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Our world, your home - manage your energy costs.

Your guide to greener, cleaner and cheaper habits.

Introduction



Climate change is one of the most significant environmental issues of our time.

At Futures, we're passionate about making our homes more energy efficient. And we can all make small changes to our daily habits to help protect our planet now, and in the future.

This mini guide is the first of six that will give you money and energy saving advice to help you do more for both your purse and the planet.

Your home in a changing climate

Our homes produce more carbon dioxide (CO₂) than cars produce on the road.

CO₂ is the most abundant greenhouse gas in our atmosphere and is accelerating due to our everyday activities. Greenhouse gases make the atmosphere act like a blanket, it then traps the sun's heat and causes global temperatures to rise.

We can all help reduce greenhouse gases and carbon emissions by reducing our energy use, which will also save us money.



Manage your energy costs

With rising energy costs, it's never been more important to be aware of how you're using energy and what you're paying. As well as using less energy you can help to manage your energy bills in other ways.



Get the right bill



Giving your supplier up-to-date meter readings will make sure you're being charged the right amount. Otherwise they will send you an estimated bill which could be higher.

Swap to a smart meter



These new meters measure your energy use in real time and can show you how much you are spending day-by-day. They also send readings to the supplier automatically. You won't have to pay to have it installed. Contact your supplier to find out more.

Payment method





If you're on a prepayment meter, you may get a discount for paying by Direct Debit or switching to paperless billing.

Tariff check



Switching supplier or changing tariff is unlikely to save you money at the moment. But it's worth checking with your provider to ask about special deals and make sure you're on their cheapest tariff

 If you do decide to switch always use an Ofgem-accredited price comparison website. Check the length of any deal and see if there are any charges for ending the deal early.

 Visit [MoneySavingExpert](#) for more information on managing [gas and electricity bills](#) and information on the [energy price cap](#).

Debt payments









If you're in arrears or struggling to pay your energy bill, talk to your supplier. They may be able to adjust your debt payments, give payment breaks and refer you for hardship funds.

If you can't keep up with payments, tell your supplier straight away or they may charge you late payments. If you can't afford to pay your energy bills, visit [Ofgem](#), [CitizensAdvice](#) or our [Tenancy Support team](#) for help.



Financial support

The Government is offering various schemes to help with energy bills this Winter.

-  The **Government's Energy Price Guarantee** reduces the unit cost of electricity and gas and will bring bills down to around £2,500 for a typical household. You could pay more or less depending on just how much fuel you use. There is no need to contact your energy supplier, the discount is automatic. Beware of scams – there is no need to apply, and you will never be asked for bank details.
-  The **Energy-Bills Support Scheme** is an automatic £400 one-off payment towards most people's energy bills that will usually be paid directly to your supplier.
-  The **Cost of Living Payment** is available to those on certain benefits or tax credits, including Universal Credit. If you're eligible, you'll be paid automatically in the same way you usually get your benefit or tax credits.
-  The **Winter Fuel Payment** offers pensioners between £100 and £300 to help pay heating bills. This Winter it will be topped-up with an extra one-off £300 Pensioner Cost of Living Payment.
-  The **Cold Weather Payment** provides £25 extra a week when the temperature is zero or below for more than seven days, to those getting certain benefits or Support for Mortgage Interest.
-  The **Warm Home Discount** is a one-off discount on your electricity bill. You could get £150 off your electricity bill this Winter. The money is not paid to you - it's a one-off discount on your electricity bill paid between October 2022 and March 2023. This won't affect your Cold Weather Payment or Winter Fuel Payment. Contact your supplier to find out more.

Visit [Help for Households](#) for more information on government support schemes to help with your energy and other household bills.

Talk to us or your local authority



Both Futures and your local authority can tell you about any financial support, additional benefits and government discount schemes to reduce your fuel bills. For more information on support related to cost of living, guidance of claiming appropriate benefits and money advice, visit our [Cost of living: you're not alone](#) page.

Our Tenancy Support team is here to support you, whatever your circumstances. Our friendly advisors can make sure you're getting all the support you're entitled to. Speak to our team on **0300 456 2531** or email enquiries@futureshg.co.uk.







You can also get information and help from:



1

Citizens Advice offers advice on energy bills, debt and income support online, over the phone or in-person. Visit www.citizensadvice.org.uk or call 0808 223 1133 for the Citizens Advice Consumer Advice Line.

Other resources:

-  [What to do if you're struggling to pay your energy bills](#)
-  [Getting extra support from your energy supplier](#)
-  [How to read your gas or electricity meter](#)
-  [Big Energy Saving Campaign - Citizens Advice](#)

2






Groundwork's Green Doctor service can advise you on staying warm and well and saving money on your bills. Visit www.groundwork.org.uk/greendoctor or complete the [Cadent Enquiry Form](#) to see what free support is available in your area.

3

National Energy Action is the national fuel poverty charity that helps with energy efficiency [advice and support](#). Visit www.nea.org.uk or call **0800 304 715**.

4

Energy Saving Trust is an independent organisation and trusted voice on energy efficiency solutions. Visit the [Energy Saving Trust website](#) and additional resources:

-  [How to spot an energy scam](#)
-  [Buying energy efficient products](#)
-  [Quick tips to save energy at home](#)
-  [Advice to help you save water at home](#)
-  [Smart meters: all you need to know](#)

5

Smart Energy GB is a government-backed campaign promoting smart meters. Visit www.smartenergygb.org for more information.

6

StepChange Debt Charity can offer free debt advice and budgeting support. Visit www.stepchange.org or call **0800 138 1111** for the debt advice helpline.

7

National Debtline also offer free debt advice and support, plus information for dealing with high gas and electricity bills. Visit www.nationaldebtline.org or call **0808 808 4000**.



Energy efficiency support in your region

For energy efficiency advice over the phone or through self-referral, please see the following organisations.

For customers in Derbyshire

 **Marches Energy Agency - Warmer Derby & Derbyshire** - wdd@mea.org.uk


 **0800 677 1332**

For customers in Northamptonshire


 **Northamptonshire Energy Saving Service** - enquiries@nessteam.org.uk

 **01604 623 700**

For customers in Nottinghamshire

 **Nottingham Energy Partnership – Nottinghamshire Healthy Housing Service** is available to people aged over-60s, families with young children and those at risk of cold-related illnesses.

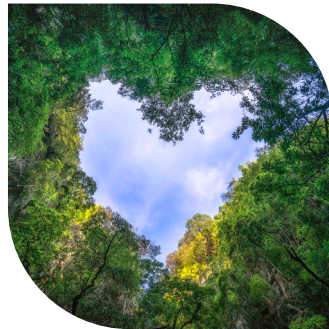
 Self-referral form - [Healthy Housing self-referral form \(nottenergy.com\)](https://www.nottenergy.com/healthy-housing-self-referral-form)

 **0115 985 3009**





January 2023



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