

Cost of Living Guide

A supplement of In Vision Magazine



**Your
Pull Out
Guide**

**Helping you live through the Energy
Crisis this Winter**

Chief Executive Officer's Introduction



Welcome to this special 'Cost of Living' supplement of In Vision Magazine.

Fuel costs are one of the main reasons UK inflation - the rate at which prices increase - is over 10%. This is higher than at any point in the past 40 years.

Many people are expected to face "fuel poverty" - when a household has to spend a high proportion of its income on energy bills.

Consumer expert Martin Lewis recently said that the situation with energy bills is "a national crisis" on a scale of the COVID pandemic.

A recent survey by the comparison site Uswitch suggested many people are falling behind on energy payments with total debt owed three times higher than in September last year.

The **Devon in Sight Cost of Living Guide** is our way of bringing together some information that could help you save some money in the coming months.

The guide contains some top tips for saving energy, were to get help with your energy bills, the Priority Services Register and Accessible Smart Meters.

I sincerely hope that there is something in the guide that will help you save some money this winter.

Grahame

Grahame Flynn
Chief Executive Officer

Daily Living Feature

Top Tips for Saving Energy



Whether you're a home owner, a private or social renter, a student, or you live with your parents, there are many things you can do to save energy, lower your bills and reduce your carbon footprint.

Top Tips include...

- Use radiator thermostats to set the temperature of each individual room (other than where your main thermostat is). This could save you almost 6% of your energy. Plugging drafts could save 2% of your energy bill.
- Using a slow cooker, microwave or toaster is cheaper than your oven. To take the example of a jacket potato, a microwave uses 25% of the energy it takes to cook it in the oven.

Top Tips for Saving Energy

- Just cutting a minute off your shower time could save £75 a year in energy bills, and a further £105 a year in water bills if you have a meter (That's £180 a year for an average four-person household).
- Don't boil more water than you need in your kettle. This could save £8 a year. You could even buy a smaller kettle or one cup water boiler (around £35), so you aren't tempted to overfill.
- Rather than boiling water on the hob, it's quicker and more energy-efficient to use the kettle to boil water and pour it into a pan on the hob.
- Turning your thermostat down by just a single degree can save you as much as £60 per year, and you probably won't feel the difference but do make sure you are warm enough.
- Install reflective panels behind your radiators so less warmth gets lost through the wall.
- Buy a new boiler insulation jacket with a recommended thickness of 75mm to help keep your water hotter for longer and reduce your energy bills. This should cost you about £25 and it could save upwards of £100-£150 a year.
- Use 'eco' mode on appliances where possible for example on your dish washer or washing machine.
- Fill the dishwasher up. According to the Energy Saving Trust, reducing your dishwasher use by just one run a week could save £14 annually.
- If you have a chimney, use chimney balloons to stop cold draughts getting into your home.
- Don't overcharge your mobile phone. Repeatedly charging your phone to 100% actually depletes the battery life over time.
- Arrange your room to let natural light in through the windows, and use mirrors to reflect that light to help keep rooms bright.
- Clean dirty windows, both on the inside and outside - dirt can block up to 10% of natural sunlight.
- If the sun only warms some rooms, leave internal doors open to let the warm air circulate through your home.
- Submitting regular readings to your energy supplier to make sure you are only paying for the energy you use.
- Avoid using the tumble dryer. You could potentially save £60 a year if you never use it.
- Swap to Turkish style "Hammam" towels that are much quicker to wash and to dry if you use a tumble dryer. These cost from around £8-£10.
- Use energy-efficient light bulbs like LEDs or compact fluorescents rather than the commonly-used incandescent types. LEDs in particular use a quarter of the energy of incandescents and can last up to 25 times longer.

Help with your Energy Bills



Energy Bills Support Scheme

The Government are giving every household in England, Scotland and Wales £400 off their electricity bill. You don't need to do anything to get the money and you won't have to pay it back. The £400 will be automatically added to your energy account over 6 months starting from October 2022. If you have a prepayment meter, the £400 will be added to your meter or you'll be given vouchers - the government will confirm how you'll get the money nearer the time.

Other Support

Cold Weather Payments are a £25 payment for every 7 days of very cold weather between November and March.

Cost-of-Living Payments are for anyone receiving low-income benefits (not tax credits), the first payment of £326 was made between 14 July and end of July 2022.

There are plans to ramp up publicity in order to reduce the potential for confusion and communications have started via radio adverts and poster campaigns for this payment.

The Household Support Fund is a funding package to help vulnerable households this winter. Each Council will decide how to use this money and some are making payments automatically to residents on certain benefits. However, other councils may require you provide evidence of your income.

To apply you must be over 16 years of age, and some councils insist that you must be over 18. Single applicants can also apply. You do not need to be living with a partner or children to receive the grant.

Contact your local council for advice and help on accessing the fund.

Exeter City Council - 01392 277888

East Devon District Council - 01404 515 616

Mid Devon District Council - 01884 255 255

North Devon District Council - 01271 327 711

Torrige District Council 01237 428 700

West Devon Borough Council - 01822 813 600

South Hams District Council - 01803 861 234

Teignbridge District Council - 01626 361 101

Devon County Council - 0808 223 1133

Torbay Council - 01803 201 201

Plymouth City Council - 01752 668 000

The Priority Services Register

All large gas and electricity companies offer a range of free services to their most vulnerable customers.

Joining the **Priority Service Register** entitles you to the following free services:

- A gas appliance and installation safety check (if everyone in the home is eligible)
- Quarterly meter readings
- Help in moving a meter if it is in an inconvenient position
- 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
- Help if they have difficulty in using certain appliances
- Bills sent to a friend or family member on their behalf
- Bills supplied in different formats, such as large print or Braille, by cassette or in a different language.

Weston Power Distribution also offers support to those who register as a priority and provides...

- A dedicated and direct number you can call during a power cut to get straight through to them.
- To agree on a password with you before a home visit, so you know you can trust the person at the door.
- Provide special help through the British Red Cross if you need it.
- Keep you up-to-date on any planned interruptions to your power supply.
- Stay in touch with you during an unplanned power cut, including advice on how long it will last.

Some energy companies offer extra services to residents. Most energy companies require you to be on their priority service register before offering reduced bills for vulnerable customers, otherwise known as a 'social tariff'.

10 Minute Benefits Checker

Up to seven million people are missing out on state help - so don't assume you're not eligible.

Use the online 'Money Saving Expert' 10-minute Benefits Checker to make sure you're getting the government support for heating bills you are entitled to, as benefits claimants are getting extra help.

If you are eligible for one of the means-tested benefits, not only will you get extra cash coming in, you should also qualify for the second cost of living support payment of £325, due in the autumn.

If your direct debit for energy has increased unnecessarily, check and challenge your payments. In a recent energy direct debits survey, a quarter of those who were in credit and on the price cap saw their direct debit double. This may not have been needed, as the cap went up by just 54% in April. While there are legitimate reasons for above average hikes, for example, if you're now using more energy, but if you think yours has been unfairly increased, you have the right to challenge it.

You can find the 10 Minute Benefits Check at...

www.moneysavingexpert.com

Accessible Smart Meters



As energy prices increase, being able to see how much power you're using in real time could help you save money and save energy too.

Anyone with sight loss can now ask their energy supplier for a free Accessible In-Home Display (AIHD), the name for a new easy to see smart meter.

So, what exactly is a smart meter?

Smart Meters allow you to see how much energy is being used and where so you can take steps to reduce your consumption. They also tell your energy company how much gas and electricity you're using so you don't need to provide meter readings and your bills based on actual rather than estimated meter reading.

Energy UK (the trade association for the UK energy industry) and Geo (a leading energy technology business) have worked with the RNIB to develop the Accessible In-Home Display which is much easier to see.

The Accessible In-Home Display (AIHD) accessibility features...

- text-to-speech function for screen navigation
- adjustable volume for the text-to-speech function
- six large, printed buttons with tactile feedback that confirms a button has been pressed
- three coloured LED lights for indicating electricity usage,
- LED push buttons to replay speech
- Large crisp typeface
- display screen with high contrast colour, optimised for sight loss and colour blindness.

Contact your energy supplier to discuss the options available to you as not every home can have a smart metre installed. Your supplier will be able to provide further information on smart meters, including the Accessible In-Home Display (AIHD).

If your supplier contacts you about installing a smart meter, tell them that you need the accessible option.

You can find more **Top Tips** on the Devon in Sight Website...
www.devoninsight.org.uk



Devon in Sight is registered with the **Helplines Partnership**

Helpline 01392 876 666

The Helpline is open between 10am and 2pm Monday to Friday