



Dover District Council

**FUEL
& FOOD
MONEY SAVING TIPS**

What is Fuel Poverty?

Fuel poverty in England is measured using the Low Income Low Energy Efficiency (LILEE) indicator.

A household is fuel poor if:

- It has a residual income below the poverty line (after accounting for required energy costs)

and

- Lives in a property with an energy efficiency rating below band C, as determined by the Fuel Poverty Energy Efficiency Rating Methodology (FPEER).

Coping with rising energy bills

Make sure you're getting the best deal on gas and electricity. The way you pay for your gas and electricity also has an impact on the amount it costs. Buying both gas and electricity from the same supplier can cost less. Paying by monthly direct debit rather than quarterly bill usually saves you money. Some suppliers offer benefits such as money off future bills for switching to paperless bills. Gas and electricity can be more expensive if you use a pre-payment meter. Some energy companies offer you the chance to fix your energy prices over a certain period of time. This means your bills will not go up if the price of electricity or gas goes up – but remember that they will still go up if you use more energy.

Coping with the rising energy bills in the current market can be difficult, therefore taking some of the following steps can help avoid fuel debt:

- Only pay for the electricity and gas that you actually use therefore provide regular meter reads or have a smart meter installed to do that job for you.
- Choose the right payment method- certain methods offer discounts, . Paying by monthly direct debit can attract a discount as can opting for paperless billing.

Take advice on choosing an energy provider- switching providers and choosing a fixed term tariff can help you get a better energy tariff. DDC offer a supported no obligation to switch scheme.

[Click here for more information](#)

Alternative energy switching options are available through Ofgem accredited comparison sites.

[Click here for more information](#)

- If you are having difficulty making payments contact your supplier- they must provide advice and support
- Improve Energy Efficiency in your home - see below what steps can be taken to be more energy efficient.
- Income Maximisation - you may be entitled to benefits if you are on a low income, use the [turn 2 us benefits calculator](#) to check your benefit entitlement.

How to read your gas or electricity meter.

If you have a standard meter

Your supplier needs regular readings from your gas or electricity meter to work out your bills. If you don't send them readings, they'll estimate your usage. This means your bill might be too high or low.

[Click here to read your standard gas meter](#)

[Click here to read your standard electricity meter](#)

Take steps to cut your energy use

You only pay for the electricity and gas that you actually use, so a good way for you to cope with rising prices is to try to use energy efficiently. Cut your bills by turning the thermostat on your heating down by one degree and heating your home for one less hour a day.

- **Stop heat escaping** by sealing skirting boards, using draft excluders in front of doors and letter boxes, and drawing your curtains after dark.
- **Save electricity** by turning appliances off rather than leaving them on standby, unplug chargers and switch lights off when not in use.
- **Do not over fill kettles** and always put lids on saucepans when cooking.
- **Only run washing machines, driers and dishwashers with a full load** and use lower temperature settings. Driers use lots of electricity, so drying washing on a line will help cut bills.
- **Switch to low energy light bulbs.** They cost a bit more but last 12 times longer and help cut your electricity bills. Insulating your loft and cavity walls, installing an energy efficient boiler, and switching to low energy appliances will all help cut costs.

There are things you can do now that will save you energy

Taking Short Showers rather than baths, turning appliances off rather than leaving them on standby, unplug chargers and switch lights off when not in use, and only heating the amount of water required are all small steps we can take to conserve energy and reduce our carbon footprint.

[For more energy tips, click here](#)

Conserve Energy

- Insulate – 35% of heat is lost through the walls and 25% is lost through the roof, so wall and loft insulation will help to retain this heat within the home, therefore less energy required to heat your home. There are Grants/Schemes available to assist with these measures subject to meeting certain criteria.

[Click here for more information](#)

- Draught Proofing- gaps around door frames, and letterboxes all allow the warm air to escape, so using brush draught excluders can help with this.

Be Energy Efficient

As technology continues to develop appliances are becoming more energy efficient and actually display the energy rating to show how efficient they are. This could be buying energy saving light bulbs or choosing to buy an appliance with a high energy star rating. These measures make your home more eco-friendly and require less energy to operate.

Struggling to pay your bills

What to do if you're struggling to pay your energy bills

If you are struggling to pay for your energy bills, contact your supplier as they have a list of Standard Licence Conditions they must comply with. A fuel supplier must offer a range of services when they are aware, become aware, or have any reason to believe that a customer is having difficulties or will have difficulties paying all or any part of their gas or electricity charges (SLC 27.5 to 27.8) this includes finding out about the customer's ability to pay, offering a range of ways to repay the debt, and giving energy efficiency advice. The energy provider also must set repayment rates which are reasonable for the individual's circumstances (case by case).

Agree a payment plan with your supplier

Tell your supplier that you want to pay off your debts in instalments as part of a payment plan. You'll pay fixed amounts over a set period of time, meaning you'll pay what you can afford. The payment plan will cover what you owe plus an

amount for your current use. Your supplier must take into account how much you can afford to pay, and how much energy you'll use in future.

Your energy provider must offer the following services when agreeing a payment plan to pay off debts:

- **Fuel Direct** - deducted at source from a social security benefit received by the customer.
- **Regular Payments** – regular instalments which are calculated to suit the customers affordability and circumstances (SLC 27.8).
- **Pre-Payment Meter Install** - where it is safe and reasonably practicable to do so, and where the instalments are set to what the customer can afford (SLC 27.8)

You should agree a payment plan that suits your individual circumstances and is realistic for you to be able to afford the repayments.

If you can't afford the payment plan

Contact your Supplier again if you cannot keep up with the repayments. The energy provider should already be monitoring the failed repayments and repayment rates, so they should be re-engaging with the customer to discuss the payment plan and suggest a different payment plan or method that may be more suitable.

Pay off your debt through your benefits

You might be able to repay your debt directly from your benefits through the Fuel Direct Scheme. A fixed amount will automatically be taken from your benefits to cover what you owe, plus an extra amount for your current use. It can be more convenient than having a prepayment meter fitted and you won't risk running out of gas or electricity. To be eligible, you must be getting one of the following benefits:

- Income-Based Jobseeker's Allowance
- Income Support
- Income-related Employment and Support Allowance
- Pension Credit
- Universal Credit

Contact the Jobcentre (or the Pension Service if you are on pension credit) and provide the following:

- details of who you owe and how much
- your customer reference number (for bills)
- your National Insurance number

They will arrange for some of your benefits to be paid directly each month to the company you owe.

Extra financial help

There are a number of energy companies who offer grants and schemes that are open to anyone - you don't even have to be a customer. You might be able to get a grant from a charitable trust to help pay off your debts.

[For more information, click here](#)

Save money on your gas and electricity bills by switching suppliers

Thousands of people save money every year by switching energy supplier. If you're still on your original fixed energy tariff after the contract has ended, it's likely you're paying more than you should. Check the market and make the switch!

Thousands of people save money every year by switching energy supplier. If your fixed contract with the energy provider has ended, you get automatically put on to their Standard Variable Tariff where the fuel cost is capped by Ofgem (Office of Gas and Electricity Markets).

Fixed Tariffs in general are normally a cheaper option to the Standard Variable Tariff (depending on the energy market conditions).

DDC take part in Energy Deal, a partnership between Kent Councils and iChoose to help residents save money on their energy bills by using combined buying power to access highly competitive tariffs. Participation is completely free with no obligation to switch.

Kent Energy Deal holds 3 auction rounds a year, Autumn, Winter and Spring (auctions October, February and May). Register for the auction round that most closely aligns to the end of your current fixed tariff.

[Click here for more information](#)

Alternative energy switching options are available through [Ofgem accredited comparison sites](#)

Can I change my energy supplier if I'm in debt?

If the consumer owes money for less than 28 days (for example, the most recent statement has not been paid), then normally you are able to change supplier as soon as the outstanding amount is settled. If the consumer is in debt because of a mistake by their supplier, they can still switch but will have to pay any debt.

If the supplier increases their prices and blocks a consumer from switching because of an outstanding debt, the consumer has thirty days to pay the amount. If the debt is paid within this period, the consumer can switch without having to pay the increased price. If the consumer does not have a prepayment meter and they have a debt, the supplier can stop them from switching until the debt is paid. This is known as 'debt-blocking'. If the supplier blocks the consumer's request to switch in this instance, they must offer advice on the best tariff they offer, managing debt and energy efficiency advice.

If you have a prepayment meter

If the consumer has a prepayment meter, they can switch supplier with a debt up to £500 for electricity and for gas. The consumer will have to continue using a prepayment meter with a new supplier at least until the debt is paid off. This situation is covered by the [Debt Assignment Protocol](#) (DAP). This allows prepayment meter (PPM) users with a debt of up to £500 per fuel to switch and transfer the debt to a new supplier.

Grants to help pay off your energy debts

If you're in debt to your energy supplier, you might be able to get a grant from a charitable trust to help pay it off. The following energy companies offer grants and schemes that are open to anyone - you don't have to be a customer.

Charis Grants

Charis Grants exists to facilitate charitable and corporate giving by designing, developing and managing a range of services in support of vulnerable members of society.

[Click here for Charis Grants](#)

British Gas Energy Trust

Helping families and individuals facing financial hardship and fuel poverty across England, Wales and Scotland, awarding grants to households that remove energy debt, fund emergency fuel credit and provide boiler replacements where boilers have been condemned.

[Click here for more information and how to apply](#)

There are also some companies who offer grants specifically for their customers.

Scottish Power Hardship Fund

Scottish Power has a Hardship Fund to help customers get their energy payments under control. The Fund can help by clearing or reducing arrears by crediting a customer's Scottish Power energy account.

[Click here for more information and how to apply](#)

Ovo Energy Fund

The OVO Energy Fund is a fund to help people who've fallen behind with their energy payments to OVO. If you've fallen into debt and want to become more financially stable in future, we'll make a payment directly into your OVO account.

[For more information and how to apply - Click here](#)

EDF Customer support fund

The Customer Support Fund awards grants to our customer households. It aims to provide customers with a fresh start and financial stability. It can help you stay out of fuel debt and better able to afford ongoing energy costs.

[Click here for more information and how to apply](#)

Grants to help pay off your energy debts

There are various grants and schemes available to help you cover the cost of fuel bills and make your home energy efficient.

Winter Fuel payment

A Winter Fuel Payment is a one-off, tax-free payment made during the winter to help with heating costs for people born on or before 26 September 1955.

You usually get a Winter Fuel Payment automatically if you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit). Most payments are made automatically between November and December.

[Click here for more information and how to apply](#)

Warm Home Discount Scheme

You could get £140 off your electricity bill for winter. The money is not paid to you - it's a one-off discount on your electricity bill, between October and March. You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity.

[Click here for more information and how to apply](#)

Cold Weather Payment

You may get a Cold Weather Payment if you're getting certain benefits. Payments are made when your local temperature is either recorded as, or forecast to be, an average of zero degrees Celsius or below over 7 consecutive days. You'll get a payment of £25 for each 7 day period of very cold weather between 1 November and 31 March. Payments will be paid within 14 working days into the same bank/ building society as your benefit payments.

[For more information and how to apply – Click here](#)

DDC Grants/Schemes

DDC have Grants/Schemes available, which cover energy efficient measures such as cavity wall insulation, loft insulation, room in roof insulation , solid wall insulation, and boiler repairs/replacement for homeowners, or tenants who live in privately rented properties, who are in receipt of certain benefits, or on a low income with a vulnerability to being in a cold home (age/health conditions).

This is subject to meeting qualifying criteria, and the type of measure and the amount of financial assistance is dependent on survey by the contractor.

[For more information click here](#)

Priority Service Register

The Priority Services Register is a free support service to help people in vulnerable situations. Energy suppliers and network operators offer it. Each keeps their own register. You need to contact your energy supplier to check if you are eligible and register. [Click here for more information](#) and what help you can get by being on the priority services register.

Understand your statement and read your meters

A better understanding of the information provided on your statement could help you identify and solve problems at an early stage. [Understanding your energy bill](#) is a useful website, which explains how and where to find the most useful information on the statements of each of the 'Big Six' energy suppliers.

Bills are often estimated, so reading your meter and passing the reading on to your supplier will make sure you only pay for what you have used.

What is food poverty?

Food poverty is commonly defined as ‘the inability to acquire or consume an adequate or sufficient quantity of food in socially acceptable ways, or the uncertainty that one will be able to do so’.

How to cut your food bill by up to a third

Learn tricks to cooking on a budget

Cooking filling and tasty inexpensive meals is easy if you learn these five simple tricks.

- Try to buy store cupboard ingredients when they are on offer and have a range of recipes to make from the larder.
- Replace fresh fish, veg and fruit with frozen. You can buy frozen fruit and vegetables, or chop up fresh ones and freeze them yourself, to cook or use straight from frozen.
- Bulk out small amounts of meat with less expensive proteins.
- Make the most of cheaper cuts of meat, such as choosing chicken legs rather than breasts.

Make fresh food last longer

In the UK we throw away almost 20 percent of the food we buy. It's believed that in the average household this adds up to £50 worth of food waste per month, or £600 per year. Follow our simple tips for keeping popular foods fresh for longer.

Fruit and Veg

Keep potatoes and onions in a cool, dark place rather than in the fridge, but do not store them together as they produce gases that can damage each other.

They can be wrapped in paper, but not in plastic bags. Keep other veg in the fridge – ideally not at the bottom as most fridges get colder the lower you go – stored in plastic bags if you wish as long as they have holes punched in them.

Keep herbs in a glass of water in a cool place.

Avoid fridge chaos

Keeping your fridge organised can help to ensure you are not wasting foods. The bottom shelf is the coldest, and ideal for raw meat, fish and poultry. Store eggs on the middle shelf as they shouldn't get too cold. The top shelf is the warmest and has the most consistent temperature, and therefore is good for dairy and pre-prepared foods that don't need cooking.

The doors are the warmest place in the fridge and best for foods containing preservatives.

Organisations offering food support

Dover Foodbank

Short-term emergency food in a crisis; enough for a minimum of 3 days. Delivery only. [Click here](#)

Deal Area Foodbank

Short-term emergency food in a crisis; enough for a minimum of 3 days. Delivery only. [Click here](#)

St Peter's Care & Share

Emergency food and clothing for vulnerable elderly people and families in need. For more information – **Call 07766 486155**

Dover Pantry

Supports local families, who are struggling financially with affordable and healthy fresh food and store cupboard staples. [Click here](#)

Sandwich Pantry

Supports local families, who are struggling financially with affordable and healthy fresh food and store cupboard staples. [Click here](#)

Riverside Centre Dover

Support for residents over 50, including hot meal delivery service. [Click here](#)

Age UK - Deal

Support for residents over 50, including hot meal delivery service. [Click here](#)

Age UK – Sandwich

Support for residents over 50, including hot meal delivery service. [Click here](#)

Bechange

Support for families in need including the community fridge project. [Click here](#)

Chequers Community Kitchen

Keen2Cook classes (how to cook with fresh ingredients on a tight budget). Classes are subsidised by grant funders. Meal deliveries to local area. [Click here](#)

Sunrise Café

A community café run as a social enterprise for the benefit of the whole Dover community operating a 'pay what you can afford' model. [Click here](#)

United Families UK

Providing food support and guidance to all who need it, including gleaned food. [Click here](#)

East Kent Gleaning group

A network of community groups that bring together volunteers to rescue fresh surplus fruit and veg from farms where it would otherwise be wasted. [Click here](#)

