit

Child Tax Credits

Working Tax Credits

Pension Credit Savings Credit (PSCS)



The UK Government will make an annual assessment as to whether your home meets the 'high cost' criteria, meaning that your eligibility may change year on year. You will get a letter from your supplier before January of the qualifying year if you are eligible for the scheme or might be eligible but need to provide more information. If you have any questions about Warm Home Discount, speak to your supplier or if you think you should be eligible and have not received a letter by early January, then contact the **Warm Home Discount Scheme Helpline on 0800 030 9322** Monday to Friday 8am to 6pm.

### Winter Fuel Payment

If you were born on or before a specific date (this date changes each year and is currently 25 September 1957 and can be found on the Gov.uk website) you could get up to £600 to help you pay your heating bills. This is known as a Winter Fuel Payment. It is paid automatically between November and December if you have claimed before or are in receipt of some other benefits. Others will need to apply for it. Call the **Winter Fuel Payment Centre on 0800 7310160**.

Visit www.gov.uk/winter-fuel-payment/how-much-youll-get for more information.

### **Cold Weather Payment**

Some households could be eligible for a Cold Weather Payment of £25 per qualifying week. This is paid automatically to those on certain benefits when the average temperature in their area is recorded as, or forecast to be, zero degrees Celsius or below for seven consecutive days. You'll get £25 for each seven-day period of very cold weather between 1 November and 31 March.

# Switch supplier or tariff to get the best energy deal

By switching, energy customers can move to a new tariff offering better value for money, or to a new supplier for better customer service. Moving to a new energy supplier or changing tariff is straightforward and you can switch online or by phone. Once you have signed up with a new supplier, the switch should be complete within a maximum of three weeks. The best energy deal for you will depend on your usage and circumstances, so if you are thinking about switching it is important to make sure you get a deal that is right for you. You can assess the different deals from suppliers using an Ofgem-accredited price comparison website. The sites, along with further information about switching, can be found at: Switch supplier or energy tariff! Ofgem (www.ofgem.gov.uk/switch-supplier-or-energy-tariff)

# What to do if your energy supplier goes out of business

If your energy supplier goes out of business, the regulator Ofgem will automatically move you to a new supplier within a few weeks. Don't try to make any changes to your energy supply until your account is moved to a new supplier. You might find it harder to get any money you're owed if you switch before this happens.

### Wait for your new supplier to contact you and in the meantime:

- take regular meter readings and a photo of them if you can
- keep any old bills you have these can help prove your payment history, credit balance or debt
- download any bills from your app if you have an online-only account
- make a note of your account balance you'll find this on your most recent statement



Your new supplier will write to tell you when your new account has been set up. You should contact your new supplier if you don't hear from them within two weeks. Your new supplier will also put you on a new tariff so speak to them to make sure it's their cheapest deal. You can switch without paying an exit fee if you're not happy with your new supplier or tariff.

For more information visit: www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/check-whos-taken-over-your-energy-supply/.

### Stay safe

Carbon monoxide is a deadly gas that cannot be seen, smelt, or tasted. The common signs of carbon monoxide are:



Gas flames burning orange or yellow instead of the normal blue



Soot stains on or above the appliance



Coal or wood fires that burn slowly or go out



Make sure that appliances such as fires, boilers and gas cookers are regularly serviced by a qualified engineer. For gas appliances, engineers must be Gas Safe registered and show proof of this. You can also install a Carbon Monoxide alarm. These can be bought from DIY stores and supermarkets; they cost around £15 and could save lives.

If you rent your home, by law landlords must carry out an annual safety check and provide you with a Gas Safety Certificate. If you are a homeowner and on certain benefits you may be eligible for a free annual gas safety check. Contact your gas supplier to check your eligibility. If you smell gas call the **24-hour Gas Emergency Hotline on 0800 111 999**.

For further information on carbon monoxide safety go to www.co-bealarmed.co.uk.



## **Further Information**

NEA provides free leaflets to help you read your bills and meters, provide energy efficiency advice, use your central heating system, avoid damp and condensation and using the Economy 7 tariff in the best way.

These can be found on our website <u>www.nea.org.uk</u> under **Get Help**.

Our energy advice page **www.nea.org.uk/energyhelp** is regularly updated with the latest announcements.

# **Call Charges**

Calling advice lines and other services may incur call charges. 0800 and 0808 numbers are free from landlines and mobiles.

Standard rates apply for 01, 02 and 03 numbers (typically 9p-13p per minute from landlines and 3p-55p from mobiles depending on your network), however they are usually included in free call packages.

See more information at <a href="https://www.gov.uk/call-charges">www.gov.uk/call-charges</a>.

Below you can find a list of the organisations mentioned throughout the leaflet and some other organisations that might be able to help you:

#### Consumer

#### Citizens Advice Consumer Service

Citizens Advice Consumer Advice Line: **0808 223 1133**. You can call the Citizens Advice consumer line for help and support with debt, income maximisation or about your energy bills or visit their website at <a href="https://www.citizensadvice.org.uk">www.citizensadvice.org.uk</a>

If you can't hear or speak on the phone, you can type what you want to say: **18001** then **0808 223 1133**.

### **Debt or money worries**

If you are struggling with debt it can be difficult to know where to get help that you can trust.

The Money helper website,

www.moneyhelper.org.uk has a list of free debt advice services that may be able to help including:

Stepchange Debt Charity www.stepchange.org.uk 0800 138 1111

### **PayPlan**

www.payplan.com 0800 316 1833

#### **National Debtline**

www.nationaldebtline.org 0808 808 4000

#### **Income maximisation**

You can complete a quick benefits check at home using www.entitledto.co.uk or www.turn2us.org.uk

If you want some help with checking your entitlement or making a claim then contact your local **Citizens Advice** or phone **Adviceline** (England) on **0800 144 8848** / Advicelink (Wales) **0800 702 2020** 

### **Emergency food and crisis support**

Your local authority should be able to direct you to available crisis support.

To find your nearest food bank visit Find a Food Bank - The Trussell Trust / www.trusselltrust.org/get-help/find-a-foodbank/ — you will usually need to obtain a food voucher from a local agency or alternatively contact the free helpline on 0808 208 2138 to speak with a trained Citizens Advice adviser.

If you have a smart phone, apps like **OLIO** and **TooGoodToGo** will let you know if there is food being sold at low cost near to you.

### **Energy efficiency**

**GOV.UK**. Recommendations that could make your property cheaper to heat (England and Wales). Visit <a href="https://www.gov.uk/improve-energy-efficiency">www.gov.uk/improve-energy-efficiency</a> for more information.

**Energy Saving Trust** offer guidance on ways to save energy around the home. Visit their website **www.energysavingtrust.org.uk** 

NEA's **Warm and Safe Homes** advice is available on **0800 304 7159** and at <a href="https://www.nea.org.uk/get-help/">https://www.nea.org.uk/get-help/</a>

#### **Other**

If you smell gas or suspect a gas leak call the **National Gas Emergency Service** 24 hours a day on **0800 111 999**. If you are D/deaf or hard of hearing a text phone service is available on **18001** then **0800 371 787**.

If you have a **power cut** call the national power cut line on **105**.

Most fire services offer a **Safe and Well** visit, also called a **Home fire safety visit**, especially for people who might be at higher risk such as people with health conditions or young children in the home - contact your local fire service for more information. They will check your home for any fire risks and offer advice and guidance on how to reduce those risks.