



# Healthy Homes, Healthy Lives

## Impartial information on:

- How to get a good deal on your energy tariff
- The national £140 Warm Home Discount
- How to keep warm and well throughout the year



## Aim of this booklet

This booklet has been produced by the independent charity Peterborough Environment City Trust (PECT) to help you get a good deal on your energy bills and stay warm in winter, whilst lowering your carbon footprint.

## Fighting against 'fuel poverty'

Household income, energy prices and energy efficiency determine whether a household is in 'fuel poverty'.

Here at PECT we are determined to fight against fuel poverty. Throughout 2016 our Healthy Homes project will help households to maximise income from available grant funding, get the best deal on the energy market and improve energy efficiency with home improvements.

To find out how PECT can help you, call **01733 568408** or visit [www.pect.org.uk](http://www.pect.org.uk)

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## 1. How to compare your tariff

During a home visit we like to run a quick tariff comparison using uSwitch, an impartial price comparison website accredited by Ofgem: [www.uswitch.com](http://www.uswitch.com). You can also contact uSwitch by telephone on **0808 2508 130** and they can help you switch.

**Step 1** on the homepage, select 'Compare your gas and electricity'.

**Step 2** is to put in your postcode (prices can vary according to region).

**Step 3** is to input your tariff details. Everything you need to know is generally on page 2 of your energy bill. For example:

About your tariff			
Here's information about your current tariff to help you to compare it with other available tariffs.			
Gas		Electricity	
Tariff name	Online Fixed Price Energy May 2016	Tariff name	Online Fixed Price Energy May 2016
Payment method	Monthly Direct Debit	Payment method	Monthly Direct Debit
Tariff end date	31st May 2016	Tariff end date	31st May 2016
Exit fee (If you switch supplier more than 49 days before the tariff end date)	N/A	Exit fee (If you switch supplier more than 49 days before the tariff end date)	N/A
Your estimated usage in the last 12 months	8,094.574 kWh	Your estimated usage in the last 12 months	2,668.446 kWh

If you don't have a bill to hand or know the name of your tariff – it's a good bet you're on the 'standard' one. You could also contact your supplier to check.

Economy 7 electric meters have 2 different readings- 'Rate 1' and 'Rate 2'. You can read these by scrolling through your electric meter – and they usually indicate you pay a higher 'day' rate for 17 hours and lower 'night' rate for 7 hours on your electricity tariff. If you only have one rate on your meter then you are not on Economy 7.

**Step 4** is to input how much energy you use annually or how much money you spend (by month, quarter or year).

The best measure is your annual energy use (measured in kWh) - given in the 'about your tariff' section on p.2 of your energy bill.

Prepayment customers can compare using your usual weekly spend times by 52 or your annual summary (if available).<sup>1</sup>

In the 'Your results' section at the base of p3 on uSwitch please select 'No. Show me the whole market' in order to view the full range of available suppliers and tariffs and proceed to 'Find cheaper deals'.

<sup>1</sup> On uSwitch a top tip for comparing prepayment vs. direct debit is to note down how much energy you use annually and the total cost – both given in the 'How is this calculated?' tab on page 3

**Step 5** is to find the best tariff / supplier for you!

There are several useful filter options including those suppliers that offer the £140 Warm Home Discount<sup>2</sup> or have paper billing available.

A useful tip is to note down the market cheapest and compare it against your current supplier's best. You can then make an informed decision about whether to simply switch your tariff or change supplier.

You can fill in this table below to help make your decision:

Supplier:	
Tariff: (and end date if applicable)	
Annual Consumption Electric kWh (or cost in £):	
Annual Consumption Gas kWh (or cost in £):	
<b>uSwitch Comparison</b>	
Absolute Saving:	
Your Supplier's Cheapest?	
The best option for you is...	

## 2. How to switch

Once you have decided on the best tariff and supplier for you, the next step is to switch.

Switching tariff within your current supplier is very simple. You simply need to contact your supplier by telephone and ask a customer service assistant to change to your chosen plan.

If you have online account management then it is even easier, as you can simply upgrade your tariff online at the click of a button.

Switching supplier is a two-stage process, and is very easy once you know how.

**Step 1** is to contact your new supplier by telephone and ask to switch to your chosen plan. You will likely need to go through the same comparison you did on uSwitch, so please have the same information to hand.

Alternatively, you can start the switch online through your new supplier's website, or using uSwitch.

**Step 2** once you have requested a new plan your chosen supplier will organise the switch.

You simply need to submit meter readings to them when requested, settle any outstanding bills with your old company, and you have completed your switch.

## 3. Financial Support

There are national benefits and grants that can help you to lower your energy bills. Often they are available for a limited time period, so it's worth checking regularly for new deals. The information given below is correct for 2015/16 and is subject to change.

### 3.1 The Warm Home Discount

#### Overview

The Warm Home Discount is a one-off £140 discount on your electricity bill, usually between September and March.

#### Eligibility

You qualify under the 'core group' if:

- your electricity supplier is part of the scheme.
- your name (or your partner's) is on the bill.
- you are getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well).

You may qualify under the 'broader group' if:

- you're on a low income.
- you get certain benefits and/or have a vulnerability in the home eg: a child under the age of five.

You can check with your supplier to see if you're eligible and how to apply for the scheme.

#### How to claim

More information about the Warm Home Discount scheme can be found at: [www.gov.uk/the-warm-home-discount-scheme/what-youll-get](http://www.gov.uk/the-warm-home-discount-scheme/what-youll-get). The Warm Home Discount Team can be contacted by telephone on **0345 603 9439**.

Although applications have closed for 2015/16 we hope the scheme (or equivalent) will be available in 2016/17 and expect more information to be available by June 2016.

### 3.2 Winter Fuel Payment

#### Overview

You could get between £100 and £300 tax-free per household to help pay your heating bills if you are aged over 62. This is known as a 'Winter Fuel Payment'.

Most payments are made automatically between November and December. You should get your money by Christmas.

You usually get a Winter Fuel Payment automatically if you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

If you qualify but don't get paid automatically, you'll need to make a claim.

#### Eligibility

You'll usually qualify for Winter Fuel Payment if you are aged 62 or over, although the age boundary is reviewed annually.

#### How to claim

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

- you don't get benefits or a State Pension.
- you only get Housing Benefit, Council Tax Reduction or Child Benefit.

Call the Winter Fuel Payment Centre to claim by phone **03459 15 15 15**. You'll also need to know:

- your National Insurance number.
- your bank or building society details.
- your BIC and IBAN numbers if you live in the EEA or Switzerland.
- the date you were married or entered into a civil partnership (if appropriate).

More information about the Winter Fuel Payment can be found at: [www.gov.uk/winter-fuel-payment/overview](http://www.gov.uk/winter-fuel-payment/overview)

### 3.3 Cold Weather Payment

#### Overview

The Cold Weather Payment scheme usually runs between November and March.

You'll get a payment if the temperature in your area is recorded as, or forecast to be, 0°C or below for 7 consecutive days.

You'll get a payment of £25 for each 7 day period of very cold weather between 1 November and 31 March.

#### Eligibility

You may get Cold Weather Payments if you're getting:

- Pension Credit.
- Income Support.
- Income-based Jobseeker's Allowance.
- Income-related Employment and Support Allowance.
- Universal Credit.

#### How to claim

You don't need to apply. If you're eligible to get a Cold Weather Payment, you'll be paid it automatically.

More information about the Cold Weather Payment can be found at: [www.gov.uk/cold-weather-payment](http://www.gov.uk/cold-weather-payment).



### 3.4 British Gas Energy Trust

#### Overview

The Trust awards grants:

- To clear domestic gas and electricity debts owed to British Gas and other suppliers.
- To purchase essential energy efficient white goods and cookers.
- For bankruptcy and debt relief order fees, minimal asset process and sequestration.
- For boiler repairs / replacements.
- To contribute towards funeral arrears.

#### Eligibility

- Boiler Repairs / Replacement- applications will only be accepted from those not eligible under the ECO scheme (check at [www.britishgas.co.uk/eco](http://www.britishgas.co.uk/eco)). The boiler must be either more than 10 years old; rated F or G; condemned; or be un-repairable due to obsolete parts.
- Insolvency fees- applicants must not previously have been declared bankrupt and must have received advice from a professional advice worker or intermediary.

#### How to claim

- Energy Efficient White Goods – submit a letter from an appropriate professional, e.g. health visitor, social worker or advice worker, confirming need. If the item is needed because of illness or disability, proof of that illness or disability also needs to be submitted.
- Boiler Repairs / Replacement – submit two separate quotes from Gas Safe registered companies for a new boiler.
- Insolvency fees – submit a full list of debts.

For more information about the British Gas Energy Trust and details of how to apply, visit: [www.britishgasenergytrust.org.uk/how\\_can\\_we\\_help.html](http://www.britishgasenergytrust.org.uk/how_can_we_help.html).

## 3.5 Stepchange

### Overview

Stepchange offers free, impartial, anonymous debt advice.

The charity provides an online tool to help assess your level of debt and possible solutions ([www.stepchange.org/DebtRemedy.aspx](http://www.stepchange.org/DebtRemedy.aspx)), as well as a telephone helpline 0800 138 1111. Each client is given an individual personal action plan tailored to their needs.

Stepchange also offers an online benefits checker tool, to check that you are in receipt of all of the benefits you are entitled to: <http://www.stepchange.org/Howwecanhelpyou/Benefitscheck.aspx>

### Eligibility

The service is free of charge and is open to anyone in debt.

## 4. Staying Warm and Well

The NHS offers advice about how to stay warm and healthy, especially during winter weather. Cold weather can lead to serious health problems, such as heart attacks, strokes or pneumonia and can even be fatal, particularly to those aged over 65 or with long term health conditions.

The NHS's Keep Warm, Keep Well advice booklet suggests tips for a health lifestyle during cold weather, keeping your home warm and lists other support available (e.g. flu jabs or funding for home improvements).

Read the full Keep Warm, Keep Well booklet here: [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/464858/KWKW\\_2015.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/464858/KWKW_2015.pdf).

### Heating your home effectively and safely

Some of these heating tips may seem obvious, but they can make a big difference when it comes to protecting your health and reducing your fuel bills.

Heating your home to at least 18°C (65°F) in winter is particularly important if you have reduced mobility, are 65 and over, or have a health condition. Having room temperatures slightly over 18°C (65°F) could be good for your health.

Set your heating to come on just before you get up and switch off after you've gone to bed.

Heat your home as best you can, but if you can't heat all the occupied rooms.

Remember to close curtains and shut doors to keep heat in the rooms you use most.

Heating your home safely is really important. Remember to get your heating system checked regularly, and keep your home well ventilated.

You might be interested in joining an oil club to save money. These are groups of people, mainly in rural areas, who combine their orders for domestic heating oil. For more information visit: [www.citizensadvice.org.uk/oilclubs](http://www.citizensadvice.org.uk/oilclubs).

Make sure that your radiators are not obstructed by curtains or furniture.

Fit draught proofing to seal any gaps around windows and doors.

## 5. Making savings

The following table below shows the Energy Saving Trust's estimate of the average savings households can achieve by taking simple steps to improve their energy efficiency.

Action	Annual savings	Fill in how much you could save
Use a washing up bowl rather than filling the sink	£30	
Fill kettle with only the amount of water needed	£7	
Reduce washing temperature (savings per wash per week)	40>30°C = £4.40 60>40°C = £7.30 95>40°C = £17.50	

Action	Annual savings	Fill in how much you could save
Reduce tumble dryer use by one load per week	£55.36	
Switch appliances off when not in use	£30 average saving	
Turning lights off after use	£15	
Switch to energy efficient light bulbs	£3 per bulb	
Switch to a water saving shower-head (if shower runs off gas boiler)	£67	
Electric shower: spend 1 minute less per day/person	£10	
Turn the thermostat by down 1 degree	£90	
<b>Your Total Saving =</b>		

All figures above and below are based on a 3 bed, semi-detached house. For more information, visit the Energy Saving Trust's website: [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

**With a slightly larger investment, even bigger savings can be achieved:**

Home Improvement Measure	Fuel bill savings (£/year)	Installation cost	Payback time	Carbon dioxide savings (kgCO <sub>2</sub> /year)
Hot water tank jacket	£115 - £140	£15	Less than 6 months	500 kg - 600 kg
Primary pipe insulation	£10	£20	2 years	42 kg
Loft insulation	£140	£300 (often £0 if grants are available)	2.2 years	580 kg
Cavity wall insulation	£160	£475 (often £0 if grants are available)	3 years	650 kg

For more information about Peterborough Environment City Trust and our current fuel poverty projects, visit our website: [www.pect.org.uk](http://www.pect.org.uk)

