

KEEP WARM THIS WINTER!



Ways to save money on energy bills

Switching supplier

Help if you are struggling to pay

Useful energy saving tips

HELP WITH MANAGING BILLS

GO ON-LINE

Use price comparison websites to compare prices for insurance, phones, gas & electricity. Some of these also offer cashback. Make sure you ask to see ALL tariffs.

You will get a discount if you manage your account on-line. You do not even have to have your own computer. You only need to create an e-mail, and e-mail your meter readings every 3 months

SHOP AROUND FOR YOUR FUEL SUPPLIER

The easiest way to do this is by using a price comparison website. To do this you will need

- Your bills for the last year
- Your current tariff (check that you will not have to pay a penalty charge for leaving early)
- How you pay for your bill
- Your postcode
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It is also worth contacting your existing supplier to see if you are can be moved to a cheaper tariff.

Changing supplier is simple:

- Can be done even if you're on a pre-payment meter
- There is no danger of your supply being disconnected
- You won't need a new meter
- You will need to provide a final meter reading, and then you will receive a final bill from your old supplier
- Your new bill will be from the new supplier

WARM HOME DISCOUNT

Many energy suppliers offer discount of £140 per year to people who are:

Core Group

People who are receiving Pension Credit – either the bill payer or their partner

(You should not have to apply for this – You should receive a letter from DWP)

Broader Group

- People who are on Income Support, Income-related ESA, Income related JSA, some people on Universal Credit
- Or your household income is less than £16,190

And someone in the household is in receipt of DLA, PIP, Child Tax Credit, etc.

Each provider has a different set of criteria, you would need to contact your supplier to see if you qualify.

Applications for this year close in December, so apply **NOW**

WINTER FUEL ALLOWANCE

For the period 2020/21 it is paid to **all** people who were born on or before 5th January 1954.

It is not means-tested and should be paid automatically by the DWP.

COLD WEATHER PAYMENT

Payable to people on certain benefits –

- Pension Credit,
- JSA/ESA,
- Income Support,
- Universal Credit

if the temperature is below freezing for a period of 7 consecutive days

STRUGGLING TO PAY

Energy companies are obliged to do everything they can before they actually disconnect someone for not paying.

If you are old, disabled or have children under 5, you should ask to be put on their Priority Services Register.

If you are having problems with your bill, tell them and set up an affordable payment plan.

FINANCIAL HELP AVAILABLE

You may be able to apply for financial help from a Charitable Trust, for example “United Utilities Trust Fund”, British Gas Trust Fund.

More information regarding Charitable Trusts can be found on the “Turn2Us” website.

WAYS OF PAYING FOR GAS AND ELECTRICITY

- The cheapest is by monthly Direct Debit
- Quarterly Direct Debits or paying quarterly bills by cash/cheque no longer qualify for a discount
- The most expensive is by using a pre-payment meter

MONTHLY DIRECT DEBIT

This is the cheapest way for paying for your fuel bills as you will get a discount. It is also the easiest way to budget as your usage is estimated, and you pay the same amount each month. Any over/under payment can be rectified at the end of the year

DUAL FUEL

Most companies give a discount for having Dual Fuel. However, you need to weigh up whether the discount you get works out cheaper than having your gas and electricity from different suppliers. This is where price comparison sites come in useful

PRE-PAYMENT METERS

These are the most expensive way of paying for gas/electricity, but many people on benefits prefer them as they can pay as they go. You can, however, change to a cheaper supplier even if you have up to £500 arrears. Your arrears will be added to your new payments

SAVING MONEY ON YOUR PHONE AND WATER BILLS

PAYING FOR YOUR WATER

If there are fewer people than rooms in your house, it usually pays to get a water meter rather than a monthly bill.

And if for any reason they cannot fit a meter in your home, United Utilities have to put you on a lower, 'social' tariff, which is the same as you would pay if you had a meter.

If you are on a low income or benefits and there is someone in the household who has a medical condition which results in you using more water, eg OCD, incontinence, etc you can apply for the Watersure Scheme for which you would have a water meter fitted, but only be charged the minimum rate, however much water you use

If you are in arrears with your water payments , and are on a low income, an application can be made to United Utilities Trust Fund. We can help you with that at Liverpool Community Advice.

You may also be able to get help from various United Utilities Support Tariffs. Call 0800 072 6765

SAVE WATER – HAVE A SHOWER

You can save water and also cut down on your heating and water bills by having a shower instead of a bath.

A shower uses approximately a third of the water it takes to fill a bath

SAVE ON YOUR PHONE BILL

If you are on certain benefits such as Pension Credit or Income Support you can apply for BT Basic. This is a tariff for which the line rental is only £15.30 a quarter, and you will also get £4.50's worth of free calls to a landline every quarter.

With this tariff calls to 0845 numbers are free at weekends. You can also include Broadband at a discounted rate

ENERGY SAVING TIPS

SAVING ENERGY IN THE HOME

- Turn heating down by 1 degree – can save 10 % on your bills (typically around £50 per year)
- Use the timer on your heating
- Make sure there's draughtproofing on the windows, doors & letterboxes to reduce heating bills by £20 a year
- Energy saving lightbulbs last about 10x longer & use up to 80% less electricity
- Switch lights off in empty rooms
- Don't leave your TV on standby – adds about £40 a year onto your bill
- Choose products with a good energy rating –see the logo
- Wash clothes at 30 degrees, and only use full loads
- Don't overwork your fridge by putting warm food straight in
- Fill your freezer to the top. If you can't afford to fill it with food, use 2 litre plastic bottles filled with water to put on the bottom of the freezer to fill it up
- Use a toaster instead of the grill Only boil as much water as you need in the kettle
- Put lids on pans

USING ENERGY EFFICIENT APPLIANCES

- The older your “white goods” are, the more electricity they will use. When buying a new washing machine, etc look for the energy use label.
- Get “power down” plugs to switch off computer peripherals, TV/DVD etc.
- Get advice from the Home Heat Helpline

BOILER AND HOME INSULATION

- The Energy Companies Obligation Scheme (ECO) offers free energy efficiency measures. If you are on certain benefits you may be entitled to free boiler or home insulation.

WHERE TO GO FOR ADVICE

For impartial advice on how to save money on your energy bills contact:

- Liverpool Community Advice
0151 237 2679 (admin only)
0151 662 0059 (advice)

Citizens Advice Consumer Service
0808 223 1133

- The Energy Saving Trust
0800 444 202
- Turn2Us
0808 802 2000