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supporting UNISON members
when life gets tough




UNISON
the public service union

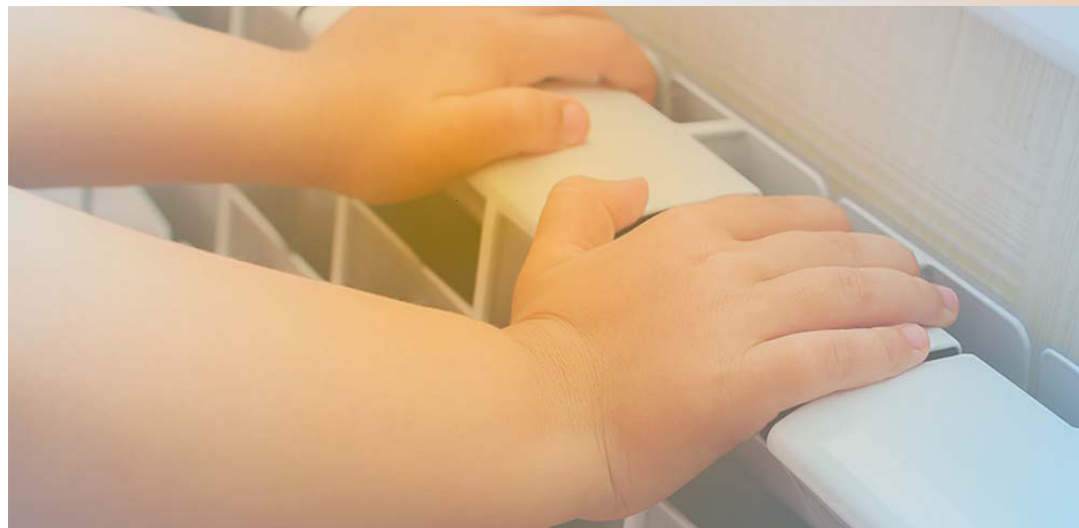
Help with energy costs

Worried about rising energy costs and keeping warm?

Help is available. This information guide contains details of organisations and schemes that can provide support and assistance, charities – including UNISON’s own charity – that may be able to give financial help towards heating bills, useful contacts and money saving tips.

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Please note that this information is only a guide and the inclusion of named organisations, products or services does not represent a recommendation or endorsement by There for You. We endeavour to provide the most up to date information, however the schemes and services mentioned can be withdrawn at any time, so please check details.

1. Government help with energy costs

Winter Fuel Payments

You could get between £100-£300 tax-free to help pay your heating bills if you were born on or before 26 September 1955. 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, Child Benefit or Universal Credit).

If you qualify but don't get paid automatically, you'll need to make a claim. Call: 0800 731 0160. Or, if you use a text phone call 0800 731 0176.

Cold Weather Payments

Cold weather payments are available (subject to certain qualifying criteria):

- Income Support
- Income-based Jobseeker's Allowance
- Income related Employment & Support Allowance
- Pension Credit
- Universal Credit
- Support for Mortgage Interest

Payment is made if the weather becomes extremely cold and the temperature falls to 0 degrees centigrade or below for 7 consecutive days. Payment is usually made automatically and will not affect any other benefits you may be getting.

Visit the Directgov website under 'Cold Weather Payments' – www.gov.uk/cold-weather-payment/eligibility for more information.

Budgeting Loans & Budgeting Advances

Budgeting loans and Budgeting Advances are available for people in receipt of any of the following benefits (subject to certain qualifying criteria):

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

Loans and advances can be given for a variety of purposes including help to purchase heating appliances or to maintain heating systems. You can also apply for a Budgeting Loan to cover money borrowed from elsewhere which has been used to pay for such expenses – this includes expensive payday loans. Both loans and advances are interest-free and repayments are taken automatically from your benefits.

For further information go to www.gov.uk/budgeting-help-benefits.



2. Help with energy costs across the UK

England

Household Support Fund - Administered by local authorities to provide financial support to households struggling with the cost of living over the winter period, including vulnerable household with or without children.

Council tax rebate - All households in England in council tax bands A-D will receive a £150 non-repayable payment to help with the increasing cost of energy bills. The payment will be made by your local authority in April 2022 directly to your bank account (if you pay your council tax by direct debit). It will not be paid for second homes or empty properties. Single people will get the full £150 payment, as will people who pay less than £150 or do not pay Council Tax. The £150 payment will not be counted as income towards other benefits. On top of this discount, money has been made available to support vulnerable people and individuals on low incomes that do not pay Council Tax, or that pay Council Tax for properties in Bands E-H. If this applies to you, when the schemes are in place from April 2022, ask your council what support is available.

Northern Ireland

Energy Payment Support Scheme - One off payments of £200 will be made to eligible households in Northern Ireland

Scotland

Scottish Welfare Fund: You can apply for a Crisis Grant through your local council.
mygov.scot/scottish-welfare-fund

Child Winter Heating Assistance - Is a payment of £202 paid once a year to parents and carers to help

those with disabled children. This is paid automatically if you're in receipt of a qualifying benefit.

Wales/Cymru

Winter fuel support scheme - Eligible households can claim a £200 one-off payment to help with winter fuel bills from their local authority who will be writing to those who are eligible however individuals may choose to make a claim via their local authority's website.

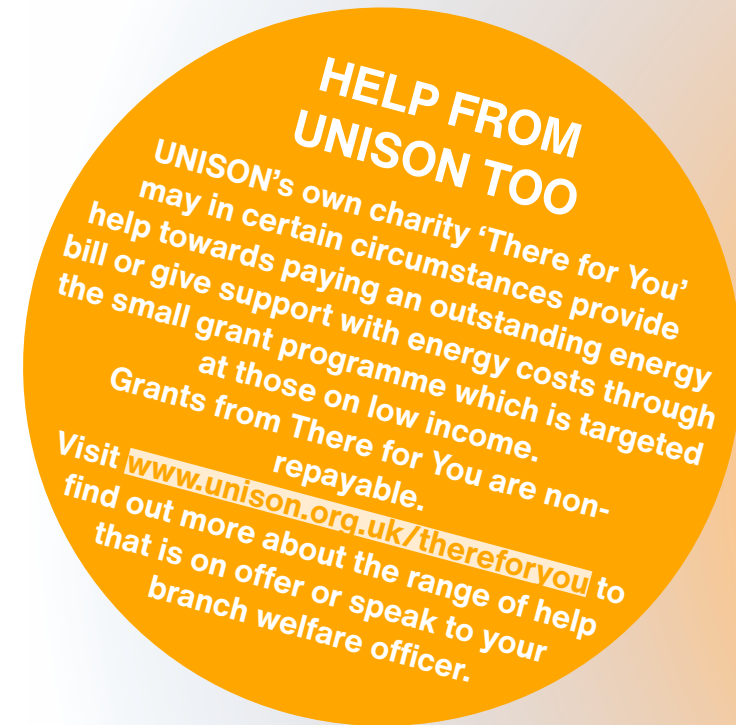
Emergency Assistance Payment - Is to help with essential costs such as gas/electricity if you are experiencing extreme financial hardship
gov.wales/discretionary-assistance-fund-daf

As a guide, if you're on one of the following benefits or your income is about the same as someone who is, your application is more likely to be successful however do check as each scheme (and depending on the local authority) may have slightly different qualifying criteria.

- Income support
- Pension Credit
- Jobseeker's allowance - income based
- Employment & Support Allowance
- Universal Credit

Latest news:

All households, regardless of income with an electricity supply will have £200 taken off their energy bills from October 2022. However, this is a loan which will need to be repaid from your energy bill in equal instalments of £40 over the next five years starting in 2021.



To find your council go to
<https://www.gov.uk/find-local-council>

3. Can I get financial help from elsewhere?

The following energy and water suppliers offer grants towards gas, electricity or water arrears and in some circumstances may also help with other essential payments or household items.

British Gas Energy Trust - Customers of British Gas as well as customers of other energy suppliers can apply. You must live in England, Wales or Scotland. It's important to get money or debt advice before applying for a grant <https://www.payplan.com/unison>. To apply on their website or to find more information go to: britishgasenergytrust.org.uk/who-can-apply

Scottish Power Hardship Fund - ScottishPower has a fund to help customers who are struggling to pay their ScottishPower debt due to low household income, for example, customers on Income Support, Jobseeker's Allowance, Pension Credit, Employment and Support Allowance or Disability Living Allowance. To apply on their website or find more information go to: www.sedhardship.fund or call 0808 800 0128 open Monday to Friday, 9am to 5pm

Ovo Energy Fund - The OVO Energy Fund is a fund to help people who've fallen behind with their energy payments to OVO. to apply for a grant or for more information <https://www.ovoenergy.com/help/debt-and-energy-assistance>

E.ON Energy Fund - The E.ON Energy Fund has been set up to help the most vulnerable existing or previous customers of E.ON Energy

The Fund can help pay current or final E.ON energy bill arrears to customers living in England, Scotland or Wales. It can also help E.ON customers by providing replacement household items such as cookers, fridges, fridge-freezers and washing machines – and also help to replace gas boilers. To apply for a grant or for more information go online at eonenergyfund.com. You can apply to the fund via an online application form or by calling 03303 80 10 90.

EDF Customer Support Fund (previously EDF Energy Trust) - provides support for household energy bills to those who may be struggling. From insulation and replacement heating systems to energy-efficient white goods. To apply for a grant go to <https://www.charisgrants.com/partners/edf-energy/> or call 01733 421 021

Bryson Energy - Emergency Fuel Payment Scheme - Will provide one-off support of up to £100 worth of electricity, gas, or oil to 20,000 households across Northern Ireland that are experiencing an emergency fuel crisis during Winter 2021/22. Applications can be made up until 31st March 2022. To apply for a grant go to <https://www.brysongroup.org/news/emergency-fuel-payment-scheme>

Help with water rates

Severn Trent Trust Fund

<http://www.sttf.org.uk/>

Call 0121 355 7766

Thames Water Trust Fund

<https://www.twtf.org.uk/>

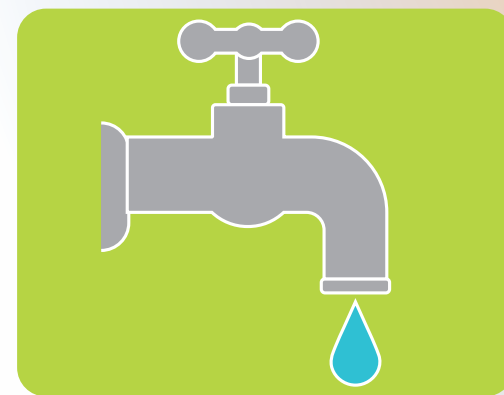
Call 0300 123 6001

United Utilities Trust Fund

As well as considering assistance with water rates debt, the Fund may help with fuel debt.

<https://www.uutf.org.uk/>

Call 0300 790 6172.



4. What if I just can't pay my bill?

If you are struggling to pay your fuel bills, it's important to get advice or contact your supplier as soon as possible to explain that you are having difficulty. This will avoid any risk of disconnection. You could pay off your arrears in many ways including:

Negotiating a payment plan with your supplier – you should be offered an arrangement to pay off the arrears at a rate you can afford. Energy suppliers have a code of conduct that means they should not disconnect your service if you agree a repayment plan with them and stick to it. Your supplier should not try to get you to clear the arrears any faster than you can afford to pay.

Prepayment meters – a prepayment meter will allow you to pay a fixed amount off your arrears at the same time as paying for the fuel you're currently using. You then pay for the fuel with a token or key (for electricity) or a smart card (for gas) which you charge at local shops or garages. This can be a more expensive way of paying for services than other payment methods. If you are on benefits, it may be better to arrange to have your arrears deducted from your benefit instead (see below) as this will avoid you running out of gas or electricity.

Direct deductions from benefits

(fuel direct) – if you have arrears of fuel charges and are getting Pension Credit, Income Support, income-based Jobseeker's Allowance, income-related Employment and Support Allowance, or Universal Credit, you can arrange to repay your fuel arrears in small weekly amounts deducted direct from your benefits (a similar scheme also exists for arrears of water charges). Direct deductions may be cheaper than a prepayment meter. It also means that you cannot run out of gas or electricity, which can happen with a prepayment meter. This may also prevent disconnection or allow you to get reconnected. Contact your benefit officer for further information.

The Priority Services Register (PSR)

The Priority Services Register is a scheme which offers extra free services to people who are of pensionable age, are registered disabled, have a hearing or visual impairment, or have long term ill-health. It is run by energy suppliers.

Services which might be available include:

- **A service more tailored to your needs.** For example, you can ask to have your bills and meter readings in Braille, large type or audio tape.
- **Moving your meter free of charge** to make it easier for you to have access
- **Having controls or adaptors** provided to make your meter or appliances easier to use
- **Free quarterly meter readings** if you tell your supplier you can't read it yourself
- **Priority reconnection if your supply is interrupted** and advance notice if they have to stop your supply
- **Alternative facilities for cooking and heating** if your energy supply is interrupted
- **Additional protection from bogus callers** with a password protection scheme
- **Arranging for your bills to be sent or copied to someone else**, such as a carer, who can help you read and check them
- **Free advice and information** about the services available because of your age, disability or chronic illness.

Each energy supplier has its own Priority Services Register. If you get your gas and electricity from different suppliers, you'll need to register with each one. If you switch energy supplier, you will also need to register with your new supplier.

5. Help to lower your energy bills

Warm Home Discount

The Warm Home Discount scheme is a rebate introduced to tackle increasing electricity costs (and in some circumstances gas), for vulnerable customers. The rebate is provided by the main energy suppliers. Contact your supplier to register your interest and receive notification as soon as the scheme launches for the following year.

The level of discount will depend partly on whether you are in receipt of the guarantee element of Pension Credit – the 'Core Group'. The 'Broader Group' criteria are determined by each of the energy suppliers individually and are linked to income and benefits.

If you qualify, you will receive a £140 rebate off your electricity bill to be received in the winter months.

'Core Group' customers don't need to do anything. The DWP has shared data with the main energy suppliers so they are aware of the customers who will qualify. 'Broader Group' customers will need to contact their energy supplier and all have now set out their criteria for this group.

It is important to note that most suppliers offering the discount have limited funding available for the 'Broader Group' and as such, rebates are offered on a first come, first served basis. It is therefore important that you find out if you are eligible as soon as possible to make sure you don't miss out.

For more information go to <https://www.gov.uk/the-warm-home-discount-scheme>



6. UK heating schemes & energy efficiency

The following schemes across England, Northern Ireland, Scotland and Wales that providing independent advice on:

- Reducing your energy bills
- Making your home warmer
- Planning home improvements
- Details of energy grants that will make your home more energy efficient including replacement boilers, draught-proofing, loft and cavity wall insulation etc.

UK wide

Simple Energy Advice -

<https://www.simpleenergyadvice.org.uk/> or call 0800 444202 Monday to Friday 8am to 8pm and Saturday 9am to 5pm.

Energy Saving Trust -

<https://energysavingtrust.org.uk/>

Northern Ireland

Bryson Energy

<https://www.brysonenergy.org/> or call 028 9032 5835

Scotland

Home Energy Scotland

<https://www.homeenergyscotland.org/> or call 0808 808 2282 Monday to Friday 8am-8pm and Saturday 9am-5pm.

Wales

NEST

<https://nest.gov.wales/en/> or call 0808 808 2244 Monday to Friday 9am to 6pm.



7. Top tips – save £s on energy bills



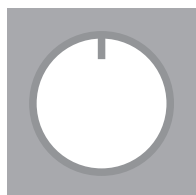
Turn it off

Always turn off the lights when you leave a room. Don't leave appliances such as TVs on standby or phone chargers plugged in unnecessarily. It all adds up and wastes money.



Light up

Use energy saving light bulbs. They last up to 12 times longer than ordinary bulbs. Look for the Energy Saving Trust Recommended logo to be assured of light quality and energy saving.



Turn it down

Turning your thermostat down by 1C could cut your heating bill by up to 10% and save you around £100 each year. If you have a programmer, set your heating and hot water to come on only when required rather than all the time. And, turn those radiators off in the rooms you're not using and keep doors closed.



Don't get in hot water

Is your water too hot? Your cylinder thermostat shouldn't need to be set higher than 60C/140F.



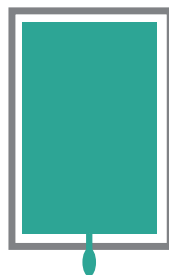
Wash smart

Use the half-load or economy programmes if you're not filling up the washing machine, tumble dryer or dishwasher. Set your machine to wash at 30C.



Layer up

Add an extra layer of clothing – the difference to how warm you feel is amazing!



Keep the heat in

Close your curtains at dusk to stop heat escaping through the windows and check for draughts around windows and doors. A third of the cost of heating your home is lost through the walls, so insulating them is the best way to save energy in the home. Installing cavity wall insulation can save you up to £160 a year on your heating bills.



Look up

Laying your loft with 10 inches of insulation can save you a quarter of your home's heating costs.



Fix it

A dripping hot water tap wastes energy and in one week wastes enough hot water to fill a bath, so fix leaking taps and make sure they're fully turned off.



Get a head

If your shower takes hot water straight from your boiler or hot water tank (rather than an electric shower) you may be able to fit a water-efficient shower head and reduce your hot water usage. Did you know that many water saving products are available for free. Contact your water supplier to see what they are currently offering. (A family of four could save around £75 a year on gas water heating as well as a further £90 on water bills if on a water meter.)



Care for your kettle

Only boil as much water as you need – but remember to cover the elements if you're using an electric kettle.



Smart meter

Smart meters come with built in home displays, so you can better understand your energy usage. Every home in Britain should have been offered a smart meter from their supplier by 2020. Contact your energy supplier for more information. However, be mindful that currently, if you switch energy supplier, a different smart meter may have to be installed.

£ TOTAL SAVINGS

Add them all together and a great many households could save anything between £150 and £400 a year.

Remember that the savings achievable will depend on what you're currently doing, and how many changes you introduce. You will also be helping the environment.

'For more money saving tips contact one of the organisations mentioned on page 8.

8. Other useful information

How to make a complaint about your fuel company

Contact your fuel company in the first instance. If you are not satisfied with their response, call the Consumer Direct Helpline 03454 04 05 06 or visit www.direct.gov.uk/consumer.

Useful contact numbers

UNISON Debtline

Call UNISON Debtline if you are struggling with debt and need immediate advice and support – 0800 389 3302.

Citizens Advice

For on-line advice and information on a range of issues including benefits, debt, and legal matters – visit www.citizensadvice.org.uk/consumer where you can also access contact details for your local bureau.

Turn2Us

Turn2Us helps people access the money available to them – through welfare benefits, grants and other help www.turn2us.org

How to contact your UNISON Branch Welfare Officer

To find out who your branch welfare officer is and obtain more information about how to apply for financial assistance, contact UNISON Direct on 0800 0857 857.

Understand your landlord's responsibilities

All landlords must provide an energy performance certificate (EPC) when you take out a new tenancy which might be helpful when deciding between potential properties to rent. The EPC will give the property a rating and properties in Band A will be most energy efficient and should therefore have lower fuel costs. If you rent your home, repairs to a heating system are your landlord's responsibility.

Codes of practice

All fuel suppliers are required to publish codes of practice on how they will deal with customers in arrears and when they will or will not disconnect. Generally disconnection will not take place if:

- You agree and keep to a payment plan
- Your debt does not relate to fuel used but for other products purchased e.g. for a new boiler.
- You have been made bankrupt and your debt accrued before the date of the bankruptcy order.
- The debt owed is to a previous supplier (a previous supplier can't disconnect you if you have already switched to a new supplier).

If you are worried about your phone bill calling 0845/0870 numbers

If you are struggling with your bills and worried about calling 0845/0870 numbers, consider using websites such as www.saynoto0870.com to see if there are local rate or free phone alternatives. This may involve some trial and error but is often well worth the effort.

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www.unison.org.uk/thereforyou



There for you is the working name of UNISON Welfare, a registered charity supported by UNISON the trade union. Registered charity no.1023552/SCO38305