

## Age UK Islington – Cost of Living Guide - Helping You to Manage your Energy Bills

With the cost of living having an impact on everyone's energy bills, it's important to be aware of the steps you can take to help make your energy bills more affordable.

There's lots of support that is available to help protect Islington residents against rising energy prices. Age UK Islington has put together the following Cost of Living Guides to let you know:

- 1) What financial help you might be eligible to receive and why pension credit is so important, yet often goes unclaimed
- 2) Help available from utility companies, including potential discounts and other support; what to do if you are in trouble paying your bill
- 3) What else you can do to reduce your energy costs and bills

### Part 1: Financial Support You Might Be Eligible to Receive & Why Pension Credit is so Important

#### Cost of Living Payments:

If you're finding it hard to keep up with energy payments or worried you won't be able to afford the energy you need this winter, you might be entitled to financial support. This 'Help with the Cost of Living Payments' guide from Age UK is a great place to start. These payments are made automatically without having to apply for them, for those who are receiving certain benefits.

<https://www.ageuk.org.uk/information-advice/money-legal/debt-savings/energy/cost-of-living-payments/>

### Find Out What Benefits You Are Eligible For:

To find out what benefits you might be eligible for, you can use this free online calculator.

<https://www.ageuk.org.uk/information-advice/money-legal/benefits-entitlements/benefits-calculator/>

### Are You Eligible for Pension Credit?

If you are over state pension age and living on a low income, we would urge you to check if you are entitled to Pension Credit. This is extra money to help you cover your costs (to top up your income). You might be able to get it even if you have other income, savings, or assets.

The important thing to remember, is that by claiming Pension Credit, you might unlock other benefits too, such as help with health and housing costs and TV licenses. Don't be put off claiming Pension Credit – even if you are only entitled to a nominal amount, it is worth claiming, as in doing so it may entitle you to other financial help.

If you are looking to apply for Pension Credit, it is a good idea to do this now. Online or telephone applications are often processed quicker, but there are delays in the processing of these applications by the Department for Work and Pensions, due to a backlog.

Find out more about Pension Credit in this guide from Age UK:

[https://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig50\\_pension\\_credit\\_inf.pdf](https://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig50_pension_credit_inf.pdf)

### Council Tax Support

You might be entitled to Council Tax Support if you are on a low income or are receiving benefits (such as Jobseekers Allowance, or Income Support). For more information, see the Islington Council website:

<https://www.islington.gov.uk/benefits-and-support/council-tax-support>

## Household Support Fund

This is a funding package to help people on low incomes from Islington Council.

More than 7,000 low-income pensioners who receive Council Tax Support, will receive an award of £110 from the council.

4,500 of the borough's poorest households and care leavers aged 25 or under, will receive £100 awards, equivalent to one week's worth of essential purchases for the average household. Those who face the most exceptional housing costs will also be helped. This will be paid directly to those with the lowest incomes who are eligible.

***Support payments will be made automatically to qualifying households, residents do not need to do anything. Payments have already started to be made and will continue through to the end of September.***

This support follows the announcement earlier in the year of the Discretionary Council Tax Rebate scheme that provided help to 26,500 Islington households who were registered to be **in receipt of Council Tax Support** on the 1 April 2022. All credits were planned to be made by the end of August.

£150 + £62.50 was made available to households in Council Tax bands A-D (in two payments) and £212.50 (in one payment) to eligible households in Council Tax bands E-H. This was paid directly into people's bank accounts, where their bank account details were held by the council, or if not, as a credit to their Council Tax bills.

If your Council tax account has credit in it, you can call Islington Council directly on 020 7527 2633 (if you're finding it difficult to get through, try calling in the mornings) to apply to get this money paid out to you. Or you can go to the Islington Council website to use this [online form](#).

## Part 2: Help from Utility Companies

### Talk to your Energy Supplier

Make sure you're on the best tariff. Tariffs are the rate you pay for your gas and electricity. Talk to your supplier or look at their website to see what tariffs they have available and if you can pay less.

It's useful to have some meter readings, if possible, as well as your latest bill. This is so they know how much energy you're using, and how much it is costing you.

Asking to change your payment method from prepayment and standard credit to Direct Debit can also help reduce your tariff.

Look at your energy bills to find the name and contact details of your gas and electricity suppliers. If you need help to find who they are, see this [webpage](#).

### Thames Water

WaterHelp – people with a household income of £20,111 or below (in London) can apply for a 50% reduction in their bill.

WaterSure bill cap – if you're on a water meter but finding it hard to save water because you have a large family or water-dependent medical condition, Thames Water may be able to cap your bills through WaterSure. They always use the average price based on what other customers pay. For the year (2022/23), for example, they'd cap your bills at £423. If you already use less, you'll keep paying less.

For more information:

<https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp>

Or contact Thames Water Extra Care Services team on 0800 009 3652 from 8am to 5pm.

## Priority Services Register

If you're older or have a disability or long-term health condition and are vulnerable, it is important to register for the Priority Services Register. It can help with things like:

- A gas appliance and installation safety check (if everyone in the home is eligible)
- Help to maintain power supply for medical equipment in the event of a power cut
- Bills supplied in different formats, such as large print or Braille or in a different language
- Bills sent to a friend or a family member on their behalf
- A personal password system for gas and electricity staff to use every time they call at the person's home, to confirm they are genuine
- Supported meter reads for those with limited mobility
- Help in moving a meter if it is in an inconvenient position

For more information & to register:

<https://www.ofgem.gov.uk/getting-extra-help-priority-services-register>

## **If You Are in Trouble Paying Your Bill**

### Call Your Energy Supplier

If you are struggling to pay for your gas and electricity bills or if you get into debt, you should contact your supplier as soon as you can and find out what help they can give you.

Your supplier will be able to: work with you to agree a regular payment plan (for example every week or month) to spread your bills so you can better budget for them. They might also suggest schemes and grants to help with money you may owe them.

Check your gas or electricity bill for your supplier's contact details. If you don't know who your supplier is see [ofgem.gov.uk/find-my-supplier](https://www.ofgem.gov.uk/find-my-supplier).

You might be paying too much for your energy. Many people are on their supplier's standard tariff, which is unlikely to be the best deal. Your supplier will offer a range of tariffs, some of which might work out cheaper for you.

#### Get Help with Debt

The following 'Debt Advice' guide from Age UK provides useful steps that you can take to start getting debt under control.

<https://www.ageuk.org.uk/information-advice/money-legal/debt-savings/debt-advice/>

### **Part 3: What Else You Can Do to Better Manage Your Energy Costs and Bills**

#### Contact SHINE's Energy Doctor

Seasonal Health Interventions Network (SHINE) is a free energy and bills advice service for residents in London provided by Islington Council.

SHINE can help you to obtain a smart meter, which can help give you more control over your electricity and gas bills. Having a smart meter means that you can ensure your bills reflect the amount of electricity and gas that you use, rather than being provided with an estimated bill.

You can alternatively contact your utility company yourself to organize for a Smart Meter to be fitted.

For more information about the 'pros and cons' of smart meters:

<https://www.comparethemarket.com/energy/content/smart-meter-pros-cons/>

#### Help with Energy Saving Measures

SHINE offers 'Energy Doctor' home energy visits. These home energy visits are useful to provide advice on energy saving measures, check heating controls and to let you know about grants available for heating and insulation.

They can also help to review bills, mediate with energy providers and provide contact details for debt and money advice.

For more information: <https://www.islington.gov.uk/environment-and-energy/energy/shine>

### Changing Your Energy Supplier

Whilst it used to be that often people could often save money by switching to a different energy supplier, this is less likely these days.

However, there is no harm in checking if there's a better deal. You can use an Ofgem-accredited price comparison website to help you compare deals across a range of suppliers.

Many of these websites have a telephone service you can use if you're not online.

To find a good comparison site that you can trust, use the following website:

[https://www.ukenergy.co.uk/home\\_energy/resources/confidence\\_code](https://www.ukenergy.co.uk/home_energy/resources/confidence_code)

### Energy Saving Tips

From boiling only the water that you need in a kettle, blocking draughty doors, turning a TV off completely when it is not being used, there are lots of ways to save energy. Together these small things can add up to significant cost savings.

For more information, see the Age UK 'Energy Saving Tips' guide:

<https://www.ageuk.org.uk/information-advice/money-legal/debt-savings/energy/energy-saving-tips/>

### **If You Need Further Help**

Contact Age UK Islington's helpline: 020 7281 6018 and we can have a conversation to understand your situation. Where needed, we can then connect you to Islington services that will be best placed to help.