



## Are you entitled to pension credit

You must live in England, Scotland or Wales and have reached state pension age to qualify for Pension Credit.

### If you have a partner

You must include your partner on your application.

You'll be eligible if either:

- you and your partner have both reached State Pension age
- one of you is getting Housing Benefit for people over State Pension age

A partner is either:

- your husband, wife or civil partner - if you live with them
- someone you live with as a couple, without being married or in a civil partnership

### Your income

When you apply for Pension Credit your income is calculated. If you have a partner, your income is calculated together.

Pension Credit tops up:

- your weekly income to £218.15 if you're single

- your joint weekly income to £332.95 if you have a partner

If your income is higher, you might still be eligible for Pension Credit if you have a disability, you care for someone, you have savings or you have housing costs.

### What counts as income

Your income includes:

- State Pension
- other pensions
- earnings from employment and self-employment
- most social security benefits, for example Carer's Allowance

### What does not count as income

Not all benefits are counted as income. For example, the following are not counted:

- Adult Disability Payment
- Attendance Allowance
- Christmas Bonus
- Child Benefit
- Disability Living Allowance
- Personal Independence Payment
- social fund payments like Winter Fuel Allowance
- Housing Benefit
- Council Tax Reduction

### If you've deferred your pension

If you're entitled to a personal or workplace pension and you have not claimed it yet, the amount you'd expect to get still counts as income.

If you've deferred your state pension, the amount of State Pension you would get is counted as income.

You cannot build up extra amounts for deferring your State Pension if you or your partner are getting Pension Credit.

### Your savings and investments

If you have £10,000 or less in savings and investments this will not affect your Pension Credit.

If you have more than £10,000, every £500 over £10,000 counts as £1 income a week. For example, if you have £11,000 in savings, this counts as £2 income a week.

FOR MORE INFORMATION OR HELP TO COMPLETE AN APPLICATION CONTACT CITIZENS ADVICE NORTHUMBERLAND OR AGE UK NORTHUMBERLAND  
Gov.uk

# Help with your energy bills

## WINTER FUEL PAYMENT

You can get a Winter Fuel Payment for Winter 2024 to 2025 if you were born before 23 September 1958.

You must also live in England or Wales and get one of the following:

- Pension Credit
- Universal Credit
- income-related Employment and Support Allowance (ESA)
- income-based Jobseeker's Allowance (JSA)
- Income Support
- Child Tax Credit
- Working Tax Credit

You'll also need to have been getting a benefit during the qualifying week of 16 to 22 September 2024.

In some circumstances, you might be eligible if you live abroad.

If you're on benefits or have a low income you may be eligible for:

- the Warm Home Discount Scheme

- energy-saving improvement schemes
- home energy support payments

### Warm Home Discount

The Warm Home Discount Scheme is a one-off £150 discount off your electricity bill.

If you're eligible, your electricity supplier will apply the discount to your bill. The money is not paid to you.

You'll usually get the discount automatically if you're eligible, if not you can apply from the 1st October 2024.

### Get help with energy-saving improvements

You can apply for help with home energy-saving improvements if you get certain benefits, live in social housing or are on a low income. Find out more about:

- the Energy Company Obligation if you're on benefits or live in social housing
- the Great British Insulation Scheme if your property is within a certain energy rating and council tax band

- the Home Upgrade Grant if you own a home in England with no boiler

### Other help

You may be able to get other kinds of support, including:

- help from the Household Support Fund from your local council
- Cold Weather Payments if you live in England, Wales or Northern Ireland and get certain benefits
- a Winter Heating Payment if you live in Scotland and get certain benefits

### If you're struggling to pay your energy bill

You can contact Citizens Advice for information on grants and support to help you pay your energy bills.

### If you cannot afford to top up your prepayment meter

You can get temporary credit from your supplier. You will have to pay this back.

You may also be able to get a fuel voucher. This is a code given to you in a letter, text message or email which you can use to add credit to your gas card or electricity key.

The Priority Services Register is a free service that ensures extra help is available to vulnerable people.

By registering, you receive help from your energy supplier based on your needs.

Learn more at [www.ofgem.gov.uk/EnergyAware](http://www.ofgem.gov.uk/EnergyAware)



# Understanding your energy bill



## What's included on my energy bill?

Although bills from each energy supplier will look different, they should all contain the same information. This includes:

- Your name and address
- The name of your energy supplier.
- A customer reference or account number.
- What tariff you're on for your gas and electricity. This is the price you pay per unit for any gas or electricity you use, along with any standing charge (a fixed daily amount you have to pay for energy, regardless of how much you use). Tariffs are identified by their name, which can be found on your bill. The main two tariff types are fixed rate and variable. Your energy supplier might offer different tariffs or call them by different names.
- The tariff comparison rate. This is the amount that the tariff would cost a typical customer, which can help you compare energy tariffs offered by different suppliers.
- The amount of gas and electricity you have used in the past period covered by the bill (this could be a month, quarter or year).
- The serial numbers for your gas and electricity meters.
- A record of the gas and electricity meter readings, which are used to calculate how many units of energy you've used.

- The amount of money you need to pay your energy supplier, along with a breakdown of charges.

## What should I check on my energy bill?

Now you've got this list, the first thing to do is to check all the information is correct. If any of the information listed below is inaccurate, you could be paying the wrong amount, or even paying for someone else's gas and electricity!

1. Check the name on the bill is right, and it isn't addressed to 'the occupier', as well as the address details.
2. Make sure the dates which the billing period covers are not before or after you lived in the property.
3. Check the meter serial numbers match the ones written on your gas and electricity meters.
4. Check the MPAN and MPRN on your bill match the ones on your meters. The meter point administration number, or MPAN, is a 12-digit code on your electricity meter. The meter point reference number, or MPRN, is a number between six and 11 digits on your gas meter.

If these or any other details are wrong, contact your supplier to make sure they are corrected. A new bill should then be sent out to you.

## Why do I need to take meter readings?

If you don't give your energy supplier meter readings, they guess how much you've used based on the information about what that property has used in the past.

This is known as estimated readings. Your bill may show 'estimated' or 'E' in front of the reading to show that it's based on estimated readings.

Estimated readings can be over or under what you're actually using, and could lead to problems with billing.

If your energy supplier has underestimated how much energy you're using, you could end up owing money that you haven't budgeted for. On the other hand, if your energy supplier has overestimated how much energy you're using, you could end up paying higher bills than you need to.

To avoid this, take accurate meter readings and provide them to your energy supplier, who should be able to send out an accurate bill.

Energy saving trust website

**IF YOU ONLY WANT TO PAY FOR THE ACTUAL ENERGY YOU USE EACH MONTH THEN PAY BY A VARIABLE DIRECT DEBIT, ASK YOUR SUPPLIER TO SET THIS UP.**

# Understanding the price cap



Ofgem have announced the Price Cap for the next quarter – 1<sup>st</sup> October to 31<sup>st</sup> December – and it will rise by 10% compared to the last quarter.

This means electricity is now capped at 24.50 p/kWh and gas at 6.24 p/kWh. The average standing charges have now reached 60.99p/day for electricity and 31.66 p/day for gas.

This will add around £12 per month to an average bill, giving an average household, paying by direct debit, an energy bill of £1,717 per year.

While the rates are still lower than this time last year, it is coming at a time when many households are struggling with the cost of living and losing the Winter Fuel Payment which affects pensioners. READ YOUR METERS – this is the week to ensure you provide an accurate reading to your supplier so they are charging you correctly with the change of price.

If you are struggling to heat your home we can help with free and impartial information on how to reduce your energy use at home, call us on 01670 517178 or visit our resources section for tips on how to save energy Resources – Energy Advice in Rural Northumberland | EARN ([energyadvicenorthumberland.org.uk](http://energyadvicenorthumberland.org.uk))

Alternatively through the Home Energy Advice North East project we can help by offering free, impartial expert advice on retrofit and renewables. Please visit Home Energy Advice North East Home Energy Advice North East.

# Fixing your tariff



Before you switch to a fix (*or any other tariff*), you need to understand how the Price Cap will dictate what you pay if you were to stick on a price-capped tariff. Bear in mind this only really applies to one-year fixes – it's a much harder decision if you want to fix for longer.

The Price Cap will rise by 10% on 1 October 2024

The most important thing to understand is that price-capped tariffs are variable, and the prices change every three months in line with the Cap.

So when considering if it's worth switching to a fixed deal, you need to look at what is expected to

happen over the course of the next year. A fix that looks decent now could end up costing you more over the next year if energy prices drop.

Money supermarket

If you would like advice contact [energy@ca-north.org.uk](mailto:energy@ca-north.org.uk)

# EV Tariff Beginners Guide



**What is an EV Tariff?** A special type of energy tariff offered to customers who have an electrical vehicle (EV). The EV tariffs are similar to the more commonly known Economy 7 style tariffs, where energy is provided at an off-peak rate, usually overnight, to allow an EV to be charged at a cheaper rate.

This does usually include whole home off-peak electricity, so other appliances in the home can be run at these times to take advantage of the lower rate.

**Here are some FAQs about EV tariffs:**

- **Do you need a smart meter?** Yes, this allows you to charge at off-peak rates with some suppliers offering intelligent tariffs
- **Can I get a dual fuel tariff?** Yes, BUT, they don't always offer discounts on the gas rates, so it may be worth shopping around for a separate tariff
- **Is it cheaper?** Not always, as it can vary massively for different circumstances.

For example, if you drive a lot of miles you need to charge more frequently and can't always use the cheaper unit rates; or not having a smart charger; or working nights and not able to use overnight rates

- **Does the Ofgem price cap apply?** No, EV tariffs are not subject to the Ofgem price cap, this means that on-peak unit rates can be higher
- **Are all EV tariffs dual rate?** No, some suppliers will offer a cheaper overall unit rate, others will offer bill credits - bill credits are where the supplier credits you for each kWh used to smart charge your EV
- **Do I need a smart charger?** Not necessarily, it depends on the supplier. Some suppliers offer tariffs which involve smart charging, allowing you to charge at a lower price throughout the day when there is excess power available on the grid
- **Do I still pay a standing charge?** Yes, some suppliers will increase the standing charge compared to non-EV tariffs to balance the costs with the on-peak rate

- **Do I have to stay with my current provider?** No, however if you want to swap to a new supplier as a new customer you need to switch to a standard tariff and then asked to be moved onto an EV tariff. If you are an exciting customer it is an easier move over to an EV tariff
- **Can I use a comparison site to compare EV tariffs?** No, due to them being more complex, a lot of EV tariffs are only quoted directly on a supplier's website
- **Can I get a fixed rate tariff?** This is the same as a typical non-EV tariff, some suppliers will offer a fixed rate whereas others won't

EV Tariffs can save you money. However, it is always worth shopping around, combining your annual energy usage with your estimated charging time and calculating the cost difference compared to your current tariff.

For further information visit [Electric vehicle energy tariffs - Money Saving Expert](#)

# Information about smart meters



## Do I have to have a smart meter?

Unless there is a good reason not to, suppliers must install a smart meter if they are:

- replacing a meter
- installing a meter for the first time, such as in a new property.

You can choose not to accept an offer to have a smart meter fitted. You can also request to have one at a later date without being charged. Choosing not to have a smart meter might mean you have a limited choice of energy tariffs. Some smart tariffs could be cheaper.

### Switching with a Smart Meter

When you switch supplier with a first-generation meter it will continue to accurately record your energy usage as before. However,

if the new supplier can't run your meter in smart mode, you may need to temporarily take manual meter readings. Energy suppliers must tell you if this is a risk.

The Data Communications Company (DCC) is responsible for the national infrastructure that enables communications between smart meters and all energy suppliers. First-generation meters are being connected to national infrastructure through a remote upgrade. This will enable them to get back their smart functionality if it is lost when switching.

Over time, all suppliers will be able to operate first-generation meters as smart meters.

Suppliers are currently installing second-generation smart meters which all suppliers will be able to run.

Smart meters can work as either a prepayment or credit meter too. This means you can access more tariff offers when shopping around. You won't need to change your meter if you switch between prepayment and credit tariffs (including direct-debit tariffs).

If you have an electricity meter that uses Radio Teleswitch (RTS) technology

The BBC radio service that supports RTS meters is being phased out and is planned to end 30 June 2025. If you have an electricity meter which switches between peak and off-peak tariff rates, such as an Economy 7 or 10 tariff, or it automatically turns on your heating or hot water, you may have a meter that uses Radio Teleswitch (RTS) technology.

# Home Energy Advice North East



Households in the North East can now get FREE tailored energy advice for their property. The service offers advice about energy efficiency measures, such as insulation types, solar panels, heating systems, which might be appropriate for your property and which grants are available to help with installation.

Advisors from Community Action Northumberland are available to offer in-home visits to provide free, impartial advice across Northumberland on the

options around energy saving improvements. We can provide support, information and answer your questions about the various options that may be available to make your home more energy efficient.

This project was Commissioned by the North East Combined Authority . Community Action Northumberland are working in partnership with the Energy Saving Trust and Groundwork North East & Cumbria to deliver this project across the North East.

This support can help you make energy saving home improvements like insulation or updating your heating system. We can also help you to access available funding, making it easier for you to take action.

To book your Free, in-home energy advice appointment please contact:

leanneshipley@ca-north.org.uk  
Tel: 07510570732

# Council partnership enhances gas safety in Northumberland homes

Northumberland County Council is partnering with the Gas Safe Charity to support safety interventions for vulnerable residents.

The collaboration aims to prevent potential gas-related hazards in homes to ensure the safety and well-being of residents, providing peace of mind and safer homes for the community.

Eligible residents can apply for a grant to replace, repair, and service dangerous, faulty, or inefficient gas appliances that pose safety risks to vulnerable individuals in their homes.

To check eligibility and apply, residents are encouraged to contact the Council's Warmer Homes team via email at warmerhomes@northumberland.gov.uk or by calling customer services on 0345 600 6400

Monday to Thursday, 8:30am to 5pm, Friday, 8:30am to 4:30pm. Eligible residents can access grants up to a maximum value of £500 per intervention, with one intervention per household per year.

An intervention may include multiple measures such as gas safety checks, servicing, boiler repairs, boiler replacements, boiler combustion analysis, cookers, fires, pipework, meters, and water heaters.

Councillor Gordon Stewart, Cabinet Member for Looking After our Communities at Northumberland County Council said: "We are committed to ensuring the safety and well-being of our residents and we know that gas-related hazards can pose significant risks in the home.

"This partnership with the Gas Safe Charity allows us to provide essential services to those who need them most, ensuring that vulnerable individuals can live safely in their homes without the worry of dangerous gas appliances."

The Foundation for Independent Living Trust (FILT) will manage the distribution of the grant, ensuring efficient allocation and monitoring of funds.

To qualify, applicants must reside in privately owned accommodation, and either be 60 years old or over with a low household income and/or a disability, under 60 with a low household income and/or a disability or considered exceptionally vulnerable by the Home Improvement Agency (HIA). Applications will be reviewed on a case-by-case basis.

## Contact Us

If you would like any help or advice please contact CAN

**Christine Nicholls**

*Community Development Officer*

*Organisational Lead in Energy Equality*

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For energy advice and a home audit contact [energy@ca-north.org.uk](mailto:energy@ca-north.org.uk) and for

Renewable Technology contact [renewables@ca-north.org.uk](mailto:renewables@ca-north.org.uk)

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