



Energy management at home

How to monitor your energy usage
and keep your home warm



Keeping your home warm

It's really important that we can all afford to keep our homes warm throughout the year and being mindful of our energy usage and efficiency is a big part of this. A cold home can impact your health, while also potentially causing issues with damp and mould. A consistent temperature of 18-21 degrees is usually about right for a healthy adult, although those who are elderly or vulnerable may need this set slightly higher.

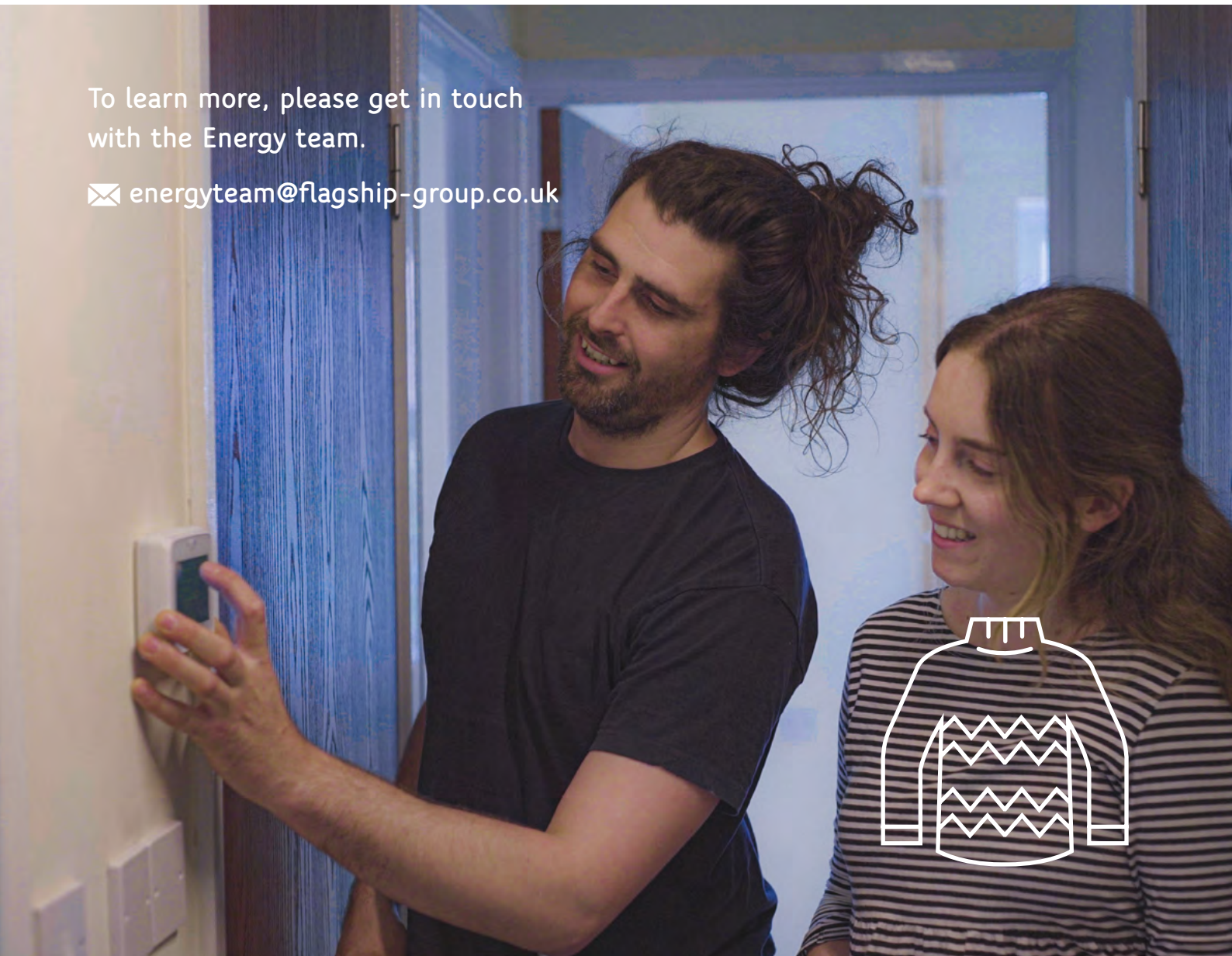
Our commitment to energy efficient homes

We're installing energy efficient systems in our homes, to ensure that energy bills are as low as possible for our tenants and to reduce our carbon emissions. These measures might include insulation, installing more efficient doors and windows, and replacing heating systems with low carbon alternatives such as Air Source Heat Pumps (ASHPs). We're prioritising the most inefficient homes below an EPC band C,

to benefit those who will most likely face high energy bills. Flagship Group's policy is to replace all oil, solid fuel, and inefficient electric heating systems with renewable heat pumps as standard where possible. If you currently have this heating type, we'll be in contact with you when we identify that your system is due an upgrade. To learn more, please get in touch with the Energy team.

To learn more, please get in touch with the Energy team.

✉ energyteam@flagship-group.co.uk



Reducing your energy usage

There are a few small changes we can all make to our daily routines to help lower our energy usage at home and save on our bills.



Turn your appliances off at the wall



Shower for one minute less



If you can, take a shower rather than a bath



Switch lights off when you're not using them



Turn water off when shaving, washing hands or brushing teeth



Use low energy LED light bulbs



Only boil the amount of water you need in the kettle



Defrost food in the fridge overnight rather than microwaving it



Smart meters

A smart meter can be a useful tool to help you keep track of your daily usage and ensure your energy bills are accurate. Being able to automatically see how much gas and electricity you're using will also help you adopt good energy habits and make changes that could save you money. You can contact your energy provider to find out if you can have a smart meter installed. They'll be able to tell you if it's possible, based on where you live and the Wi-Fi connection in your home.

Understanding your energy tariff

Energy tariffs are the rates that you pay to your energy provider for gas, electricity or both. They come in two basic types; fixed or variable.

Fixed rate tariff. The unit price stays the same through the term of your contract.

Standard variable tariff. The unit price will go up and down with the price cap.

Historically a fixed rate tariff would've given you the best deal, however you should check current guidance to make sure you're not paying more than you need to for your energy.

Reading your energy bill

The layout of fuel bills and statements will vary depending on your supplier, but they all follow the same principles. When you receive your bill, you should check:

The bill period. The number of days your bill covers. This could be monthly or quarterly, for example.

Whether your readings are accurate or estimated. If you don't have a smart meter and haven't submitted a meter reading in a while, it's likely that your energy usage is being estimated based on the number of people living in your home, the type of home you live in and other factors.

Multiple rates. If you're on an economy or night tariff, the amount you pay for your energy will change depending on the time of day you use it.

Standing charge. This is the easiest way to establish the number of days the bill covers and can be split between gas and electricity, if you have both.

Credit or debit against your account. 'Debit' means you owe the supplier more than you've paid at the point the bill was generated. 'Credit' applies when you've paid extra on your bill or you've used less energy than your supplier thought you would (your payment exceeds your consumption). It's a good idea to build up credit in the summer months when you use less energy and use this to pay for higher bills during the winter.

Top tip!

Make sure to note when your contract comes to an end.

Giving yourself a month before the contract end date to review your renewal options is a good idea and can help you save on your bills. If you have recently moved into a new home, it's also important to look at what tariff you're on.



Top tip!

Make sure you're submitting regular meter readings to your supplier if you don't have a smart meter installed.

If you need help with this, please contact the Energy team.



Paying your energy bill

When it comes to paying your energy bill, there are a few different ways you can do this. We've highlighted the pros and cons of each, to help you figure out which is the right option for you!

Direct Debit (monthly or quarterly)

Pros

- ✓ Your payment is set to be the same all year round (overpaying in the summer to add credit to your account, which can be used in the winter months to help cover higher bills)
- ✓ Often a cheaper rate
- ✓ Your bills are paid automatically

Cons

- ✗ You might be consuming more energy than you are paying for, which can lead to debit on your account
- ✗ You could face bank charges if there are insufficient funds in the account
- ✗ Be wary of estimated bills

Quarterly cash or cheque (QCC)

Energy bills are paid once you receive them. This would suit households with stable incomes who can accommodate fluctuating bills.

Pros

- ✓ You may be offered a 'prompt' payment discount if you've made all your payments on time, however this is unlikely to be as much as a Direct Debit discount

Cons

- ✗ Difficult to budget because of large differences in winter and summer bills
- ✗ Be wary of estimated bills
- ✗ If you choose to pay by cheque, remember to make sure you send it in time to make the payment deadline

Prepayment meters

A key or smart card is used to purchase credit for your meter. If you've previously experienced energy debt you may be put onto this payment option.

Pros

- ✓ No large bills to worry about as payments are more frequent, which can help with budgeting
- ✓ Your payments can be adjusted to help pay off any debt

Cons

- ✗ Not available everywhere and travel may be required to top up your key/card
- ✗ Likely to be a more expensive rate than a Direct Debit or quarterly payment

Get to know your heating system

The type of heating system your home uses will have an impact on your energy bills. Knowing which type of heating system you have is important, and will help ensure you're using it as effectively and efficiently as possible.

Gas central heating

A gas-fired boiler heats water to provide central heating via radiators and hot water through the taps in your home. Setting up a dual-fuel tariff to pay for gas and electricity will often save you money.

Air Source and Ground Source Heat Pumps

Air Source and Ground Source Heat Pumps (ASHPs or GSHPs) provide a low carbon alternative to traditional heating systems, by making use of existing heat energy outside your home. They use electricity to capture heat and move it through a central heating system and hot water cylinder. This works best on a flat rate electricity tariff, so make sure you contact your energy supplier to switch if you need to.

Storage heaters

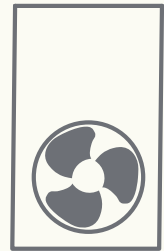
This type of electric heater uses cheaper rate off-peak electricity (Economy 7 or 10). Efficient storage heaters can provide a low-cost heating option, however it's essential to check you're on the correct energy tariff to make sure the heaters are being used correctly.

Oil heating system

In this heating system, an oil-fired boiler heats water which then provides central heating and hot water to the taps in your home. Heating oil will need to be delivered by road and stored in a tank outside your home. Purchasing your oil in summer is likely to provide you with a cheaper rate.

Top tip!

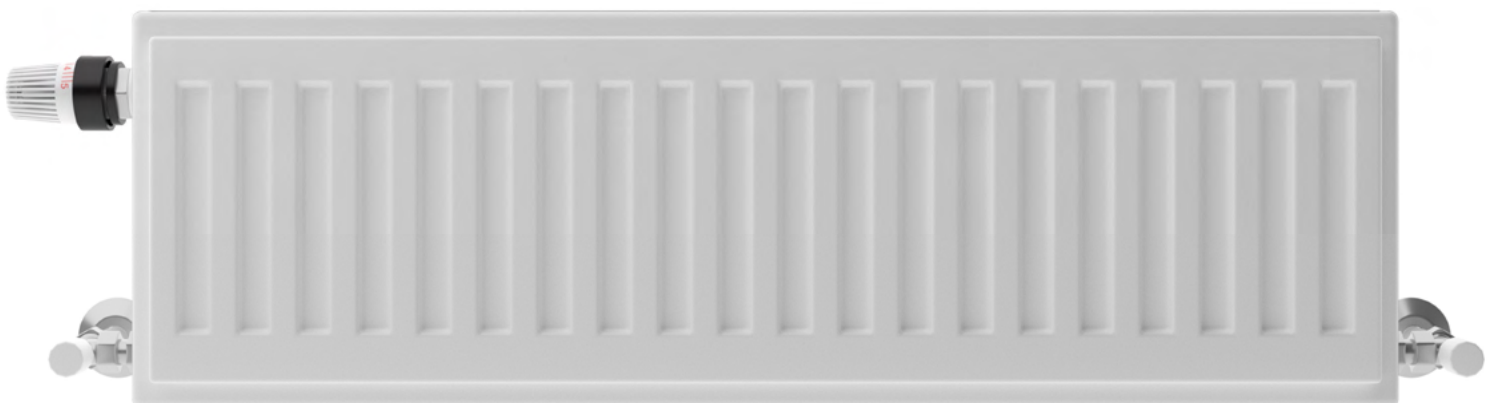
The most efficient way to heat your home with a heat pump is to leave the system running and keep a consistent temperature of 18-21 degrees!



Top tip!

Joining a heating oil buying group in your local community can help you to save on costs.

ACRE has a list of the members of the Rural Community Action Network, who could help you buy central heating oil for a cheaper price.



Affordable for all

We hope that the information in this leaflet will help you understand more about your energy usage and take control of your payments. If you're struggling to afford your energy bills, we recommend speaking to your energy provider first, as they can talk you through the support options available. If you have a disability or receive a pension, you can register for **priority services** which means you'll get the lowest rates for all utilities.

If you're concerned about your energy bills and how you'll continue to heat your home, we're here to help and can point you in the direction of further support. We have a team of Affordability Advisors who can help you find the resources and support you're entitled to. This may include helping you access financial support, household essentials and vouchers and even finding you a more affordable home to move to. Please visit the **Affordable For All** page of our website for more information on how we can help.

Government support

The Government has schemes in place to help households with the cost of their energy bills. Each scheme has its own eligibility criteria, and our Affordability Advisors can talk you through the best options for you. Schemes like the below are subject to change, so it's a good idea to check support options available at the time and get in touch with us if you have any questions. Some of the Government schemes on offer include:

Winter fuel payment. if you were born on or before 5 October 1954 you could receive between £100 and £300 to help pay your heating bills.

Cold weather payment. you may receive this if you're on certain benefits and local temperatures have dropped below zero degrees for seven consecutive days.

Warm Home Discount. this scheme offers a £150 discount for low-income households. The money is not paid to you - it's a one-off discount on your electricity bill, between October and March.

Other useful contacts

Citizens Advice

For independent advice on bills, fuel poverty and energy debt

 citizensadvice.org.uk/energy

 0800 144 8848

Energy Ombudsman

For complaints about energy providers

 ombudsman-services.org

 0330 440 1624





We're here to help

If you're concerned about rising energy bills and would like further support, please get in touch and our Energy and Affordability teams will be happy to help.

 0330 123 1860

 victory-homes.co.uk/energy

 info@victory-homes.co.uk

