



in Hertfordshire



Carers
in Hertfordshire

charity registration number 1085491

Cost Saving Tips

How to Save Money on your Household Expenditure

This booklet was created for the Carer Money Matters programme, which helps carers tackle fuel poverty. In partnership with Carers Trust, we offer support on income maximisation, fuel poverty, energy efficiency and financial management to unpaid carers and their families.

About this booklet

This guide is to help you save money on your energy and household expenditure. You'll find plenty of useful information here, plus online resources.

If you don't have access to the internet, you could check your local library for computers that you can use.

1. About your Energy	page 3
2. Tips to Save Money on Energy	page 8
3. Other Savings and Support	page 11
4. Energy Efficiency Grants and Support	page 14
5. Water Bills	page 21
6. Council Tax	page 24
7. Debt Advice	page 26
8. Other Household Savings	page 27
How to contact us	page 28

This booklet is for household consumers in Hertfordshire

1. About Your Energy

- Before you can reduce your energy use and start saving, it's important that you know how much gas and electricity you use—and how much you are spending on it. Find out how to understand your energy bill at <https://energysavingtrust.org.uk/how-to-understand-your-energy-bill/>
- Taking regular meter readings is one of the best ways to stay on top of how much energy you are using. If you don't submit meter readings to your supplier, they may send you bills based on estimates and these can be inaccurate. If you have a smart meter, your meter readings should be accurate and you won't need to read your meter or submit regular readings, although it doesn't hurt to check.
- You could save money with your existing supplier—for instance online tariffs are cheaper, or there could be a paperless billing discount.
- Switching supplier needs careful consideration —although there are a few switching deals now, you should work out what would be best for you, based on your situation. You'll need to think about how the cost of energy could change and what this would mean for your deal - it could end up costing you more. See <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/switching-energy-supplier/> for the questions you need to ask.
- If you have a problem with your energy supply and can't get a resolution, put the issue in writing. If you don't get a response, you can make a complaint, and if necessary go to the energy ombudsman — see <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/complain-about-an-energy-company/complain-to-your-energy-supplier/> for template letters and more help.
- **If your energy supplier goes out of business**, don't panic. You'll still have gas and electricity. The gas and electricity regulator, Ofgem, will announce who is taking over your supply, usually within a few days. Wait for your new supplier to contact you—if you don't hear within 2 weeks, contact them— see <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/check-whos-taken-over-your-energy-supply/> to check who it is. While you're waiting to hear, you should:

- Log into your online account, if you have one, to check your balance and download any bills.
- Take meter readings—take photos as evidence.
- Keep any old bills you have—these can help prove payment history, credit balance, or debt.
- Make a note of your account balance—you'll find this on your most recent statement.
- If you're a prepayment customer, only top up in small amounts until your new account is set up. With a smart prepayment meter, there's a chance your credit could be wiped when your account is moved. You'll get your money back if this happens, but this can take a long time.

If you pay by Direct Debit, you don't need to cancel it—your details will move to your new supplier and the old direct debit will end. If you do still want to cancel your direct debit, wait until your new account is set up. If you have already cancelled it, don't set up a new one—wait until the new supplier contacts you.

If your account is in credit, your money is protected, unless you're a small business customer. Your new supplier will tell you how you'll be paid back.

When you have heard from your new supplier, contact them to ensure you're on the best tariff. You can switch without an exit fee if not happy, but you may not be able to find a better deal.

For more advice about your supplier going bust, see <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/your-energy-supplier-has-gone-bust/>

What is the price cap?

The energy price cap limits what you pay for each unit of gas and electricity that you use, and sets a maximum daily standing charge (what you pay to have your home connected to the grid). The price cap is set by Ofgem, the energy regulator. It does not limit your total bill, which depends on how much energy you use. The way you pay for your energy, where you live, your meter type and your consumption will affect your energy bill.

Ofgem monitors suppliers to make sure their default tariff rates do not go above the limit set by the energy price cap.

If you have a pre-payment meter:

You'll be on a prepayment tariff. This means you pay for your energy before you use it. You can pay for your energy in small amounts, and you'll pay a cheaper rate for each unit of energy. If you have a smart meter, your supplier can switch you to prepayment remotely. If you have a choice about moving to prepayment, think about how it will affect you:

- You could end up with no gas or electricity, so you shouldn't move if this would cause you a serious problem – for instance if you are over 75 and live alone, have children or if you are disabled or have a health condition
- If you have impaired hearing or sight, you might find it hard to hear an alert or read the meter
- You'll need to top up your credit at a local shop or Post Office, or you may be able to top up from your phone or online
- As well as paying for the gas and electricity you use, you pay a daily fee for being connected – the standing charge – so if you don't top up your meter, the charge will accumulate and when you next top up, you'll have to pay back all the standing charges that you owe

If your supplier is trying to move you to prepayment, check how to stop this at:

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/stop-your-energy-supplier-installing-a-prepayment-meter/>

If you don't have a pre-payment meter:

You will pay the rate set by the price cap (set at £1,720 for a typical household per year, rising to £1,755 from 1st October 2025). What you'll pay for energy depends on the tariff you're on.

If you're not sure what tariff you're on, check your energy bills or contact your energy supplier.

You might be on your supplier's "default tariff" if:

- you haven't switched suppliers in the last year
- you've never checked what tariff you're on
- your fixed rate tariff has ended
- you moved home
- you moved to a new supplier when your old supplier went bust

The supplier's default tariff is the same as a standard variable tariff.

Standard variable tariff (SVT):

With this tariff, your unit rates and standing charge can increase or decrease if the cost of wholesale energy changes, but subject to the price cap which changes every 3 months. This means your bill could rise from month to month, even if you used the same amount of energy.

Your supplier should contact you to tell you what your new unit rate and standing charge will be - you might also be able to check this on your supplier's website.

Fixed tariff:

This means the rate you pay for energy won't change for the length of your contract (usually 12 months). This doesn't mean your bills will be the same each month - the more energy you use, the more you'll pay. You might have to pay an 'exit fee' if you switch supplier or tariff early.

Time-of-use and electric vehicle tariffs:

If you have storage heaters or charge an electric vehicle overnight, a time of use tariff, sometimes called a multi-rate tariff, or an EV tariff, could work out cheaper.

It charges you different rates at different times of the day. Energy companies charge less for an off-peak or night rate because there is less demand for energy. They make it cheaper to encourage you to use energy when others aren't.

Check the details on the tariff carefully to find out the exact hours your electricity will be cheaper. Make sure you'll get the off-peak rate when you want to charge your vehicle or it might work out more expensive.

Green tariff:

You can choose a 'green tariff' if you want the money you're spending to be invested in renewable energy. These are usually more expensive.

Find out more about choosing a tariff at

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-a-better-energy-deal/choosing-energy-tariff/>

If you pay your landlord for energy:

If your landlord gets a discount on energy from a government scheme, they must pass on a fair amount of the discount to you. Check details on our website <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/what-your-landlord-can-charge-for-energy/>

If your home is on a heat network:

Heat networks (sometimes called 'district' or 'communal' heating) are a way of heating blocks of flats or groups of homes.

If you're not sure if you are on a heat network, check the following indicators:

- Your heat and hot water come through pipes from a source outside your home
- You pay for heat separately to electricity and gas either on a bill or as part of a rental or service charge.
- You might have a Heat Interface Unit (HIU) which you can use to turn the flow on and off. It looks like a boiler but it doesn't have a pilot light.

If your home is on a heat network:

- you can't switch your heat network supplier
- you might pay your heating bills to a management company or housing association - if you're renting this might be part of your rent
- you might have to pay for maintenance costs - what you need to pay can change over time

If you have a problem with your heat network supply, you can contact our Consumer Service helpline on 0808 223 1133 to be connected to a dedicated Heat Networks adviser.

For more information about heat networks see <https://www.citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/if-your-home-is-on-a-heat-network/>

2. Tips to Save Money on Energy

- Turning your room thermostats down by 1° can save 10% of energy costs—see <https://energysavingtrust.org.uk/advice/thermostats-and-heating-controls/>
- Turning down the flow temperature of the boiler can save 9% of your energy costs. Try turning it down a bit day by day. For more information see <https://www.theheatinghub.co.uk/articles/turn-down-the-boiler-flow-temperature>
- Use timers and thermostats to only heat the house when you are awake, and the rooms you are using. You can fit thermostatic radiator valves to control heat in each room
- If you have an electric immersion heater, turn it down one degree. But don't go below 60° - you need it that hot to kill all harmful bacteria in the tank
- If you have night storage heaters, find out how to use them properly
- If there's a room you don't use much, turn down the radiators in there and close the door. But don't turn those radiators off completely or the room may become damp
- Fit low energy light bulbs. LEDs are the most efficient
- If you have an Economy 7 or 10 meter your cheaper electricity tariff is overnight. Try programming your washing machine and dishwasher to wash overnight
- If you have a keycard meter, try to avoid emergency credit as every subsequent payment is usually reduced by at least 25% until the credit is repaid. Some energy companies do not provide further credit if there are outstanding arrears. If you have financial difficulties contact your energy company and request they reduce repayment to a lower amount over a longer period
- Smart meters (available from your energy supplier) with in-home display or energy monitor can help save energy by increasing awareness of your energy use and helping to cut waste. Use the monitor to see how much energy is used day by day and identify and reduce wastage. The benefits of a smart meter are accurate, timely bills – no more estimates and no need to read the meters
- Put on another layer before you turn the heating on. Remember, lots of thinner layers keep you warmer than one big one
- Stay warm at night with a hot water bottle – it's much cheaper than an electric blanket

- Don't use the remote control to turn things off – this leaves them on standby. Get up and press the button or turn them off at the plug. A typical household could save between £50 and £90 a year just by remembering to turn off appliances left on standby
- Make sure your furniture isn't right up against your radiators. It blocks heat
- Put reflector insulators behind radiators on external walls. Heat the room, not the wall
- Close the curtains when it's getting dark and tuck them in behind the radiator
- Eliminate draughts and wasted heat. Use windy days to feel where draughts are—wetting the back of your hand helps to locate them. Install a cheap, easy-to-fix brush or PVC seal on exterior doors and keep letterboxes and keyholes covered. Fill floorboard gaps and skirting boards with newspaper, beading or sealant. Fit thermal curtains to windows and doors. If you have a chimney and don't use an open fire, fit a chimney draught excluder.
- Insulate your hot water tank– a jacket for your tank costs as little as £15, takes minutes to install and can save £20 on heating and 150kg of carbon per year.
- Is your insulation effective? Can the loft be better insulated? Are your walls insulated? Over 30% of heat loss is wasted through poorly insulated lofts and walls
- If you are renting, make a repair request to your landlord to improve the insulation. All landlords are expected to take reasonable measures to ensure you live in a decent home by repairing draughty windows and doors and treating mould and damp

In the Kitchen

- Only boil as much water as you need in your kettle. If you have an electric hob, boil water for cooking in the kettle first, rather than boiling it on the hob
- Ensure your washing machine or dishwasher is always full before you put it on—these appliances use the same amount of energy regardless of how full they are.
- When buying electrical goods, look for the best energy efficiency rating as running costs will be lower
- Select the right hob size for the pan
- Leave the oven door open after cooking, let the warmth heat the room

- Minimise using a large oven. A microwave, hob or slow cooker are more efficient. Or cook food in batches in the oven and eat next day, or freeze
- Keep lids on pots and pans and turn-down the heat (but be careful they do not boil over)
- Don't put hot food in the fridge (wait until it cools down or the fridge has to work harder to cool things down)
- Defrost your fridge and freezer regularly if they are not frost-free. It takes energy to keep the ice frozen
- Keep the fridge at least 10cm from the wall to improve efficiency

Laundry

- If you need to dry clothes inside, don't dry them on radiators. Hang them on a clothes rack in a room near an open window, and close the door. This stops your house getting damp and mouldy
- Clean the fluff out of your tumble dryer filter every time you use it
- Reducing the temperature of your wash from 40°C to 30°C could cost you 40% less. A cooler wash helps keep clothes looking newer for longer

In the Bathroom

- Think 'energy' when bathing– Installing an energy efficient shower head uses up to 40% less hot water. A shower instead of a bath saves 20% on water, power and carbon. Turning the hot water thermometer down a little can also have a big impact. Free shower and general water saving kits are available by signing up to GetWaterFit at <https://www.getwaterfit.co.uk/#/>
- Don't charge electric toothbrushes continuously: it uses up electricity needlessly

General Tips

- Don't fill your car to the top with fuel—the more weight you carry, the more fuel you will use
- Encourage everyone in the household to take responsibility for energy usage
- You can find more tips on saving energy, and information about the Hertfordshire Energy Advice Tool (HEAT) at <https://www.hertfordshire.gov.uk/about-the-council/news/cost-of-living/help-to-manage-the-cost-of-living.aspx#energy>

3. Other Savings and Support

If you are in receipt of benefits, there may be savings available to you to help with energy bills and other support with your energy supply. If you need help to understand your entitlement to benefits, contact your local office — address details via <https://hertscitizensadvice.org.uk/advice/> or call Herts Adviceline on **0800 144 8848**. Have details of your income, expenditure and savings ready. Alternatively, you can use benefits calculators yourself at:

<https://betteroffcalculator.co.uk/>

<https://benefits-calculator.turn2us.org.uk/>

<https://www.entitledto.co.uk/>

If you are over State Pension age, check if you are eligible for Pension Credit, which would enable you to access further benefits such as savings on heating and housing, and free dental treatment. Check your entitlement to Pension Credit using the simple calculator at <https://www.gov.uk/pension-credit-calculator>

Winter Fuel Payments

- The criteria for Winter Fuel Payments have recently been changed by the Government. If you were born before 22 September 1959, you will now receive the Winter Fuel Payment this winter, unless you choose to opt out.
- The payment is £200, or £300 where there is someone over 80 in the household.
- However, if you earn over £35,000 per year, the payment will be recovered from you via PAYE or your self-assessment tax return. See <https://www.gov.uk/winter-fuel-payment> for more details.

Cold Weather Payments

- These are paid automatically if you get certain benefits or Support for Mortgage Interest. You'll get Cold Weather Payments between 1 November and 31 March. You'll get a payment each time the average temperature in your area drops below zero degrees Celsius for 7 days in a row. See <https://www.gov.uk/cold-weather-payment/eligibility> for details

Warm Home Discount

- If you get benefits, you might be able to get £150 off your electricity bill or £150 added to your prepayment meter.
- If during August 2025, you are in receipt of the Guarantee Credit element of Pension Credit, or receive a means-tested benefit and you (or your partner or legal appointee) are named on the energy bill, you will automatically receive this discount by 31 March 2026.
- You should receive a letter between October 2025 and January 2026 to tell you if you are eligible, but if you want to find out whether you qualify, call the government Warm Home Discount phone line on 0800 030 9322, or visit <https://www.gov.uk/check-if-youre-eligible-for-warm-home-discount> from October 2025.
- If you don't get the letter by January 2026 but you think you're eligible, call the number above to check. You must do so by 28 February 2026.
- You can also write to:
Warm Home Discount Scheme, PO Box 14127, Selkirk, TD7 9AH
- You can check if your supplier is part of the Warm Home Discount Scheme at <https://www.gov.uk/the-warm-home-discount-scheme/energy-suppliers>. Contact them if they are part of the scheme and you believe you were eligible but didn't receive the discount by 31 March 2025 (for 24/25) or 31 March 2026 (for 25/26). If they cannot help, you can contact the Warm Home Discount Scheme as above.

Priority Services Register

- Apply to be on the **Energy Priority Services Register** if you are of pensionable age, disabled or have children under 5. Whilst this will not save you money, this can help in other ways such as large print bills or more support in a power cut. Your supplier may also be more sympathetic if you get behind with your bill payments. Contact your energy provider for details and to register.

If you don't use gas or electricity to heat your home

- If you rely on alternative fuels such as oil, LPG, coal or wood, or you aren't on the gas grid, and you can't afford fuel, you might be able to get financial help.
- You'll need to show that you can't heat your home because you can't afford to buy fuel - or you might not be able to afford it soon. We'll need to apply for you - call us on **0800 144 8848** to arrange this

Grants to help pay off energy debt

If you're behind with your energy bills, you might be able to get a grant to help you pay off your debt, either from your energy company, or a charitable trust.

You can find options and grants available at

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/struggling-to-pay-your-energy-bills/>. Alternatively talk to your debt adviser or contact us on **0800 144 8848**

Further information about managing your energy can be found on the Citizens Advice website

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/>



4. Energy Efficiency Grants and Support

You might be able to get help with the cost of making your home more energy efficient, for example, you might be able to apply for help with the cost of insulation, a heat pump, a new boiler or boiler repairs. This means you'll have to pay less to heat your home and it will stay warm for longer.

However, be cautious about taking advice from building contractors who advertise they can help with grant applications, as there may be hidden costs or the builder may not have the necessary accreditations.

The system of grants and support is complex – there is a lot of information online, but if you prefer, you can contact us to talk through the options with you.

If you live in social housing:

- There's help available to make your home more energy efficient, but you can't apply for it yourself. Your landlord will contact you about any work they're doing to make your home more energy efficient.
- Your social landlord has to make sure your home is reasonably warm. If it isn't, they might have to carry out repairs or make improvements to your home. Check if your social landlord has to repair your home and what you can do if they don't here: <https://www.citizensadvice.org.uk/housing/repairs-and-housing/repairs-and-housing-conditions/whos-responsible-for-repairs/check-if-your-landlord-has-to-do-repairs/>
- Your landlord might be able to apply for help from support schemes. Ask if they applied for funding through the Warm Homes: Social Housing Fund. This used to be called the Social Housing Decarbonisation Fund.

If you rent privately:

- You'll need permission from your landlord if you want to make improvements - for example, adding insulation or replacing your boiler.
- If your Energy Performance Certificate (EPC) says your home is rated in band F or G, your landlord normally has to make some improvements. You can check your home's EPC rating at <https://www.gov.uk/find-energy-certificate>.

- Your landlord won't have to make improvements if your home is registered as exempt from the 'minimum standard' of energy efficiency. You can check if your home is registered as exempt from the minimum standard on GOV.UK here: <https://prsregister.beis.gov.uk/NdsBeisUi/register-search-exemptions>
- If your home is rated in band F or G and not registered as exempt, speak to your landlord and ask if they're willing to make improvements to bring your home up to a band E or better
- It can be difficult to work out if your home is exempt - if you're not sure, you can ask your landlord. You might be worried your landlord will evict you if you ask them about your home having an F or G rating. If you're worried or your landlord won't make the improvements needed, talk to an adviser.
- If your home is exempt from the 'minimum standard' of energy efficiency, your landlord is still responsible for making any repairs or improvements to keep your home warm enough and ensure it is 'fit for human habitation'. This means it needs to be safe to live in and it isn't likely to damage your health. Check the rules for when landlords have to carry out repairs if you rent privately here <https://www.citizensadvice.org.uk/housing/repairs-and-housing/repairs-and-housing-conditions/getting-your-landlord-to-do-repairs/getting-repairs-done-if-youre-renting-privately-ew/>

If you own your home:

There are lots of grants and schemes available to help with the cost of making your home more energy efficient, but the system is complex and it's not always clear how to apply, or if you are eligible. A first step might be to contact your energy provider and they will take you through the schemes and qualification criteria.

Or you can look at the Great British Insulation Scheme website for guidance on what's available— see <https://www.gov.uk/apply-great-british-insulation-scheme>

You can also use the Gov.UK Energy Efficiency tool at <https://www.gov.uk/improve-energy-efficiency>. Enter your details and get recommendations for home improvements that could make your property cheaper to heat and keep warm.

Schemes for Help with Energy Efficiency

You might be able to apply for help with the cost of home improvements such as insulation, a new boiler or a renewable heating system like a heat pump. There are various conditions and you can find more information here:

<https://www.citizensadvice.org.uk/consumer/energy/energy-supply/save-energy-at-home/get-help-with-the-cost-of-energy-efficiency/>

The current schemes are described briefly below; contact us if you need help understanding what is available.

You can find your property's EPC rating here: <https://www.gov.uk/find-energy-certificate>

Energy Company Obligation (ECO)

ECO schemes help with costs for things like insulation, boilers and improving your heating. To find out more, contact your energy provider. If you google your providers name and ECO, some of them have a dedicated phone number with shorter waiting times

Good to know: ECO funds are replenished each April, so call as soon after the 1st April as possible, this increases your chance of getting a grant.

- If you have a social landlord and you pay below “market rent” and your home needs energy efficiency improvements such as insulation or a more efficient heating system, you might be eligible for the ECO scheme. You can get help to apply from your local council or any energy supplier that is part of the ECO scheme (doesn't have to be your own supplier).
- If you rent privately or own your home, (or you have a social landlord and pay at or above market rent) you might be eligible for ECO if:
 - **You get means tested benefits** – at least one of Universal Credit, Pension Credit, Housing Benefit, Income-based JSA, Income-related ESA or Income Support **OR you get Child Benefit** – and also have a low income - ranges from £19,900 a year (single with one child) to £42,000 a year (couple with 4 or more children)
 - If you own your home, it must have an EPC rating of D or below
 - If you privately rent, your home must have an EPC rating of E, F or G.
 - If you don't have an EPC, you may still be able to apply, if your home needs energy improvements.

- **You owe money to your energy supplier**, you have owed money for at least 13 weeks and you have a debt repayment plan or are repaying through a benefits deduction **OR you have a prepayment meter and you ran out of money**
 - Your home must have an EPC rating of E, F or G.
 - If you don't have an EPC, you may still be able to apply, if your home needs energy improvements.
 - Your supplier might have other conditions, such as health reasons, that you need to meet

Speak to the energy supplier you owe money to, to find out if you can apply.

- If these conditions don't apply, and you own your home or rent privately, you could still be eligible for grants via **ECO Flex**, if it's offered by your local council. There are conditions based on your income, health and benefits so check with the council.

Great British Insulation Scheme (GBIS)

This scheme obligates larger energy suppliers to deliver insulation measures to households living in the least efficient homes. As well as supporting low-income and vulnerable households, it is also available to those living in homes with an EPC rating of D or lower, and within Council Tax bands A-D.

- To qualify, you can be a homeowner, landlord or tenant (either renting privately or from a housing association). If you're a tenant, speak to your landlord before you apply. You'll need their permission before any insulation can be installed.
- If you rent from a private landlord and your EPC rating is F or G, you can only get help if your landlord has registered the property as exempt from the 'minimum standard' of energy efficiency.
- To check eligibility and apply, go to <https://www.gov.uk/apply-great-british-insulation-scheme> – or you can call **0800 098 7950** to get help to apply

Warm Homes: Local Grant scheme

- If you own your home or rent privately, you might be able to get help with home improvements from your local council. For example, you might be able to get help with:
 - insulation
 - solar panels
 - smart heating controls
 - low carbon heating - like a heat pump
- If you have a landlord, they might need to pay some of the costs.
- You can usually apply if at least one of the following is true:
 - you live in a postcode area that qualifies for help
 - you or someone you live with gets certain means-tested benefits
 - your household has a low income - usually less than £36,000 a year before tax
- Your home also has to have an EPC rating of D or lower
- If you rent from a private landlord and your EPC rating is F or G, you can only get help if your landlord has registered the property as exempt from the 'minimum standard' of energy efficiency.
- Contact your local council to see if the Warm Homes: Local Grant scheme is available in your area.

Boiler Upgrade Scheme (BUS)

- If you own your home, you might be able to get a grant towards the cost of replacing your heating system with a heat pump or biomass boiler. If you rent privately, your landlord might be able to apply instead.
- If you want a biomass boiler, you can only apply to the scheme if your property doesn't have mains gas and is in a 'rural location' - this usually means in the countryside. Check if your property is classed as rural on the [Find that postcode](#) website - add your postcode and look for 'Rural / urban classification' on the results page. The result will include the word 'rural' or 'urban'.
- Your current heating system must use oil, gas, electricity or LPG. If you already have a heat pump, you can't use the grant to replace it.
- You can get one grant per property; up to £7,500 towards an air source heat pump or ground source heat pump, or £5,000 towards a biomass boiler – you'll

need to pay any remaining costs yourself. You can't get a grant for a hybrid heat pump system (for example a combination of gas boiler and air source heat pump).

- You need to own the property (including businesses, second homes, or properties rented out to tenants), have a valid EPC and install the heat pump within 120 days of applying for the grant.
- There are further restrictions on eligibility so check the details carefully, and find out how to apply, at <https://www.gov.uk/apply-boiler-upgrade-scheme>
- Your installer must be a member of the Microgeneration Certification Scheme (MCS). You can search for local, regional and national MCS certified installers on the [MCS website](#).
- You should get a quote from at least 3 installers. This will help you compare the costs and find the best deal.
- After you've agreed a quote with an installer you have a contract with them, even if it's not written down. If you're not given a written contract to sign, ask for one. This will prove what you agreed and help to avoid disagreements later on.
- **Don't pay your installer the BUS grant money at any time.** If an installer asks you to pay the whole cost of the work including the BUS grant, you should refuse.
- The installer might tell you they'll repay you the amount of the grant after receiving payment from Ofgem. You still shouldn't agree as you'll be putting your money at risk - for example, if the company goes out of business.
- If the installer asks you to pay the full amount before you agree to a contract you should choose a different installer. If they ask after you've agreed to a contract you should get advice from the Citizens Advice consumer helpline on **0808 223 1133**

Connected for Warmth Air Source Heat Pumps

If you receive means-tested benefits or you are on a low income (under £31,000 per year), and you meet other criteria about your household and property, you may be eligible for a free air source heat pump. You may also be eligible for energy bill support (up to £1000 over 2 years) if you have a condition affecting your health.

Register your interest at <https://www.connectedforwarmth.org.uk/air-source-heat-pump-grants> or call **0800 029 4547**

Free or Discounted Gas Connection

If you're struggling with energy bills and living costs you might be able to get connected to the gas network for a lower price, or for free. This is part of the Fuel Poor Network Extension Scheme (FPNES).

Contact your gas network operator to check if you can apply to the scheme. You can find out who your gas network operator is at <https://findmygdn.co.uk/>

LEAP Energy and Money Saving Service

LEAP is a **free energy and money saving advice service** open to any householder – homeowners, private renters and social housing tenants. There are some eligibility criteria – you must be in receipt of a means tested or disability benefit, or have a household income less than £31000 per year (check at <https://applyforleap.org.uk/eligibility/>)

Advisers offer energy saving advice, help with energy switching, and assess your eligibility for insulation and other larger energy efficiency measures. You may also get help to replace old fridge-freezers. However the LEAP Boiler Scheme is currently closed.

We can refer you to this scheme, or you can apply here:
<https://applyforleap.org.uk/apply/>

Better Housing Better Health

Better Housing Better Health is a **free service open to all Herts residents experiencing issues with keeping warm and well at home**. You can call their helpline on **0800 107 0044** to get tips on how to stay warm at home, and they can offer help to access grants for energy efficiency measures. We can refer you, or you can request an assessment yourself at <https://www.bhbm.org.uk/>

Search for Grants

Turn2us have a search engine to help you find a relevant grant. Go to <https://grants-search.turn2us.org.uk/> or call **0808 802 2000**

5. Water Bills

If you're on a low income, you may be able to get help with your bills from your water company.

Support from Affinity Water (all districts except Broxbourne)

- Affinity Water provide the water supply for all areas of Hertfordshire except the Borough of Broxbourne. They offer a Low-Income Fixed Tariff (LIFT) to households whose **gross yearly household income is less than £19,995** (excluding benefits), or those claiming certain benefits.
- If you're eligible, you can receive a fixed-price clean water bill each year—in 2025-26, the bill will be capped at £143.80.
- If you're eligible for LIFT and also receive council tax reduction/support, you may be entitled to a higher discount, with your clean water bill fixed at £95.80.
- See <https://www.affinitywater.co.uk/billing/lift> for details, call 0345 357 2401 or chat via WhatsApp on 07745 659300
- You may also be eligible for a discount on your wastewater charges. These are billed by Affinity Water and may be supplied by either Thames Water or, in some areas of North Herts, by Anglian Water. You can find your supplier by entering your postcode at <https://www.water.org.uk/customers/find-your-supplier>, or check your bill.
- If your wastewater provider is Thames Water, then Affinity will automatically add Thames WaterHelp discount to your bill.
- If your wastewater provider is Anglian Water, then Affinity will check if you are eligible for their LITE tariff and if so, add this discount.
- With Anglian Water, if you're not eligible for LIFT you can still apply for their LITE tariff – call 0800 975 5574. Or you may be eligible for their AquaCare Plus tariff if you receive certain benefits.
- See <https://www.affinitywater.co.uk/billing/help-with-wastewater-charges> for more details.

Affinity Water also provide free water saving devices and advice. See <https://www.affinitywater.co.uk/saveourstreams>

Support from Thames Water (Broxbourne only)

- If you live in the Borough of Broxbourne, Thames Water provide your clean water supply. If your water bill is more than 5% of your net income, you may be eligible for WaterHelp, depending on the number of people in the household. If you qualify, your bill will be discounted by 50%. You can apply by phone on **0800 980 8800**. See <https://www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp>
- Thames Water offer some customers a water efficiency home visit, offering free devices and checking for leaks. If you qualify, you'll get a call from 0800 622 6623 to offer you an appointment. See <https://www.thameswater.co.uk/help/water-saving/smarter-home-visits> or call **0800 980 8800** for details.

WaterSure Tariff—if you use extra water

- **If you have a family of 3 or more children OR have a medical condition that requires extra water**, are on a water meter *and* receiving certain benefits you can apply for the WaterSure tariff that caps water bills at the average price based on what other customers pay. If you already use less, you'll keep paying less. See <https://www.citizensadvice.org.uk/consumer/water/problems-with-paying-your-water-bill/watersure-scheme-help-with-paying-water-bills/>
- If you live in the Borough of Broxbourne, download and complete the Thames Water application form at <https://www.thameswater.co.uk/help/account-and-billing/financial-support/watersure> or call **0800 009 3652** if you're not online
- For all other Herts areas, use the Affinity Water online form at <https://www.affinitywater.co.uk/billing/watersure> or call **0345 357 2401**.

Reduce your waste water bill

- **If you can prove that more than 10% of your mains water doesn't return to sewers**, (e.g. if you have a pool or pond, or use water for irrigation, etc.) you can apply for a waste water abatement.
- If your wastewater provider is Thames Water, see <https://www.thameswater.co.uk/help/account-and-billing/understand-your-bill/reduce-your-wastewater-bill> or call **0800 980 8800**
- If your wastewater provider is Anglian Water (some part of North Herts), see <https://www.anglianwater.co.uk/services/extra-support/tariff-options/sewerage-charges/> or contact via WhatsApp on **03457 919 155**

Surface Water Drainage rebate

- **If your property isn't connected to surface water drains, e.g. if rainwater drains to a river, stream or soakaway**, you may be able to claim back some off your fixed wastewater charges.
- If your wastewater provider is Thames Water, see <https://www.thameswater.co.uk/help/account-and-billing/understand-your-bill/reduce-your-wastewater-bill> or call **0800 980 8800**
- If your wastewater provider is Anglian Water (some part of North Herts), see <https://www.anglianwater.co.uk/services/extra-support/tariff-options/sewerage-charges/> or contact via WhatsApp on **03457 919 155**

Water Metering

- **If fewer people live in the property than there are bedrooms** you could pay less by changing to a water meter. There's no charge for fitting, but once fitted it can't be removed.
- For Broxbourne see <https://www.thameswater.co.uk/help/water-meters> or call **0800 980 8800**
- For all other areas see <https://www.affinitywater.co.uk/metering> or call **0345 357 2401**.

Priority Services Register for Water

- **If you're of pensionable age, have children under 5, or you are living with a disability or long-term health condition**, you can apply to be on the Priority Services Register, with help such as caller password, bills in different formats, and bottled water delivery if your water's off and you can't leave the house.
- For Broxbourne see <https://www.thameswater.co.uk/help/get-extra-help/priority-services> or call **0800 009 3652**.
- For all other areas see <https://www.affinitywater.co.uk/priority-services> or call **0345 357 2406**

6. Council Tax

- **If you are on a low income**, you may be entitled to Council Tax Support. Each district or borough has its own schemes so you will need to contact your local Council for more information. Typical discounts are given below:
- **If you are the only person aged 18 or over living in your property**, you are eligible for a 25% discount off your Council Tax bill.
- You may be entitled to a reduction in your Council Tax if your **home has been adapted to accommodate your disability**.
- If you are **severely mentally impaired** or live with someone who is, or you are a **carer**, the person with the impairment can be disregarded from Council Tax.
- **If you're a student or a student nurse**, you may be eligible to be disregarded from Council Tax.
- **If you're an apprentice or a Youth Training Programme Trainee** you may be eligible to be disregarded from Council Tax.
- **If you're a relative or unpaid carer providing at least 35 hours a week of care**, and the person you care for:
 - Lives in the same property as you
 - Is over 18 or you're not their parent
 - Is not your spouse or partner
 - Is receiving qualifying benefitsyou should be disregarded from Council Tax.
- **If you're a professional carer** providing care or support for a disabled person for at least 24 hours per week and receive less than £44 in payment, you may be entitled to a reduction in Council Tax.
- **If you are having difficulty paying your council tax** you may be able to pay over 12 months rather than the usual 10 months. Or you can request a new payment arrangement that is more affordable.

- There will usually be a range of other Council Tax discounts, disregards and exemptions, details below for each district or borough:

Broxbourne: <https://www.broxbourne.gov.uk/council-tax/apply-discounts-exemptions/1> or call **01992 785555**

Dacorum: <https://www.dacorum.gov.uk/home/council-tax/help-and-support> or call **01442 228000**

East Herts: <https://www.eastherts.gov.uk/benefits-and-financial-support/council-tax-support> or call **01279 655261**

Hertsmere: <https://www.hertsmere.gov.uk/Council-tax/Council-Tax.aspx> or call **020 8207 2277**

North Herts: <https://www.north-herts.gov.uk/discounts-exemptions-and-refunds> or call **01462 474595**

St Albans: <https://www.stalbans.gov.uk/discount-class-d-discount-and-exemptions> or call **01727 866100**

Stevenage: <https://www.stevenage.gov.uk/council-tax> or call **01438 242875**

Three Rivers: <https://www.threerivers.gov.uk/services/counciltax> or call **01923 776611**

Watford: <https://www.watford.gov.uk/council-tax> or call **01923 226400**

Welwyn Hatfield: <https://www.welhat.gov.uk/homepage/4/council-tax-discounts-and-exemptions> or call **0333 034 3014**



7. Debt Advice

- Look at the Debt & Money section of our website <https://www.citizensadvice.org.uk/debt-and-money/> for help with debt and managing your money.
- You can use one of our Benefits Calculators <https://www.citizensadvice.org.uk/benefits/benefits-introduction/what-benefits-can-i-get/#h-use-a-benefits-calculator> to check if there are any additional benefits you are entitled to, as this may help with your debt repayments.
- Identify your priority debts first—these can cause you serious problems if you don't do anything about them, and include rent arrears, council tax arrears, and court fines.
- Then look at your other “non-priority” debts, such as credit card debts, unpaid parking tickets, and money you owe family and friends.
- Go to <https://www.citizensadvice.org.uk/debt-and-money/help-with-debt/dealing-with-your-debts/work-out-which-debts-to-deal-with-first/> for more information on what actions to take.
- We can provide general advice on debt, and you may be able to access ongoing casework to help you resolve your debt problems if needed. Contact us to hear more about your options, and remember that it's better to seek help early, but it's also never too late to take advice—talk to us and we can help.

NOTE – If you have a bank overdraft, you can instruct your bank not to use any Government support payments to reduce your overdraft, unless you want to use the money towards the overdraft. There is a template letter at <https://www.nationaldebtline.org/sample-letters/ask-your-bank-pay-particular-bills/>

8. Other Household Savings

- Even if you think you are saving everything you can, taking another look at your finances is always useful. This particularly applies to insurance, mobile phones, land lines and internet access
- There are cheaper tariffs for broadband and phones for people on certain benefits. See our website
<https://www.citizensadvice.org.uk/consumer/phone-internet-downloads-or-tv/if-youre-struggling-to-pay-your-mobile-phone-internet-or-tv-bill/>
- Money Saving Expert, Martin Lewis, sets out a simple guide to managing your finances. Take a look at the resources available at
<https://www.moneysavingexpert.com/family/money-help>
- There are books and websites to help cook on a budget e.g. Bootstrap Cook – online recipes, fully costed, go to <https://oursouthend.wordpress.com/>
- Citizens Advice cannot provide tax advice. However, we would like clients to be aware of the marriage allowance. This lets you transfer £1,260 of your Personal Allowance to your husband, wife or civil partner. This may reduce their tax by up to £252. For more information go to <https://www.gov.uk/marriage-allowance> or call **0300 200 3300**



How to contact us



in Hertfordshire

Call us on **0800 144 8848**

10am to 9pm Monday to Wednesday

10am to 8pm Thursday and Friday

10am to 4pm on Saturday

Or look for your local office at <https://hertscitizensadvice.org.uk/contact-us/>

For more general information, visit citizensadvice.org.uk

Relay UK - if you can't hear or speak on the phone, you can type what you want to say: dial 18001 then the number



Call us on **01992 58 69 69**

Or via form at

<https://www.carersinherts.org.uk/about-us/contact-us/>

For more general information, visit

<https://www.carersinherts.org.uk/>

Published August 2025

Copyright ©2025 Citizens Advice. All rights reserved.

Citizens Advice is an operating name of the National Association of Citizens Advice Bureaux. Registered charity number 279057

VAT number 726 0202 76 Company limited by guarantee. Registered number 01436945 England

Registered office: Citizens Advice, 3rd Floor, 1 Easton Street, London, WC1X 0DW