



HOW TO SAVE MONEY ON YOUR ENERGY BILLS

A guide from Andrew Jones MP



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*This booklet has been
produced with the support of:*





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Andrew holds regular surgeries across the area, giving you the opportunity to raise issues or problems in person. Please contact Andrew to make an appointment.

This guide has been funded by Andrew Jones MP's parliamentary allowance and by tadea, a sustainability organisation which works with householders, businesses, communities and local authorities to help them reduce their energy consumption and safeguard the environment for future generations.

This help guide has been prepared with great care. The publisher is not, however, liable for correctness, completeness and up-to-dateness of the contents. If you wish to make a correction, update or addition, please contact: Andrew Jones MP at 57 East Parade, Harrogate, HG1 5LQ.

Statistics used throughout this booklet have been taken from the Energy Saving Trust.



Dear fellow local resident

As your Member of Parliament, I speak to local people all the time about problems and issues. One of those issues is the rising cost of fuel bills – particularly important in the winter months.

There is lots of help out there if you are worried about how to stay warm during the cold weather but it can sometimes be difficult to find. I have produced this guide to get over that problem.

This guide is designed to help you make your home more energy efficient which will save energy but also save you money on your heating bills. It is also positive for the environment too, as our carbon emissions are reduced.

In the guide, there is also advice on how to get the best deal from your energy supplier

and how to get any financial assistance to which you may be entitled. The Pensions Service has a helpline **(0845 6060265)** dedicated to helping pensioners and elderly people get the financial support that they need and can help you to make an application.

At the end of this booklet is a list of various organisations that can offer you advice and support and answer and further questions you may have.

I hope you find this guide useful and I would really appreciate any feedback you may have as I intend to update and publish a new guide every year with the latest information on how to save money on your energy bills.

Andrew Jones

Andrew Jones MP

tadea: HELPING TO MAKE YOUR HOME WARMER WITH OUR INSULATION OFFERS

tadea is a sustainability organisation operating across the north of England. We're experts in helping householders, communities, businesses and local authorities to save energy, and right now we're running a number of special offers to help you prepare your home for winter.

Home insulation, including cavity wall and loft insulation, could save you energy and help you to significantly cut your fuel bills at home. And what's more, tadea's current home insulation offers are FREE*.

FREE cavity wall and loft insulation

If you are a homeowner or live in a private rented property you could qualify for FREE* cavity wall or loft insulation installed by experts. Cavity wall insulation could save you up to £135 per year on your fuel bills; loft insulation up to £175. Our scheme is available throughout the north of England, and you do not need to be in receipt of a benefit to receive this offer.

This scheme will run whilst funding is available - on a first come first served basis, so call free today to find out more on: 0800 124 4320.**

FREE AND IMPARTIAL ADVICE FOR HOUSEHOLDERS

tadea also operates an energy advice line for households in the north of England. Calls to the number are free** and are answered by friendly, professionally trained and experienced advisors. With local knowledge they can offer tailored advice and provide realistic expectations about what assistance is available in your area and how quickly you might receive it.

Our advisor will ask you a series of questions to learn more about your home and your circumstances. All answers are treated in the strictest of confidence so you can be sure your details are safe with us.

To find out how you can save money and energy, call an advisor today free on 0800 124 4320**

Lines are open from 9am to 5pm Monday to Friday.

*subject to survey.

**Calls from a mobile may be charged.



HOW TO MAKE YOUR HOME MORE ENERGY EFFICIENT

CAVITY WALL INSULATION:

Insulating your walls is a very cost effective way of saving money and energy in your home as approximately one third of the heat lost in an uninsulated property is lost through the walls. If your home was built after the 1920s it is likely to have cavity walls and getting these cavities insulated could save you up to £135 on your annual heating bills. Not all homes can be insulated in this way, so if your home is a solid wall construction or was built before the 1920s, you may wish to consider installing internal or external wall insulation which could save you up to £445 or £475 respectively.

LOFT INSULATION:

An uninsulated loft can result in you losing 15 per cent of the heating that you pay for. Insulating your loft with 270mm of insulation could save you up to £175 each year. tadea's current home insulation offer means that you may be able to get your home insulated for free. This scheme will run whilst funding is available - on a first come first served basis, so call free** today to find out more on: **0800 124 4320**.

LOOK FOR THE ENERGY SAVING TRUST RECOMMENDED LOGO:



When buying new electrical products, look for the Energy Saving Trust Recommended Logo, a quick and simple way of finding the most energy efficient products. Electrical appliances such as televisions, computers and kettles as well as heating and lighting products will have this logo prominently displayed.

CHECK YOUR BOILER:

If your boiler is over 15 years old then it could be time to replace it with a new energy efficient one. Replacing an old boiler with an A-rated condensing model with a full set of heating controls could save you as much as £300 per year.

CENTRAL HEATING:

Many households have their central heating set higher than they need it without even realising it, so try turning your room thermostat down: every degree that you turn it down by could save you around £60 a year on your heating bill.

INSULATE YOUR HOT WATER TANK:

An insulating jacket for a hot water tank does not cost very much and very soon pays for itself. Fitting a British Standard tank jacket could cut heat loss by 75 per cent and save you up to £40 a year.

KITCHEN APPLIANCES:

Being careful with the way you use your kitchen appliances could make a significant difference to your fuel bills. Try setting your washing machine to wash at 30°C and only using your tumble dryer when you can't dry your clothes outside. Moreover, don't fill your kettle right up every time – just boil the amount of water you need.

CLOSE YOUR CURTAINS:

As the days grow shorter as winter approaches, closing your curtains at dusk helps to stop heat escaping through windows. This is a simple and free way of reducing wasted energy and your energy bills. In addition, it is important to close windows when the heating is on.

ENERGY EFFICIENT LIGHT BULBS:

Energy efficient light bulbs last much longer than traditional ones and they help you to save money too: if you replace a traditional bulb for an energy efficient one of the same brightness, you'll save around £3 per year, or £55 over the lifetime of the bulb.

GENERATE YOUR OWN POWER:

If you have the funds available, you could install your own microgeneration units such as solar PV for electricity and ground source heat pumps for heat. Government schemes such as the Feed-in-Tariff (FiT) can offer you an income from the electricity that you generate and the Renewable Heat Premium Payment (RHPP) can help you to cover the upfront cost of installing green heating systems.

RENEWABLE ENERGY:

Renewable energy technologies take natural resources and use them to provide free electricity and heating rather than relying on fossil fuels. This can help to drive down the cost of energy as well as reducing carbon emissions. There are a variety of renewable energy technologies which are available for homeowners to install which include:

- Photovoltaics
- Solar Thermal Water Heating
- Heat Pumps
- Wood Fuels
- Wind Energy

There are also a range of incentives that have been provided by the Government to help fund these installations.

YOUR ENERGY SUPPLIER

You could save money by switching to another energy supplier and choosing the tariff that is best suited to your needs. In order to get advice on which supplier and price plan would be best for you, you can contact Consumer Focus which offers free and impartial advice as well as information on how to choose and change energy suppliers. Consumer Focus also has details of price comparison websites. The contact details for Consumer Focus and accredited comparison websites can be found at the end of this guide.

A range of measures have been introduced to make it easier to switch suppliers. The time that it takes to change energy supplier is limited to three weeks. This speeds up the process for consumers so that they can start to benefit from reduced bills a lot sooner.

Energy companies are working with the Government to simplify the entire process and to make information on tariffs and price plans more accessible and far easier to understand. Energy suppliers are obliged to place a 'cheaper tariff signpost' on the front page of their bills which will encourage customers to telephone their supplier or visit their website to find out if they could save money on their energy bills.

In addition, if you are disabled, have a long-term illness or are over the pension age, you can ask your energy supplier about registering for the Priority Service Register. This would enable you to get help with annual gas safety checks, meter readings, priority treatment in an emergency and most importantly also means that you cannot have your utilities disconnected during the winter.

CASE STUDY:

EDF ENERGY TRUST FUND

Various energy companies do provide funds which can be used to help you in exceptional circumstances. For instance, the energy company EDF Energy has created the EDF Energy Trust Fund which is designed to award grants to:

- Help to clear domestic gas and electricity debts.
- Clear other priority debts (also known as Further Assistance Payments).
- Purchase essential household items.

CASE STUDY:

THE BRITISH GAS ENERGY TRUST

The British Gas Energy Trust is a registered charity designed to offer assistance to those customers who have difficulty in paying their gas and electricity bills.

Individuals and families who require help can apply to have their gas and electricity debts cleared and other priority debts can be paid off in exceptional circumstances. This help would be provided in the form of grants which would not have to be repaid.

You can apply by completing an online form at www.britishgasenergytrust.org.uk but also by requesting a form through the post by telephoning **01733 421 060**.

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FURTHER ASSISTANCE PAYMENTS:

Further Assistance Payments can be made available for household items such as cookers, washing machines or refrigerators when they break down and need to be replaced but there must be an urgent need for such financial assistance. As such, a letter would need to be provided from an appropriate professional indicating that there was an urgent and special need for the item to be replaced. This professional would be a health worker or social worker, for instance.

These payments can also be made available for such things as replacing or repairing a boiler. Exceptional circumstances would have to be proved and supporting letters from appropriate professionals would also need to confirm the requirement for such a payment. In addition, quotes for the work would have to be provided before any award was made.

To obtain an application form, please contact **01733 421 060** or email **grantsunit@charisgrants.com**. Alternatively, you can complete the form online at **www.charisgrants.com**.



WHAT FINANCIAL HELP IS THERE?

MAKE YOUR HOME WARMER WITH ONE OF TADEA'S FREE* INSULATION OFFERS

tadea is running a number of special offers to help you prepare your home for winter. Home insulation, including loft insulation and cavity wall insulation, could help you save you energy and money. tadea's current home insulation offers are FREE*.

FREE cavity wall and loft insulation

If you are a homeowner or live in a private rented property you could qualify for FREE* cavity wall or loft insulation installed by experts – helping you save up to £300 on installation costs.

This offer is available throughout the north of England. You do not need to be in receipt of a benefit to receive this offer.

This scheme will run whilst funding is available - on a first come first served basis, so call free today to find out more on: 0800 124 4320.**

*subject to survey.

**Calls from a mobile may be charged.

WARM FRONT:

A scheme called Warm Front provides grants which can help people to better insulate their homes and provide better heating systems. Homeowners and private tenants who are aged over 60 are eligible to apply but it is a means-tested scheme and the level of your income and savings would be taken into account.

Warm Front is also available to people with young children or to those who are disabled, and are in receipt of income related or disability-related benefits. Even if you do not qualify for a Warm Front grant, you may still be eligible for a smaller rebate on the cost of heating and insulation work carried out on your home.

Households that do qualify for the Warm Front scheme could get improvements worth up to £3,500 (£6,000 where oil central heating and other alternative technologies are recommended).

In order to apply for Warm Front or to see if you may be eligible, you can telephone **0800 316 2805** or refer to their website **www.warmfront.co.uk**.

COLD WEATHER PAYMENTS:

This is a payment from the Government that is made to help you with the cost of heating during the winter months depending on if you are already in receipt of other benefits.

You may be entitled to Cold Weather Payments if you receive:

- Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance (ESA)

You do not need to apply for Cold Weather Payments as they will be automatically paid into the same bank account as your other benefit payments. A payment of £25 is made for each seven day period of cold weather between 1 November and 31 March. Payments will be made when the local temperature is either:

- Recorded as an average of zero degrees Celsius or below over seven consecutive days.
- Forecast to be an average of zero degrees Celsius or below over seven consecutive days.

If you do not receive a Cold Weather Payment when you are entitled, you should contact either your pension centre or Jobcentre Plus.

WINTER FUEL PAYMENTS:

Winter Fuel Payments are yearly one-off payments made by the Government that also help people to pay for their heating bills during winter. They are paid to men and women who have reached the minimum age at which they can receive their state pension. The amount that is paid is dependent upon your circumstances when you apply but it could be between £100 and £300.

HOW TO CLAIM:

Once you have reached the qualifying age (if you were born on or before 5 January 1951) or if you are receiving certain benefits, you should automatically be sent a claim form in the post.

If you do not receive the claim form, you can request a copy of the form to be sent to you in the post by calling **0845 915 1515** or you can download the form by visiting **www.gov.uk** and searching for 'Winter Fuel Payment'.

The form then needs to be returned to the following address:

**Winter Fuel Payment Team
Department for Work and Pensions
PO Box 10142
Annesley
Nottingham NG15 5WY**

DO I NEED TO CLAIM?

If you are currently receiving State Pension or certain other benefits, then you will be paid automatically and do not need to make a claim. You also do not need to claim if you are eligible and you are in receipt of any one of the following benefits:

- State Pension
- Disability Living Allowance
- Employment and Support Allowance
- Graduated Retirement Benefit
- Income Support
- Incapacity Benefit
- Jobseeker's Allowance
- Industrial Injuries Benefits
- Pension Credit
- Severe Disablement Allowance
- Attendance Allowance
- War Pension
- Bereavement Benefit
- Widow's Benefit
- Carer's Allowance

WARM HOME DISCOUNT SCHEME:

The Warm Home Discount is a four year scheme which will run from April 2011 to March 2015 and is designed to help low income and vulnerable households with their energy bills. What happens is the Government informs energy suppliers of households which are eligible for the Warm Home Discount and the energy company then gives those households a rebate on their electricity bills. Older people will be considered as part of a 'core group' and will be guaranteed the rebate which for this winter amounts to £130. You qualify for the discount if on 21 July 2012 your supplier was part of the scheme, your name (or your partner's) was on the bill and you were either:

- 80 or over and getting the Guarantee Credit element of Pension Credit
- under 80 and **only** getting the Guarantee Credit element of Pension Credit (you won't qualify if you also get Saving Credit)

If you do qualify for the 'core group', a confirmation letter will be sent to you from the Government and you will receive your rebate automatically. There may be instances, however, when a rebate cannot be made automatically but if this is the case, you will receive a letter asking for you to supply further information.

It is not just the elderly who can qualify but other households too. Those on low-incomes or those with long-term illnesses or disabilities may also be eligible. Electricity suppliers that are participating in the scheme have been requested to set aside a certain amount which will be used to support these households which is known as the 'broader group'.

HOW TO SAVE MONEY ON YOUR ENERGY BILLS

The Warm Home Discount scheme will replace the 'social tariffs' energy companies used to offer. These tariffs provided reduced energy bills but it would be up to the energy companies themselves to decide which households were eligible. By making this change to the Warm Home Discount scheme, the Government is making sure that those people who are most in need receive the help that they deserve. The 'social tariff' agreement has now ended, but suppliers can choose to put in place transitional support for those customers who had been on discounted tariffs as part of the Warm Home Discount scheme.

It is estimated that the social tariffs were only able to help fewer than one million households. The Warm Home Discount that is replacing these social tariffs is expected to help approximately two million households by 2014 and will be worth up to £1.1 billion compared to the previous scheme which was worth only £375 million. Some energy companies that are participating will be able to offer more help than others. EDF Energy, for instance, estimates that between 40,000 - 45,000 customers will benefit from the Warm Home Discount scheme. British Gas is a notable exception, however, and has stated that "no eligible customer" will lose out as a result of this change. The Energy Minister has also stated that he will be pressuring the other energy companies to follow the British Gas example and guarantee a payment to all eligible customers.

As this scheme is already up and running and as there is limited discretionary funding for the 'broader group', it is absolutely vital to apply to your energy supplier as soon as possible. The following energy companies are participating in the scheme:

Atlantic Electricity and Gas
British Gas
EDF Energy
E.ON
Equipower (Ebico)
Equigas (Ebico)
Manweb
M&S Energy
Npower
Sainsbury's Energy
Scottish Gas
Scottish Hydro
ScottishPower
Southern Electric
SSE
Swalec
Utility Warehouse

It is important to note that in addition to the Warm Homes Discount scheme, energy suppliers will be spending up to £140 million this year in order to provide help to the same types of vulnerable and low income households who have benefitted under the previous voluntary discounted rates and rebates that they offered.

To see if you are eligible to be considered as part of the 'broader group', you should contact your energy provider as soon as possible.



THE RENEWABLE HEAT PREMIUM PAYMENT:

The Renewable Heat Premium Payment is a new Government scheme that is designed to help you to afford the renewable technology that you may need for your home. These may include:

- Solar thermal panels
- Heat pumps
- Biomass boilers

WHO CAN APPLY?

Anyone can apply for solar thermal panels and if your home is currently reliant upon oil, liquid gas or solid fuel for electricity, then you could also apply for heat pumps or biomass boilers. In order to apply for the Renewable Heat Premium Payment, your heating supply must not be on the gas grid. You must own the property in which you wish to install the renewable technology or, if you rent your home, you must have permission from the landlord and be purchasing the

installation for yourself. The property must have loft insulation to 250mm and also cavity wall insulation (if this is possible in your property).

All the necessary planning and environmental permissions must already be in place.

HOW DO I APPLY?

You can apply for the Renewable Heat Premium Payment online through the Energy Saving Trust's website at www.energysavingtrust.org.uk/Generating-energy/Getting-money-back. Alternatively, you can telephone **0300 123 1234**.

FEED-IN-TARIFFS (FITs):

Should you decide to install microgeneration technology in your property, you could apply for the Feed-in-Tariff scheme. The scheme is designed to give you a minimum payment for the electricity that is generated by the system and additional payments for any surplus electricity that is then transferred to the national grid. These payments are in addition to the savings that you would make on your energy bills. The FITs scheme covers electricity that is generated by the following means:

- Solar electricity (PV)
- Wind turbine
- Hydroelectricity
- Anaerobic digestion
- Micro combined heat and power (although this is limited to a pilot at this stage).

The tariffs vary depending upon when the technology was installed and whether the company installing the technology was certified under the Microgeneration Certification Scheme (MCS).

HOW DO I APPLY?

The easiest way to apply is to follow the step-by-step guide which can be provided by the Energy Saving Trust, either through www.energysavingtrust.org.uk or by telephoning **0300 123 1234**.

THE GREEN DEAL:

The Green Deal came into effect in October 2012.

The Green Deal is a new initiative which allows individuals and businesses to install energy saving measures at no upfront cost and will really help to improve the energy efficiency of properties, particularly for those in rural areas.

Millions of homes and businesses could benefit from improvements under the Green Deal. Owner-occupiers and tenants will be able to see the rewards of a more energy efficient property. More help will also be given to those who are most in need such as those on low incomes, vulnerable households and those in 'hard to heat' homes.

HOW WILL IT WORK?

Improvements to your property such as loft, cavity and external wall insulation, draught proofing, double glazing and boilers, can be installed by an accredited provider at no upfront cost. This makes expensive home improvements affordable.

The cost of installing these measures is paid over time through a charge on the property's energy bill. The repayments must, however, obey the "Golden Rule" whereby the charge itself can never be more than the expected savings. This means that people save from day one of the new measures being installed.

HOW TO SAVE MONEY ON YOUR ENERGY BILLS

If you would like to find out more about the Green Deal, or if you would like advice on improvements you could make to your home under this programme, call tadea on **0800 124 4320** or visit **www.tadea.com**. Other organisations may also bring the Green Deal to your attention, such as your local council, your landlord, local community groups, local builders or even your energy company. If you would like to take advantage of the Green Deal scheme, you should contact one of these groups and they will be able to advise you further and put you in touch with an accredited installer. Only accredited installers who carry a clear “quality mark” are able to carry out work under the Green Deal.

Part of the Green Deal is the Energy Company Obligation (ECO) which requires energy companies to provide more funding for energy efficiency measures to be installed in homes across the country. This is targeted at particularly vulnerable and low income households and those homes that are difficult to heat.



USEFUL CONTACTS

AGE UK:

An independent charity, Age UK provides information and advice for elderly people about a wide range of issues and can refer you to other organisations which can provide more practical help.

Opening hours: 10am-1pm (Monday - Thursday)

9 North Park Road
Harrogate
HG1 5PD

01423 507903

www.ageuk.org.uk

CITIZENS ADVICE BUREAU (CAB)

www.adviceguide.org.uk for online information.

Citizens Advice Bureau (Harrogate)

01423 503591 (9.30-12.30 -every day except Thursday - no advice on this line)

Victoria Park House
18 Victoria Avenue
Harrogate
HG1 5QY

www.harrogatecab.org.uk

CONSUMER FOCUS:

A statutory organisation representing consumers. Consumer Focus can help you by providing advice and information regarding the energy market. They cannot, however, discuss individual complaints with members of the public. If you need advice call the Citizens Advice consumer service on **0208 1850 710**.

www.consumerfocus.org.uk

DWP GENERAL BENEFITS LINE:

The DWP Benefits Line is a free helpline which can advise you on any benefits to which you may be entitled. They can also send you the necessary forms and help you complete them so you can make a claim.

0800 055 6688

ENERGY OMBUDSMAN

Contact the Energy Ombudsman if you have a problem or complaint that cannot be resolved by your energy supplier. In the first instance, you should always contact your energy supplier. Only when they have exhausted their complaints procedures should you contact the Ombudsman.

0330 440 1624 or 01925 530 263
www.ombudsman-services.org

ENERGY SAVING TRUST

A national, non-profit, organisation providing free and impartial information and advice on how to improve energy efficiency in your home.

0300 123 1234
www.energysavingtrust.org.uk

GAS SAFE REGISTER:

Gas Safe Register is the official body for gas safety. They can provide you with advice on gas appliances as well as having a clear register of all reputable companies involved in the field of supplying gas.

0800 408 5500
www.gassaferegister.co.uk

HOME HEAT HELPLINE:

A free helpline which can provide practical advice for people worried about their fuel bills.

This line can also give advice to low-income households in urgent need of help and advice.

Open from 9am-8pm Monday to Friday and 10am-2pm on Saturdays.

0800 336 699
www.homeheathelpline.org.uk

JOBCENTRE PLUS BENEFITS:

Jobcentre Plus can provide you with a wide range of information and services on issues such as which benefits, loans or grants that you may be entitled to.

0800 055 6688
<https://www.gov.uk/contact-jobcentre-plus>

OFGEM:

Ofgem is the government regulator for the gas and electricity markets. Its purpose is to protect consumers. Advice is available on the Ofgem website.

www.ofgem.gov.uk

PENSION ADVISORY SERVICE:

An advice helpline that can provide elderly people with advice on benefits to which they may be entitled.

0845 6060265

www.pensionsadvisoryservice.org.uk

tadea

A not-for-profit organisation with expertise in helping householders, communities, businesses and local authorities to save energy. tadea helps people to reduce costs and carbon emissions at home, at work and whilst travelling.

0800 124 4320

customerservices@tadea.com

WARM FRONT:

A government-funded scheme offering heating and insulation grants in England.

0800 316 2805

www.warmfront.co.uk

WINTER FUEL PAYMENT:

A form of financial help from the Government for elderly people. For information and application forms, contact: **08459 151 515**

www.gov.uk

ACCREDITED BY CONSUMER FOCUS:

BEAT THAT QUOTE:

www.beatthatquote.com/utilities
0845 652 1546

CONFUSED

www.confused.com/utilities

THE ENERGY SHOP

www.theenergyshop.com
0845 330 7247

ENERGY HELPLINE:

www.energyhelpline.com
0800 074 0745

UK POWER:

www.ukpower.co.uk
0800 093 2447

ENERGYLINX:

www.energylinx.co.uk
0800 849 7077



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This booklet has been produced with support from tadea, a not-for-profit organisation providing sustainable project management and advice services. Our expertise includes energy efficiency, renewable technologies and sustainable transport.

Working closely with individuals, communities, businesses and the public sector, tadea helps you to reduce the amount of energy you use at home, at work and whilst travelling.

Find out more about tadea at: **www.tadea.com**.

