

## ***How to Save Money on your Heating Bills***

Now is the ideal time to start thinking about the cold weather that the winter will bring and about how you could save money when heating your home. A lot of energy saving measures can take time to put in place so whether you are thinking about having cavity wall insulation installed or changing your energy supplier, it is always better to plan ahead in plenty time.

This help sheet is designed to help you make your home more energy efficient which will save energy but also save you money on your heating bills. There is also advice on how to get the best deal from your energy supplier and also how to get any financial assistance to which you may be entitled. At the end is a list of various organisations that can offer advice and support to you and answer any of your questions.

### ***How to make your home more energy efficient***

**Cavity Wall Insulation** - Approximately one third of heat lost in an uninsulated home is through the walls. Insulating your walls is a very cost effective way of saving money and energy in your home. If your home was built between the 1920s and the 1990s then insulating your walls could save you £110 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 £375 each year.

**Loft Insulation** - An uninsulated loft can result in you losing 15 percent of the heating that you pay for. Insulating your loft with 270mm of insulation could save you up to £145 each year. British Gas offers free cavity wall and loft insulation and is currently the only energy supplier to do so.

This December, four million of the most vulnerable households will receive letters which will tell them that they will qualify for free or heavily discounted insulation for both their loft and cavity walls.

**Look for the Energy Saving Trust Logo** - When buying new electrical products, look for the Energy Savings Trust logo which is 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 a quarter of your annual heating bill immediately, which is £235 on average for a gas heated home.

**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 jacket that is 75mm or 3 inches thick will save about £35 each year.

**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.

**Energy Efficient Light Bulbs** - Energy saving bulbs last up to 10 times as long as regular bulbs and if you replace all your light bulbs with energy efficient ones, you could save up to £45 each year and £670 over the lifetime of all the bulbs.

**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.

**Take a Home Energy Check** - The Energy Saving Trust has an online home energy check which you can find at [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk) or by calling 0800 512 012. You can complete an online questionnaire which will give you specific advice on how you can improve your home's energy efficiency. The Energy Saving Trust can give you free and impartial advice on how to make your home more energy efficient and tell you about financial grants that may be available.

### ***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 can be found at the end of this document.

It has recently been announced that a range of measures are being taken to make it easier to switch suppliers. The time that it takes to change energy supplier will be limited to three weeks so as to speed up the process for consumers and so that they can start to benefit from reduced bills a lot sooner.

Energy companies will be 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. From this winter, for instance, energy suppliers will be 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.

### **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.

## **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 [edfet@charisgrants.com](mailto:edfet@charisgrants.com). Alternatively, you can complete the form online at this website: <https://edfet.app.charisgrants.com/home/index>.

## ***What financial help is there?***

### **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 qualifying 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](http://www.warmfront.co.uk).

### **Cold Weather Payments**

This is a payment 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 the 1<sup>st</sup> November and the 31<sup>st</sup> 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, contact either your pension centre or Jobcentre Plus.

## **Winter Fuel Payments**

Winter Fuel Payments are yearly one-off payments 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 the 5<sup>th</sup> January 1951) or if you are receiving certain benefits (see below), you will 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:

[http://www.direct.gov.uk/prod\\_consum\\_dg/groups/dg\\_digitalassets/@dg/@en/@over50/documents/digitalasset/dg\\_198683.pdf](http://www.direct.gov.uk/prod_consum_dg/groups/dg_digitalassets/@dg/@en/@over50/documents/digitalasset/dg_198683.pdf)

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                |                                |

### Discounted Insulation and Community Energy Plus

Cornwall Council funds an insulation scheme which is managed by the local energy charity, Community Energy Plus.

The scheme offers homeowners and private tenants discounts for installing cavity wall insulation and loft insulation. Each type of insulation is offered at £99. In addition to this, Community Energy Plus also offers free insulation to priority customers who qualify. In order to qualify, your household must include at least one person aged over 70 or is in receipt of one of the following qualifying benefits:

|   |  |
|---|--|
| Attendance Allowance                                    | Income-Based Job Seekers Allowance   |
| Child Tax Credit *                                      | Income Related Employment Support Allowance  |
| Council Tax Benefit                                     | Pension Credit   |
| Disabled Living Allowance                               | War Disablement Pension – with either Mobility Supplement or Constant Attendance Allowance |
| Disablement Pension – with Constant Attendant Allowance | Working Tax Credit *   |
| Housing Benefit   |  |

\* Subject to maximum annual household income level of £16,190.

The applications for the insulation scheme can be made through their website at:

<http://www.cep.org.uk/info-for-you/info-for-households/insulation/application-form/> or you can telephone 0800 954 1956.

Community Energy Plus also manages the Cornwall hub of the South West Energy Saving Trust Advice Centre where their local advisers provide free and impartial advice on a range of subjects including:

- Saving energy in the home
- Insulation
- Heating systems
- Renewable technologies
- Feed-in-Tariffs and 'Rent a Roof' schemes
- Grants for heating, insulation and renewable energy generation
- Saving water

The team of advisers that are available can help you with applications for insulation grants, Warm Front, Renewable Heat Premium Payments, as well as being able to advise you on gas connections, fuel switching and fuel debt grants.

## 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 £120 provided that:

- They were in receipt of the Guarantee Credit element of Pension Credit but not the savings credit element.
- Their electricity supplier is participating in the scheme.
- Their or their partner's name is on their electricity bill.

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 vulnerable 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'.

The energy companies that are participating in the Warm Homes Discount scheme are as follows:

|             |                    |
|-------------|--------------------|
| Atlantic    | Sainsbury's Energy |
| British Gas | Scottish Gas       |
| EDF Energy  | Scottish Hydro     |
| E.ON        | ScottishPower      |
| Equipower   | Southern Electric  |
| Equigas     | SSE                |
| Manweb      | Swalec             |
| M&S Energy  | Utility Warehouse  |
| Npower      |                    |

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, however, 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.

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.

In order 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.

### **Off-Grid Domestic Heating Oil**

Last year, Cornwall saw rocketing prices for domestic heating oil during the particularly harsh winter period. In response to this the Cornish charity and social enterprise, Community Energy Plus, has established the ‘Community Energy Oil Buying Club’.

The Club brings people together to form community groups which enable them to buy domestic heating oil in bulk and therefore brings the benefits of economies of scale such as cheaper prices, fewer and more regular deliveries. This is a much better way of purchasing your heating oil than if you choose to do so as an individual.

The membership of the Club is free and the costs of administering the Club will be taken from the oil suppliers themselves at a rate of 1p per litre purchased. Even with this charge being levied, Community Energy Plus believes that members could still save up to £85 per year.

In order to join the Oil Buying Club, simply visit <http://www.communityenergyclub.org.uk/signup/> and fill in a short form.

There has also been a great deal of concern that those households that use off-grid energy cannot take advantage of certain discounts and deals and are therefore missing out. For instance ‘dual fuel’ discounts, whereby your electricity supplier is the same company as your mains gas supplier and offers you a reduced rate, is obviously not an option to those who cannot receive gas from the grid. In an effort to redress this unfairness, EDF Energy and E.ON offer the same dual fuel discount to those customers who use off-grid energy to heat their home. At the moment, however, these are the only two ‘Big Six’ companies to offer such a deal, so if you have electricity supplied by either EDF Energy or E.ON, you should contact these companies to take advantage of the dual fuel discount.

It has also been reported that customers buying domestic heating oil are sometimes quoted one price but are charged a much higher price when the oil is later delivered. In some instances the price increase is nearly double the price originally quoted. Carmarthenshire County Council successfully prosecuted a supplier for this practice and if you are affected by a similar occurrence, you should

contact Cornwall Council's Trading Standards Service as soon as possible so the matter can be investigated. The contact details for the Trading Standards Service are at the end of this document.

## **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 which are detailed below.

## **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 <https://secure.est.org.uk/scheme/view/rhpp>. Alternatively, you can telephone on 0800 512 012.

## **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 FIT 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 can 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 following this weblink:

<http://www.energysavingtrust.org.uk/Generate-your-own-energy/Sell-your-own-energy/Feed-in-Tariff-scheme#energyefficiency>

or by telephoning 0800 512 012.

## Useful Contacts

|   |  |
|---|--|
| <p><b>Age UK</b><br/>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.</p> <p>Age UK Cornwall &amp; the Isles of Scilly<br/>Boscawen House<br/>Chapel Hill<br/>Truro<br/>Cornwall TR1 3BN<br/>Telephone: 01872 266 388<br/><a href="http://www.ageconcerncornwall.org.uk">www.ageconcerncornwall.org.uk</a></p>  | <p><b>Consumer Focus</b><br/>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 Consumer Direct.</p> <p>Website: <a href="http://www.consumerfocus.org.uk">www.consumerfocus.org.uk</a></p>   |
| <p><b>Check, Switch, Insulate to save money this winter</b><br/>A Government-run advice website that offers tips on how to cut your energy costs.</p> <p>Website: <a href="http://www.direct.gov.uk/homeenergy">www.direct.gov.uk/homeenergy</a></p>  | <p><b>Energy Ombudsman</b><br/>Contact the Energy Ombudsman if you have a problem or complaint that cannot be resolved by your energy supplier.</p> <p>In the first instance, you should always contact your energy supplier. Only when they have exhausted their complaints procedures should you contact the Ombudsman.</p> <p>Telephone: 0330 440 1624 or 01925 530 263<br/>Website: <a href="http://www.energy-ombudsman.org.uk">www.energy-ombudsman.org.uk</a></p>   |
| <p><b>Citizens Advice Bureau (CAB)</b><br/><a href="http://www.adviceguide.org.uk">www.adviceguide.org.uk</a> for online information.</p> <p><b>Truro CAB</b><br/>The Library<br/>Union Place<br/>Truro<br/>Cornwall TR1 1EP<br/>Monday, Wednesday, Friday 10am - 3pm by appointment only. Tuesday and Thursday - specialist appointments only.</p> <p><b>CAB Cornwall (Falmouth)</b><br/>Mulberry Passage<br/>Market Strand<br/>Falmouth<br/>Cornwall TR11 3DB<br/>Monday 10am - 12:30pm. Tuesday and Friday 10am - 3pm.</p> | <p><b>Energy Saving Trust</b><br/>A national, non-profit, organisation providing free and impartial information and advice on how to improve energy efficiency in your home. Linked to a network of local advice centres.</p> <p>Telephone: 0800 512 012<br/>E-mail: <a href="mailto:enquiries@est-southwest.org.uk">enquiries@est-southwest.org.uk</a></p> <p>Website: <a href="http://www.energysavingtrust.org.uk/">http://www.energysavingtrust.org.uk/</a></p> <p><b>Gas Safe Register</b><br/>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.</p> <p>Telephone: 0800 408 5500<br/><a href="http://www.gassaferegister.co.uk">www.gassaferegister.co.uk</a></p> |

|   |   |
|---|---|
| <p><b>Community Energy Plus</b><br/>Community Energy Plus provides advice and support for renewable energy projects. The organisation also works with Cornwall Council to give people access to free or discounted insulation as well as helping community groups with planning applications or finding access to grants for renewable energy or increasing energy efficiency.</p> <p>Website: <a href="http://www.cep.org.uk">www.cep.org.uk</a><br/>Telephone: 0800 954 1956</p>                              | <p><b>Jobcentre Plus Benefits</b><br/>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.</p> <p>Telephone: 0800 055 6688<br/>Website: <a href="http://www.direct.gov.uk/en/Employment/Jobseekers/ContactJobcentrePlus/DG_186347">www.direct.gov.uk/en/Employment/Jobseekers/ContactJobcentrePlus/DG_186347</a></p> |
| <p><b>Cornwall Council Trading Standards Service</b><br/>Trading Standards is responsible for the enforcement of a wide range of trade legislation including advertising, marketing and the distribution and supply of goods and services.</p> <p>Telephone: 0300 1234 191<br/>Email: <a href="mailto:tradingstandards@cornwall.gov.uk">tradingstandards@cornwall.gov.uk</a><br/>Website: <a href="http://www.cornwall.gov.uk/default.aspx?page=6003">http://www.cornwall.gov.uk/default.aspx?page=6003</a></p> | <p><b>Warm Front</b><br/>A Government-funded scheme offering heating and insulation grants in England. See above for details.</p> <p>Telephone: 0800 316 2805<br/>Website: <a href="http://www.warmfront.co.uk">www.warmfront.co.uk</a></p>   |
| <p><b>Consumer Direct</b><br/>A government-funded service providing practical consumer advice including how to complain about an energy supplier. They can also help you with individual complaints that you may have with your energy company.</p> <p>Telephone: 01209 720 333<br/>Website: <a href="http://www.consumerdirect.gov.uk">www.consumerdirect.gov.uk</a></p> <p>Consumer Direct<br/>PO Box 833<br/>Moulten Park<br/>Northampton<br/>NN3 0AN</p>  | <p><b>Winter Fuel Payment</b><br/>A form of financial help from the Government for elderly people. See above for further details, and for information and application forms to claim the payment, please contact:</p> <p>Telephone: 08459 151 515<br/>Website: <a href="http://www.direct.gov.uk">www.direct.gov.uk</a></p>   |

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