



Department  
of Energy &  
Climate Change



# Keep warm this **Winter**

Helping consumers with their energy bills

## **ABOUT THIS GUIDE**

This guide explains how people can take action to lower their energy bills and have a warmer home.

In this guide, you'll find information on:

- How to check your energy bills and get the best deal for your needs
- How to reduce your energy use and save money on bills
- Government schemes and support to help you pay your bills or insulate your home
- How to cut your household costs and carbon footprint by generating your own energy

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# Managing bills

**We know that energy prices have risen in recent years. That is why we want to make sure consumers are getting the cheapest tariffs and being treated fairly by energy companies. The Government is acting to make the energy market work more effectively – offering consumer protection, competition and real choice – and supporting an investigation into market competition. But there are steps consumers can take to take control of their energy bills.**

## How is an energy bill made up?

When it comes to energy bills, knowledge is power. We think that if people know how their bills are made up, they can work out if they're getting a good deal from their supplier and, ultimately, make informed choices about what they pay and who they pay.

## Checking your bill

Bills should be clear, simple and accurate. Checking your bill is the first step to being in control as a consumer. If you're worried that your bill seems too high or too little, check these issues:

1. Is your estimated meter reading accurate? If your energy supplier is calculating your bills based on an estimate, the easiest way to control your bills, and even save money, is to read your meter and give your supplier the accurate reading.
2. Are you paying for a previous bill on the current bill? If you pay by direct debit, it's likely that your payments to your energy supplier will be spread out over the year. This means you'll pay more than the energy you consume in months when you're using less than average, such as in the summer.
3. Has your tariff changed? If you are on a fixed tariff with a contract deadline, your tariff may change to a default tariff once your contract comes to an end. What's more, energy suppliers sometimes change their prices, although they will inform customers in advance.

4. Are you using more energy? In winter you're likely to use more energy to heat your home, resulting in a higher bill. Other factors, such as new people in your home, or changes to lifestyle, can also impact how much energy you use and the cost of your energy bill. For quick advice on how to reduce your energy consumption, take a look at our 5-a-day tips – see page 5.

In the first instance contact your energy supplier directly – you can find this information on your bills. If you need advice on managing your bills, contact the Energy Saving Advice Service (ESAS) on 0300 123 1234 (England and Wales) or Home Energy Scotland on 0808 808 2282

## Switching energy tariff or supplier

Switching is simple and easier than ever to do.

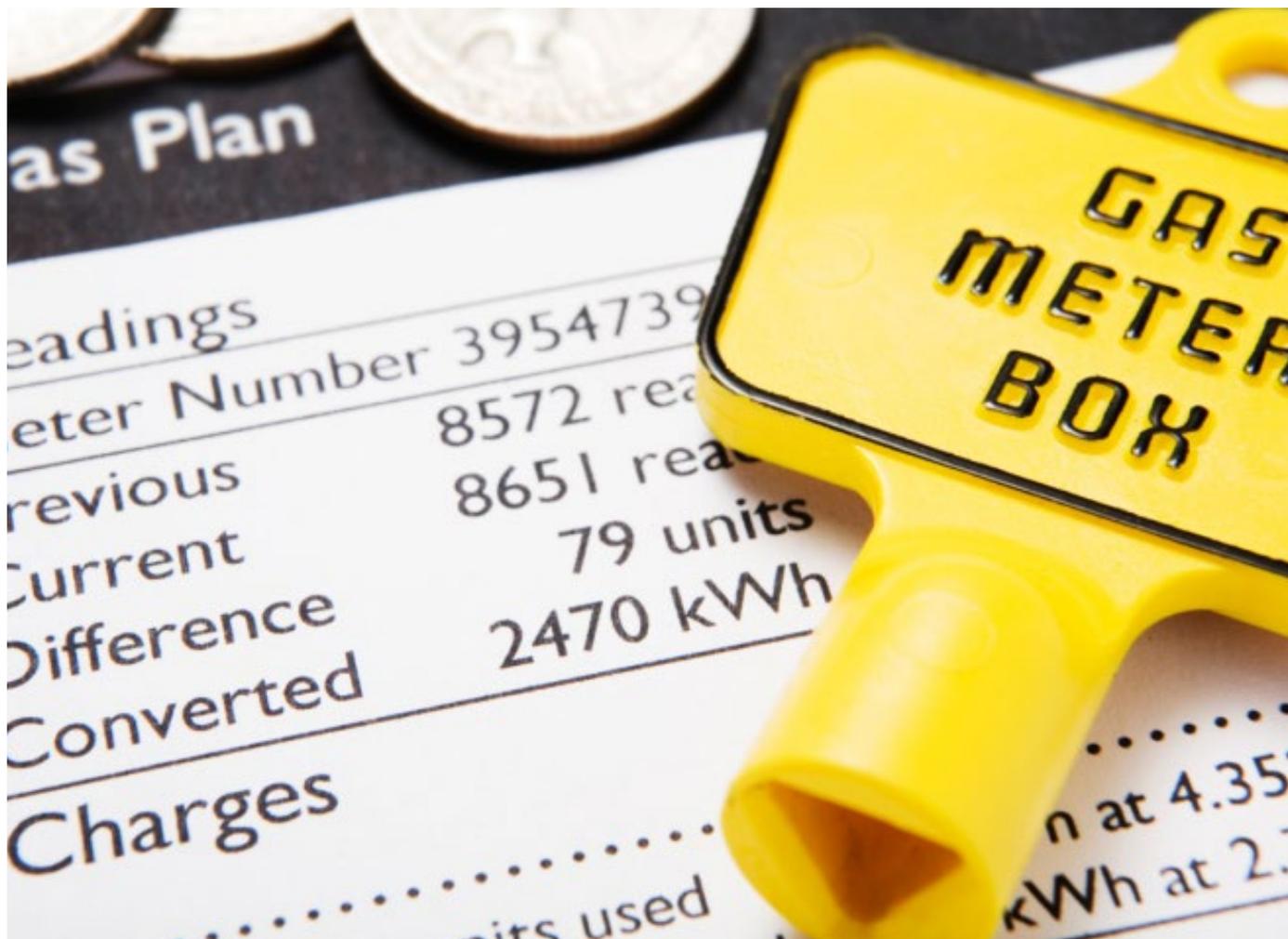
Around 93% of households get their gas and electricity from the six largest suppliers, but there are now 19 smaller independent suppliers in the market, many offering very competitive deals.

That's why last winter saw record numbers of switches to smaller suppliers and why, of the 1.7 million recorded electricity switches to new companies in 2014, 45% of them have been to smaller suppliers.

First time switching households can, on average, save up to £200. For example you can save an average of £40 per fuel a year just by switching to direct debit payment.

If you think you're paying too much for your energy bills, or simply want to look in to other deals available, start your search for the right tariff and supplier online today.

Ofgem accredited price comparison sites provide comparisons across the market to help people find the best deal for them. Visit **www.goenergys shopping.co.uk** and remember to have your energy information to hand when you contact comparison sites – such as your household energy use and tariff, which can be found on your bill and annual statement.



For more information and advice, call ESAS on 0300 123 1234 or Home Energy Scotland on 0808 808 2282.

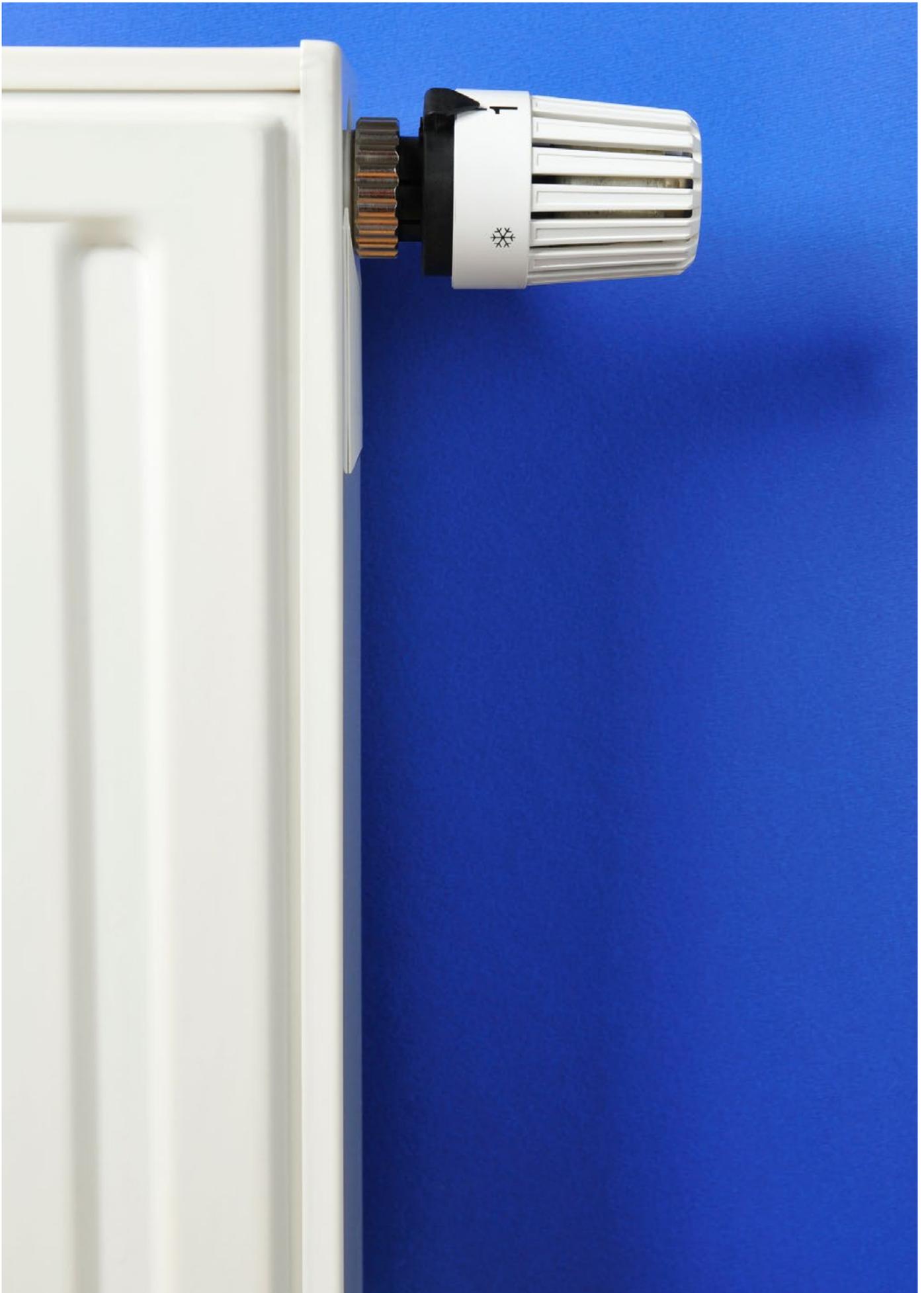
## WHAT THE GOVERNMENT IS DOING TO HELP

This year we've worked with the energy regulator Ofgem to help speed up switching and to give people simpler choices, clearer information and fair treatment.

For example in December 2013 Ofgem introduced reforms to simplify tariffs in the energy market, including banning complex multi-tier tariffs and limiting the number of tariffs a supplier can offer to four tariffs per fuel.

Ofgem's reforms also require suppliers to tell their customers the cheapest deal they can get with their current supplier. On top of that, as of June 2014, suppliers can no longer keep homes on a poor value 'dead tariff'.

Lastly, we are working with energy companies to cut their switching times in half by the end of 2014 from 5 weeks to 2 and a half weeks. We are also now working towards 24 hour switching.



# Financial help

**We don't want people to have to choose between heating their home and other basic essentials. That's why there are a number of Government payments you could be eligible for – from direct payments, to grants to help you with home energy efficiency improvements.**

## Warm Home Discount

This winter households in or at risk of living in fuel poverty can get a £140 discount on their electricity bill through the Warm Home Discount scheme. It helps over 2 million households each year pay for their energy bills.

The money isn't paid in a lump sum to households; it's more a one off annual discount on a household's electricity bill, usually paid between October and March. You can find out if you are eligible for the fund by checking with your supplier or contacting ESAS or Home Energy Scotland. Visit [www.gov.uk/warmthiswinter](http://www.gov.uk/warmthiswinter) for more information.

## Energy Company Obligation

The Energy Company Obligation (ECO) scheme works alongside the Green Deal (see page 8) to help householders improve their home energy efficiency. It helps people from low-income households install energy efficiency measures in their homes for little to no cost. This leads to warmer homes and lower energy bills. The ECO scheme has provided over 890,000 insulation and heating measures to over 750,000 homes across Great Britain.

ECO is funded by energy companies, who are legally obliged to reduce their carbon emissions by promoting energy efficiency measures - such as insulation and boilers - in households.

You can see if you qualify for the scheme today by contacting ESAS or Home Energy Scotland. You can also find out more at [www.gov.uk/warmthiswinter](http://www.gov.uk/warmthiswinter)

## Winter Fuel Payment

If you were born on or before 5 July 1952 (for winter 2014/2015 - the date changes every year), you will get help through the Winter Fuel Payment each year – between £100 to £300 tax-free to help pay for your heating bills. This year, people born on or before 5 July 1952 are eligible if they live in the UK.

If you qualify and you aren't receiving this, you can register for your first payment over the phone or online. Contact the Winter Fuel Payments helpline on 08459 15 15 15 with your National Insurance number and bank or building society or IBAN/BIC details to hand. For more information visit [www.gov.uk/warmthiswinter](http://www.gov.uk/warmthiswinter).

## Cold Weather Payment

If you're receiving certain benefits, you can apply for Cold Weather Payments of £25 a week if your local temperature is either recorded as, or forecast to be, zero degrees Celsius or below for at least seven consecutive days.

This year's payments start from November 2014 and people who are eligible will be paid automatically, thanks to our information on your local area and whether you are receiving benefits, such as Pension Credit or Jobseeker's Allowance.

If you're not sure whether you qualify, or if you don't receive the payments and think you should, contact your local pension centre or Jobcentre Plus office. Visit [www.gov.uk/warmthiswinter](http://www.gov.uk/warmthiswinter) for more information.



# Help and advice

We want to change the way people use, understand and save energy in the UK. On top of reforms to the energy market and support for vulnerable groups, we're working to inform and advise every household, every day, on their energy choices.

## Five energy saving tips

Just making a few simple changes can save energy and save you money too.

1. Turn off heating in rooms you're not using. You'll still be cosy and warm but the heating won't stay on where you don't need it.
2. Only turn lights on when you need them and switch off lights and other electrical appliances when you don't.
3. Fill kettles with only as much water as you need (make sure you cover the element if you use an electric kettle) and pop lids on pans to keep the heat in which cooks food quicker.
4. If you use a dishwasher don't put it on until it's full and always use the eco setting.
5. Line dry washing, wherever possible, rather than tumble dryer. Your clothes will feel fresh and you will save money too.

## CASE STUDY

Michael, aged 50 from Kettering, said: "One of our biggest shocks came when the monitor was glowing 'red' and we only had the one light on. On closer inspection, it turned out our halogen uplighter was running at 300w. Needless to say the light is now for ornamental purposes only and we use more energy efficient lamps instead. I think the Smart Meter has helped us realise just how wasteful we were being with our energy."

source: Eon Kettering Trial



## Smart meters

Smart meters are being offered to every household and small business in Great Britain. They are the next generation of gas and electricity meters and will provide accurate meter readings directly to your energy supplier, bringing an end to estimated billing.

What's more, all households will be offered an in-home display, showing you exactly how much energy you're using in pounds and pence, in near-real time. This puts you in control of your energy use – so you'll be wasting less and saving more. Smart meters will also make switching smoother and faster. We estimate that household savings as a result of smart metering will be an average of £26 a year by 2020.

To find out if you can have one installed in your home or business, contact your energy supplier.

## Big Energy Saving Network

We know that some people will need extra help and advice to understand the choices available in the energy market. Vulnerable consumers without access to the internet are often among those most disengaged. They might not have the confidence or information needed to make decisions to reduce their energy bills.

The Big Energy Saving Network (BESN) helps people reduce their energy costs by switching their tariff, supplier or payment method. It also helps them to check their eligibility for the energy efficiency programmes available to them. The outreach programme is funded by the Government and supports eligible third sector and community groups across Great Britain to deliver this advice and support.

### CASE STUDY

Maz, from Dudley, went to a BESN advice session hosted in the council building where he works after seeing an advertisement. Maz has a daughter who is unwell and reliant upon electrical equipment which has led to sky high energy bills.

Charlotte, a BESN volunteer, ran a price comparison for him online and found that he could save £761 a year if he switched to a fixed tariff with his current supplier and changed to online account management. Maz agreed to the switch which Charlotte actioned straight away. Charlotte also ensured that Maz was added to his supplier's Priority Services Register, which ensures they are aware of his daughter's medical dependency and will carry out regular meter readings for him.



## Making a complaint

To make a complaint to an energy supplier, there are four steps people can take:

**Step 1:** Contact your energy supplier directly. The phone number and website can be found on the energy bill.

**Step 2:** Explain to your energy supplier what the problem is and what you want the energy company to do about it.

**Step 3:** Citizen's Advice offers consumer advice to help householders through the process if you can't find the energy company's details or if you need support.

You can reach them by calling 08454 04 05 06 or visiting their website [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

**Step 4:** The Ombudsman Services: Energy can investigate your complaint if it hasn't been resolved to your satisfaction after eight weeks, or if the company "deadlocks" the complaint – in other words, asserts there's no more they can do - before the eight weeks are up.

To contact the Ombudsman Services: Energy, call 0330 440 1624 or visit their website [www.ombudsman-services.org/energy](http://www.ombudsman-services.org/energy)



## More choices

Many people see replacing a bathroom, improving a kitchen or simply redecorating as the main way of making home improvements. But installing home energy efficiency measures, like a new boiler, can significantly help to reduce bills and make homes warmer.

### Green Deal

The Green Deal was set up by Government in 2013 and helps households make energy-saving home improvements and find the best way to pay for them.

There are various ways to check if your home could benefit from energy-saving improvements:

- talk to Energy Savings Advice Service if you're in England or Wales, or Home Energy Scotland if you're in Scotland
- use the energy grants calculator at [www.gov.uk/energy-grants-calculator](http://www.gov.uk/energy-grants-calculator)
- talk to a Green Deal assessor or provider at <http://gdorb.decc.gov.uk/consumersearch>

From a paid-for Green Deal Assessment, you can get a comprehensive understanding of what steps you can take to make your home more energy efficient. The great thing about the Green Deal is that you get flexibility in how you pay for energy efficiency improvements – whether it's a single payment from personal savings or assisted with Green Deal finance.

Green Deal finance provides an option to pay for part of the cost of energy efficiency improvements over time through your electricity bill, offsetting some of them against energy savings you may expect to make. Savings on energy bills may not cover the entire cost of the energy-efficiency improvements, so you may need to meet any shortfall costs at the outset.

The Green Deal can also work with the Energy Company Obligation (ECO) initiative, where energy companies pay to help their more vulnerable customers make energy efficiency improvements on their homes. What's more a number of local councils are running targeted home energy

efficiency schemes in their communities. Your local authority will be able to tell you what they have on offer and whether you're eligible for it so it's a good idea to contact them initially before going ahead.

More information on both the Green Deal and ECO can be found at [www.gov.uk/warmthiswinter](http://www.gov.uk/warmthiswinter).

### Renewable Heat Incentive

If you've ever considered changing how you heat your home, it might be worth seeing if you can save money with the Renewable Heat Incentive (RHI).

The RHI gives financial support to people installing alternative, renewable heat systems in their homes. It pays homeowners for the heat and hot water that their solar thermal panels, biomass boilers and heat pumps generate for seven years. Not only can these payments help cover some of the costs of a new heating system, but people may also benefit from significantly lower energy bills.

Since the scheme opened in April 2014 thousands have benefited from warm homes and lower energy bills. You may also be able to get help to pay for the upfront costs of the renewable heating kit, thanks to Green Deal financing and the Energy Company Obligation (ECO).

Find out how much money you could get if you install renewable heat technology, by using the RHI calculator tool on [www.gov.uk/warmthiswinter](http://www.gov.uk/warmthiswinter).

For more information call ESAS on 0300 123 1234 (England & Wales) or Home Energy Scotland on 0808 808 2282. Also visit [www.gov.uk/warmthiswinter](http://www.gov.uk/warmthiswinter)

### EXAMPLE

On average, someone living and running the fuel costs of a four-bed detached house can receive an RHI income of £5,460, or £780 a year, if you install an air source heat pump; or an income of £14,490 (over £2000 a year) if they install a biomass boiler. This is on top of savings from lower energy bills.

## Feed-in Tariffs

The Feed-in Tariffs (FITs) scheme encourages people to install small-scale, low-carbon electricity generators for their homes.

If you've thought about installing solar panels on your roof – or investing in other small-scale technologies, such as wind, hydro or combined heat and power – the FITs scheme can help.

You can earn money for each unit of electricity you generate. What's more you can power your home on your free electricity, resulting in smaller bills, and you can get paid for any excess energy you export to the grid.

Tariffs vary depending on the size of the system, the technology and when it was installed.

### CASE STUDY

Roy Powel installed an air source heat pump to replace a liquid petroleum gas system (LPG). Since then the house has been warmer and cheaper to heat.

He expects his RHI payments to be £7,700 over seven years, making a significant contribution towards the £11,000 cost of installing the system. He is also saving around £1,800 a year in fuel costs.

### CASE STUDY

If you installed a typical 3.5kW solar PV system in your home, costing around £6,500, you could be in line to generate an annual income and savings of £722\*. Over the 20 year duration of FITs payments, this could amount to a total income and savings of £14,440. (\*Estimates as at September 2014. Based on deemed 50% use of annual generation within the house and 50% exported)

For more information on the FITs scheme visit [www.gov.uk/warmthiswinter](http://www.gov.uk/warmthiswinter) or view the latest tariff rates on Ofgem's website [www.goenergyshopping.co.uk](http://www.goenergyshopping.co.uk)

## USEFUL NUMBERS AND WEBSITES

Find out more about the Department of Energy & Climate Change at:

Gov.uk [www.gov.uk/warmthiswinter](http://www.gov.uk/warmthiswinter)

Facebook [www.facebook.com/warmthiswinter](http://www.facebook.com/warmthiswinter)

Twitter [www.twitter.com/deccgovuk](http://www.twitter.com/deccgovuk)

Energy Saving Advice Service (ESAS): 0300 123 1234 or visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

Home Energy Scotland: 0808 808 2282 or visit [www.energysavingtrust.org.uk/scotland](http://www.energysavingtrust.org.uk/scotland)

Ofgem's Be an energy shopper  
- [www.goenergyshopping.co.uk](http://www.goenergyshopping.co.uk)

Age UK Advice: 0800 169 6565 or visit [www.ageuk.org.uk](http://www.ageuk.org.uk)

Citizens Advice (UK): 0845 404 0506 or visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Ombudsman Services: Energy: 0330 440 1624 or visit [www.ombudsman-services.org/energy](http://www.ombudsman-services.org/energy)

Home Heat Helpline: 0800 33 66 99

Home Heat Helpline: 0333 300 33 66  
(recommended when calling from a mobile phone)

Step Change: 0800 138 111 (free for all phones)  
- Free personal service debt advice.

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More copies of this brochure available online at [www.gov.uk/government/publications/keep-warm-this-winter](http://www.gov.uk/government/publications/keep-warm-this-winter)

If you have further questions or to give your feedback on this brochure, contact the Department on 0300 060 4000 or email [correspondence@decc.gsi.gov.uk](mailto:correspondence@decc.gsi.gov.uk)



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