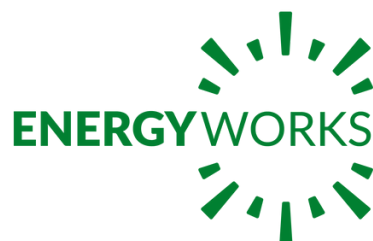




HOW TO SAVE MONEY & MAKE YOUR HOME WARMER



ENERGY ADVICE AND USEFUL INFORMATION FROM



Energyworks contact information:

Tel: 0800 090 3638

E: energyworks@groundwork.org.uk

Facebook: [energyworksgroundwork](https://www.facebook.com/energyworksgroundwork)

Welcome

Having a warm home is one of the most important aspects of living a happy, healthy life.



A cold home can lead to depression, and ill health for people of all ages. With energy bills set to increase into the future, becoming energy efficient is more important than ever.

In this booklet you will find some easy tips and low cost changes you can make to your home to ensure a happy and healthy future.



Contents

Insulate your home	Page 4
Be energy efficient	Page 6
Save energy and money	Page 8
Energy switching	Page 9
Energy bills explained	Page 10
Warm home discount	Page 12
Priority Service Register	Page 12
Prevent condensation	Page 13
Top tips for winter	Page 14
How much can you save?	Page 15
How to deal with fuel debts	Page 16
Manchester Credit Union	Page 17
Other useful information	Page 18
My energy saving action plan	Page 19



>> Insulate your home

Many people do not see the value of insulating their home to the recommended levels.

They think it is what they put into the meter that keeps their homes warm.

That is true, however, once your home is warm it is cheaper to keep it warm if it is insulated.

In any house the most important thing for energy saving is insulation.

Heat loss is through:

- > Draught 15%
- > Roof 25%
- > Windows 10%
- > Walls 35%
- > Floors 15%



So here is how you can stop heat from escaping your home and keep toasty this winter...



Dealing with draughts

15% of heat loss in a house is through draughts.

Draughts are the most urgent insulation issue and also the cheapest and easiest to solve.

Simple insulation measures around the doors and letter boxes are one of the cheapest solutions and will make your home warmer.

Draught proofing could save you approximately £55 per year and the cost is minimal.

A draught is a ventilation you cannot control.

You still need to let a flow of air into your home to stop damp.

Keep any air bricks free from blockages.

Dealing with walls and lofts

Walls lose the greatest amount of heat, but if you have a cavity it can sometimes be filled with insulation material. This will mean that your home will lose less heat and cost less to keep warm.

If your home does not have a suitable cavity it cannot be insulated using standard measures.



>> Be energy efficient

Change your bulbs

Compact Fluorescent Lamps (CFLs) or the tube like wiggly ones to you and me are the cheaper energy light bulb, however don't offer much light.

Light Emitting Diodes (LEDs) are the most efficient bulbs and offer an instantly brighter light.

Each light bulb you replace with an LED could save you up to **£6 a year**, or approx **£60** over the lifetime of the light bulb.

Don't wait till they run out change them now and save money.

How many light bulbs do you have in your home and what would the saving be if you replaced them all?

Turn appliances off

Some appliances cost you money even when you are not using them, that is why a mobile phone charger is warm even though it is not charging.

The average household wastes **£50 - £90 each year** by leaving appliances on standby. A further £55 can be wasted by not turning lights off when you leave rooms. This amounts to a big chunk of most households' energy bills.

See table below to find out how much you could save:

Appliance	Annual Savings
Stereo	£12.00
DVD	£8.00
TV	£3.70
Set top box	£8.70
Video	£7.40
Mobile phone charger	£1.90
Unnecessary lights	£55.00
Total Savings	£96.70



Looking out for the Energy Rating

In the last 10 years, the cost of electricity has increased significantly. If you replace a 1990's appliance with a new A - A* energy rated model you could save money quickly.

A fridge freezer that is A rated will save you about **£89 per year**, remember that these can be bought for about £130 so it will pay for itself very quickly.

When you buy a new appliance remember to look at the energy rating (*that tumble dryer on offer at the supermarket with an energy rating E will cost over £100 to run, an A rated will cost less than half that figure*).



Examples of the running costs for different appliances:

www.sust-it.net

For savings visit Energy Saving Trust website too:

www.energysavingtrust.org.uk



➤➤ Save energy and money

Kitchen

- When cooking use the right sized hob ring for each pan.
- Cutting food into smaller pieces and using pan lids will reduce condensation and often speeds up cooking time.
- Allow warm foods to cool before placing them in the fridge.
- Only boil water you need in your kettle, and de-scale it from time to time.
- Defrost food in the fridge overnight rather than using the microwave.
- Set your fridge and freezer to the right temperature. 5°C for fridges and -18°C for freezers.
- Never leave your fridge or freezer door open for more than a few seconds.
- Place the fridge or freezer away from sources of heat such as a cooker or radiator, or in direct sunlight.
- Keep the oven door shut as much as possible; make sure the glass door is clean so you can see what is going on. Every time you open the door you lose heat.
- Turn an electric oven off 10 minutes before the food is due to be ready- your oven will stay hot.



Washing

- Make sure you have a full load before using the washing machine - a half load setting usually uses more than half the energy of a full load.
- Do not block radiators with items like damp towels or clothing.

Temperature

- Consider putting on extra clothing before turning up the heating. Close doors to keep the heat in the rooms.
- Draw the curtains at dusk to keep the heat in.
- Turn down thermostat by one degree and save between.



Appliances

- Always turn off lights when you leave a room.
- Use the eco setting on your appliances wherever possible.
- Clear space around your plug sockets to make it easy to turn items off at the mains.
- Make sure items that are not in use are unplugged or switched off at the wall.
- Put your digital recorder on a separate plug socket so you can turn everything else off at the mains but you can still record your series link.
- Lower the brightness setting on your TV or check for an eco setting. The brighter the TV is set, the more energy it uses. Factory settings are often too bright for home use.



>> Switch to save

You have the power to save up to **£200** on your electricity and gas bills by switching your energy provider or tariff.

The energy regulator Ofgem recently introduced proposals to force energy companies into simplifying the tariffs and information they provide making the whole process so much easier!

The switching process should take up to 3 weeks which includes a 14 day cooling off period if you change your mind.

All you need to begin switching is:

- The name of your current tariff
- Your payment method
- Postcode
- Your energy use or cost over the last year (it is more accurate if you use usage kwh)

You can find this information on your statements see section 13 on the following page.



Energy bills explained

1 **Account Number:** 123 123 123 123

Bill Date: 31 Mar 2014

Hello Mr Smith

Your electricity and gas bill

For 06 April 2013 – 31 March 2014 (360 days)

The balance on your last bill (10 March 2013)	£51.00 in debit
You paid us (7 payments of £71.00)	£497.00 credit
Your charges for this period (including VAT)	£1,206.78
Your new account balance	£760.78 in debit

We are changing your monthly payment to £168.00

We've rolled your debit balance into your Direct Debit payments for the year.

To set your new monthly amount we look at how much you've used in the past and adjust it for typical weather patterns. With your balance, current prices and VAT included, we estimate that you'll pay **£2,013.57** for your energy by the end of your next Annual Billing Period (which ends on **30 Mar 2014**).

That means we'll spread **£2,014.00** over 12 payments. So, unless we hear from you, your Direct Debit will change to **£168.00 on 18 Apr 2014**.

You will find details of how we set Direct Debit amounts on the last page of your bill.

About your charges

Electricity

Period	Previous reading	Latest reading	Electricity units used	kWh	Charge
Meter: D0485528 Tariff: Standard (Variable) – Direct Debit					
06 Apr 13 – 31 Mar 14	18395 OUR READ	21695 YOUR READ	3300 kWh	12.10p	£401.28
Standing charge (365 days @ 14.00p per day)					£51.10
Total electricity charges for this period					£452.38

Gas

Period	Previous reading	Latest reading	Gas units used	kWh rate	Charge
Meter: 40118205 Tariff: Standard (Variable) – Direct Debit					
06 Apr 13 – 31 Mar 14	8440 OUR READ	9955 YOUR READ	1515 units = 16827 kWh*	3.665p	£616.71
Standing charge (365 days @ 22.00p per day)					£80.30
Total gas charges for this period					£697.01

*Your gas meter measures usage in units, but like all suppliers, we have to do a bit of maths to turn this into kWh. Here's how it works:
GAS UNITS USED x CALORIFIC VALUE (39.1) x VOLUME AS (1.02264) x 3.6

Subtotal	£1,149.39
VAT @ 5% of £1,149.39	£57.47
Total charges for this period	£1,206.78

Electricity

Supply number:

S	01	801	902
	12	0002	0075 216

Distributor:

UK Power Networks, Fore Hamlet, Ipswich, Suffolk IP3 8AA. Call 0845 601 4516

Could you pay less?

Over the next 12 months

Electricity personal projection: £462.23

Gas personal projection: £719.28

This is based on an estimate of your usage last year. It includes our current prices, as well as discounts or charges, like VAT. Your Standard (Variable) prices may go up or down.

★ Our cheapest variable tariff

Congratulations, you're on our cheapest variable electricity and gas tariff available for your meters. We'll let you know at least once a year if this changes.

★ Our cheapest overall tariff

Over the next year you could save **£140.50** by choosing *Blue+Price Promise September 2014* with Direct Debit our **cheapest fixed electricity and gas tariff** available for your meters.

Please note, *Blue+Price Promise September 2014* has limited availability and may be withdrawn from sale at any time.

Remember – it might be worth thinking about switching your tariff or supplier.

Please note that switching tariffs may involve changing to materially different terms and conditions.

For more about your current tariff, see page 2.

About your tariff

Page 2 of 3

You can use the information below to compare your current tariff with others.

Electricity

Tariff name	Standard (Variable)
Payment method	Monthly Direct Debit
Tariff end date	None
Exit fee (for early cancellation of tariff)	None

Annual consumption 3,200 kWh
(based on estimates)

Gas


Tariff name	Standard (Variable)
Payment method	Monthly Direct Debit
Tariff end date	None
Exit fee (for early cancellation of tariff)	None

Annual consumption 16,500 kWh
(based on estimates)

Gas

Meter point reference:
598528410

1. **Account number**– need it to apply for warm homes discount online
2. **Bill Date**– Date bill was produced
3. **Start and end date of bill** (can be quarterly or annually)
4. **Balance** brought forward from previous bill (debit or credit)
5. **Payments** made in this bill period (credit)
6. **Charges** for this period (how much you owe for gas and electricity)
7. **Account balance** (credit or debit)
8. **Changes to payments** (If paying via direct debit your payments can increase if you owe money and decrease if you're in credit)
9. **Personal projections** (based on estimates from the year, how much you will pay for gas and electricity over the next 12 months)
10. **Cheapest tariff details**– If your supplier can offer you a cheaper tariff it will be shown here.
- 11 and 12. **Explanation of how they have calculated your charges for this bill.**

- Meter readings: previous and latest (make sure you take your own readings if they are using estimates)
- Units of gas and electricity used: latest meter reading minus previous reading (for the gas they take this number e.g. 1515 and convert it to kwh e.g. 16827 explained here )
- Charge for your energy usage: number kwh x unit price/ kwh rate e.g. 3300kwh x 12.16p = £401.28
- Cost of standing charge: e.g. 365 days x 14p/day = £51.10
- Total charges for period: cost of gas or electricity and standing charge e.g. £452.38
- Subtotal: Cost of both gas and electricity e.g. £1149.39
- Total charges for period: Subtotal plus VAT of 5%, e.g. £1149.39 + £57.47= £1206.78

13. Electricity Supply number and Gas meter reference number

14. Important information to help you compare your current tariff with others Includes:

- Current tariff name
- How you are currently paying
- The end date of your current tariff
- If there is an exit fee for leaving your tariff early
- Finally your annual estimate consumption for gas and electricity

15. Paying Quarterly of monthly bills, will have the following pay slip attached to your statement.

15

Bank Giro Credit 

138 208 32	Reference 99123 45678	Credit Account Number 257 1757	Amount due £ 154.94				
THE OCCUPIER							
Cashier's stamp and initials 	Signature _____	Date _____					
 6332 4590 8904 4612 1947		 NatWest South & Southern Energy Collective Account					
57-17-57		Cash <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 50px; height: 20px;"></td><td style="width: 50px; height: 20px;"></td></tr></table> Cheque <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td style="width: 50px; height: 20px;"></td><td style="width: 50px; height: 20px;"></td></tr></table> £ _____					



>> Warm homes discount

Warm Homes Discount is a **£140 one-off discount** on your electricity bill, between September and March. You may be able to get the discount on your gas bill if your supplier provides you with both gas and electricity. Contact your supplier to find out. You can receive this discount on all forms of payment (direct debit, bills and pre-payment meters)

Do you qualify?

Core Group: You are in receipt of Guarantee Pension Credit, you receive this automatically and don't have to apply.

Broader Group: If you're on a low income and meet your energy supplier's criteria for the scheme*, e.g. in receipt of income based benefits, have children under 5.

** Please note that each energy supplier has its own eligibility criteria and some only give it to the core group of people. So check with your supplier to see if you qualify.*

>> Priority Service Register

The Priority Services Register is a free service provided by energy suppliers and network operators to customers in need. This includes those with long term health conditions, of pensionable age, have children under 5, communication needs, disabled, or those in a vulnerable situation.

This service can provide:

- Advanced notice of power cuts.
- Provision of an alternative form of heat in case of supply interruption.
- Passwords arranged for those working for you energy supplier to help you identify them.
- Nominate someone else to receive your communications.
- Make sure your prepayment meter is safe to use, might need to move it.
- Get your meters read more regularly.
- Provide bills in an accessible format e.g. large print and braille.



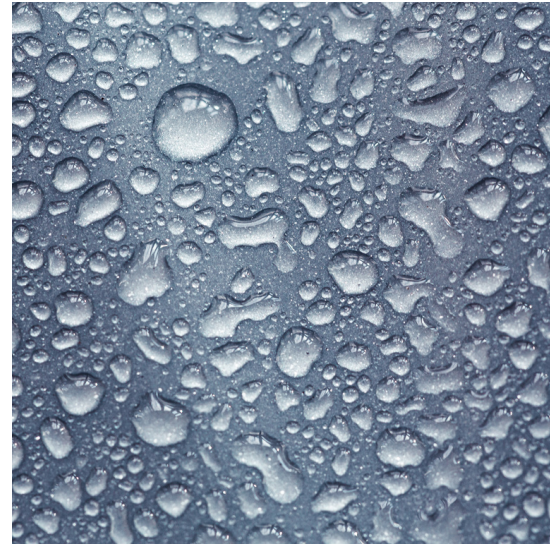
>> Condensation

What is condensation

There is always some moisture in the air and if the air gets cold it cannot hold all the moisture and tiny drops of water appear. This is condensation.

Condensation occurs during cold weather, it appears on cold surfaces and in places where there is little movement in the air.

Look for it in corners, near windows, in or behind wardrobes and cupboards. It often forms on north-facing walls. Condensation can lead to damp.



How to avoid condensation

Outdoor Maintenance: Check your roof regularly for damage, especially after storms. Keep gutters clear and fix or replace as soon as any damages occur. Inspect pointing of exterior brickwork and if you have concerns speak to a professional to investigate.

Keep Your Home Warm:

- Condensation occurs when warm, moist air touches a cold surface like a chilly window pane or a cold external wall.
- Make sure your central heating is efficient and you have a programmer, room thermostat and radiator valves to control heating
- Don't block radiators with furniture and that towel warmers aren't overloaded with damp towels.

Insulate your home: Loft and wall insulation, properly fitted double glazing.

Ventilate your home: You need to provide a route for moisture to leave your home, make sure washing machines and tumble dryers are plumbed and ventilated correctly. Have extractor fans in bathrooms and kitchens, and run them long enough to clear moisture. Open windows when possible.

Try not to produce too much moisture:

- Dry washing outside, doing it indoors creates a lot of condensation.
- Choose an efficient A or A* rated tumble dryer that doesn't need venting.
- A dehumidifier with laundry settings can help when drying clothes inside.
- Don't do home improvements and cleaning that creates moisture when the weather is cold or wet, do it on sunny days then open a window.

Cooking: Use your cooker hood when using the hob, try to open windows when boiling kettles and using the stove. Keep the hood on or windows open 5 mins after you've finished.

Remove Moisture: Dehumidifiers, moisture absorbers and window vacs are great for removing moisture. Alternatively wipe windows with a chamois leather and wring into a sink.

Moisture Resistant décor: Choose paint that is designed to resist moisture or can be wiped down or wallpaper that's able to withstand humidity and can be wiped clean.

Let rooms breathe: Put furniture a few centimetres away from external walls, have curtains or blinds that can be moved clear of windows.

>> Top tips for winter

Here are some tips on how to keep warm and healthy in winter:

- ✓ Several thin layers of clothing will keep you warmer than one thick layer, as the layers trap warm air. Clothes made from wool, cotton and fleecy synthetic fibres are a good choice.
- ✓ If you are sitting down a blanket will provide a lot of warmth. Try to keep your feet up, as the air is cooler at ground level.
- ✓ Wear warm clothes in bed. When very cold, wear thermal underwear, bed socks and even a hat! - a lot of heat is lost through your head.
- ✓ If you have an open fire be sure to put up a guard and not leave flammable items nearby.
- ✓ Do not block up air vents, as fires and heaters need ventilation. Good ventilation also helps to prevent condensation.
- ✓ Get to know how the timer and thermostat on your heating system work. If it's very cold, set the timer to switch the heating on earlier, rather than turning the thermostat up to warm your house quickly.
- ✓ Use hot-water bottles or electric blankets to warm the bed, but never use the two together as this can be very dangerous. Check whether your electric blanket can be kept on all night or whether it is only designed to warm the bed before you get in.
- ✓ Choose boots with non-slip soles and a warm thin lining, or wear thermal socks. These keep you safe if the ground is slippery and keep your feet warm.



>> How much can you save?

Here are some general ideas of how much you can save with different energy saving measures:



Heat and Light

Switch to energy saving light bulbs - They last around 10 times longer than ordinary light bulbs, and each bulb you fit could save you around £50 over its lifetime. Switching all the bulbs in your house could save around £35 a year.



Temperature

Turn your thermostat down - Reducing your room temperature by 1°C could cut your heating bills by up to 10 percent and saves you around £65 a year.



Household Appliances

Don't leave things on standby - This could save around £50 - £90 per year on energy bills.



Making a cuppa

Just boiling a single cup rather than a full kettle could save around £8 a year.



Wash and Dry

Washing at 30°C rather than 40°C could cut energy use by about 40%



Washing Up

Using a bowl, rather than a running tap to wash dishes could save about £35 a year



>> How to deal with fuel debt

What can you do if you are having problems paying your bills?

First of all, check that your energy bills are correct.

You should take regular meter readings to ensure that you are being charged for the correct amount of units used.

After checking the bills are correct, tell your energy supplier straight away if you cannot pay them or keep up with your payments. There are rules that your energy supplier must follow.

Your energy supplier must:

- Give you information about how to avoid getting into debt
- Give you advice on how to pay back any money that you owe
- Offer a payment plan that takes into consideration how much you can afford to pay regularly
- Only offer a prepayment meter as a last resort to disconnecting you.

If you require help with fuel debt matters we can offer advice and assistance. Please do not hesitate to contact us on 0161 785 7417.



>> Manchester Credit Union

Credit Unions are not-for-profit financial co-operatives providing affordable financial services to their members. Manchester Credit Union is available to anyone who lives or works in the City of Manchester, Bury, Rochdale, Tameside, Trafford and the High Peak.

Manchester Credit Union offers savings, financial guidance, loan and life savings insurance and loans at far lower interest rates than payday lenders.

Credit Unions are covered by the Financial Services Compensation Scheme (FSCS), so your money is just as safe as it is in a bank or a building society.

To open an account you will need: proof of your identity (passport, picture driving licence or some other type of picture I.D. with your name and signature on it) and two different proofs of your address, for example recent utility bills (gas, electricity, water etc.), bank statements, letters from Council or Department of Work and Pensions. These should be no more than two months old.

Locations

Tameside

- Hattersley: The Hub, Stockport Road, Hyde, SK14 6AF (Thursday 1.00pm - 4.00pm)

Rochdale

- Middleton: The Lighthouse Project, S6b/c Middleton Shopping Centre, Limetrees Road, M24 4EL (Mon 9.30am - 12.30pm)

- Rochdale: RMBC Customer Service Point, Number One Riverside, OL16 1XU (Mon 2pm- 3.30pm, Tue, Thurs, Fri 9am- 3.30pm)

Bury

Employment Gateway, Unit 9, The Mall, Millgate Shopping Centre, Bury, BL9 0QQ (Wed & Thur 9.30am - 12.30pm)

For more details please use the contacts below:

Call 0161 231 5222 or visit www.manchestercreditunion.co.uk



>> Other useful information

NHS Direct-

www.nhsdirect.nhs.uk

Call 111 (free from mobiles and landlines)

NHS 24 hour helpline for advice if you feel unwell.

Citizens Advice Bureau-

www.citizensadvice.org.uk

Call 08454 04 05 06

The Citizens Advice Bureau helps people resolve their legal, money and other problems by providing free, independent and confidential advice, including fuel debt advice.

Groundwork Switch-

<https://www.energyhelpline.com/groundwork/>

Call 0800 074 0745

Groundwork Switch has team up with energy helpline to provide a free, impartial online and telephone comparison and switching service that helps you compare gas and electricity prices.

Money Advice service-

www.moneyadviceservice.org.uk

Call 0800 138 7777

The Money Advice service provides free and unbiased help and guidance on all money matters.

Christian Against Poverty (CAP)-

<https://capuk.org/>

Call 01274 760720

CAP aim to release thousands of families from grinding poverty through award winning debt counselling and community groups.

Age UK-

<https://www.ageuk.org.uk/>

Call 0800 055 6112

(Free 8am – 7pm 365 days a year)

Provide: money and legal advice, health and well being care and support, work and learning.





My Energy Saving Action Plan

✓	Actions	Approx savings/ yr	Notes
	Use your programmer, heating controls, and TRVs effectively.	£75	
	Keep room temperatures between 18-21°C and reduce by 1 degree if comfortable.	£80	
	Install radiator panels on external walls.	£63	
	Prevent heat escaping through gaps in windows or doors with draught proofing.	£20	
	Don't leave appliances on standby- switch off TV, DVD, set top box, games consoles, computers etc. at the plug	£30	
	Keep internal doors closed.		
	Don't block radiators with clothes, furniture or curtains.		
	Use an energy monitor to compare the energy usage of items in your home and identify where you can save energy.	£45	
	Only boil what is needed in the kettle.	£7	
	Turn off unneeded lights, use energy saving light bulbs and consider LEDs.	£49	
	Dry washing outside when possible.	£48	
	Cut back to one cycle of washing per week, use economy or low temperature cycles (30°C) and wait for a full load.	£14	
	Use a shower timer to shorten shower times by 1 minute. (savings based on 4 people)	£75	
	Have showers not baths (or shallow baths - a 10 minute shower can use 50 to 150 litres of water)		
	Defrost food in the fridge where possible not in a microwave.		
	When replacing appliances, purchase the most energy efficient models (A+ to A+++)		
	Open windows and doors instead of using electric fans		





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