

Energy bills and energy efficiency awareness campaign – Autumn 2022

As we enter the winter season, domestic energy prices in the UK will be going up again for the third time in the last 12 months. This document is here to provide all NHS staff with information, advice and tips on how to manage your energy bill, where to get support, how to make your home more energy efficient and how to make small changes to your habits that can go a long way.

This information is provided in good faith, and you are encouraged to check the information provided directly with your energy supplier or online for accuracy.

Share with colleagues everywhere in England

Table of Contents

The Energy Price Guarantee.....	3
How the new Energy Price Guarantee will be applied to energy bills	3
If you're on a standard variable tariff or prepayment meter	3
If you're on a fixed rate tariff.....	3
If you use electricity, but don't use gas for your heating	3
If you pay for your energy as part of your rent.....	4
What to do if you struggle to pay your energy bills	4
Contacting your energy supplier	4
Priority Services register	5
Debt advice charities.....	5
Specific support for NHS staff	5
Citizens Advice	5
StepChange.....	5
The Money Charity.....	6
Debt Advice Foundation.....	6
Grants and benefits to help you pay your energy bills.....	6
The Council Tax Rebate	6
Energy Bill Discount.....	6
Cost of Living Payment	7
Disability Cost of Living Payment.....	8
Pensioner Cost of Living Payment	8
Warm Home Discount.....	8

Winter Fuel Payment	8
Fuel Direct	9
Specific support for NHS staff	9
UNISON.....	9
The Care Workers' Charity.....	9
Making your home more energy efficient	10
Energy Company Obligation (ECO)	10
Eligibility	10
How to access ECO	10
Boiler Upgrade Scheme (England and Wales).....	11
Eligibility	11
Product eligibility	11
Choosing an installer	11
Warmer homes (London specific)	12
How it works	12
Eligibility and applications	12
Smart meters	12
How do I get a smart meter?	13
Switching energy supplier	13
Tips to save energy	13
Energy efficient appliances and lighting	13
LED lighting	13
Energy efficient appliances	14
Simple tips	14
How much could you save?	14
National Energy Action tips	15
Further information and tips can be found using the links below	16

The Energy Price Guarantee

The [Energy Price Guarantee](#) (EPG) will cap the unit cost of electricity and gas so that a typical household in Great Britain will pay on average £2,500¹ a year on their energy bill, for the next two years, from 1 October 2022. It means that energy bills will still increase by 27% on 1st of October; representing a 96% increase on October 2021 prices.

Your bill will be lower or higher depending on your unique energy consumption and will vary depending on the amount of energy you use.

The average unit price for dual fuel customers paying by direct debit will be limited to 34.0p/kWh for electricity and 10.3p/kWh for gas, inclusive of VAT, from 1 October. Average standing charges for customers on default tariffs will remain capped at 46p per day for electricity and 28p per day for gas, for a typical dual fuel customer paying by direct debit.

How the new Energy Price Guarantee will be applied to energy bills

You do not need to apply, and there is no need to contact your energy supplier. The discount is automatic. If you get a message telling you that you need to apply, or asking for your bank or credit card details, this could be a scam.

For consumers who pay for their energy through a monthly, quarterly or other regular bill, the Energy Price Guarantee will be applied when your bill is calculated.

If you're on a standard variable tariff or prepayment meter

The above applies to customers on a standard variable tariff (SVT) and on prepayment meters.

If you're on a fixed rate tariff

Fixed tariff customers will have the same support where appropriate. Unit price reductions of up to 17p/kWh for electricity and 4.2p/kWh for gas will apply to fixed tariff customers that currently have unit rates above the EPG, up to the 'floor' unit price for gas averaging at 10.3p/kWh and for electricity averaging at 34p/kWh for direct debit customers. In a minority of cases (very expensive fixed contracts), the fixed rate tariff will still have a unit rate that is above the EPG rates.

Customers on fixed rate tariffs that are below the floor unit prices will continue to enjoy those low rates and will not receive a further discount for the duration of their fixed term.

Energy suppliers will adjust fixed tariffs automatically. **Customers on fixed tariffs do not need to take any action to get the benefits of this scheme.**

If you use electricity, but don't use gas for your heating

Those households who are connected to the electricity network but who use fuels other than gas, such as heating oil, to heat their homes will still receive support through the Energy Price Guarantee for their electricity costs, as well as the Energy Bills Support Scheme.

If you are not able to receive a support for your heating costs through the Energy Price Guarantee (for example because you live in an area of the UK that is not served by the gas

¹ Based on a Typical Domestic Consumption Values of 2,900 kwh for electricity and 12,000 kwh for gas per year

grid), we will also provide an additional payment of £100 to compensate for the rising costs of other fuels such as heating oil.

If you pay for your energy as part of your rent

Your landlord will benefit from the Energy Price Guarantee if they have a domestic electricity and/or gas contract with a licensed electricity and/or gas supplier and should reflect this in the price they charge you from 1 October. Similarly, they will receive the Energy Bills Support Scheme and should pass it on to you (see further down).

Your landlord should pass on the discount irrespective of how you pay for your energy use. If they charge you based on your usage, they must do this at the same price as they pay, including the Energy Price Guarantee.

If, on the other hand, you pay an “all inclusive” rent incorporating a fixed charge for energy use, your landlord should pass the Energy Price Guarantee and Energy Bills Support Scheme benefits to you if provided for in your tenancy agreement.

What to do if you struggle to pay your energy bills

If you miss an energy bill payment, your energy supplier won't disconnect your gas and electricity. But if you don't top-up your prepayment meter, your supply might still stop.

Contact your energy supplier if you're struggling to pay, rather than cancelling your direct debit.

Contacting your energy supplier

You can choose who supplies your energy. This company is known as your energy supplier and they bill you for the energy you use. If you're not sure who your energy supplier is, you'll need to contact your energy network operator who can help you find out. This [webpage](#) can help you locate your energy network operator.

Your supplier can work with you to agree a payment plan that you can afford. Options vary between suppliers but you can ask for:

- a review of your payments and debt repayments
- a reduction in your payments or a payment break
- more time to pay
- access to hardship funds.

Try and agree a deal that works for both you and your supplier.

If you have a prepayment meter and can't top it up, contact your supplier to work out how to keep your energy supply running. Options can include:

- emergency credit
- nominating someone to top up for you
- adding a discretionary fund to your account

- sending you a pre-loaded top-up card.

Bear in mind that you will eventually need to pay back any credit your supplier gives you.

Priority Services register

You can also ask to be added to the [Priority Services Register](#). The PSR is a free support service to help people in vulnerable situations. Energy suppliers and network operators offer this service and keep their own register. You need to contact your energy supplier or network operator to get onto the PSR.

Debt advice charities

Specific support for NHS staff

The Money Advice Service

NHS England have been working with the Money Advice Service, an organisation who work to improve people's financial wellbeing across the UK, to provide you with free, independent support. For further information visit: [NHS England » Financial wellbeing support](#)

NHS telephone support line - 0800 448 0826

NHS people can call this support line, provided by the Money Advice Service, for free and impartial money advice. Monday to Friday, 8am to 6pm.

WhatsApp

Add **+44 7701 342 744** to your WhatsApp and send the Money Advice Service's support team a message for help with sorting out your debts, credit questions and pensions guidance.

Charities and Support Cavell Nurses Trust

Cavell Nurses Trust is charity that supports UK nurses, midwives and healthcare assistants, both working and retired, when they're suffering personal or financial hardship often due to illness, disability, older age and domestic abuse. One way Cavell Nurses trust provides this support through one-off grants to relieve financial hardship and rapid emergency funding for those at great risk. For more details: www.cavellnursestrust.org

Citizens Advice

Citizens Advice's network of independent charities offers confidential, independent and impartial advice online, over the phone, and in person, for free.

They can provide advice on benefits, debt and money and have put together some useful information on the cost of living.

[Citizens Advice website](#)

Advice line (England): 0800 144 8848

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: 18001 then 0800 144 8884

StepChange

StepChange Debt Charity is a UK's leading debt advice charity, providing free, impartial and confidential support with every client receiving expert personalised advice to help them deal with their debts.

Visit their website for online advice at <https://www.stepchange.org/>

Email: client.service@stepchange.org - Telephone: 0300 303 5300

The Money Charity

The Money Charity, formerly Credit Action, is a national money education charity which offers a range of resources, tools and training to help people to manage their finances. They provide education, information, advice and guidance to people of all ages, helping them to manage their money well and increase their financial well-being.

<http://themoneycharity.org.uk/>

Email: hello@themoneycharity.org.uk - Telephone: 0207 062 8933

Debt Advice Foundation

Debt Advice Foundation is a registered national debt advice and education charity offering free, confidential support and advice to anyone worried about loans, credit and debt.

<https://www.debtadvicefoundation.org/>

Telephone: 0800 043 40 50 -

This is not an exhaustive list, but all of the above can provide guidance on what to do if you struggle with your energy bill.

Grants and benefits to help you pay your energy bills

The Council Tax Rebate

The government asked councils (billing authorities) to provide a £150 one-off payment to a liable council tax payer (or an occupant where the property is exempt) where they occupy a property which:

- is valued in council tax bands A to D
- It is someone's sole or main residence;
- It is a chargeable dwelling, or in exemption classes N, S, U or W*.

Payments should have been provided directly from billing authorities to eligible households from April 2022. If you haven't received the rebate, contact your council.

Energy Bill Discount

All households with a domestic electricity connection in Great Britain are eligible to receive £400. There is no need to contact energy suppliers concerning this.

There is no need to apply for the scheme and you will not be asked for your bank details.

The £400 discount will be administered by suppliers and paid to consumers over six months, with payments starting from October 2022 with a discount of £66 applied to households' energy bills in October and November, rising to £67 each month from December through to March 2023.

You should only enquire with your supplier if they have not received their first instalment by the end of October.

Donating your energy bill discount to those most in need

As this discount is given to every household in England, those who do not need it can choose to give the money to charities or speak to their councils to find out whether they have set up specific schemes to redistribute the money to those most in need in their communities.

Several charities that work directly to support those in need, such as the [Fuel Bank Foundation](#) (provides emergency vouchers to people on prepayment meters), [National Energy Action](#) (UK fuel poverty charity), [Christians Against Poverty](#) (distributes energy top-up vouchers), [The Trussell Trust](#), [The Big Issue](#), [Donate the rebate - Crowdfunder](#).

Cost of Living Payment

Households on means tested benefits, including Universal Credit, Pension Credit and Tax Credits, will receive a payment of £650 this year.

This will be made automatically in two instalments, one in summer and another in the autumn, and is in addition to the £400 discount on energy bills.

If you're eligible, you'll be paid automatically in the same way you usually get your benefit or tax credits.

You may get a payment of £650 paid in two lump sums of £326 and £324 if you get payments of any of the following:

- Universal Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Pension Credit
- Child Tax Credit
- Working Tax Credit

For all benefits, the first payment of £326 will have taken place between 14 and 31 July 2022, with the second payment of £324 due in the Autumn 2022.

For the Child and Working tax credits, the first payment will take place in September 2002 and the second payment in Winter 2022.

You will not get a payment if you get New Style Employment and Support Allowance, contributory Employment and Support Allowance, or New Style Jobseeker's Allowance, unless you get Universal Credit.

If you have a joint claim with a partner, you will get one payment of £326 and one payment of £324 for your joint claim, if you're entitled.

If you think you should have had the £326 payment, but you cannot see it in your bank, building society or credit union account, you can report a missing Cost of Living Payment by clicking on this [link](#).

Disability Cost of Living Payment

You may get a lump sum payment of £150 if you're getting any of the following:

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance for adults
- Disability Living Allowance for children
- Personal Independence Payment
- Adult Disability Payment (in Scotland)
- Child Disability Payment (in Scotland)
- Armed Forces Independence Payment
- War Pension Mobility Supplement

You must have received a payment (or later receive a payment) of one of these qualifying benefits for 25 May 2022 to get the payment.

If you get a qualifying disability benefit from the Ministry of Defence (MOD) and a qualifying disability benefit from DWP, you will get a Disability Cost of Living Payment from DWP only.

You'll get the payment from September 2022. Payments will be made to people who get a qualifying disability from DWP before payments to people who get a qualifying benefit from the Ministry of Defence.

Pensioner Cost of Living Payment

If you're entitled to a Winter Fuel Payment for winter 2022 to 2023, you will get an extra £300 for your household paid with your normal payment from November 2022. This is in addition to any Cost of Living Payment you get with your benefit or tax credits. (see Winter Fuel payment below)

Warm Home Discount

The [Warm Home Discount](#) (WHD) gives £140 each year, mainly to pensioners and people who receive certain benefits.

There are two ways to qualify for the Warm Home Discount Scheme:

- you get the Guarantee Credit element of Pension Credit - known as the 'core group'
- you're on a low income and meet your energy supplier's criteria for the scheme - known as the 'broader group'

Not yet updated - <https://www.gov.uk/the-warm-home-discount-scheme/guarantee-pension-credit>

Winter Fuel Payment

The [Winter Fuel Payment](#) (WFP) is a payment between £100 and £300 towards your winter heating if you're aged over 66, born on or before 26 September 1955, (you get more if you're over 80). The payments are to help pay for your gas or electric heating in winter. They are tax-free and also known as the Winter Fuel Allowance.

You will be paid automatically if you're over 66 and get the State Pension or another social security benefit (excluding Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

You do not need to apply if you have received Winter Fuel Payments before, unless you've deferred your State Pension or moved overseas.

Fuel Direct

[Fuel Direct](#) can help you manage your energy bills if you get certain benefits.

You can have some of your bills (including rent, services charges, fuel or water bills) paid directly out of your benefits payments if you're having difficulties. This is called 'third party deductions' and sometimes Fuel Direct.

The benefits that can be used are:

- Universal Credit
- Income-based Jobseeker's Allowance
- Income-related Employment Support Allowance
- Income Support
- Pension Credit.

Fuel Direct payments arrange for your current fuel use and an agreed amount of your unpaid bill to be paid to the company you owe each time your benefits are paid. The payments will stop once you've paid back what you owe.

The amount you'll pay through deductions directly from your benefits depends on how much you're paying off. For example, if you get Universal Credit, 5% of it would be deducted for gas, electricity and water. The amount is decided by Jobcentre Plus or your pension centre. Get in touch with [Jobcentre Plus](#) to find out more.

Specific support for NHS staff

UNISON

UNISON provides a **one-off grant of £250** to help with essential expenses such as food and bills, general living costs, household appliances, urgent repairs, disability equipment and adaptations, utility bills and funeral costs. To be eligible to apply for financial assistance, you must have been a member of UNISON for at least four weeks and up to date with your subscriptions. For more details: Visit website [here](#) or www.unison.org.uk

The Care Workers' Charity

This charity has two grants; Crisis grants – live and in use throughout the year exclusive to health care workers. COVID-19 Emergency Fund grant which covers the following grants related to self-isolation, funeral costs or other unexpected costs. This extends to additional roles such as Cooks/Kitchen Assistants, Housekeepers or Domestic Workers, Maintenance staff, Drivers and Admin staff (Team Leaders/Supervisors and Personal Assistants)

For more details: <https://www.thecareworkerscharity.org.uk/covid-19-emergencyfund/>

Making your home more energy efficient

Energy efficiency measures help to better insulate your homes to reduce drafts and keep warmth inside, such as window double glazing, door draft excluder, loft insulation, wall insulation. There are several schemes that provide financial support to get energy efficiency improvement works done at home.

Energy Company Obligation (ECO)

The [Energy Company Obligation \(ECO\)](#) is a government scheme in Great Britain to tackle fuel poverty and help reduce carbon emissions by supporting energy efficiency improvements, including insulation and some heating improvements, in low income and vulnerable households.

Eligibility

In order to benefit from ECO you must own your own home or have the permission of your landlord, including if your property is owned by a social housing provider or management company.

You are eligible for ECO if you are a core group customer under the Warm Home Discount Scheme or you receive at least one of the following benefits and satisfy the relevant income requirements, where applicable:

- Child Benefit
- Pension Guarantee Credit
- Income-related Employment and Support Allowance (ESA)
- Income-based Jobseeker's Allowance (JSA)
- Income Support
- Tax Credits (Child Tax Credits and Working Tax Credits)
- Universal Credit
- Housing benefit
- Pension credit saving credit

How to access ECO

Local authorities are able to refer residents in their areas to obligated energy suppliers so that they can be offered support under the scheme.

Energy suppliers themselves are also able to refer households where they are either struggling with persistent fuel debt and are supported by suppliers, or are using pre-payment meters (PPM) and have regularly been unable to stay connected to their fuel supplies due to financial hardship.

You can also choose to directly contact [obligated suppliers](#) or go on the [Simple Energy Advice website](#) which provides energy efficiency advice.

Boiler Upgrade Scheme (England and Wales)

The government is providing grants to encourage property owners to install low carbon heating systems such as heat pumps, through the [Boiler Upgrade Scheme \(BUS\)](#). These grants can help property owners overcome the upfront cost of low carbon heating technologies.

The scheme is open to domestic and small non-domestic properties in England and Wales. It runs from 2022 to 2025.

You can get £5,000 off the cost and installation of an air source heat pump or a biomass boiler or £6,000 off the cost and installation of a ground source heat pump.

! Please note that in the current situation of high electricity prices, switching to heat pumps might not be financially rewarding, as gas might remain cheaper to heat your home.

Eligibility

You may be eligible if you:

- own your property (whether this is a home or a small non-domestic property)
- own a second-home
- are a private landlord.

Product eligibility

Grants are only available for:

- air source heat pumps
- biomass boilers (in rural properties or off grid properties, check for more info)
- ground source heat pumps (including water source heat pumps and those on shared ground loops)
- Hybrid heat pump systems, for example a combination of a gas boiler and air source heat pump, are not eligible.

Your installer will advise which heating system is suitable for your property and help you to understand the different options.

Choosing an installer

For a heating system to be eligible under BUS, it has to be installed by an installer certified by the Microgeneration Certification Service (MCS).

It is recommended that you obtain quotes from multiple installers. You can find an installer in your area on the [MCS website](#).

Your installer will apply for the grant on your behalf. The value of the grant will be discounted off the price you pay.

Warmer homes (London specific)

The Mayor of London's [Warmer Homes programme](#) provides free heating, insulation and ventilation improvements for low income Londoners who own their own homes or rent privately.

Grants of between £5,000 and £25,000 are available to eligible low income homeowners and private tenants, with funding amounts depending on your existing energy efficiency rating, your tenure and your current fuel type (i.e. gas, electricity, oil or LPG).

How it works

Applicants need to provide information showing they are (or their tenant is) eligible and details about the property. If the application is successful, a survey will be needed to work out which improvements are most suitable.

There are several options available if applicants qualify for the programme:

- heat pumps
- insulation for walls, lofts and floors
- heating system improvements or repairs
- draughtproofing
- solar energy installations

All surveys and installations are managed by RetrofitWorks. They provide a dedicated contact who helps explain what improvements are most suitable and ensure that work is carried out to a high standard.

Eligibility and applications

To apply you need to:

- live in Greater London
- own or rent your own home, landlords can apply as long as the tenant is eligible
- receive a qualifying benefit OR otherwise be on a low household income
- meet maximum energy efficiency and household income requirements for the national government-funded (Sustainable Warmth) element

Smart meters

Smart gas and electricity meters can record half-hourly price and consumption data. The In-Home Display, an easy-to-use handheld device that sits within your home, shows you the cost and amount of energy you are using, updating every 30 minutes for gas and in near real-time for electricity.

Evidence shows that consumers are using this information to manage their energy use, save money and reduce emissions that lead to climate change.

Prepayment customers see additional benefits:

- customers can top-up remotely without leaving home and automatically, so that if credit runs out at night or when the shops are shut, they will not be left without power

- customers see credit balances on the In-Home Display, so they do not unknowingly run out of credit
- energy suppliers see when customers are not being supplied with energy so they can offer timely support

How do I get a smart meter?

The government has required energy suppliers in England, Scotland and Wales to provide smart meters to their customers. You simply need to get in touch with your energy supplier to arrange for smart meters to be installed at a time and date that suits you. You will not be charged for the installation or the meters.

Switching energy supplier

Consumers can switch energy supplier no matter which type of meter they have. Smart meters can make switching energy supplier easier, without any interruption to energy readings or bill payments.

You can find more information on [Smart Energy GB](#).

Tips to save energy

Energy efficient appliances and lighting

LED lighting

Switching your light bulbs to more energy efficient lighting can reduce the electricity use for lighting by up to 90%, compared to standard light bulbs.

Compact fluorescent lamp (CFL) typically use 60-80% less energy than an incandescent, while halogens use 20-30% less and LEDs use an astonishing 90% less.

LED bulbs can be bought in all shops and supermarkets, or online. Make sure you check what the power of the original bulb is and what it should be replaced with. There are some guides online, this one is taken from [Which?](#)



Energy efficient appliances

When you buy a new appliance for your home, look out for its energy label. The energy label tells you how much energy the appliance uses, compared to similar appliances. You should also consider the size of the appliance you need.

How do energy labels work?

Appliances are tested for how much energy they use during typical use. This gives them a rating on a scale of A to G, with A being the most efficient product of its class, and G being the least efficient. Some appliances use an older scale, from A+++ to G, with A+++ being the most efficient.

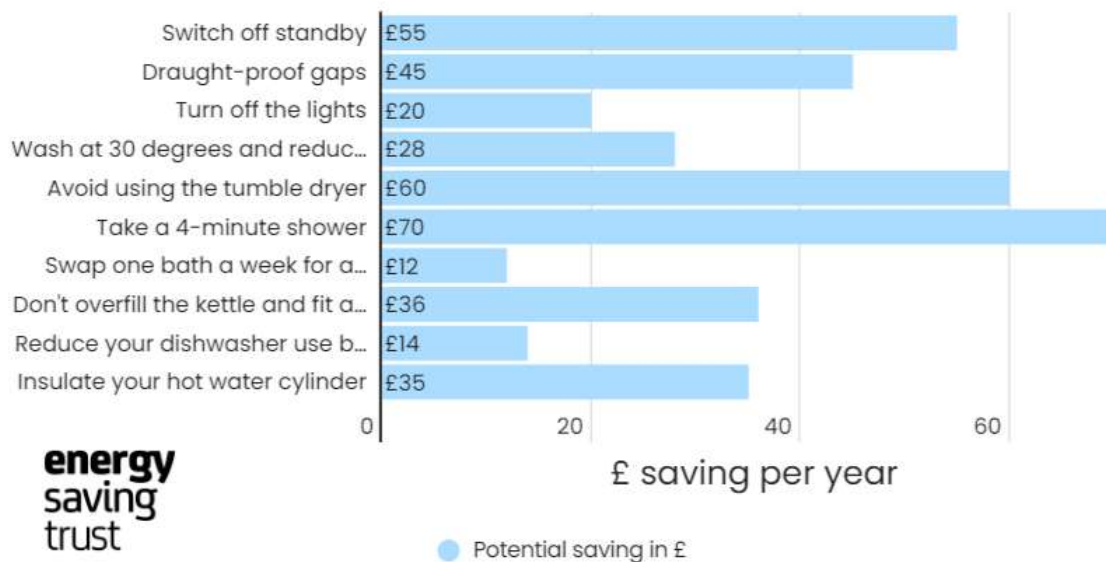
It is best to check the appliance's energy label, and look for the product with the best energy rating for the size you require.

This [Energy Saving Trust webpage](#) provides more information for each appliance that can be found in a home.

Simple tips

- Only boil the water you need for your hot drinks, you will save electricity, water and make your kettle last longer.
- Only run your taps when washing up as you need water.
- Use hot water when really needed, otherwise use cold or warm water.
- Run your washing machine at 30 degrees Celsius where possible.
- Turn off appliances not in use, do not leave them on standby.
- Reduce your time spent in the shower and the flow of the shower.
- Install heating controls ([EST](#)).

How much could you save?



National Energy Action tips

- Make sure to turn lights off when you leave a room. Leaving one standard 60W light bulb on all day (12 hours) could cost you 20p per day* that's £73 per year – for just one light bulb.
- Switch to a low energy LED bulb. These can use up to 90%** less electricity than a standard incandescent bulb while providing the same level of lighting (and they don't need replacing as often).
- When replacing appliances, consider energy efficient models, which may be A-rated.
- Use a cooler wash setting to do your laundry, washing at 30 degrees can save as much as 40% compared to washing at higher temperatures** If you're just freshening up clothes, then a cold wash would save you even more.
- The latest heat pump tumble driers use considerably less electricity than older vented models or even better dry clothes outside or on an airer for free!
- Electric showers are one of the biggest energy guzzlers – set a timer to 3 minutes.
- Towel dry hair to reduce how long you use a hairdryer.
- Cooking in a microwave is cheaper than an oven as it uses less power and takes less time to cook.
- A slow cooker is also energy efficient, running on low power, but may take several hours to cook – try batch cooking to make the most of the energy you're using.
- Unplug or switch off devices at the wall around the home, and only charge phones for as long as is necessary - items plugged in (even on standby) still draw electricity, which could rack up if you have a lot of items plugged in.
- Immersion heaters should only be switched on at the times when you need hot water and switched off when no longer in use - leaving one on is like leaving the kettle boiling constantly.

- Understanding your heating controls can help you use your system more efficiently. If you have electric storage heaters take a look at our Getting the most from Economy 7 fact sheet.
- A third of our heat is lost through the roof – insulating your loft space can save as much as £215 per year** on energy bills. Take a look at [simpleenergyadvice.org.uk](https://www.simpleenergyadvice.org.uk) to find out if you might be eligible for grants to help with improving the efficiency of your home.
- Put draft excluders around draughty doors and windows, or for a fraction of the cost you can use dry rice in a pair of tights to cover any gaps at the bottom of doors.

* Based on average unit rates under April price cap

** Information sourced from Energy Saving Trust 2022 www.energysavingtrust.org.uk/energy-at-home/

Further information and tips can be found using the links below

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

[Energy Saving Trust](#)