

Cost Saving Tips

**Tips and Tricks to Save Money on
your Household Expenditure**



Broxbourne

**With thanks to Citizens Advice St Albans District for use
of their material**

About this booklet

This guide is provided to support you through the energy crisis and save money on your energy and household expenditure. You'll find plenty of useful information here, plus online resources.

If you don't have access to the internet, check your local library for computers that you can use.

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This booklet is for household consumers in the Borough of Broxbourne

1. Cost of Living/Energy Payments

All households with a domestic electricity connection will receive a £400 discount on their energy bills, with a discount of £66 applied in October and November, rising to £67 per month from December to March 2023. There is no need to apply for this. Most consumers will see the discount credited directly—those on traditional prepayment meters will get redeemable vouchers via SMS, email or post and need to redeem these at their usual top-up point.

The Winter Fuel Payment of **£100 - £300** is paid annually for those over the State Retirement Age. You should get it automatically if you are receiving your state pension and live in the UK. Otherwise, you may need to make a claim—see <https://www.gov.uk/winter-fuel-payment/how-to-claim> or call 0800 731 0160

Cold weather payments of £25 will be paid automatically, if the temperature is below zero for seven consecutive days and you are on certain benefits. For more information see <https://www.gov.uk/cold-weather-payment> or alternatively contact the Job Centre or the pension service



You may be entitled to cost of living payments from the Government if you are in receipt of certain benefits or tax credits. You do not need to apply—you will be paid automatically. If you receive any messages asking you to apply or contact someone, this might be a scam. You could get up to 3 different types of payment—these are not taxable and will not affect the benefits or tax credits that you get.

- **Low Income Benefits or Tax Credits:** You may get a payment of **£650** paid in 2 lump sums of **£326** and **£324** if you get certain benefits. The first payment has been made between 14th and 31st July 2022 for most people, the second payment will be in Autumn 2022.
- **Disability Cost of Living Payment:** You may get a lump sum payment of **£150** if you get certain benefits and you received a payment of the benefit on 25th May 2022. You'll get this money from September 2022.
- **Pensioner Cost of Living Payment:** If you are entitled to receive the Winter Fuel Payment for winter 2022-23, you will get an extra **£150-£300** paid with your normal payment from November 2022. See <https://www.gov.uk/winter-fuel-payment/how-much-youll-get> for details

If you need help to understand your entitlement, you can check <https://www.gov.uk/guidance/cost-of-living-payment> or call 0808 278 7915 and we'll work this through with you.

NOTE – If you have a bank overdraft, you can instruct your bank not to use any of the Government support payments to reduce your overdraft, unless you want to use the money towards the overdraft. There is a template letter at <https://www.nationaldebtline.org/sample-letters/ask-your-bank-pay-particular-bills/>

2. About Your Energy

- Before you can reduce your energy use and start saving, it's important that you know how much gas and electricity you use—and how much you are spending on it. Find out how to understand your energy bill at <https://energysavingtrust.org.uk/how-to-understand-your-energy-bill/>
- Taking regular meter readings is one of the best ways to stay on top of how much energy you are using. If you don't submit meter readings to your supplier they may send you bills based on estimates and these can be inaccurate.
- You could save money with your existing supplier—for instance online tariffs are cheaper, or there could be a paperless billing discount.
- Switching supplier needs careful consideration for now—you won't find many cheap energy deals at the moment, due to the energy crisis. 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. See <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/switching-energy-supplier/>
- If you have a problem with your energy supply and can't get a resolution, put the issue in writing. If you don't get a response, you can make a complaint, and if necessary go to the energy ombudsman—see <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/complain-about-an-energy-company/complain-to-your-energy-supplier/> for template letters and more help.

- If your energy supplier goes out of business, don't panic. You'll still have gas and electricity. The gas and electricity regulator, Ofgem, will announce who is taking over your supply, usually within a few days. Wait for your new supplier to contact you—if you don't hear within 2 weeks, contact them—[see https://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/check-whos-taken-over-your-energy-supply/](https://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/check-whos-taken-over-your-energy-supply/) to check who it is. While you're waiting to hear, you should:
 - Log into your online account, if you have one, to check your balance and download any bills.
 - Take meter readings—take photos as evidence.
 - Keep any old bills you have—these can help prove payment history, credit balance, or debt.
 - Make a note of your account balance—you'll find this on your most recent statement.
 - If you're a prepayment customer, only top up in small amounts until your new account is set up. With a smart prepayment meter, there's a chance your credit could be wiped when your account is moved. You'll get your money back if this happens, but this can take a long time.

If you pay by Direct Debit, you don't need to cancel it—your details will move to your new supplier and the 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 have already cancelled it, don't set up a new one—wait until the new supplier contacts you.

If your account is in credit, your money is protected, unless you're a small business customer. Your new supplier will tell you how you'll be paid back.

When you have heard from your new supplier, contact them to ensure you're on the best tariff. You can switch without an exit fee if not happy, but you may not be able to find a better deal.

For more advice about your supplier going bust, see <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/your-energy-supplier-has-gone-bust/>

What is the price cap?

The energy price cap is the most that you can be charged per unit of energy and is set by Ofgem, the energy regulator.

For an average household, Ofgem has announced that the price cap will increase to £3,549 per year for those paying by direct debit and £3,608 to people using prepayment. This means the amount your energy bills will increase will depend on how much energy you use.

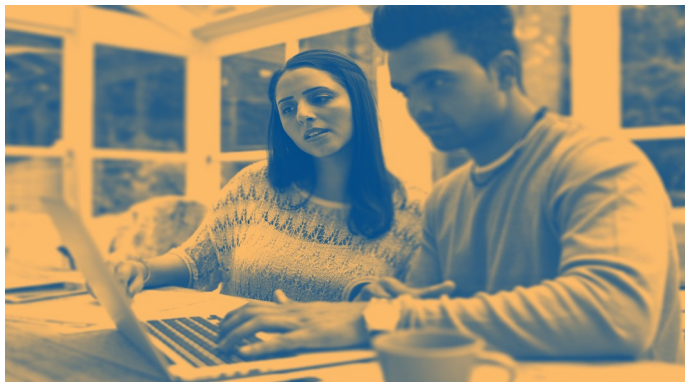
This means that most of us will see an increase to energy bills from 1 October.

The price cap will only affect you if you're on a default tariff or a tariff where the rate you pay changes and not if you're on a fixed tariff deal or a standard variable green tariff. If you're not sure what tariff you're on, you should check your bill or contact your supplier.

3. Tips to save money

- Turning the thermostat **down by 1° can save 10% of energy costs** <https://www.simpleenergyadvice.org.uk/energy-efficiency/reduce-bills> Turning down the temperature of the boiler can save 8% of your energy costs. Try turning it down a bit day by day. For more information see <https://www.theheatinghub.co.uk/articles/turn-down-the-boiler-flow-temperature>
- Use timers and thermostats to only heat the house when you are awake, and the rooms you are using. You can fit thermostatic radiator valves to control heat in each room.
- If there's a room you don't use much, turn down the radiators in there and close the door. But don't turn those radiators off completely or the room may become damp
- If you need to dry clothes inside, don't dry them on radiators. Hang them on a clothes rack in a room near an open window, and close the door. This stops your house getting damp and mouldy
- If you have an electric immersion heater, turn it down one degree. But don't go below 60° - you need it that hot to kill all harmful bacteria in the tank
- Put on another layer before you turn the heating on. Remember, lots of thinner layers keep you warmer than one big one
- Fit low energy light bulbs. LEDs are the most efficient.

- Don't use the remote control to turn things off – this leaves them on standby. Get up and press the button or turn them off at the plug. A typical household could save between £50 and £90 a year just by remembering to turn off appliances left on standby
- Make sure your furniture isn't right up against your radiators. It will block the heat
- Put reflector insulators behind radiators on external walls. Heat the room, not the wall
- Close the curtains when it's getting dark and tuck them in behind the radiator
- Stay warm at night with a hot water bottle – it's much cheaper than an electric blanket
- If you have night storage heaters, find out how to use them properly
- Eliminate draughts and wasted heat - install a cheap, easy-to-fix brush or PVC seal on exterior doors and keep letterboxes and keyholes covered. Fill floorboard gaps and skirting boards with newspaper, beading or sealant. Fit thermal curtains to windows and doors. If you have a chimney and don't use an open fire, fit a chimney draught excluder.



- If you have an Economy 7 or 10 meter your cheaper electricity tariff is overnight. Try programming your washing machine and dishwasher to wash overnight
- If you have a keycard meter, try to avoid emergency credit as every subsequent payment is usually reduced by at least 25% until the credit is repaid. Some energy companies do not provide further credit if there are outstanding arrears. If you have financial difficulties contact your energy company and request they reduce repayment to a lower amount over a longer period.
- Insulate your hot water tank – a jacket for your tank costs as little as £15, takes minutes to install and can save £20 on heating and 150kg of carbon year on year.
- Is your insulation effective? Can the loft be better insulated? Are your walls insulated? Over 30% of heat loss is wasted through poorly insulated lofts and walls
- If you are renting, make a repair request to your landlord to improve the insulation. All landlords are expected to take reasonable measures to ensure you live in a decent home by repairing draughty windows and doors and treating mould and damp
- Smart meters (available from your energy supplier) with in-home display or energy monitor can help save energy by increasing awareness of your energy use and helping to cut waste. Use the monitor to see how much energy is used day by day and identify and reduce wastage. The benefits of a smart meter are accurate, timely bills – no more estimates and no need to read the meters
- Encourage everyone in the household to take responsibility for energy usage

In the Kitchen

- Only boil as much water as you need in your kettle. If you have an electric hob, boil water for cooking in the kettle first, rather than boiling it on the hob
- Ensure your washing machine or dishwasher is always full before you put it on—these appliances use the same amount of energy regardless of how full they are.
- When buying electrical goods, look for the best energy efficiency rating as running costs will be lower
- Select the right hob size for the pan
- Minimise using a large oven. A microwave, hob or slow cooker are more efficient. Or cook food in batches in the oven and eat next day, or freeze
- Leave the oven door open after cooking, let the warmth heat the room
- Keep lids on pots and pans and turn-down the heat (but be careful they do not boil over)
- Don't put hot food in the fridge (wait until it cools down or the fridge has to work harder to cool things down)
- Defrost your fridge and freezer regularly if they are not frost-free. It takes energy to keep the ice frozen
- Keep the fridge at least 10cm from the wall to improve efficiency
- Clean the fluff out of your tumble dryer filter every time you use it
- Reducing the temperature of your wash from 40°C to 30°C could cost you 40% less. A cooler wash helps keep clothes looking newer for longer

In the Bathroom

- Think 'energy' when bathing – Installing an energy efficient shower head uses up to 40% less hot water. A shower instead of a bath saves 20% on water, power and carbon. Turning the hot water thermometer down a little can also have a big impact. Free shower and general water saving kits are available by signing up to GetWaterFit at <https://www.getwaterfit.co.uk/#/>
- Don't charge electric toothbrushes continuously: it uses up electricity needlessly.

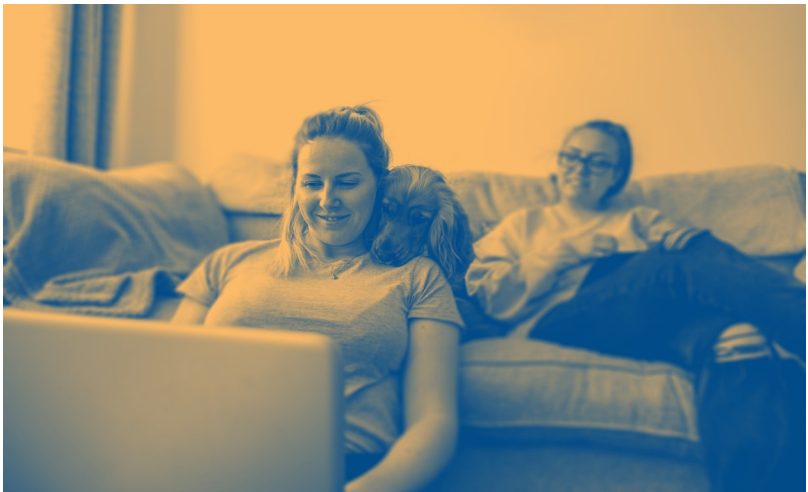
Other Savings and Support

- If you are on benefits, you may be able to receive the **Warm Home Discount** of £150. If you are eligible, you should now get this automatically taken off your bill or added to your prepayment meter, with no need to apply. To find out whether you qualify, you can call the government Warm Home Discount phone line on 0800 731 0214 between 14 November 2022 and 31 March 2023. See <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/#h-warm-home-discount-scheme> for more details.
- Apply to be on the **Energy Priority Service Register** if you are over 60 or disabled. Whilst this will not save you money, this can help in other ways such as large print bills or more support in a power cut. Contact your energy provider for details and to register.

Energy Efficiency Grants and Support

- Housing associations B3Living, Watford Community Housing and Settle have teamed up to form a green partnership. Check their website for energy-saving tips <https://www.greenerherts.org.uk/energy-saving-tips>
- Energy companies have **Energy Companies Obligation Schemes (ECO)**. These cover boiler repair or replacement, cavity wall insulations, solid wall insulation and loft Insulation. To find out more, contact your energy provider. If you google your providers name and ECO, some of them have a dedicated phone number with shorter waiting times
- Good to know: These ECO funds are replenished each April, so calling as soon after the 1st April as possible, increases your chance of getting a grant. If your energy company cannot give you a grant you could try ringing round the larger energy companies to find one who can, and then swapping supplier to get the grant
- **Boiler and Insulation Grants:** Boiler Grants is an organisation that searches for boiler grants relevant to your situation. For more information visit <https://www.boilergrants.info/form.php> or call 0333 344 3497
- The **Boiler Upgrade Scheme** provides grants to property owners to install low carbon heating systems such as heat pumps—up to £6,000 off the cost. See <https://www.gov.uk/guidance/check-if-you-may-be-eligible-for-the-boiler-upgrade-scheme-from-april-2022>
- **Turn2us** have a search engine to help you find a relevant grant. Go to <https://grants-search.turn2us.org.uk/> or call 0808 802 2000

- A **Sustainable Warmth Grant** from **Warmworks** offers energy saving home improvements, like insulation, renewable heating systems and double glazing. Funding is available for homeowners, private tenants and people in social rented accommodation who live in a home with a low energy rating and have a household income of less than £30,000 a year, or unemployed and receive an income, health or disability benefit. See <https://surveys.est.org.uk/s/GreenHomesGrantSchemeLAD> for details.
- If you are a Broxbourne resident, you could be eligible for funding towards home energy efficiency improvements if you receive certain benefits or your **gross yearly household disposable income (after rent or mortgage has been paid) is £20,000 or less** and you either have **high energy costs** due to the nature of your property or you **meet other conditions** such as over 65, have children under 5, are pregnant, or have certain health conditions or a substance addiction. See <https://www.yesenergysolutions.co.uk/schemes/broxbourne-eco-scheme> for details.



- LEAP is a **free energy and money saving advice service**. Advisers offer energy saving advice, help with energy switching, and assess your eligibility for insulation and other larger energy efficiency measures. Check your eligibility for this scheme here—<https://applyforleap.org.uk/eligibility/> and apply here—<https://applyforleap.org.uk/apply/>
- If you are in debt, including fuel debt, there may be a grant you can claim towards your energy debt. <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/> Alternatively talk to your debt adviser or contact Citizens Advice
- Further information about managing your energy can be found on the Citizens Advice website <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/>



4. Water Bills

- **If your gross yearly household income is less than £16,480** (excluding disability benefits), and you live in the Borough of Broxbourne, you should be eligible for a 50% discount on your whole bill from Thames Water (**WaterHelp** scheme)
- **If you have a family of 3 or more children OR have a medical condition and use extra water**, are on a water meter *and* receiving certain benefits you can apply for the **WaterSure tariff** that will cap your water bills at the average price based on what other customers pay. For this year (2022/23), for example, bills are capped at £423. If you already use less, you'll keep paying less.
- See <https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp> for details of WaterHelp and WaterSure
- If you receive a pension, have a disability, have a child under 5, have a condition like dementia or a mental health condition, or just need extra support for instance due to a bereavement, you can sign up for Thames Water's **Priority Service Register**. Support includes agreeing a password for callers, a dedicated phone line, bills in different formats, and bottled water delivery if your water's off and you can't leave the house. Sign up at <https://www.thameswater.co.uk/help/extra-care/priority-services> or call **0800 980 8800**.

- **If fewer people live in the property than there are bedrooms** it is beneficial to fit a **water meter**. There is no charge for having a water meter fitted but note once fitted it cannot be removed. To apply go to <https://www.thameswater.co.uk/help/water-meters/request-a-water-meter> or call **0800 980 8800**.
- **If your rain water does not go into the sewers** (for instance if you have a soakaway) you can apply for a surface water abatement. Likewise, if you can prove that 10% of your mains water does not go into the sewers (pools, irrigation etc.) you can apply for a waste water abatement. For more information go to <https://www.thameswater.co.uk/help/account-and-billing/understand-your-bill/reduce-your-wastewater-bill>

5. Council Tax

- **If you are on a low income**, you may be entitled to Council Tax Support. Use the benefits calculator at <https://broxbourne.entitledto.co.uk/home/start>
- **If you are the only person aged 18 or over living in your property**, you are eligible for a 25% discount off your Council Tax bill.
- You may be entitled to a reduction in your Council Tax if your **home has been adapted to accommodate your disability**
- If you are **severely mentally impaired** or live with someone who is, or you are a **carer**, there are also discounts available.

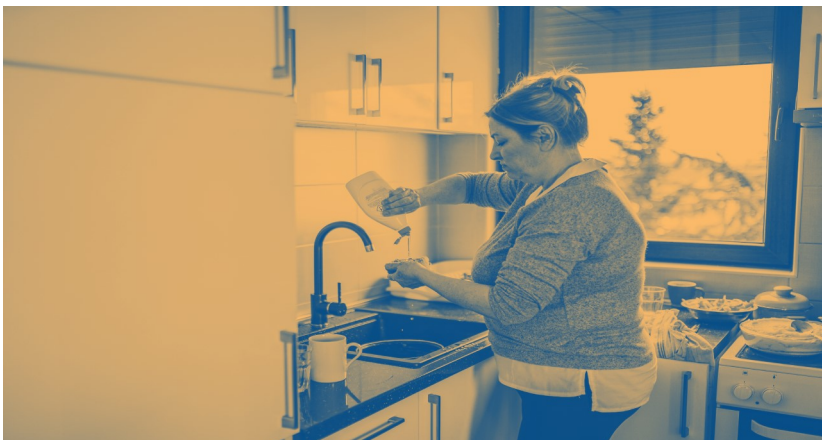
- Find out more about discounts and exemptions at <https://www.broxbourne.gov.uk/council-tax/apply-discounts-exemptions>
- **If you are having difficulty paying your council tax** you can choose to pay over 12 months rather than the usual 10 months. Or you can request a new payment arrangement that is more affordable—see <https://www.broxbourne.gov.uk/council-tax/request-arrangement-pay-council-tax>
- **If you do not have access to the internet** you can call the Council on 01992 785555 . Or contact Citizens Advice Broxbourne for help with applications.

6. Debt Advice

- **Citizens Advice provide online debt advice** at <https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/> or call Citizens Advice
- Citizens Advice Broxbourne can provide advice on debt and refer you to a casework service if needed.

7. Other household savings

- Even if you think you are saving everything you can, taking another look at your finances is always useful. This particularly applies to insurance, mobile phones, land lines and internet access
- Money Saving Expert, Martin Lewis, sets out a simple guide. Take a look at <https://www.moneysavingexpert.com/family/money-help/>
- There are books and websites to help cook on a budget e.g. Bootstrap Cook – online recipes, fully costed, go to <https://cookingonabootstrap.com/>
- Citizens Advice cannot provide tax advice. However, we would like clients to be aware of the marriage allowance. This lets you transfer £1,260 of your Personal Allowance to your husband, wife or civil partner. This may reduce their tax by up to £252. For more information go to <https://www.gov.uk/marriage-allowance> or call 0300 200 3300



How to contact us

- Call us to get advice on: **0808 278 7915**
- **Opening hours:** Monday to Friday 9 to 5 pm
- Visit our website
www.citizensadvicebroxbourne.org
- For **webchat** and **email options**, see <https://www.citizensadvice.org.uk/about-us/contact-us/>
- For more general information, visit **citizensadvice.org.uk**
- **Relay UK** - if you can't hear or speak on the phone, you can type what you want to say: dial 18001 then the number



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