**Cost of living and energy crisis**

* Information, Hints and Tips -

**Government Support towards Cost of Living 2022/23**

* **£326** – the first of two cost of living payments – has been paid in July for those on certain means tested benefits. The second instalment of **£324** will follow from the autumn, with separate payments for pensioners and disabled people also coming later this year
* Tax credit claimants will receive their first cost of living instalment by the autumn
* Residents of properties in Council Tax bands A-D in England should already have received a Council Tax energy rebate of **£150**. Anyone in receipt of full Council Tax reduction, or do not pay Council Tax by direct debit, should apply direct to Stevenage Borough Council for the rebate.

* Those in receipt of disability benefits will receive an additional **£150** disability payment in the autumn.
* Pensioner households will receive an extra **£300** from Winter Fuel Payments in November/December.
* Warm Home Discount of **£150** will be paid automatically by DWP to those that qualify
* All domestic energy customers will receive a **£400** grant to help with energy bills, this will be paid in installments direct to the energy supplier

**NOTE** – If you have a bank overdraft 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.

# **Make your home energy efficient**

## **Check your central heating**

You’ll spend more on energy if your heating system doesn’t work well, or isn’t set up properly. Use timers and thermostats if you have them - this way you’ll only heat your house and the rooms you are using when necessary.

**Make improvements to your home**

You might be able to reduce your bills, for example by adding insulation or installing a better heating system.

You might be able to get a home energy grant to help pay for the improvements.

**TAKING CONTROL**

* Budget - Create and maintain a monthly budget for energy, based on the estimated cost of your annual usage. Information can be found on your energy statements on annual usage, based on your previous 12 months use. As the unit Kilowatt hour (Kwh) cost changes (tariff increases) so will your estimated cost.
* The next increase is in October followed by a further change next January. Re-do your budget in October and January and whenever the costs change.
* There is also a daily standing charge for your energy – if it changes get your calculator out again.
* If you are coming to the end of a fixed tariff period and you are offered a new fixed tariff it will be considerably higher. The cost is likely to be higher than the current variable tariff. However, if you prefer budget certainty it may be an option for you.
* The energy cap applies to those on variable tariffs which go up (and down). The cap is based on an average usage. If you use more than average you will pay more than the cap.
* Smart meter - S[mart meter](https://www.energysavingtrust.org.uk/home-energy-efficiency/smart-meters)s (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.
* Keycard credit - 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 particular financial difficulties contact your energy company and request they reduce repayment to a lower amount over a longer period.
* Warm Home Discount – This will be worth £150 for 2022 - 2023.
* The government is in the process of making changes to the Warm Home Discount scheme for Winter 2022/2023. We don’t know the final details of the changes yet.
* Insulation - Improve the insulation in your home. If you are renting apply to your landlord, if you are a home owner look on the Stevenage Borough Council website for grants that may be available.

**All energy suppliers provide website tips to help customers reduce energy use.**

**GENERAL SUGGESTIONS**

* 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.
* 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.
* If you have a water immersion heater it will keep heat longer if covered by an insulation jacket. Switch off the immersion when you do not need hot water for bathing; and set the thermostat to 60C or 140F.
* Turn down the heating. Only have the heating on when you need it. Turn down the heating in bedrooms, or off in rooms you are not using. Fit thermostatic radiator valves to control heat in each room.
* If you can, use gas to heat the home rather than electricity.
* If you have an Economy 7 or Economy 10 meter your cheaper electricity tariff is overnight. Try programming your washing machine and dish washer to wash overnight.
* If you have an electric car charge overnight at a cheaper rate and try not using the vehicle the next day - consider reversing the battery back to your mains in the day time.
* Fit low energy light bulbs. LEDs are the most efficient.
* Switch off lights when leaving a room. But if you light hallways at night to avoid tripping then keep the lights on – but use low energy bulbs.
* Use draught excluders around doors and windows and blocking cracks in floors and skirting boards
* If you have a chimney and do not use an open fire, install a chimney draught excluder
* Put reflector insulators behind radiators on external walls. Heat the room, not the wall.

**THE LIVING ROOM**

* Close your curtains to keep in the heat.
* Wear more clothes layers in the house to keep warm. Wear socks and slippers
* Turn off appliances at the wall. You may want to consider getting a standby saver which allows you to turn all your appliances off standby in one go. (Some satellite and digital TV recorders may need to be left plugged in so they can keep track of any programs you want to record.)
* Don’t leave computers/laptops on standby or on charge when they are fully charged. Unplug all chargers, including mobile chargers, when they are not in use.

**THE KITCHEN**

* If you have to buy any electrical good 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).
* Always turn taps fully off and fix any taps that leak or drip.
* Only boil the water you need when boiling the kettle. If you boil too much put the extra in a thermos flask for later for washing-up
* Use a bowl to wash up rather than a running tap.
* Always fill the dishwasher and when it gets to the drying stage, open the door and let it dry naturally. Use a tea towel.
* Wash laundry at 30 degrees or lower. Always fill the washing machine to the maximum advised by the maker for the type of wash. Use shortest wash and fastest spin so it is easier to dry. Dry outside if you can. Do not wash clothes unless they really need it.
* Don’t put hot food in the fridge (wait until it cools down or the fridge will have 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.

**THE BEDROOM**

* Use a thicker duvet during winter to stay warmer without having to turn the heating up
* Tuck curtains in so that your heating is funneled into the room, not towards the windows.
* Don’t cover radiators (e.g. with a decorative cover or drying clothes) or put furniture against a radiator. Also fit reflective panels behind the radiator. Heat the room, not the wall.

**THE BATHROOM**

* Take showers, not baths. Spend less time in the shower.
* Try fitting a water widget to your shower head; it aerates the water flow, you use less water without a noticeable difference in pressure.
* Don’t charge electric toothbrushes continuously: it uses up electricity needlessly.

*This information was correct as at 1 September 2022.*

Please contact your local Citizens Advice if you require any further assistance.

**Adviceline 0800 144 8848 - Monday to Friday 9 am to 5 pm.**