



Cutting your energy bills

Unity wants you to be happy and healthy in your home, and at the same time help you to make your money go further, which is why we have produced this handy guide.

Contents

Introduction	3
Methods of payment	4
Tariff choices	7
Tariff choices: benefits and drawbacks	8
Discounts and allowances: Winter Fuel Payments	10
Discounts and allowances: Warm Homes	12
Discounts and allowances: Cold Weather Payments	14
Understanding your fuel bill	16
Switching your energy supplier	17
Switching myths	18
A note about condensation	19
More tips to reduce your bills	20
Where to get help	24

Cutting your bills

With so many energy suppliers, fuel tariffs and methods of payment available, it's difficult to know whether you are getting the best deal on your gas and electricity.

Unity wants you to be happy and healthy in your home, and at the same time help you to make your money go further, which is why we have produced this handy guide which covers everything from:

- ✓ The pros and cons of different fuel tariffs
- ✓ The many different ways in which you can pay for your energy

- ✓ The types of discounts you may be entitled to
- ✓ Understanding your fuel bill
- ✓ Switching energy supplier to get the best deal
- ✓ Myths about switching energy supplier
- ✓ Ways to keep your home warm without spending a great deal of money
- ✓ How to cut your usage of energy to lower your bills
- ✓ Where you can go to get help and advice

Making simple changes to cut your bills needn't be expensive, time-consuming or stressful - why not see how much you could save?



Methods of payment

Unless you have a prepayment meter, or token meter, there are a number of ways of paying a fuel bill. Each method has its own advantages and drawbacks you should consider.

Method of payment

Benefits

Direct debit - Paying bills monthly or quarterly by direct debit from a bank account. Often, with this type of payment, you will be encouraged to sign up for paperless billing.

Discounts are available

With a variable direct debit, you pay for the actual consumption if accurate readings are provided.

Or with a fixed direct debit, you can spread the cost of your energy across the year. No highs and lows.

Standing Order - Paying bills monthly or quarterly from a bank account. This needs to be arranged with the supplier first.

You have control over the payment

Cash/Cheque - Paying by cash or cheque at your bank or at the Post Office

Pay the bill when it arrives

You pay for the fuel that has actually been used (as long as accurate meter readings are provided).

You may get a discount for paying promptly

Online Account - Paying fuel bills this way means the sort code and the account number of the supplier are required, as well as the gas/electricity account number.

Paperless billing discounts are available

You have 24/7 access to your account details

Drawbacks

Must have a bank account
You may use more fuel than you have paid for and the amount you pay could change
Charges will be incurred if you have insufficient funds

Who would it suit?

Households with a regular income
Those who are paid monthly
Those who prefer to budget monthly

You may use more fuel than you have paid for
Not usually any discounts

Households with a regular income
Those who are paid monthly
Those who prefer to budget monthly

Can be an expensive way to pay because of 'processing fees'
Large differences between winter and summer bills
If you forget to pay, or unable to pay, you may be charged

Households with a stable income
Households that can cope with fluctuating bills

You need to have access to the Internet
You need a bank account
You will have to take meter readings yourself

Households with a regular income
Those who are computer literate

Other methods of payment

Prepayment Meter

The supplier arranges for you to buy electricity or gas, using a card from a Post Office or a PayPoint, PayZone outlet.

Advantages

- Pay for the energy in advance
- You don't need a bank account
- You can't build up debt

Disadvantages

- Unit prices typically more expensive
- Inconvenience of paying at a pay point
- You could run out of fuel
- Emergency credit is limited
- Not suitable for people with mobility problems
- You could lose your top-up key/card
- May be a charge for moving to/from this type of meter
- Standing charges may still apply, and will eat into your top-up especially if you have gone into emergency credit

Third Party Deductions

If you are in arrears, payment for your energy can be deducted from your benefits before you receive them.

Advantages

- Debt payment taken straight from you

Disadvantages

- No flexibility
- Once your arrears have been cleared, you are no longer eligible
- Leaves you with less income

Who would it suit?

- Those in receipt of certain benefits
- Those who have a debt to repay, at a very low rate
- Vulnerable people who are unable to make payments themselves

Smart Meters

New technology. Your bill is updated automatically based on actual energy use.

Advantages

- ✓ Your bill is always up to date and accurate
- ✓ You don't have to submit meter readings
- ✓ They can provide you with information on where you are spending money and alert you as to areas where you could be saving energy

New regulations

In August 2013 Ofgem the industry regulator, published detailed changes that are designed to deliver a simpler, clearer and fairer energy market.

Now energy companies must:

- ✓ Offer no more than four tariffs per fuel and meter type
- ✓ Include certain information on bills to make it easier for you to understand
- ✓ Ensure that customers who are on expensive tariffs (which are no longer offered to new customers) are transferred to cheaper tariffs

Suppliers are now only allowed to offer two cash discounts to customers:

- ✓ Dual fuel - where there is a discount for taking both fuels from one supplier
- ✓ Online - where there is a discount for managing the energy account online and receiving bills electronically.



Tariff options

Tariff type	What is it?
Standard	A variable single rate tariff with a usage and standing charge (a daily charge for the privilege of having a fuel supply, regardless of the consumption of fuel)
Time of use (Economy 7)	A tariff which charges different amounts for energy used at different times of day. You receive seven hours of electricity at an off-peak rate, usually for seven hours between 10:00pm and 8:30am.
Prepayment	The supplier arranges for you to buy electricity or gas, using a card from a Post Office or a PayPoint, PayZone outlet. Usually standard variable tariff rates will apply.
Fixed term	You are in contract with your supplier for a defined period of time. Your supplier may fix the price at one level for the duration of the tariff. You will often be required to pay by direct debit.
Green	The scheme ensures that your electricity is matched with a renewable source

Benefits

No fixed duration
Prices could go down
No exit fees
Can qualify for dual fuel discounts

Drawbacks

Typically more expensive
Prices tend to increase

Suitable for those using electric storage heaters or heating water using an electric immersion heater
Can qualify for dual fuel discounts

More expensive if not used effectively
Not suitable for those with a gas boiler

You know exactly how much money you are spending
You pay for your energy in advance so you can't build up debts
Can qualify for dual fuel discounts

Typically more expensive for each unit of energy
Emergency credit is limited

Fixed prices mean that unit costs will remain the same for the duration of your tariff and are typically cheaper.
Can qualify for dual fuel discounts

You will probably need to set up an online account
You will not benefit if the price drops
Cancellation fees may apply
It can be more difficult to compare suppliers

A certified tariff which helps the environment
Can qualify for dual fuel discounts

Can cost more

Discounts and allowances

Winter Fuel Payments

What is it?

You could get between £100 and £300 tax-free to help pay your heating bills if you were born on or before 5 January 1953 (for the year 2015/16). This is known as a 'Winter Fuel Payment'.

Most payments are made automatically between November and December. You should get your money by Christmas.

You usually get a Winter Fuel Payment automatically if you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction or Child Benefit) or Universal Credit

How to claim

If you have claimed before, there is no need to submit a new claim - you'll be paid automatically. You'll get a letter telling you how much you are entitled to and when you will receive it.

If you have not claimed before, you'll need to make a claim. You can download a current claim form from:

www.gov.uk/winter-fuel-payment/how-to-claim

Or ask us to print one out for you at our office.

You can't claim Winter Fuel Payments until after 31st March 2016

You should send your completed form to:

Winter Fuel Payment Centre
Mail Handling Site A
Wolverhampton
WV98 1LR

If you need help call 08459 151515 (lines open Monday - Friday 8.30am - 4.30pm)

Eligibility

You qualify for Winter Fuel Payment if:

- You were born on or before 5 January 1953 (for winter 2015/16 - this date changes every year)
- You normally live in the UK

You may not qualify if you:

- Are in prison
- Are in hospital and have been getting free treatment for more than 52 weeks
- Have been living in a care home for 12 weeks or more

What will I get?

How much you get depends on your circumstances during the qualifying week (21st-27th September for the year 2015/16). Any money you get is tax-free and won't affect your other benefits.

Circumstance	Born on or before 5 January 1953 (for 2015/16)	Aged 80 or over in the qualifying week
You qualify and live alone (or none of the people you live with qualify)	£200	£300
You qualify and get one of the benefits listed*	£200	£300
You live with someone under 80 who also qualifies	£100	£200
You live with someone 80 or over who also qualifies	£100	£150
You qualify and live with your partner or civil partner and they get one of the benefits listed*. (Your partner will get the payment on your behalf)	Nil	Nil
You qualify but live in a care home and don't get one of the benefits listed	£100	£150

* Listed Benefits: Pension Credit, income-based Jobseeker's Allowance (JSA), income-related Employment and Support Allowance (ESA), Income Support

Discounts and allowances

Warm Homes Discount

What is it?

For winter 2014 to 2015, you could get a £140 discount on your electricity bill through the Warm Home Discount Scheme.

The money isn't paid to you - it's a one-off discount on your electricity bill, which will be given between October and March.

You can also qualify for the discount if you use a pre-pay or pay as you go electricity meter. Your electricity supplier can tell you how you'll get the discount if you're eligible. For example, a voucher you can use to top up your meter.

Eligibility

You qualify for the discount if on the 'qualifying day' (12 July in 2014/15):

- your supplier was part of the scheme
- your name (or your partner's) was on the bill
- you were 75 or over and getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit)

If you do not meet these criteria, you may still qualify. Some suppliers can offer the discount to:

- those on a low income
- those who get certain means-tested benefits

Each supplier has their own rules about who else (known as the 'broader group') can get this help.

Check with the supplier if you meet their rules for broader group help and how to apply for it.

Participating Energy Suppliers

- Atlantic
- British Gas
- Co-operative energy
- EDF Energy
- E.ON
- Equipower (Ebico)
- Equigas (Ebico)
- First Utility
- M&S Energy
- npower
- Sainsbury's Energy
- Scottish Hydro
- ScottishPower
- Southern Electric
- SSE
- SWALEC
- Utility Warehouse

How to claim

If you qualify for the discount, you'll get a letter telling you one of the following:

- ✓ You don't have to apply for the discount - you'll get it automatically
- ✓ To apply by 29th January 2016. The letter will tell you why and how

Letters are sent before 24th December. Contact the helpline if your letter doesn't arrive by this time.

If you have a general query regarding the scheme or think you may be eligible, call the Warm Home Discount Scheme helpline below.

Warm Home Discount Helpline

Telephone: 0845 603 9439
(Lines open Monday - Friday
8.30am to 4.30pm)

If you don't qualify for the discount you may be able to apply directly to your energy supplier for help.



Discounts and allowances

Cold Weather Payments

What is it?

The Cold Weather Payment Scheme started on 1st November 2015. You may get a Cold Weather Payment if you're getting certain benefits.

Payments are made when your local temperature is either recorded as, or forecast to be, an average of zero degrees Celsius or below over 7 consecutive days.

You'll get a payment of £25 for each 7 day period of very cold weather between 1 November and 31 March.

After each period of very cold weather in your area, you should get a payment within 14 working days. It's paid into the same bank or building society account as your benefit payments.

Cold Weather Payments don't affect your other benefits

Go to: <https://www.gov.uk/cold-weather-payment/how-to-claim> to find out if your area is due to receive a cold weather payment.

Eligibility

You may get Cold Weather Payments if you're getting:

- Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit

If you are receiving **Income Support** or income-based **Jobseeker's Allowance**, you must also have:

- A disability or a pensioner premium
- A child who is disabled
- Child Tax Credit that includes a disability or a severe disability element
- A child under 5 living with you

If you are receiving income-related **Employment & Support Allowance**, you must also have:

- The support or work-related component of ESA.
- A severe or enhanced disability premium.
- A pensioner premium

- ✓ A child who is disabled
- ✓ Child Tax Credit that includes a disability or a severe disability element
- ✓ A child under 5 living with you

You'll usually get Cold Weather Payments if you get **Universal Credit**; you are not employed or self-employed and

- ✓ You get a limited capability work element (with or without a work-related activity element)
- ✓ You get the disabled child element in your claim
- ✓ You have a child under 5 living with you

If you get Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance you'll need to tell Jobcentre Plus if:

- ✓ you've had a baby
- ✓ a child under 5 has come to live with you

Otherwise, you won't automatically receive any Cold Weather Payments you should get.

If you don't receive your Cold Weather Payment:

Tell your pension centre or Jobcentre Plus office if you think you should have received a Cold Weather Payment but you haven't.



Understanding fuel bills

Under Ofgem's new regulations, energy bills must contain the following information:

- ✓ Meter readings - check to see whether this is an actual reading, a customer reading or an estimated reading)
- ✓ Unit cost - the cost per unit of energy
- ✓ Usage - How many units of energy have been consumed
- ✓ Account number
- ✓ Tariff name
- ✓ Payment method
- ✓ Meter serial number - check to see if this matches your own

- ✓ MPRN - (Meter Point Reference Number) this relates to a specific property and stays the same even if the meter is changed
- ✓ Supplier contact details - postal address, telephone number and/or email address

Ofgem's new regulations also stipulate that your supplier must notify you if there are cheaper tariffs which match your needs and payment method.

Check to see if this information is included on a separate leaflet enclosed with your bill.

Switching energy supplier

Why switch?

- ✓ If you have never changed payment method or supplier, you are probably paying more than you need to
- ✓ Fuel prices tend to rise as the weather gets colder
- ✓ You need to be able to afford to heat your home for your household's health and wellbeing
- ✓ Fewer and simpler tariffs mean it is a good time to switch
- ✓ New cheaper tariffs are regularly announced

How do I switch?

Visit an accredited switching site bearing the Ofgem 'Code of Confidence' label or telephone My Home Energy Switch on **0800 011 4706**.

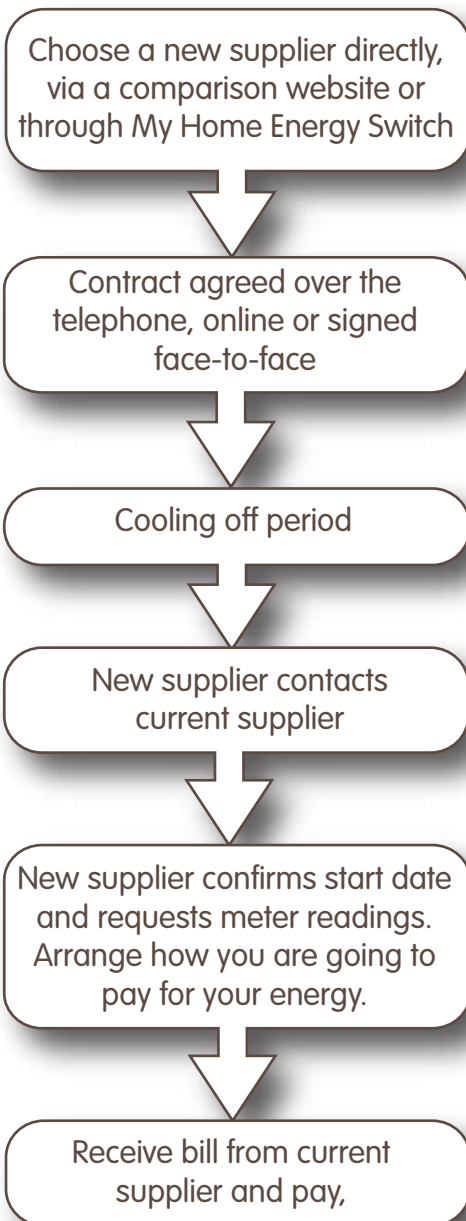
If you decide to switch, your new chosen supplier will contact your current supplier and let them know you're leaving.

Before switching it is useful to know:

- ✓ The name of your current tariff
- ✓ Your payment method

- ✓ How much energy you have used over the last year
- ✓ Property postcode

The switching process:



Switching myths

None of these are true!:

I'll be disconnected

Switching supplier
takes months

I'll need to have new
meters put in

The pipes and wires will
have to be changed

They'll dig up my garden

They'll need to come into
my house

I cannot switch because I
owe my supplier money

I won't be able to switch as
I have a prepayment meter

I won't be able to switch as
I don't have Internet access

I won't be able to switch
because I rent my property

It's very complicated



A note about condensation

Condensation

Of course, it's important to keep your home heated over the colder months. However, it's equally important that you keep your home well-ventilated to prevent problems with condensation or mould.

Surface damp and mould is caused by water condensation. It is common in bathrooms where hot water makes the atmosphere steamy, but it can affect other rooms as well. It happens when warm, moist air hits a cold surface.

Follow these rules and you should be able to prevent any problems:

- ✓ After a bath or shower, open a window and close the bathroom door
- ✓ Dry clothes outdoors or in dryer. If drying clothes indoors, open a window in that room and shut the door.
- ✓ Never block, stuff or cover air bricks. You will almost certainly have problems with condensation if you do.
- ✓ Never place wet clothes directly on radiators as moisture seeps straight into the walls behind it.

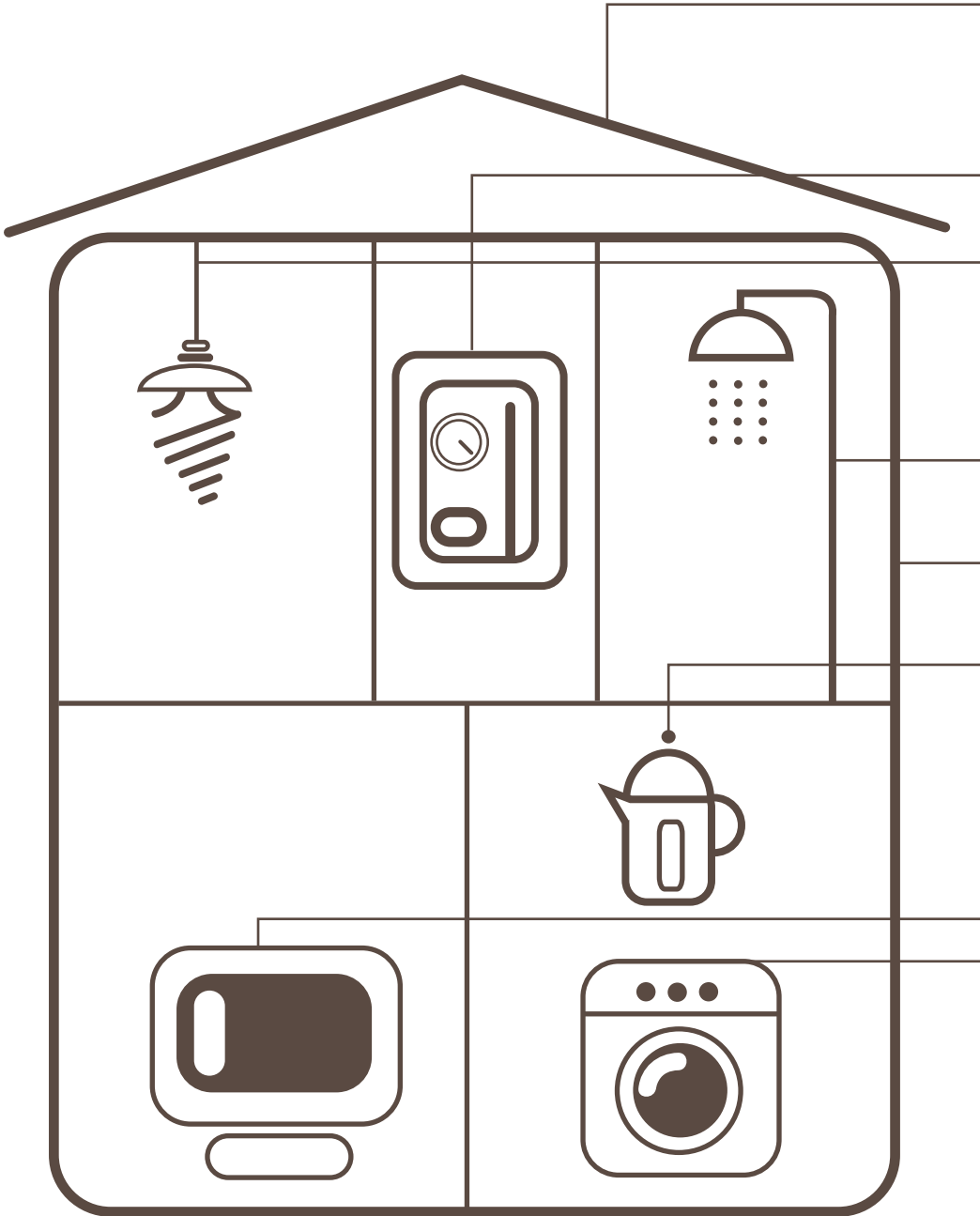
- ✓ Black mould feeds on residues from shampoos and soaps. Make sure that you clean the tiling, grouting and sealant in your bathroom at least once a fortnight.
- ✓ Don't push furniture against walls. Leave a gap for at least 5cm for warm air to get to the walls.
- ✓ If you're doing something steamy (such as cooking, or ironing) shut the door, use an extractor fan or open a window.
- ✓ It's better to keep your heating on lower for longer, rather than higher for a short-time.
- ✓ Treat mould as soon as you see it to prevent it from spreading.

Damp and leaks

If you see brown stains on your ceiling, green algae near drainpipes or on walls, or powdery salts on walls, you may have problems with leaks or damp.

Call 0113 200 7700 to report the problem and describe it in as much detail as possible.

More tips to reduce your bills



Insulation - Loft insulation should be 25cm. There are grants for this and for cavity wall insulation which can cut heating bills by 1/4.

Hot water - Your cylinder thermostat shouldn't need to be set any higher than 60C or 140F

Lighting - Energy efficient bulbs use 1/5 of the electricity and can last 12 times longer than ordinary ones.

Use a water efficient shower head - This could save you £75 a year on fuel for heating your water

Draught proof - Save £30 a year by draught-proofing around windows and doors.

Kettle - Only boil as much water as you need

Turn appliances off - Ensure that your electrical appliances are not left on standby to save £50-90 a year.

Washing - Remember to use the half-load or economy programmes on the washing machine

Groundwork - Green Doctor

Groundwork's free Green Doctor scheme provides basic energy efficiency measures including door and window draught-proofing, reflective radiator panels, pipe-lagging and other devices.



0113 238 0601



greendoctorleeds@groundwork.org.uk

More tips to reduce your bills

1 Turn your thermostat down

60% of energy bills, on average, go on keeping warm in winter. Turning your thermostat down by only one degree can cut the cost of your heating bill by 10%

2 Radiators

Make sure your radiators and heaters are not blocked by furniture or covered by curtains.

If you have a radiator with a curtain draped over it, most of the heat will disappear out of the window.

Fit radiator foil behind radiators to reflect heat back into the room.

3 Heating

Switch off the heating if you are out. Set your heating to come on 30 minutes before you get up in the morning and to go off 30 minutes before you go to bed.

4 Freezer

An empty freezer uses more power than a full one, so keep it full. As much as a third of your electricity bill goes on keeping frozen food frozen and running your fridge.

Regularly defrost your freezer to make sure that it's operating at full efficiency.

5 Fridge

Defrosting food overnight naturally cuts the fridge's energy consumption and uses less energy than defrosting in the microwave.

6 Staying warm

Open internal doors of any rooms which get more sun than others and let the warm air travel around your home. Switch off radiators in rooms that you don't use very often.

7**Cooking**

When you're cooking, you generate heat, so save putting on the heating until after you've eaten your hot meal.

8**Washing**

Economise by washing clothes at 30C. Washing at 60C costs roughly twice as much because you're using more energy to heat the water.

9**Ventilation**

Ventilation is necessary to keep gas, open fires, gas heaters, cookers and boilers working safely. Never block air vents or grilles even if you feel a draught coming through them. Instead you can use draught-proofing kits available from DIY stores to block draughts around external doors and windows and the letterbox.

10**Taps**

A dripping hot water tap can waste enough hot water to fill half a bath in just one week. You should fix leaking taps and make sure they are fully turned off.

Useful winter services

Citizen's Advice Bureau

The Citizens Advice Bureau helps people resolve their problems with debt, benefits, employment, housing, discrimination and many more issues. It is available to everyone. The CAB can provide benefit entitlement checks and advice on fuel bills and debt.



0113 223 4400

0113 262 9479

web: www.leedscab.org.uk

Age UK Leeds

Call Age UK Leeds for free information guides, practical support, advice and benefit checks.



0113 389 3004

Groundwork - Green Doctor

Groundwork's free Green Doctor scheme provides basic energy efficiency measures including door and window draught-proofing, reflective radiator panels, pipe-lagging and other devices.



0113 238 0601



**greendoctorleeds@
groundwork.org.uk**

My Home Energy Switch

My Home Energy Switch from Save Britain Money is a **FREE** service which helps you get the best value energy supplier for you.



0800 011 4706

web: [www.myhomeenergy
switch.org.uk](http://www.myhomeenergyswitch.org.uk)

Problems understanding?

If you need any of our information translating or if you need an interpreter, please contact us. We can also provide this information in large print or on CD if you need us to.

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