# Energy Best Deal



# Energy Efficiency Grants and Schemes

Home Energy Scotland can provide information and help to access Scottish Government grants and loans to improve the energy efficiency of your home. They will also offer general energy efficiency advice to help reduce your bills. For free, impartial advice you can call them on 0808 808 2282. They can provide access to:

### Warmer Homes Scotland Scheme

Helps vulnerable homeowners and private-sector tenants improve the energy efficiency of their home through a range of energy efficiency measures, including wall insulation, loft insulation, draught proofing, central heating systems and renewables. The costs of these measures will be covered in most instances by the Scottish Government\*.

In some instances, there will be a need for customer contributions for some more expensive measures, such as solid wall insulation. If you are a private-sector tenant your landlord will be made aware of the measures that can be funded by the Scottish Government and which ones they may be required to fund.

The landlord's permission is required before any measures are installed.

To qualify for the scheme, householders must:

- > be either a homeowner or a private-sector tenant
- > have been living in their home, as their main residence, for at least 6 months (unless in receipt of an SR1, a DS1500 or a BASRiS form)
- > live in a home with a poor energy rating this will be assessed by a surveyor
- > live in a home with a floor area of 230m2 or less
- > live in a home that meets the Housing (Scotland) Act 2006 tolerable standard
- > live in a home where the council tax band is A-F

And live in a household that includes one of the following:

- > a person aged over 75 with no central heating
- a person who receives a DS1500 or BASRiS certificate completed by a medical professional
- > a person who receives at least one of the passport benefits below

# Energy Efficiency Grants and Schemes continued

The passport benefits are:

- > Adult Disability Payment
- > Armed Forces Independence Payment
- > Attendance Allowance
- > Carer's Allowance
- > Child Disability Payment
- > Child Tax Credit
- > Carer Support Payment
- > Constant Attendance Allowance
- > Council Tax Reduction (not the 25% discount)
- > Disability Living Allowance
- > Housing Benefit
- > income-based Jobseeker's Allowance
- > income-related Employment and Support Allowance
- > Income Support
- > Industrial Injuries Disablement Benefits
- > Pension Credit Guarantee element
- > Personal Independence Payment
- > Scottish Child Payment
- > Severe Disablement Allowance
- > Universal Credit
- > War Pensions Mobility Supplement
- > Working Tax Credit

\* Since 1 August 2017, restrictions have applied to the measures available under Warmer Homes Scotland to customers living in privately rented properties. Private Rented Sector properties covered by the statutory Repairing Standard no longer receive measures that a landlord is legally obliged to provide. However, these customers are still eligible for other measures available under the scheme if they are recommended for the property.

To apply for this scheme, call Home Energy Scotland on 0808 808 2282. You can still call if you are not sure if you meet the above criteria. They will go through the whole application process with you. If you do not qualify for this, you may still be eligible for help from other programmes that they administer.

# Energy Efficiency Grants and Schemes continued

#### **Area Based Schemes**

Money is made available through local councils to provide energy efficiency measures to householders who meet certain criteria. They are targeted at certain areas at different times.

To find out if there are any schemes in your area, call Home Energy Scotland on 0808 808 2282.

### Home Energy Scotland Loan

Grants and loans are available from the Scottish Government to improve the energy efficiency of homes. These can include insulation, home renewable systems, connections to district heating schemes and energy storage systems.

For more information, visit www.homeenergyscotland.org or call 0808 808 2282.



# Energy Saving Tips

# **Gas Central Heating**

#### **Timer/Programmer**

For most people, the best way to heat your home is to set your timer for two periods of heating, one in the morning and one in the evening. This may not be suitable if you need to heat your home all day, e.g. for medical reasons.

If it is appropriate to do this, set the timer to switch on the heating and/or hot water for a few hours, starting about an hour before you get up to take the chill off your home. A small 'burst' of heat in the morning will often do for the day, even in the winter months. Set the heating to switch on again in the late afternoon/at dusk and to switch off about half an hour before you would normally go to bed.

#### **Troubleshooting:**

> Is the clock on the timer set to the right time? Make sure that it reads AM if it is morning or PM if it is afternoon, or if it is a 24-hour clock that you have set it to the right hour.

#### **Hot Water Thermostat**

If you have a hot water tank the thermostat will be fitted to the side (combi boiler systems won't have a tank). Check that the thermostat is set to between 60°C and 65°C (140-149°F). This is hot enough to kill harmful bacteria in the water. If the thermostat temperature is set higher than this, apart from the risk of scalding, you will be wasting money.

#### **Boiler Thermostat**

The boiler thermostat controls the temperature of the water going from the boiler to the radiators and hot water tank. It also stops the boiler from overheating. The boiler thermostat is usually marked

'1-9' or 'min-max' which corresponds to temperatures of approximately 50-90°C (122-194°F). If you have a boiler in your kitchen cupboard, the thermostat should be at the front, or inside a flap. If you have a 'back boiler' (one fitted behind the gas fire) you will find the thermostat under a panel below the gas fire.

In the summer, the thermostat should be set to a low setting and in the spring/autumn it should be set to about the halfway mark. In the winter it should be set to just short of the highest setting. You would normally set the boiler thermostat to the highest setting during a really cold winter.

#### **Room Thermostat**

The room thermostat controls the temperature in your whole home. You should have only one room thermostat, usually on the wall in either the living room or the hall. When the room is warm enough, the thermostat tells your boiler to stop sending heat to your radiators. If your room thermostat is set too high, it will waste energy and money. It is recommended that your room thermostat is set to between 18°C and 21°C (64.5-70°F), or to between 20°C and 23°C (68-73.5°F) if there is an older or disabled person, or a young child, in the house.

#### Radiators

Make sure your radiators are turned on (there should be a valve at the side of the radiator). Run your hand over the radiators to check that they are warm all the way up. If they are cold at the top, there could be air in the system. This means that the radiators aren't giving out as much heat as they should. They can be 'bled' to remove the air.

#### **Thermostatic Radiator Valves**

Apart from the room with the room thermostat, you can control the temperature in individual rooms by using the thermostatic radiator valves (TRVs) fitted to the radiators. The valve works by controlling the rate the hot water flows through the radiator.

The valve has numbers or markings on it showing the temperature level: 1 is the coldest setting, increasing to 5 or more to give the warmest temperature. TRVs allow you to control the temperature in each room separately and, if used properly, can help you to save money on your heating bills.

If you have TRVs, turn them up to 3 or midway when the heating is switched off for the summer. Otherwise, the valve could stick shut leaving you with no heat when the heating is put back on in the autumn.

#### **Gas Fire**

If you have a gas fire in your living room, make sure that it is kept free from dust and isn't covered in any way. If you have a ventilator in the window or an airbrick in the wall **DO NOT BLOCK IT UP**. The ventilator will have been fitted to provide air for the gas fire to burn properly. If you cover up the ventilator, there could be a build-up of potentially deadly carbon monoxide.

If you have radiators as well as the gas fire, don't use just the gas fire for heating. Using the radiators may seem more expensive than just running the gas fire, but remember, the gas fire only heats one room.



# **Energy Saving Tips**

# Simply follow the energy saving tips below to help minimise wasteful use of energy in your home every day:

- 1. Switch off lights in empty rooms.
- 2. Close curtains at dusk.
- 3. Set thermostats correctly hot water tank thermostat between 60-65°C, room thermostat between 18-21°C (or 20-23°C if there are older people, very young children, or someone with health difficulties in the home).
- 4. Turn electrical appliances off at the plug rather than leaving them on standby.
- 5. Only fill the kettle with as much water as you need each time you boil it.
- 6. Avoid placing furniture in front of a radiator.
- 7. Wait until you have a full load before using a washing machine and try using a lower temperature (30°C).
- 8. Use a shower instead of a bath if possible.
- 9. Tumble dryers cost a lot to run dry clothes outside or on a clothes rail. Make sure you heat and ventilate the room properly when drying clothes indoors to avoid damp developing. Opening the trickle vents in your windows can be sufficient as long as you don't turn the radiator off completely. Drying clothing on radiators can contribute to damp and mould so avoid this.

### **Electric Storage Heaters**

Storage heaters work by heating a core of heat retaining bricks inside the storage heater. They generally charge up overnight but when used correctly will give out most of their heat during the day.

#### How are they controlled?

There are two controls on most storage heaters, an INPUT control and an OUTPUT control.

The INPUT control tells the heater how much heat to store up during each charging cycle. This should be set dependent on how cold you think it is going to be the following day. Generally, the settings are:

- > Low to medium (1 to 4) in spring and autumn; and
- > Medium to high (5 to 9) in winter

The higher the setting, the more electricity each heater will use. If there is no input control the heater will automatically decide how much heat to store.

The OUTPUT control tells the heater how much heat to let out into the room by opening and closing an internal vent. It can also be called BOOST or ROOM TEMPERATURE.

#### **Older storage heaters**

If the output is set at 1, the vent will not open at all. If the output is set at 2, the vent is opened and closed automatically by a thermostat. The vent closes when the heater stores up heat. It opens to let the heat out gradually through the day, before closing again at night when it stores up heat.

If the output is set higher than 2, heat is released faster, and the heater will get cold very quickly. The vent will close when the heater stores up heat but will open again to let the heat out afterwards.

#### Modern storage heaters

These have a thermostat and timer, and can be programmed in advance so they don't need to be manually adjusted.

### Advice for people without mains gas

#### Electricity

If you use electricity to heat your home with storage heaters, it is often cheaper to pay for your electricity with a specialist storage heating tariff such as Comfort Plus or Total Heating Total Control. However, only a small number of suppliers are able to offer these tariffs, and you will need a special kind of electricity meter to be able to access them.

New rules mean that if you have one of these meters you can now switch to a single rate tariff and keep your existing metering arrangements. The electricity meter does not need to be changed and your storage heaters will continue to work in exactly the same way as before. However, the rules only apply to suppliers with more than 50,000 domestic electricity customers, do not apply if you have an Economy 7 or prepayment meter, and you cannot use a price comparison service to change your tariff or supplier.

To compare prices between a specialist storage heating tariff and a single rate tariff, you will need to know how much electricity you use IN TOTAL each year. This will require you to add together 2 or 3 different numbers, depending on your metering arrangement (for example, how much electricity you use during the day, how much you use overnight, and how much you use for heating). You will also need to know how much this would cost on a specialist storage heating tariff – check your statements or speak to your supplier if you are not sure. Using the TOTAL amount of electricity you expect to use in a year, you can then use a price comparison service to calculate the cost of a single rate tariff\*. However, you will need to phone your chosen supplier to arrange a switch to ensure that they account for your metering arrangement correctly. If you need help with this call Advice Direct Scotland on 0808 196 8660, or speak to your local Citizens Advice Bureau.

\*The projected annual savings produced by the price comparison service should be ignored if you have a specialist storage heating tariff as it will not have calculated your current energy costs accurately. Instead, you will need to manually compare the annual cost of the single rate tariff with the annual cost of the specialist storage heating tariff.

If you heat your home and water with electricity but don't have storage heaters, these specialist storage heating tariffs are not suitable for you. However, there may be other specialist tariffs that are more suitable, such as Economy 10 or Economy 2000, and these are covered by the same tariff rules described above.

#### Liquid Petroleum Gas (LPG)

If you use LPG and have a tank for storing it, you will normally have a contract with the tank owner to supply LPG. However, after 2 years you can shop around to see if you can get a better deal from other LPG suppliers.

Most LPG suppliers provide payment plans or direct debit options to help you spread the cost of buying LPG. Nearly all LPG suppliers are members of the trade association, UKLPG. If you have a problem with your LPG supplier, you should ask your supplier for a copy of its complaints procedure. This will set out your rights as a LPG buyer. There is more information at www.liquidgasuk.org

All UKLPG members have a vulnerable consumers' protocol. This sets out

the support available for customers with visual or hearing difficulties or who have problems paying their bills. LPG members will also give priority to vulnerable consumers when demand exceeds supply.

#### Solid fuel

If you use coal or wood, it is usually cheaper to buy in bulk than in smaller bags. If you buy in bulk the supplier will normally deliver it to your home. However, you will normally have to pay up-front or agree a financial arrangement with your supplier.

You also need to have space for storing solid fuel in bulk. You can find a lot of useful information about coal and wood on the Solid Fuel Association's website: www.solidfuel.co.uk

#### **District heating**

If your home gets its heating and hot water through a heat network (often called district heating) or a communal heating system then you often have to stay connected to a single supplier.

However, you can help to manage your energy bills and get the support you need by:

- > Making sure you are on the right heat tariff. Some heat suppliers offer different tariffs for low, medium and high heat users. Check with your supplier directly to see what option would be best for your needs.
- > Check the payment options available to you. Many heat suppliers have the option of spreading payments throughout the year.
- > If you prefer to budget for your energy weekly then ask your supplier about alternative payment options.

- > Ask your heat supplier if they have a Priority Services Register and get signed up if you are eligible. This can help to ensure you get alternative heating should something go wrong.
- > Check if your supplier is a member of the Heat Trust: www.heattrust.org
- > If they are you can get additional support in the event of a dispute with your supplier.

#### Heating oil

If you use heating oil, there are a number of ways you can save money on your bills. Here are some top tips:

- > Fill up your tank well before winter. Suppliers are less busy and can offer better value (fuel is more expensive in December, January and February).
- > Ask several oil suppliers for quotes and get the best price. A few of these are below -
  - > Boiler Juice www.boilerjuice.com
  - > Fuel Tool www.fueltool.co.uk
  - > Home Fuels Direct www.homefuelsdirect.co.uk
  - > Oil Club www.oil-club.co.uk
- > If you have difficulty paying for your fuel in one go, ask your supplier about flexible payment options.
- > If switching supplier, give your new supplier accurate delivery instructions so they can then send an appropriate delivery vehicle and the driver can safely fill the correct tank.
- > Consider joining an oil club if you have one in your area. Oil clubs will negotiate with suppliers for the best bulk purchase price for heating oil.

Some clubs can help your cashflow by allowing you to order smaller amounts four times a year but still benefit from the bulk pricing.

Most heating oil suppliers are members of the trade association, the UK & Ireland Fuel Distributors Association (UKIFDA). Their Customer Charter sets out the service you can expect from their members. This includes information about what to do if you have a complaint.

Ask your oil supplier for a copy of the customer charter or find a copy here: www.ukifda.org/ code-of-practice-and-customer-charter

The UKIFDA also has a new Cold Weather Priority Initiative to support vulnerable customers. You can find out more here: www.ukifda.org/cold-weather-priority-initiative

#### Smart Meters and In-Home Displays

Smart meters are a new type of meter for gas and electricity which energy suppliers will offer to all households over the next few years as part of a government programme. A smart meter can automatically send meter readings to your supplier, meaning they can bill you accurately for the energy you have used. For prepayment customers, smart meters will also allow for additional ways to top-up, for example by phone, online or through an app.

Smart meters should mean that manual meter readings, estimated bills and back bills will become a thing of the past. Over time, smart meters will also give you access to a range of new products and services, while more detailed information about your personal energy use will help you to be more efficient in your use of energy and make switching easier.

**Key Fact:** A smart meter won't automatically save you money – you have to take action yourself to reduce your energy costs. The best way to do this is to use the digital 'In-Home Display' that you should be offered with your smart meter. This allows you to keep track of how much energy you are using. You can then try to reduce it, for example by turning off appliances you are not using.

#### Top tip

The In-Home Display will give you instant information about your heating costs. Avoid turning off your heating to reduce costs during cold weather. **A cold home can damage your health.** 

While energy suppliers have to take reasonable steps to offer smart meters to everyone, you don't have to accept one if you don't want one. In the future, smart meters will be the only option available to replace old meters. However, you can still ask your supplier not to use the smart meter functions, meaning that it will act like a traditional meter.

Your energy supplier should offer you an 'In-Home Display' alongside your smart meter. The display will show you how much energy you are using and the cost of that energy. Different suppliers will offer different In-Home Displays so you may want to ask which features yours will come with.

You can choose how often energy information is sent via your smart meter to your energy supplier.

By default, your supplier will be allowed to collect one meter reading per day and they should tell you if they are going to do this. Energy suppliers will have to ask for your consent to collect anything more detailed.

You can also choose to share as little as one meter reading a month and change your mind about how much you share at any time. Your energy supplier is not allowed to use your smart meter data for purposes other than billing unless you give them permission. The detailed data shown on your In-Home Display will remain in your home and your supplier won't be able to see it unless you give them permission.

**Key Fact:** If you have a smart meter, you can still change energy supplier as before. However, some early versions of smart meters called SMETS1 meters might not be fully compatible with the new supplier straight away. If you have one of these meters and change suppliers, you might therefore temporarily lose some of your 'smart services'. For example, you may have to start submitting meter readings again. If you have a SMETS1 smart prepayment meter, a software update will be sent remotely to the meter to 'upgrade' it to SMETS2. You can check the progress of this at www.smartmetercheck.citizensadvice.org.uk.

Newer versions of smart meters called SMETS2 meters are 'fully interoperable' and so do not lose functionality when switching.

Smart meters can operate in pre- payment mode or in credit mode. Because of this, prepayment tariffs should become cheaper in the future.

# Help for vulnerable consumers

### **Priority Services Register**

This is a UK-wide service that can provide extra services such as priority support in the event of a power cut. You may be eligible if you:

- > are disabled or seriously ill
- > are recovering from an injury
- > have mental health problems
- > don't speak or read English well
- > have children under 5 or are pregnant
- > have reached your State Pension age

If your situation isn't listed, you might still be able to sign up for priority services if you find it hard to deal with your energy supply. The priority services that are provided include:

#### Power cuts and interruptions

Make sure your energy distribution network knows you'd be more at risk during a power cut or an interruption to your supply, for example, if you rely on electrical medical equipment. You can ask your energy network to:

- > warn you about supply interruptions
- > give you cooking appliances or hot meals during a power cut

#### Your meter and supply

If you're registered for priority services, you can ask your energy supplier to:

- > move your meter so it's easier for you to access
- > send someone to read your meter every 3 months

#### Your bills and communications

If you struggle to read bills or are not confident contacting your supplier, you can ask for:

- > accessible bills e.g. braille or type talk
- > an interpreter if your first language isn't English
- > your network to say a passphrase when they contact you

You can register by calling your gas and/or electricity supplier and your electricity and gas distribution networks.

You can also sign up at www.psrscotland.com

### Warm Home Discount Scheme

The larger gas and electricity suppliers take part in this scheme. It provides a credit of  $\pounds$ 150 over the winter period for qualifying consumers who meet the scheme's criteria. It is normally applied as a credit to your electricity account, but you may be able to get the discount on your gas account instead if you are with the same supplier for both fuels.

A list of the suppliers who take part in the scheme can be found at www.gov.uk/the-warmhome-discount-scheme/ energy-suppliers.

**NB** Make sure you check the information for Scotland, not England and Wales There are two ways to qualify for this credit: through the 'Core Group' and through the 'Broader Group':

#### **Core Group**

You should get the Warm Home Discount if you or your partner got the Guarantee Credit element of Pension Credit on 11 August 2024. This is known as the 'core group'. You don't need to apply – payments are automatic. You should get a letter from your supplier between October 2024 and early January 2025 confirming the payment. You are not part of the core group if you only get the Savings Credit element of Pension Credit.

If you meet the criteria above and have not moved home or changed supplier since then, the payment will be credited to the electricity account. If you have a pre-payment meter, you can still benefit from the discount if eligible; your supplier should let you know how you will receive it, for example, as a voucher.

If there has been a change of supplier or of address after this date, or if you do not receive the letter by early January 2025 and believe you should have been contacted, call the Warm Home Discount Helpline on 0800 030 9322 for assistance.

However, if you have become eligible for the Guarantee Element of Pension Credit after the 2024 date, you will not qualify under the core group.

# Help for Vunerable Consumers continued

#### **Broader Group**

If you do not receive the Guarantee Element of Pension Credit, you may still be eligible, but you'll need to apply directly to your supplier.

You might be in the broader group if your name is on the energy bills and you get one of the following benefits:

- > Universal Credit
- > Child Tax Credit
- > Housing Benefit
- > Income Support
- > income-based Jobseekers Allowance
- > income-related Employment and Support Allowance.

Each supplier's eligibility criteria are different, so you should check with your supplier - you cannot apply for the discount by calling the government helpline. Even if you were eligible for the discount as part of the broader group last year, you should

#### If you switch supplier

If you've applied for the discount, you'll usually need to stay with your supplier until the discount is paid.

If you want to switch supplier, check if your old supplier will still give you the discount if you leave. If they won't, check if the new supplier is part of the scheme and if you can still make an application. They might have different deadlines or eligibility.

You can find out more about the Warm Home Discount at https://www.gov.uk/the-warmhome-discount-scheme

# Dealing with energy debt

If you are struggling to pay your energy bills, help is available. For example, your local Citizens Advice Bureau can discuss the support available to you.

Your energy supplier will also be able to help. It is very unlikely that you will be disconnected from your gas or electricity supply. (Energy suppliers are more likely to install a prepayment meter as a last resort).

It is best to let your supplier know as soon as possible if you are finding it hard to pay your bills. They can help to set up a payment arrangement based on your ability to pay.

Many suppliers also have charitable trust funds that you could apply to for help with energy debt. For example, the BG Energy Trust can provide grants to help with debts owed to any energy supplier, you don't have to be a customer of theirs.

# There are also supplier schemes that provide grants specifically for their customers:

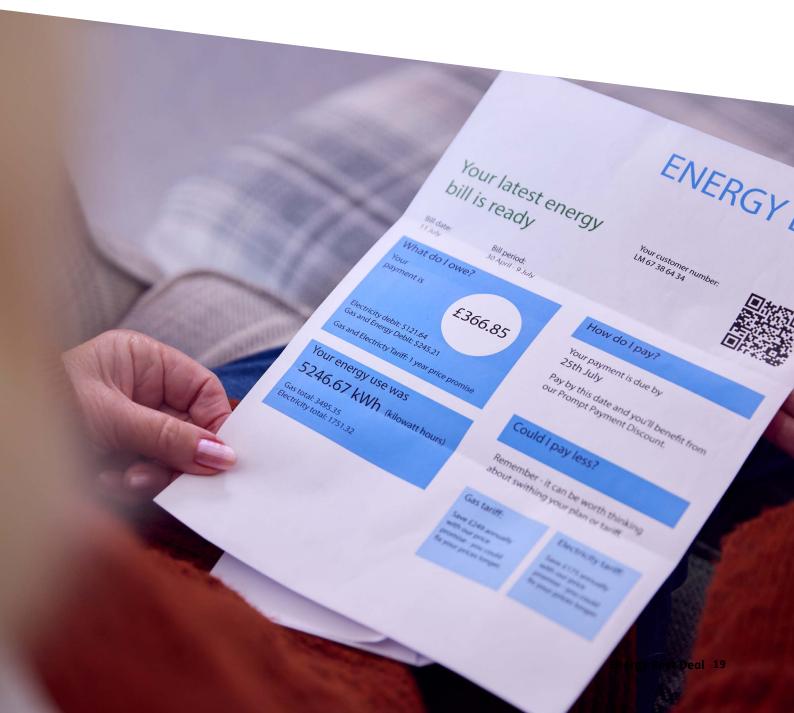
- > British Gas Energy Trust
- > E.on Next Energy Fund
- > EDF Energy Customer Support Fund
- > Octopus 'Octo Assist Fund'
- > Ovo Customer Support Package
- > Scottish Power Hardship Fund



# Switching

In previous years, Energy Best Deal has encouraged consumers to save money by switching tariff or supplier. There haven't been many switching deals available because of problems with the cost of energy. This is starting to change and you might see more deals being advertised.

If you want to switch tariffs, you'll need to work out the best one for you based on your situation. You'll need to think about how the cost of energy could change and what this would mean for your deal - it could end up costing you more.



# Energy Best Deal

This booklet is aimed at consumers in Scotland. It has been produced by Citizens Advice Scotland to help you to understand what help and support is available to you if you are struggling to pay your bills.

All information in this booklet is correct as of 6 September 2024.

For more information please visit: citizensadvice.org.uk/scotland

or call your local Citizens Advice Bureau.

#### www.cas.org.uk



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