

The energy advice you need this winter



citizens
advice

energy
saving
trust

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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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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 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 get £150 off your electricity bill if you're on a low income, and you should get the discount automatically.

You should qualify for the Warm Home Discount if you are:

- on the guarantee element of pension credit
- on a qualifying benefit because you have a low income, and also have high energy costs (this is based on your property characteristics, not how much you spend on energy)

If you're eligible, you should get a letter by early January 2025. You may also be asked to call the helpline to provide more information - you must do this by 28 February 2025.

You can check if your supplier offers the Warm Home Discount by visiting the GOV.UK or supplier website - not all suppliers are part of the scheme. If you can't find this information online, phone your supplier and ask.

If you switch suppliers before you get the payment, you can contact your old supplier to make sure they have your details to forward the payment to you.

Winter Fuel Payment

If you've reached State Pension age and get certain benefits, you might be eligible for a Winter Fuel Payment. This is an annual one-off payment to help you pay for heating during the winter.

You'll get £200 if you're aged under 80 or £300 if you're over 80 years old.

You'll get the payment if you or your partner get one of the following means tested benefits: Pension Credit; Universal Credit; income-related Employment and Support Allowance (ESA); income-based Jobseeker's Allowance (JSA); Income Support; Child Tax Credit; Working Tax Credit.

If you make a successful claim for Pension Credit by 21 December 2024, and the claim covers the qualifying week of 16 to 22 September 2024, you might still receive the Winter Fuel Payment.

If you're eligible for a Winter Fuel Payment, you'll get a letter in October or November each year saying how much you'll get. You'll usually be paid automatically in November or December.

If you don't get a letter by early December and you think you're eligible for a Winter Fuel Payment, you can make a claim. You must make your claim before 31 March 2025. Check how to make a claim for a Winter Fuel Payment on **GOV.UK**.

Fuel Vouchers

If you can't afford to top up your prepayment meter, you might be able to get a fuel voucher.

You'll get the voucher as a code in a letter, text message or email that can be redeemed at a local convenience store (signed up to Paypoint) or Post Office (signed up with Payzone).

Your local council might be able to help you get a fuel voucher - find your local council on **GOV.UK**.

If you're still not sure if you can get a voucher, get help from an adviser.





Understanding your energy tariff

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

What is a default tariff?

A default tariff (or a Standard Variable 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.

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 4 times a year.

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've been put on a new tariff or you've 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 usually switch if you're not happy with your new supplier or tariff. You can do this without paying an exit fee.

You'll need to decide if you want to enter into a fixed tariff, where the cost of your unit rate and standing charge won't change for an agreed period of time, or if you want to stay on a Standard Variable Tariff depending on which you feel is the best tariff for you.



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 have received money advice and you must be in or facing fuel poverty. Speak to one of our advisers for more information.

You may also be eligible for a local energy grant. Check if you can get a local energy grant by getting in touch with your local council - they might also be able to help you find other grants and schemes you are eligible for.

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 repayment plan with your supplier

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

If you can't afford the repayment 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.

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 which are paid 1/2/4- weekly, or can't manage a direct debit, then contact your JobCentre to find out if you're eligible to apply or speak to an adviser to work out if this is a good option for you.

Saving money through energy efficiency*

Take control of your heating

More than half of the money spent on fuel bills goes on heating and hot water. Setting your heating controls correctly can help to reduce your bills.

A room temperature between 18°C and 21°C is ideal for most people. Try turning your room thermostat down by one degree within this range – it could save you around £90 a year. If a medical condition means you need a warmer home, ask your GP what room temperature you should aim for.

A hot water cylinder jacket costs about £30. Topping up your hot water tank insulation from 25mm to 80mm thick, using a British Standard jacket, could save you around £40 a year, which is more than the cost of the jacket.

Get a smart meter

Smart meters can help you track your energy use and identify where you can make changes that can save money on your energy bills – ask your energy supplier if you're eligible for one. Remember to seek the landlord's permission first if you rent.

Switch off standby

You could save around £45 a year by switching your appliances off at the socket. It usually won't affect the programming. Check the instructions for any appliances you aren't sure about.

Turn off lights

Remember to turn lights off when you're not using them – even if it's just off for a few seconds. This could save around £6 a year.

When it's time to replace the bulb, consider going for an LED bulb - these reach full brightness right away and cost a lot less to run than older bulbs.

Save on energy and water in the bathroom

If you keep your shower time to just four minutes, you could save a typical household £60 a year on energy bills. Also swap just one bath a week for a 4-minute shower to save around £9 a year.

Switching to a water efficient shower head could save an average household with a water meter up to £25 on gas bills and £35 on your water bills if you're metered.



Make simple savings in the kitchen

Overfilling the kettle is an easy mistake to make. Measure out the water you need using a mug or the gauge on the kettle - it could save you up to £10 a year on your electricity bill.

You could save around £12 a year by using your washing machine on a 30-degree cycle instead of higher temperatures. Ditch the dryer to save even more money - dry your clothes on racks inside or outside in warmer weather to save up to £50 a year.

If you have a dishwasher, only run it when it's full to reduce the amount of water and energy you use. Reducing your dishwasher use by one run per week for a year could save around £12.

Draught-proof your home

All homes need some amount of ventilation, although you shouldn't feel cold in winter. Try blocking up unwanted gaps around your windows, doors and other openings where you feel a draught. You can get materials to do this, like draught-proofing strips, draught excluders and keyhole covers, from DIY stores.

Draught-proofing your windows and doors could save you around £40 a year on your bills and your home will feel warmer.

Heat can escape through your chimney - installing a chimney draught excluder could save you around £55 a year.

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 and new, more efficient heating systems.

You could 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 Wales, the Welsh Government's 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, and anyone in your household receives means tested benefits or is on a low income. Visit gov.wales/get-help-energy-efficiency-your-home-nest or call **0808 808 2244**

If you live in social housing you can also contact your landlord to see if they are eligible for funding under the Social Housing Decarbonisation Fund. In Wales, this is called the Optimised Retrofit Programme.

* All figures correct as of October 2024 based on a typical three-bedroom semi-detached house in England, Wales or Scotland on a standard energy tariff and paying by direct debit.



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.



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: **0800 240 4420**

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.

Advice correct at time of printing.
For the very latest information, visit
citizensadvice.org.uk/energy

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