

# CORNWALL CITIZEN



## Keeping Warm, Keeping Well, Saving Money

*Question: My energy supplier recently went under and the new tariff I've been put on is far more than I used to pay. I've heard energy prices are set to rise further and I'm just not sure I can afford it. What help can I get or small changes can I make around my house to help save some money this winter?*

The cost of energy is very high at the moment and it's causing many people to worry. Normally we would suggest switching to a better deal, but the situation is very difficult at the moment and there aren't a lot of good deals out there. However, there are still other small ways you can keep your bills down.

Little everyday things can help, such as making sure televisions and other electronic devices are switched off and not left on standby; washing clothes on a lower temperature; and only filling the kettle with the water you need.

Turning down your main thermostat by one degree can save you around £60 on your energy bill. And by spending one minute less in the shower each day, a family of four could save £75 a year on energy and water bills. The Government's [Simple Energy Advice](#) website has more tips like this.

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# Be wise to being green

#NCW #GreenAndWise

From making your home more energy efficient to buying energy tech like solar panels, it's great to make eco-friendly decisions—saving money and helping the environment.

**But it's important to make sure you're doing it in a smart and savvy way.**

- ⇒ Before you buy anything, check the company or website you're using. Read reviews on different websites, ask for references, verify the company's details using external sources and read terms and conditions.
- ⇒ If you're getting home improvements done, make sure you get written quotes. Try to get them from at least three different contractors to help you decide if you're getting a fair price.
- ⇒ When looking for a trader, check certified schemes like TrustMark—the Government's endorsed quality scheme.
- ⇒ **Protect Yourself**
- ⇒ **Always get a written contract before you give the contractor the go-ahead.** If they don't do what you agreed this can help you get what you paid for.
- ⇒ **Pay with a secure method.** Credit cards offer the most protection, followed by PayPal or debit cards. See if you can pay in stages and avoid paying costs upfront if possible.
- ⇒ **Be suspicious.** Scammers and rogue traders are very smart. Take time to make your decision—if someone pressures you it's most likely a scam.

**Watch Out For:**

- ⇒ Rogue traders getting you to sign a contract on the doorstep
- ⇒ Being contacted by an unknown company and told your insulation needs replacing.
- ⇒ Traders wrongly saying they are "government backed" or there are grants available to convince you to get the work done.



**Walk (or run) 26.2 miles this January and raise funds for Citizens Advice Cornwall**

**For details email**

**[Tamsin.chapman-gunner@citizensadvicecornwall.org.uk](mailto:Tamsin.chapman-gunner@citizensadvicecornwall.org.uk)  
or download a pack from our website**

Photo by Jeffrey Grospe on Unsplash

Charity Number 1096193

Citizens Advice Cornwall is a local charity that depends on local funds for income.

To help us meet expanding needs in Cornwall and the Isles of Scilly, we need help to pay for training for our volunteer advisers, to meet our office and IT costs and to employ our small, professional team of back office staff.

Did you know:

- Last year we helped people in Cornwall gain £5.3 million in income?
- We helped people write-off a total of £1.8 million in debt?
- We helped 8,600 local people with 40,400 issues?

If you'd like to get involved with our fundraising efforts, please contact our Community Fundraiser, Tamsin Chapman-Gunner ([Tamsin.chapman-gunner@citizensadvicecornwall.org.uk](mailto:Tamsin.chapman-gunner@citizensadvicecornwall.org.uk))

## **We're Building a Brighter Future in Cornwall**



Meet Sinead Hanks and Judy Gluyas who run our new Building Futures Project to help people who are taking out their first housing tenancy.

At Citizens Advice, we often see people who have got into money problems and have difficulties paying their rent or who are in dispute with their landlord. Building Futures helps people understand their rights and obligations as tenants and how to budget to pay their rent and keep a roof over their head.

Building Futures is funded by the European Social Fund as part of a Cornwall Council led partnership to improve prospects for some of our most disadvantaged communities.

Sinead and Judy will be providing workshops for people about to take out their first tenancies in either social or private housing, covering areas such as rights and responsibilities of tenants and landlords, managing money and budgeting, information on where to go for financial help and working together to create a healthy community.

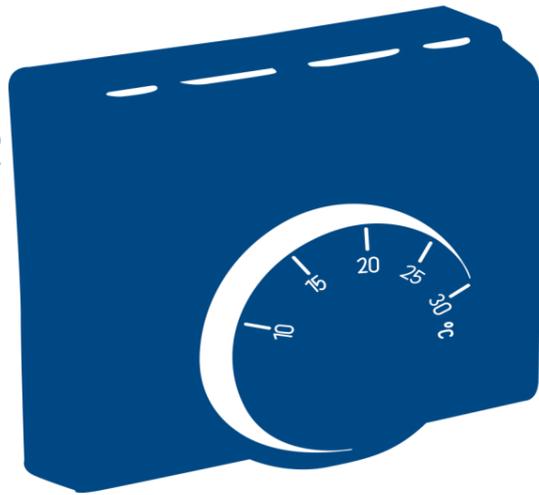
# Keeping Warm This Winter

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You're right in another way about bills going through the roof - and the walls. One way of cutting costs in the long-run is to invest in good insulation if you can afford to. If you're renting, ask your landlord to do this.

You may be able to get financial support to help insulate your home under the [Energy Company Obligation](#) scheme. Contact your energy supplier for more information. If you're in a household that's not connected to the gas grid you may also be able to receive help under the Home Upgrade Grant scheme through your local authority.

There's some financial support available for paying your energy bills, depending on your situation. For example, if you're a pensioner with a low income or receive Universal Credit or other means-tested benefits, you may be entitled to the Warm Home Discount. This gives you £140 a year to go towards your bills. Check the [Government website](#) to find out if you can claim it.



The Government recently announced a £500m fund to support households this winter so keep a look out for announcements about how this could help you. In England, it will be distributed by Local Authorities. In Wales, it will be decided by the Government.

Remember you can always call our [consumer helpline](#) on 0808 2231 133 for free advice about your energy costs and staying warm this winter.



## Citizens Advice Services in Cornwall

Citizens Advice is known for its general advice service, which provides free guidance to everyone on a wide range of subjects, from benefits to consumer problems. But did you know we also run a wide range of specialist projects? Here's a brief rundown - see our website [citizensadvicecornwall.org.uk](http://citizensadvicecornwall.org.uk) for full details:



**MACMILLAN CANCER CARE AND SUPPORT:** Case workers provide specialist welfare benefits advice to anyone who has, or has had, a cancer diagnosis. The team covers the county and works at the Cove Macmillan Support Centre at the Royal Cornwall Hospital, Truro.

**PENSIONWISE:** Free, unbiased guidance for everyone aged 50-plus with a defined contribution pension pot. Covers what the new pension freedoms mean and retirement options.

**FINANCIAL CAPABILITY:** Aims to improve the level of financial skills in the population, especially the more vulnerable, to help prevent problems resulting from poor money management.

**VICTIM CARE UNIT:** Provides advice for victims of crime, ranging from welfare benefits and employment to housing, relationship breakdown, domestic violence and debt.

**FAMILY COURT DOMESTIC ABUSE SUPPORT SERVICE:** Offers practical information about the court process and emotional support to help victims.

**RESEARCH AND CAMPAIGNS:** Detailed research into the problems experienced by our clients and feeds into national databases. Lobbies and campaigns for changes to improve people's lives and carries out public information campaigns.

**HELP TO CLAIM:** A Government scheme, run by CA Cornwall, to provide help and support for people claiming Universal Credit for the first time.

**£MONEY WISE-UP!:** Help for people in North, SE and West Cornwall and IoS who are Not in Education, Employment or Training to help them develop their money skills and saving habits to improve their life chances.

**POWERHOUSE:** Advice and courses on cutting your energy bills and saving money for young people who are not in education, employment or training.

**HOUSING POSSESSION COURT DUTY SCHEME** Trained CA advisers attend court to give help and advice to people facing housing possession hearings.

**MHEND:** Specialist, tailored advice on debts, benefits and money issues for clients of mental health charity, Pentreath.

**EmPOWER:** Help and advice for social housing tenants to manage their energy bills

# Contacting Citizens Advice in Cornwall and the Isles of Scilly

 Text ADVICE to 78866 and we'll call you back within 48 hours (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](http://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](mailto:macmillan@citizensadvicecornwall.org.uk)

...or call 01872- 256373 .

(PLEASE NOTE: All phone calls are 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**

