

CORNWALL CITIZEN



EDITORIAL—ENERGY SPECIAL

Welcome to the winter edition of Cornwall Citizen.

As the colder weather begins to bite and we struggle to keep on top on energy bills, we've produced a special edition of Citizen with advice and information about how you can stay safe and warm.

We've worked with Cornish comedian, Kernow King, pictured above, to bring you some tips about keeping your bills down—you can view the video on our You Tube channel at <https://youtu.be/gMB-7kLa4vc>

It's important that if you feel things are getting out of control and you'll be unable to pay your bills to contact your energy supplier as soon as possible. **You can also contact Citizens Advice Cornwall for help by texting the word ADVICE to 78866 and one of our team of advisers will call you back within 10 working days.**

Wailim Wong (Communications Officer, Citizens Advice Cornwall)

Energy Bills —What you need to know

ENERGY BILLS SUPPORT SCHEME:

The Government is giving every household £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 money is being paid in six monthly instalments from October 2022. If you pay by Direct Debit, your supplier will either reduce your DD amount or refund the money to your bank account each month. If you have a smart prepayment meter, the discount will be added directly to your meter by the 14th of each month. If your smart meter isn't working in smart mode your supplier should send a code you can use to top-up online or a voucher by text, email or post which you need to take to a Post Office or other PayPoint.

If you have a traditional pre-payment meter you'll receive the discount as a credit when you top-up as usual or a voucher by text, email or post. If you pay by credit or payment card, your supplier will add the discount as a credit to your account.

A WORD OF WARNING:

Scammers are taking advantage of the energy crisis. Don't send your bank details to anyone claiming to be an energy supplier, from Ofgem or a debt collector asking for money owed to a supplier that's gone bust. Scammers are also offering green home improvement grants, cheap prepayment meter top-up keys or cards and energy investment opportunities. To check if something's a scam go to the scams section of our website (citizensadvice.org.uk).

WARM HOME DISCOUNT SCHEME

If you get benefits you might get £150 off your energy bills or added to your prepayment meter. You don't need to apply—payments are automatic. Check with your supplier to see if they're taking part in the scheme. If you live in a park or mobile home, you may also qualify for the Park Homes Warm Discount Scheme if you live permanently on a park home site and pay for your electric through the park. You will need to apply for the scheme—to register your interest visit <https://www.parkhomeswhd.com/> Funds are limited and on a first come, first served basis.

FUEL VOUCHERS

If you can't afford to top-up your prepayment meter, you may be able to get a voucher from the council. Check your voucher to see when it expires—you might have to use it within 15 days.

WINTER FUEL PAYMENT

The Winter Fuel Payment is an annual one-off payment to help you pay for heating during the winter. You can usually get a Winter Fuel Payment if you were born on or before 25 September 1956. You should start getting the Winter Fuel Payment automatically once you reach State Pension age.

Energy bills—what you need to know



COLD WEATHER PAYMENTS

These are one-off payments when the average temperature is recorded, or forecast, to be zero degrees Celsius or below over seven consecutive days. You'll receive £25 for each seven day period of very cold weather between 1 Nov-31 March. Payments are automatic and only apply if you receive Pension Credit, Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Universal Credit or support for mortgage interest.

GRANTS

If you're in debt to your energy supplier you might be able to get a grant to help pay it off. The following energy companies offer grants to their customers—check their website for details:

British Gas Energy Support Fund, Scottish Power Hardship Fund, Ovo Energy Fund, E.ON Energy Fund, EDF Energy Customer Support Fund, Octopus Octo Assist Fund, Shell Energy Support Fund.

If you can't get a grant from your supplier, you might be able to get a grant from the British Gas Energy Trust. These grants are available to anyone - you don't have to be a British Gas customer. You'll need to get debt advice before applying

EXTRA HELP FROM YOUR SUPPLIER

You might be able to get extra help and support from your energy supplier by signing up to the Priority Services Register. You can sign up if you've reached state pension age, you're disabled or sick, or if your energy network considers you vulnerable.

Your energy supplier can help you with things like reading your energy meter, moving your energy meter free of charge and getting your bills sent or copied to someone else, such as a carer.

Worried about someone's gambling?

If someone you know is spending too much time and money on gambling, betting or gaming, we can help.

Our trained advisers can give debt and money advice, and we can help you get specialist support if you need it. All our advice is free and confidential.

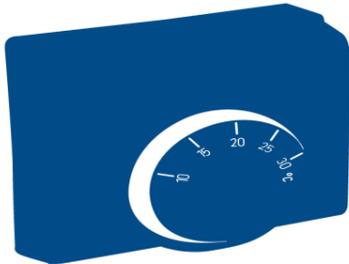
Let's talk. We can help you move forward.



**citizens
advice**

Saving energy around the home

Citizens Advice Cornwall's specialist energy adviser, Rachel Read, shares her top tips for making your home warm and cheaper to run:



- 1—Don't leave **doors** open unnecessarily.
- 2 - **Letter box** openings should be fitted tightly.
- 3 - Put on extra layers of **clothing** when the temperature drops instead of turning-up the heating.
- 4 - Don't overfill the **kettle, pans and washing-up bowls**. Use what you need.
- 5 - Cook for all the family and share one meal at the same sitting. Consider "**one pot**" **cooking**, such as casseroles, stews and stir-frys.
- 6 - Use your **washing machine or dishwasher** when there's enough for a full load. Choose economy or quick wash at low temperature, if available. Many washing liquids and detergents can perform at low temperatures.
- 7 - On dry days, **hang washing out** rather than using a tumble drier. Never hang damp clothes in an un-aired room - it will likely lead to condensation and damp.
- 8 - Avoid leaving the **fridge** door open for long. Defrost when necessary and make sure there is at least a 10cm gap behind your fridge to allow heat to flow away more easily saving electricity.
- 9 - Switch-off all **electrical items** not in use. Don't use standby mode or leave batteries charging longer than necessary.
- 10 - When buying electrical items, consider the most **energy efficient** as well as affordability. The higher the energy efficiency rating the cheaper it is to run. Use **long life batteries** and **energy saving light bulbs** or **dimmer switches**.
- 11 - Take a quick **shower**, at a comfortable low heat setting, instead of a bath. Ventilate the room or open a window straight after use to minimise damp and mould.
- 12 - Adjust the **toilet flush** setting to minimum, reducing the amount of water used.

Living in a home which is well heated is important for comfort but vital for staying healthy, particularly for older people, children and those with long term illnesses and disabilities. **The recommended room temperature is 21C for main living areas and 18C elsewhere.** Have your heating system checked annually for efficiency and safety.



Walk a mile a day for charity this January

Join us for our January Marathon and help raise funds to support Citizens Advice Cornwall

Register today at
www.eventbrite.co.uk/e/walk-a-marathon-this-january-tickets-465773299477
Or email
tamsin@citizensadvicecornwall.org.uk

Hidden Homelessness in Cornwall

A major new report from Citizens Advice Cornwall highlights the scale and human cost of hidden homelessness in the county.

A survey of 111 adults carried out by the charity over the summer found 29% did not have their own bedroom, 71% felt their living arrangements were unsatisfactory and half (52%) said they were at risk of homelessness.

Almost half (46%) said their where they lived was having a detrimental effect on their physical or mental health and a fifth felt they lived in overcrowded conditions.

One respondent said: “On my street in my village, there is only one other permanent resident. It is very depressing. I cannot afford rent and I certainly cannot afford to buy, so I will need to leave my village.”

Only four people of the 111 surveyed thought they would be living in their own home in a year’s time.

Read the full report on our website at <https://bit.ly/3uhzfeS>

Your Questions...Christmas Scams

Last year I fell for a scam when doing my Christmas shopping. The scam was clever. I thought I was getting a good deal but didn't realise I was being scammed until it was too late. How can I avoid the same thing happening again this year?

Scammers' tactics become more sophisticated every year, making scams tricky to recognise, but there are things you can look out for.

If it seems too good to be true, it probably is. For example, tickets to an event that are much cheaper than they're being sold elsewhere, or a holiday that's a lot less than you'd expect to pay.

Be wary of people contacting you out of the blue on social media, text or email, offering an item for sale or a deal on something.

Do your research. If you're buying from a website you haven't used before, spend a few minutes researching it. A good place to start is finding a website's terms and conditions. You should also look-up the company's address. This can normally be found in the website's "contact us" section and should have a street name, not just a post office box. If it's a registered company you can check its details on the Companies House website. Check to see what people have said about the company.

It's worth looking at different review websites to see other people's feedback. Don't rely on reviews the company has put on its own website.

Scammers will often ask you to pay in an unusual way, or very quickly. For example, you're asked to send money through a transfer service like MoneyGram or Western Union, or pay via vouchers.

Remember—never give away your personal information, like a password or PIN and never click or download anything you don't trust.

To find out about scams across the country, you can sign-up to the Trading Standards email alert on their website. If you've been scammed, there are organisations you should report the scam to. If you've transferred money in the last 24 hours, speak to your bank and the police. You should also contact the police if the scammer is in your area or you feel unsafe. You can also report the scam to Citizens Advice and Action Fraud.

Don't feel embarrassed about reporting a scam. Scammers are clever and it can happen to anyone. Reporting a scam helps track down and stop scammers, helping to prevent it happening to anyone else.

Join the Team!

As a local charity we rely on our community volunteers to help out as advisers, administration workers, trustees and fundraisers across the county. No previous experience is needed as full training is provided. To find out more, visit citizensadvicecornwall.org.uk/volunteer-with-us/

Contacting Citizens Advice in Cornwall and the Isles of Scilly



Text ADVICE to 78866 and we'll call you back within 10 working days (excluding bank holidays and weekends).



Call us free on 0800-144-8848 Mon to Fri between 10am and 4pm.



Check our website at www.citizensadvice.org.uk for useful, up-to-date information on a wide range of subjects or take part in a webchat session.

FOR THE MACMILLAN CANCER ADVICE SERVICE: Please email macmillan@citizensadvicecornwall.org.uk

...or call 01872- 256373 .

(PLEASE NOTE: Calls to this number charged at your normal rate)

HELP US HELP YOU AND YOUR COMMUNITY:

Citizens Advice Cornwall is a local charity which depends on grants and donations. Please consider making a contribution to our work by using the DONATE button on our website.



WE'RE HERE FOR EVERYONE

