

THE COST-SAVING TIPS BOOKLET

**TIPS AND TRICKS TO SAVE MONEY
ON YOUR HOUSEHOLD EXPENDITURE**



**citizens
advice**

**St Albans
District**

About this booklet

This guide is to help you save money on your energy and household expenditure. You'll find plenty of useful information here, plus online resources.

If you don't have access to the internet, you can use the computers in the Civic Centre Reception area during our opening hours

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This booklet is for household consumers in England, Scotland and Wales.

1. Energy bills

- Turning the thermostat **down by 1° can save 10% of energy costs** <https://www.simpleenergyadvice.org.uk/energy-efficiency/reduce-bills> Turning down the temperature of the boiler can save 8% of your energy costs. Try turning it down a bit day by day. For more information see <https://www.theheatinghub.co.uk/articles/turn-down-the-boiler-flow-temperature>
- **Set the timer** to only heat the house when you are in and awake.
- If you are on benefits you may be able to claim the **Warm Home Discount of £140**. You should get this automatically if you are on Pension Credit. An application can be made to your electricity company, normally between August and December (and you must reapply every year) with the payment made in the first quarter of the year. For more information, see <https://www.gov.uk/the-warm-home-discount-scheme>



- If you need to dry clothes inside, don't dry them on radiators. Hang them on a clothes rack in a room near an open window, and close the door. This stops your house getting damp and mouldy
- If you have an electric immersion heater, turn it down one degree. But don't go below 60° - you need it that hot to kill all harmful bacteria in the tank
- Don't use the remote control to turn things off – this leaves them on standby. Get up and press the button or turn them off at the plug. A typical household could save between £50 and £90 a year just by remembering to turn off appliances left on standby
- Winter fuel payment: This is an annual payment of £100 - £300 for those over the State Retirement Age. You should get it automatically if you are receiving your state pension and live in the UK. Claim here: <https://www.gov.uk/winter-fuel-payment/how-to-claim> or call 0800 731 0160
- Cold weather payments of £25 can be claimed, if the temperature is below zero for seven consecutive days and you are on certain benefits. For more information see <https://www.gov.uk/cold-weather-payment> alternatively contact the Job Centre or the pension service
- If you are in debt, including fuel debt, there may be a grant you can claim towards your energy debt. <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/> Alternatively talk to your debt adviser or contact Citizens Advice

2. Tips to save money

- Put on another layer before you turn the heating on. Remember, lots of thinner layers keep you warmer than one big one
- Make sure your furniture isn't right up against your radiators. It will block the heat
- Close the curtains when it's getting dark and tuck them in behind the radiator
- If there's a room you don't use much, turn down the radiators in there and close the door. But don't turn those radiators off completely or the room may become damp
- Stay warm at night with a hot water bottle – it's much cheaper than an electric blanket
- If you have night storage heaters, find out how to use them properly
- Only boil as much water as you need in your kettle. If you have an electric hob, boil water for cooking in the kettle first, rather than boiling it on the hob
- Clean the fluff out of your tumble dryer filter every time you use it

- If you live in the St Albans district and are over 60 the St Albans Old Peoples Trust may be able to help with utility bills, boiler servicing and in a number of other ways. The following link gives full details <http://www.staopt.org/details.htm> or Call 01727 260701 for more information.
- Further information about managing your energy, including what to do if your energy company goes bust can be found on the Citizens Advice website www.citizensadvice.org.uk
- Apply to be on the **Energy Priority Service register** if you are over 60 or disabled. Whilst this will not save you money this can help in other ways such as large print bills or more support in a power cut. More information can be found on our website <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/getting-extra-support-from-your-energy-supplier/> Contact your energy provider for more information and to register
- **Turn2us** have a search engine to help you find a relevant grant. Go to <https://grants-search.turn2us.org.uk/> or call 0808 802 2000



- Energy companies have **Energy Companies Obligation Schemes (ECO)**. These cover boiler repair or replacement, cavity wall insulations, solid wall insulation and loft Insulation. To find out more contact your energy provider, if you google your providers name and ECO some of them have a dedicated phone number with shorter waiting times
- Good to know: These ECO funds are replenished each April, so calling as soon after the 1st April as possible, increases your chance of getting a grant. If your energy company cannot give you a grant it is worth ringing round the larger energy companies to find one who can and then swapping supplier to get the grant
- **Boiler and Insulation Grant Funding:** Boiler Grants is an organisation that searches for boiler grants relevant to your situation. For more information visit <https://www.boilergrants.info/form.php> or call 0333 344 3497



3. Water Bills

- **If your household income is less than £16, 385** (excluding benefits) a year, or are on your clean water bill may be capped at £103.70. To claim go to <https://www.affinitywater.co.uk/billing/lift>
- **If your gross yearly household income is less than £16,385** (including benefits but excluding disability benefits) you can apply for a 50% discount on your sewage bill. To claim go to <https://www.affinitywater.co.uk/billing/help-with-sewerage-charges> (click on the link beside "Thames Water")
- **If you have a family of 3 or more children OR have a medical condition and use extra water**, are on a water meter *and* receiving certain benefits you can apply for the **Water Sure tariff** that will cap your water bills at £169.79 for fresh water and £189 for sewage. To claim go to <https://www.affinitywater.co.uk/billing/watersure>
- If you are over 60 or disabled or have children under 5, you can apply to be on the **Priority Service Register**. For more information go to <https://www.affinitywater.co.uk/priority-services> Or **call Affinity Advance Care Team** on 0345 357 2406 OR 0345 357 2401 if you have a water meter.
- If fewer people live in the property than there are bedrooms it is beneficial to fit a **water meter**. There is no charge for having a water meter fitted but note once fitted it cannot be removed. To apply go to <https://www.affinitywater.co.uk/metering> or call 0800 169 3630. Affinity Water also provide free water saving devices and advice. <https://www.affinitywater.co.uk/save-water>
- **If your rain water does not go into the sewers** (for instance if you have a soakaway) you can apply for a surface water abatement. Likewise, if you can prove that 10% of your mains water does not go into the sewers (pools, irrigation etc.) you can apply for a waste water abatement. For more information go to <https://www.thameswater.co.uk/help/account-and-billing/understand-your-bill/reduce-your-wastewater-bill>

4. Council Tax

- **If you earn less than £28,010** you may be entitled to Council Tax Support. There is a sliding scale of support. For details go to <https://www.stalbans.gov.uk/council-tax-support>
- **If you are a single occupant or a single parent with children under 18** you may be entitled to a 25% discount. If you are severely mentally impaired or live with someone who is, there are also discounts available. Find out more at <https://www.stalbans.gov.uk/discount-class-d-discount-and-exemptions>
- **If you are having difficulty paying your council tax** you can apply to pay the tax over 12 months rather than the usual 10 months. Find out more at <https://www.stalbans.gov.uk/difficulty-paying>
- **If you do not have access to the internet** you can call the Council on 01727 866100. “Benefits” for Council Tax Support and “Council tax” for the other issues



5. Debt Advice

- **Citizens Advice provide online debt advice** at <https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/> or call Citizens Advice
- **Citizens Advice is a registered debt advisor** and can provide personalised help with your debts. To book an appointment please contact Citizens Advice 01727 811118

6. Other household savings

- Even if you think you are saving everything you can taking another look at your finances is always useful. This particularly applies to insurance, mobile phones, land lines and internet access
- Money Saving Expert, Martin Lewis, sets out a simple guide. Take a look at <https://www.moneysavingexpert.com/family/money-help/>
- There are books and websites to help cook on a budget e.g. Bootstrap Cook – online recipes, fully costed, go to <https://cookingonabootstrap.com/>
- Citizens Advice cannot provide tax advice. However, we would like clients to be aware of the marriage allowance. This lets you transfer £1,260 of your Personal Allowance to your husband, wife or civil partner. This may reduce their tax by up to £252. For more information go to <https://www.gov.uk/marriage-allowance> or call 0300 200 3300



How to contact us

- Call us to get advice on: **01727 811118 or 0800 144 8848** . We will arrange for someone to call you back to find the most appropriate way for us to help you
- **Opening hours:** Monday to Thursday 10am to 4pm, Friday 10am to 1pm
- For those who cannot access our services by phone, **Face-to-Face:** 10am to 1pm, The Hub, Civic Centre, St Peter Street (next to the Alban Arena)
- Visit our website **citizensadvice.org.uk** where you can chat to an adviser online or email us
- For more general information visit **citizensadvice.org.uk**
- **Call us with RelayUK** if you can't hear or speak on the phone. Find out more at relayuk.bt.com
- **Our website can be read in over 100 languages**, simply go to the Homepage and select the language of your choice in the drop-down menu



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