



Financial support and guidance for residents

If you're struggling to keep on top of your energy bills, it's important that you're getting all the financial support you're entitled to. This help sheet outlines where you might be able to find financial support, who to contact for free advice, and small changes that can make a big difference to your energy bill.

1. Support from the Government

If you live in England, you can check which benefits you might be eligible for by using the government's online benefits calculator at gov.uk/benefits-calculators or by speaking to Citizens Advice on **0808 223 1133** (textphone users call **18001** – call charges may apply).

You may also be eligible for other Government schemes or grants. For example, if you were born before 22nd September 1956, you could receive a **Winter Fuel Payment** of between £100-300 to help with the cost of keeping warm in winter. Payments are made automatically between November and December to people who've claimed before, receive the State Pension or other specific benefits. Others may need to apply. For more information, call the Winter Fuel Payments helpline on **0345 915 1515** or textphone **0345 606 0285**.

A full list of available support with energy bills can be found on [Gov.uk](https://gov.uk). Please note that heat networks are currently not covered by the **Warm Home Discount Scheme** as this only applies to electricity accounts.

The UK Government has also introduced a series of cost-of-living support payments. Details are available at gov.uk/helpforhouseholds.

Independent financial advice

If you're financially vulnerable, and require free independent advice, we recommend contacting any of the agencies below:

	Website	Telephone
StepChange Debt Charity	stepchange.org	0800 138 1111
Citizens Advice Bureau	citizensadvice.org.uk	0800 144 8848
Community Legal Advice	communitylegaladvice.org.uk	0845 345 4345
National Debt Line	nationaldebtline.org	0808 808 4000

Your local council may also be able to tell you how to get advice: gov.uk/find-local-council.

If based in Scotland, the following organisations are also available to provide free advice and information:

- **Citizens Advice Scotland** – provides face-to-face support. Visit cas.org.uk or call 0800 028 1456.
- **Advice Direct Scotland** – offers financial conversations and benefit checks. Visit energyadvice.scot or call 0808 196 8660.

About Insite Energy

We work on behalf of heat suppliers to provide metering, billing, and customer support for residents living on heat networks across the UK. Our focus is on delivering accurate billing based on your actual energy use, making sure you only pay for what you use, while providing excellent customer service every step of the way.

We're here to help you understand your account, manage your payments, and access support if you're having difficulty. Visit insite-energy.co.uk/home/contact to speak with our team about how we can help.

2. Make your home more efficient

Improving your home's energy efficiency is one of the best ways to reduce costs and stay warm. Here are a few simple, affordable ideas:

- Draught-proofing doors and windows can be an inexpensive way of making your home warmer. Products are available in most DIY stores.
- Radiator reflectors behind your radiators can help direct more heat into your rooms.
- Thermal underlay under carpets and closing curtains at dusk can help keep more heat in.

You'll find more energy saving tips on our website: insite-energy.co.uk/how-to-reduce-your-energy-bills.

To check whether your energy use is typical for your home, take a look at this page too: insite-energy.co.uk/home/heat-network-energy-consumption.

For leaseholders:

For more information on what improvements might help the energy efficiency in your home take a look at gov.uk/improve-energy-efficiency.

You may also want to explore available grants at gov.uk/government/collections/find-energy-grants-for-you-home-help-to-heat – though eligibility may vary.

For extra tips on saving energy and money, take a look at the National Energy Action's (NEA) 'Electricity Consumption in the Home' leaflet to see how much appliances might be costing you, and how you might be able to cut costs: nea.org.uk/wp-content/uploads/2022/03/Electricity-Consumption-Around-the-Home.pdf.

The Energy Savings Trust also has some useful tips on their website: energysavingtrust.org.uk/energy-at-home.

3. How can Insite help?

If you tell us that you're financially vulnerable, we may be able to:

- Signpost you to external organisations that can help (see above)
- Increase your emergency credit limit (**standard limit set at £10, PAYG only**)
- Set and adjust your debt recovery rate (**standard rate of 25%, PAYG only**)
- Set up a payment plan Direct Debit (**standard plan lengths between 3-12 months, credit billed only**)
- Liaise with your heat supplier to find out what extra support they can provide
- Take payments over the phone

If you'd like to speak to us about any of the above, please contact us using the methods available on our 'Get in touch' page: insite-energy.co.uk/home/contact.

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