

HOW TO SAVE MONEY ON YOUR **ENERGY BILLS**



WINTER **2015/16**



WANT TO KNOW HOW YOU CAN SAVE MONEY?

Winter is upon us again and, having spoken with many of you, I am very conscious that energy costs and fuel are a real concern.

There is lots of help already out there but it can sometimes be hard to find and difficult to know who to turn to.

That is why, for the third successive year, I have produced my energy booklet. I hope it will be a valuable source of information and support this winter.

The sole purpose of this guide is to help you make your home more energy efficient and make you aware of what support is available.

There is advice on how to get the best deal from your energy supplier and details about a range of schemes.

Included is also a range of financial

assistance to which you may be entitled. At the end there are details of various organisations and how you can contact them ranging from the **Citizen Advice Bureau** to the local **Oil buying Clubs**.

There are also details on the new **Tynedale Community Bank**. A real alternative, the TCB is a local bank providing local loans for local people.

Now is the time to start thinking about how you can stay warm and save money. I hope you find this booklet useful.

If ever you feel there is anything I can do then please do not hesitate to get in touch.

A handwritten signature in blue ink that reads "Guy Opperman". The signature is written in a cursive style with a large initial "G" and "O".

Guy Opperman MP

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Frequently Asked Questions

I need help with my energy bills, what can I do?

There are funds (pg 7) and schemes (pg 15) which you may be eligible for that can help you pay your energy bills.

How do I switch supplier?

Switching is being made easier (pg 6) and there are a number of price comparison websites that can help get you the best deal (pg 18)

I want to make my home more energy efficient, how do I do this?

There are a number of ways you can do this from insulation to energy efficient light bulbs (pg 5)

What is the Tynedale Community Bank and how do I join?

The TCB is a new bank (pg 8) for Tynedale. Applying is easy. Simply complete and return the application form (pg 10)

I live off-grid, how can I save money on my energy bills?

Oil buying clubs are an excellent way to save money in off-grid areas and there are a number of clubs you can join (pg 13)

I need help with my savings as I struggle to pay my bills, what can I do?

The Tynedale Community Bank may be able to help— look at the FAQs (pg 9)

If you need to contact me as your MP:

Guy Opperman MP

Guy Opperman MP
House of Commons
London
SW1A 0AA

Surgery and assistance - 01670 789 161
Energy Advice - 0207 2197 113

E-mail: guy.opperman.mp@parliament.uk

Website: guyopperman.co.uk

Twitter: [@GuyOppermanMP](https://twitter.com/GuyOppermanMP)

Facebook: [Guy Opperman MP](https://www.facebook.com/GuyOppermanMP)

I hold regular advice surgeries across the area, giving you the opportunity to raise issues or problems in person. Please contact my office to make an appointment.

This guide has not been produced at the expense of the taxpayer.

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:

dan.brown@parliament.uk



Guy has received sponsorship from Calor Gas Ltd to produce this booklet as part of Calor's commitment to help reduce fuel poverty

HOW TO MAKE YOUR HOME MORE ENERGY EFFICIENT

Ask yourself have you done everything possible to keep the heat in your home, and save energy? Here are some key ideas:

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% of the heating that you pay for. Insulating your loft with 270mm of insulation could save you up to £145 each year. Some energy companies offer free cavity wall and loft insulation but only some customers may be eligible.

Look for the Energy Saving Trust Logo

When buying new electrical products, look for the Energy Saving 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 three inches thick will save about £35 each year.

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 .

Generate your own Power

If you have the funds available, you could install your own renewable technology such as solar photovoltaics (PV) through which you can generate your own electricity, or ground source heat pumps to provide your home with renewable heat. Government schemes such as the Feed-in-Tariff (FIT) can offer you an income from the electricity that you generate , whilst the Renewable Heat Incentive (RHI) pays you for generating and using renewable energy to heat your home.

Double Glazing

Most Houses in the UK built in or after the early 1990s come with double glazing as standard however a large number of homes, especially

in rural communities, still use single glazed windows. The Energy Savings Trusts estimates that by changing to double glazing an average three bedroom semi could save £75 - £110 a year on their heating bills. Most double glazing is rated for 20 years of life, so that's a potential saving of between £1,500 and £2,200 over that period.

Take a full Home Energy Check

The Energy Saving Trust (EST) has an online home energy check which you can find at www.energysavingtrust.org.uk or by calling **0300 123 1234**. 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.

Calor has worked with the EST to develop a rural specific Home Energy Check which is tailored to the specific characteristics of rural properties. This can be accessed at www.hec.calor.co.uk

Practical Guides to help the rural Community

Practical guides to help rural communities keep warm and cut bills this winter are available from ACRE (Action with Communities in Rural England). The Energy Efficiency and Affordable Warmth community guides, produced in partnership with Calor, aim to help people reduce spending on fuel by using energy more efficiently in their homes.

The guides can be downloaded from the ACRE website - <http://www.acre.org.uk/cms/resources/new-acre-cg-affordable-warmth.pdf>

Door to Door Traders

At this time of year you may get a knock on your door from a firm asking about your insulation or your double glazing. Whilst some of these may well be from genuine and accredited firms there have been reports of many scams in the last few years which actually end up costing customers money for services they might have been entitled to for free.

Remember to never buy from door step traders and never hand out your banking information to uninvited callers or people you don't trust.

YOUR ENERGY SUPPLIER

You could save money by switching to another energy supplier 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 the **Citizens Advice Consumer Service** on their help line **03454 040 506** which offers free and impartial advice as well as information on how to choose and change energy suppliers.

Switching Made Easy

A range of measures are being taken to make it easier to switch suppliers. The time that it takes to change energy supplier is 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.

The Government is simplifying the entire process and making information on tariffs and price plans more accessible and far easier to understand.

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 means that you cannot have your utilities disconnected during the winter.

Energy companies also offer other forms of assistance to their customers. If you are having trouble paying your bills or are worried about the cost of energy this winter, you should get in touch with your energy supplier as soon as possible to see what is on offer. Examples include:

Eon Energy Fund

Eon has a fund available to help people living in Scotland, England and Wales. They provide funds to clear energy debts, provide whitegoods or provide replacement boilers.

For more details and information on how to apply visit: <http://www.eonenergyfund.com/>

EDF Energy Trust Fund

EDF Energy has created the EDF Energy Trust Fund which is designed to award grants to their customers to:

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

For more information and details on how to apply, visit www.edfenergytrust.org.uk

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 utility 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 **01733 421 060**.

Npower Energy Fund

The aim of the npower Energy Fund is to help domestic customers of npower who are experiencing hardship and struggling to pay their gas and electricity bills. Grants are awarded to allow customers of npower to take control of their finances by clearing their household energy debts and helping them meet their future bills.

www.npowerenergyfund.com

Calor's Rural Fuel Poverty Initiative

Through its Future of Rural Energy (FREE) initiative, Calor works directly with rural communities and consumer groups to both raise awareness of rural fuel poverty and promote energy efficiency advice and behaviours in off-gas grid communities. The initiative combines energy roadshows with a suite of bespoke energy efficiency resources specifically designed to offer advice and technical solutions relevant to a range of typical rural housing types, locations and lifestyles. More information about the FREE initiative can be found at www.calor.co.uk

Tynedale Community Bank

Tynedale Community Bank has been created to provide local people with access to straightforward savings and loan products.

A not for profit organisation means all of our members benefit.

This is particularly valuable for those who have difficulty borrowing at affordable rates of interest from mainstream financial providers and who might otherwise turn to loan sharks or other doorstep lenders.

How can I join?

By completing the application form like that shown on pg 10/11 and returning it, via email, to the email address provided.

Launch of the Tynedale Community Bank at Hexham Abbey with the Archbishop of York, Dr John Sentamu



What identification do I need?

You will need 2 items of identification, one with your photo and one with your address. Passport, Driving license, Council tax bill will all be suitable. Your NI number will also be required.

What does the bank offer?

We offer savings and loans products designed to complement your existing everyday banking arrangements.

Contact Details:

More info can be found on:

Our website:

www.tynedalecommunitybank.org.uk

Email:

info@tynedalecommunitybank.org.uk

Telephone:

01207 284 851

Who can join?	Anyone living or working in the Tynedale area of Northumberland.
Is there a joining fee?	No.
Can Groups/Organisations/Businesses join?	Yes, known as a Corporate member - ask us for information. Contact details on pg.8
Data Protection - Are my details safe and not passed onto anyone else?	We are licenced and fully comply with Data Protection Laws. Your details are not given or sold to anyone else.
Is my money safe?	Your deposit is treated the same was as any other financial institution in the UK which is covered by the Government Financial Services Compensation Scheme. This scheme covers deposits up to £75,000. The maximum deposit in any one account with us is currently £15,000 and, therefore, 100% of your money would be covered.
Is there a minimum/maximum deposit?	Minimum - no but when you withdraw funds a minimum balance of £5 is required. Maximum - £15,000 per account
What interest do I get and when?	We do not pay interest but a dividend is paid annually.
How often do I get a statement?	Twice yearly or upon request via our Head Office.
Do I get a record of my deposit?	A Savings Record Card is issued upon request and updated manually when deposits are made or a receipt can be sent to you.
How do I get my money out?	Contact us by phone before 2pm and a bank transfer will be made via the Faster Payment Service which all banks use. Alternatively (for example, if no bank account is held) a cheque can be sent allowing you to obtain cash at a post office—prior arrangements need to be made.
How do I get a loan?	Application forms are available online or by post but please talk to us and we will let you know what we recommend as we want to help you. Contact Details are on pg.8.
How long does it take?	Normally up to 5 working days but if there is an emergency, we can act faster.
What % interest do I pay on a loan?	Between 0.5% + 3% per month, depending upon circumstances.
Is there a minimum or maximum loan amount?	No minimum. Maximum of £10,000. Our loans are tailored to your requirements and what you can afford.
What purpose can I have a loan for?	Loans can be used for a variety of purposes including household goods, holidays, emergencies and for consolidation of existing borrowing.

Tynedale Community Bank—Application Form

Tynedale
Community Bank

Membership Number	Office Use Only
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Surname _____

Title _____ Forename _____

Address _____

Post code _____

Tel: _____ Mobile: _____

Date Of Birth: _____ N.I No : _____

Email _____

I hereby apply for membership of and agree to abide by the rules of **Tynedale Community Bank**. I declare that the information given by me on this form is true and Correct to the best of my knowledge.

Signature _____ Date: _____

Proof of Identification taken _____

Proof of Address _____

(If you are joining a credit union, then by law, we have to ask for proof of your name and address.

This is to comply with money laundering regulations, confirmation of belonging to the common bond, and to help us prevent fraud. Providing your identification is simple, we need to see two original documents.

One should have your name on it and one should have your address on it.)

Tynedale Community Bank is the trading name of Prince Bishops Credit Union

25-33 Front Street, Stanley, County Durham, DH9 0JE. 01207232351

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. 213983

Beneficiary Details

Please provide us with the details of any person the credit union can contact in the unfortunate event of your death. This will allow us to clear any loans through our insurance service and pass on any shares held.

Please note: Any will or testament will take precedence over this beneficiary, and the credit union will not become involved in any disputes over your estate.

Name _____

Address _____

Relationship _____

Signed _____ Date _____

Credit Unions

A credit union is a self-help co-operative whose members pool their savings to provide each other with credit at a low interest rate. To be part of a credit union you have to share a common bond with other members. This is something you all have in common such as:

- living or working in the same area
- working for the same employer
- belonging to the same church, trade union or other association.

Each credit union has its own common bond, but this will usually be based on the examples above.

Why go to a Credit Union?

Credit unions operate with three main aims, these are:

- to encourage all members to save regularly
- to provide loans at low rates, and
- to help members in need of financial advice and assistance

Credit unions act in the interests of all members and so try to ensure they don't let their members take out loans they cannot pay back by assessing their income and, in some cases, how much they've been able to save. There's also a cap on the amount of interest they can charge on their loans of 3% a month or 42.6% a year APR.

Oil Buying clubs

If you use oil to heat your home or business, look into joining a local bulk buying scheme. Oil users simply group together and order collectively rather than on an individual basis with some members saving between 10% and 20%. The running of a group may differ but normally a co-ordinator will shop around for the best price and obtain savings for their members. Such groups often buy all fuels. Oil suppliers benefit also from often being able to deliver a complete tanker to one village or area, therefore saving on transport costs. There are different types of groups or schemes available. These range from a few neighbours ordering together, to larger community groups by volunteers through to schemes run by local community charities which tend to be county wide.

North Tyne Valley Group

The North Tyne Valley group is the longest established of the oil groups in the area and often advises newer groups how to operate. The group helps seek quotes for the consolidated orders which seven buying groups place monthly during the heating season.

The numbers within the group have greatly increased in recent years helping hundreds of people get a better deal on their oil.

Other groups in the area include:

OIL BUYING CLUBS IN NORTHUMBERLAND

Allen Valleys oil buying cooperative

Allendale
Northumberland
NE47 9PR
www.allenvalleys.co.uk/oilcoop
oil@fawside.org.uk

Haltwhistle Heating Oil Club

Hamsterley Oil Buying club

Haydon Bridge Oil Buying group
Haydon Bridge
Northumberland
NE47 6HJ

[www.haydon-bridge.co.uk/
fuel@haydon-bridge.co.uk](http://www.haydon-bridge.co.uk/fuel@haydon-bridge.co.uk)

Hexham Oil Club
Humshaugh Oil Buying Group
Humshaugh
Northumberland
NE46 4AG

www.humshaugh.org.uk
info@humshaugh.org.uk

North Tyne Valley group

Ogle Heating Oil Club

Ovington & Prudhoe Heating Oil Club

Scots Gap, Cambo, Hartburn, Rothley
& Wallington Heating Oil Club

Slaggyford Heating Oil Club

Slaley & Hexhamshire Oil Group
Slaley and Whitley Chapel
Northumberland
NE47 0HA

slaleyoilgroup@hotmail.co.uk

Whitfield & Ninebanks Heating Oil Club

Whittingham Heating Oil Club

To find out more information
about these oil clubs go to:

**[www.oil-club.co.uk/
heating_oil/heating-oil-
northumberland](http://www.oil-club.co.uk/heating_oil/heating-oil-northumberland)**

**[www.citizensadvice.org.uk/
index/campaigns/
current_campaigns/
recent_campaigns/
oilclubs.htm](http://www.citizensadvice.org.uk/index/campaigns/current_campaigns/recent_campaigns/oilclubs.htm)**

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. 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. For example, this professional could be a health worker or social worker.

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 421 021** or email **admin@charisgrants.com**.
www.charisgrants.com.

WHAT HELP IS THERE?

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).
- Universal Credit.

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 1st November and the 31st 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.

You can get more information on Cold Weather Payments from the Gov.uk website at: <https://www.gov.uk/cold-weather-payment>

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 for winter 2015/16 (if you were born on or before the 5th January 1953) 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 one 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:

Winter Fuel Payment Centre

Department for Work and Pensions

PO Box 22

Gateshead

NE92 1BX

Do I need to claim?

You need to claim Winter Fuel Payment if you have not had it before and either of the following apply:

- You do not get benefits or the State Pension.
- You only get Housing Benefit, Council Tax Reduction, or Child Benefit.

Warm Home Discount Scheme

The Warm Home Discount is a scheme designed to help low-income and vulnerable households with their energy bills.

The Government shares limited Pension Credit customer data with energy suppliers in the Warm Home Discount Scheme core group. Automatic qualification is for all those in receipt of Pension Credit Guarantee Credit only (ie no Savings Credit) plus all in receipt of Pension Credit Guarantee Credit and Savings Credit. The payment this winter is £140. Where an automatic discount is not possible customers potentially eligible will receive a letter from the Government, asking them to contact the Warm Home Discount Help line to confirm eligibility.

It is not just the elderly who can qualify but other vulnerable households too. Those on low incomes or those with long-term illnesses and disabilities may also be eligible or those older people who can't get a Core Group discount.

Electricity suppliers that are participating in the scheme have to spend a certain amount to support these households. This is known as the 'broader group'.

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

Atlantic Energy and Gas
British Gas
EDF Energy
E.ON
Equipower
Equigas
First Utility
Manweb
M&S Energy
Npower
Sainsbury's Energy
Scottish Gas
Scottish Hydro
ScottishPower
Southern Electric
SSE
Swalec
Utility Warehouse
Cooperative Energy
OVO
Unitra

Surviving Winter Donation Fund

Community Foundation Tyne & Wear and Northumberland (CFTWN) is an independent registered charity that awards grants to various organisations across Northumberland that have a positive impact on their local area. In particular,

these organisations must tackle issues of poverty, exclusion and disadvantage for people of all ages.

CFTWN has set up a **‘Surviving Winter Fund’**.

This is where you can choose to donate your Winter Fuel Payment to the Foundation if you feel that you do not need the payment yourself. The money will then be collected into a fund and distributed by CFTWN to organisations across Northumberland that will help people to stay warm this winter. If you would like to donate your Winter Fuel Payment to the Community Foundation Tyne & Wear and Northumberland, you can do so online:

<https://www.justgiving.com/survivingwinter1415>

Alternatively, you can send a cheque made payable to ‘Community Foundation Tyne & Wear and Northumberland’ with a covering note specifying that the cheque should be used for the ‘Surviving Winter Fund’. The contact details for the CFTWN are in the ‘Useful Contacts’ section at the end of this document.

CFTWN is working with the **Citizens Advice Bureau (CAB)** in order to distribute this fund to those in urgent need. In order to apply for help you must be aged over 60 and live in Tyne & Wear and Northumberland, and you must be in immediate and serious financial need. You could receive between £10 and £50 in order to help pay off a fuel bill or put to money onto your electricity card. The money would only be given to you if it was for an emergency crisis situation, if you ran out of money on your electricity card for instance.

You would need to meet with a CAB adviser in order to apply to the fund and you should contact them beforehand to find out what you

would need to bring with you. The contact details for the CAB can be found in the ‘Useful Contacts’ section at the end of this booklet.

Northumberland Warm Zone

Northumberland Warm Zone is a not-for-profit partnership that aims to ensure that all homes in Northumberland can save money and save energy. They have been operating for over 11 years and have delivered home insulation improvements, benefits advice and central heating repairs to over 28,000 homes across the county.

Home Insulation

Northumberland Warm Zone can help you save money and waste less energy by installing cavity wall and loft insulation for free. They can fit insulation in a matter of hours, wrapping your cavity wall and loft in a heat-saving snug layer which will last for years to come.

How do I apply?

If you live in certain postcodes or are on certain benefits then they can install the cavity wall and/or loft insulation for free.

To find out if you qualify call on **01670 356 642**. Alternatively, complete an online assessment at www.warmzones.co.uk/the-zones/northumberland

Central Heating Repairs

If you are on certain benefits and your boiler is broken then they may be able to replace your boiler free of charge. Alternatively, if you suffer from a cold related health condition then the npower Health Through Warmth scheme (which is operated locally by Northumberland Warm Zone) may be able to help you by part funding the repair/replacement of your boiler.

To speak to the npower Health Through Warmth

team call on **01670 356 642**

Renewable Energy

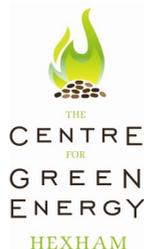
Renewable energy technologies take natural resources and use them to provide free electricity and heating rather than relying on fossil fuels. This can help to drive down the cost of energy as well as reducing carbon emissions.

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

Local suppliers—Biomass

The Centre for Green Energy is one of the providers of practical solutions for wood biomass heating systems and boilers in Hexham and Northumberland.

For advice, a free no obligation survey or to see the boilers work in action contact the Centre for Green Energy on **01434 700 050**



www.thecentreforgreenenergy.co.uk
joandali@thecentreforgreenenergy.co.uk

The Centre for Green Energy

Wood House
Anick Road
Hexham

Northumberland, NE46 4JR

Energy Company Obligation:

ECO obligates larger energy suppliers (with over 250,000 customers) to deliver energy efficiency measures to householders across Britain. The scheme aims to make delivery to off-gas grid households more available. More information about ECO and what support is available can be found at:

<https://www.ofgem.gov.uk/environmental-programmes/energy-company-obligation-eco>

The main elements of ECO are:

Carbon Emissions Reduction Obligation

Obligated suppliers must promote 'primary measures', including roof and wall insulation and connections to district heating systems. Other 'secondary measures', which improve the insulating properties of a premises can also be installed at the same premises as primary measures.

Carbon Saving Community Obligation

Obligated suppliers must promote insulation measures and connections to district heating systems in areas of low income. The CSCO target has a 'rural safeguard' – a sub-obligation which requires that at least 15% of a supplier's CSCO to be achieved by promoting measures to low income and vulnerable households in rural areas or deprived rural areas.

Home Heating Cost Reduction Obligation

Obligated suppliers must promote measures which improve the ability of low income and vulnerable households (the 'affordable warmth group') to heat their homes. This includes actions that result in heating savings, such as the replacement or repair of a boiler.

Households can find out if they are eligible for ECO support by contacting their supplier (or any obligated supplier) directly or by calling the Energy Saving Advice Service on 0300 123 1234.

PRICE COMPARISON SITES ACCREDITED BY CONSUMER FUTURES

switchgasandelectric.com

www.switchgasandelectric.com

TheEnergyShop.com

www.theenergystore.com
0845 330 7247

Energy Helpline

www.energyhelpline.com
0800 074 0745

UK Power

www.ukpower.co.uk
0800 093 2447

Uswitch

www.uswitch.com/gas-electricity
0800 404 7908

myutilitygenius.co.uk

myutilitygenius.co.uk

www.energylinx.co.uk

www.energylinx.co.uk

Moneysupermarket.com

www.moneysupermarket.com/gas-and-electricity

0845 345 1296

Which? Switch

www.which.co.uk/switch
01992 822867

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.

Age UK Northumberland

The Round House
Lintonville Parkway
Ashington
Northumberland
NE63 9JZ

01670 784 800

www.ageuk.org.uk

Citizens Advice Bureau (CAB)

www.adviceguide.org.uk for online information.

Northumbrian Citizens Advice
Advice line 03444 111 444

Northumbrian Citizens Advice

Hexham office

Community Centre

Gilesgate

Hexham

NE46 3NP

open for drop-in Mon, Wed, Fri 10am -2pm

Alison Rees

Domestic Fuel Adviser

01434 606770

0751 065 2737

fueladvice@northumbriancab.cabnet.org.uk

Energy Saving Trust

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.

0300 123 1234

enquiries@est-southwest.org.uk

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

Warm Up North

Warm Up North is a scheme targeted at helping households throughout the North East save energy and save money over a five year period (2013–18). It will help thousands of people to improve the quality of their homes, making them more affordable and warmer.

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

www.gov.uk/contact-jobcentre-plus

Ofgem

Ofgem is the government regulator for the gas and electricity markets. Its purpose is to protect consumers and does offer consumer advice on its website.

www.ofgem.gov.uk

Pensions Advisory Service

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

0845 601 2923

www.pensionsadvisoryservice.org.uk

Winter Fuel Payment

Financial help from the Government for older people. For information and forms to claim the payment, please contact:

08459 151 515

www.gov.uk/winter-fuel-payment

Frequently Asked Questions

I need help with my energy bills, what can I do?

There are funds (pg 7) and schemes (pg 15) which you may be eligible for that can help you pay your energy bills.

How do I switch supplier?

Switching is being made easier (pg 6) and there are a number of price comparison websites that can help get you the best deal (pg 18)

I want to make my home more energy efficient, how do I do this?

There are a number of ways you can do this from insulation to energy efficient light bulbs (pg 5)

What is the Tynedale Community Bank and how do I join?

The TCB is a new bank (pg 8) for Tynedale. Applying is easy. Simply complete and return the application form (pg 10)

I live off-grid, how can I save money on my energy bills?

Oil buying clubs are an excellent way to save money in off-grid areas and there are a number of clubs you can join (pg 13)

I need help with my savings as I struggle to pay my bills, what can I do?

The Tynedale Community Bank may be able to help– look at the FAQs (pg 9)



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Guy has received sponsorship from Calor Gas Ltd to produce this booklet as part of Calor's commitment to help reduce fuel poverty

This guide has not been produced at the expense of the taxpayer.

Printed locally by Robson Print, Unit 14, Haugh Lane Industrial Estate, Hexham, Northumberland, NE46 3PU on behalf of Guy Opperman MP, 1 Meal Market, Hexham, Northumberland, NE46 1NF.