

# STAY WARM SAVE MONEY

the Milton Keynes  
energy **saver** handbook

your guide to cutting your energy bills

by **Phyllis Starkey MP**  
and **Andrew Pakes**

## Introduction

This booklet is designed to help you reduce your energy bills.

There are lots of ways you can reduce your energy costs. Some groups, such as pensioners or families on low incomes can get direct financial help from the government to help with bill payments.



You can also now get grants to improve your home's energy efficiency, which will reduce your energy use more over the long term.

This book sets out all the different kinds of help available, who is eligible, and what the potential cash savings are. We hope it will make it easier for you to get the help you are entitled to. However, it is only a guide. Before you take any financial decisions based on information in this booklet, you should call the **Energy Action Helpline** on **0800 512 012** for professional advice on how to reduce your bills.

If you have any suggestions about future editions of this handbook, or if you have any questions or issues to raise, please contact us.

**Andrew Pakes**  
Labour & Co-op Parliamentary  
Spokesperson for MK North

**Phyllis Starkey MP**  
Member of Parliament for  
MK South West

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### Feedback and further copies

We welcome your feedback and comments on this handbook. Please contact us on **01908 314974** or **[energy@andrewpakes.org.uk](mailto:energy@andrewpakes.org.uk)**.

**Please contact us if you require further copies for your neighbours, friends, family, club, group or community organisation.**

## Winter Fuel Payments

The Winter Fuel Payment is a tax-free payment to households with residents over 60. It is normally paid as a lump sum to households that qualify and is usually paid by Christmas.

### **How much is it worth?**

There is a standard payment of £200 to households aged 60-79, and a standard payment of £300 for households aged 80 and over.

For the winter of 2008 / 9, the government increased the value of Winter Fuel Payments to take account of the rising cost of energy.

- ➔ For households aged 60-79, the payment has increased to £250 (£50 extra)
- ➔ For households aged 80 and over, the payment has increased to £400 (£100 extra)

This is a 'one-off' increase for the winter of 2008-9, and will be reviewed again for next winter based on whether the cost of energy continues to rise.

### **Who is eligible?**

You may get Winter Fuel Payments if you are a UK citizen and if you are aged 60 or over.

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*“This winter over 30,000 pensioners in Milton Keynes received Winter Fuel Payments”*

Your payment may vary if you live alone, or depending on the ages of other people who live with you, or if you live in a care home and receive pension credit or income-based jobseekers allowance.

You do not pay tax on Winter Fuel Payments.

## **Who to contact**

You should automatically get a Winter Fuel Payment if you receive a state pension. It will be paid into your bank account in the same way as your pension.

If you don't get a state pension but think you still qualify, you must call the Winter Fuel Payment Helpline on 08459 151 515, textphone 0845 601 5613. Lines are open Monday to Friday from 8.30 am to 4.30 pm.

## **Background**

Winter Fuel Payments were introduced in 1997. This winter over 30,000 pensioners across Milton Keynes received a Winter Fuel Payment. Pensioners also received a further £60 payment on top their Xmas bonus this year to help with food bills and energy costs.

## Cold Weather Payments

Cold Weather Payments are paid to people on low incomes for every week of very cold weather during the winter.

### How much is it worth?

Cold Weather Payments are usually **£8.50** per week. However, for the winter of 2008-9, the government has increased the payment level to **£25.00** per week due to the rising cost of energy.

### Who is eligible?

Cold Weather Payments are targeted towards people on low incomes. If you get any one of the following benefits, you are automatically entitled to the payment:

- Pension Credit
- Income Support
- Income-based Jobseeker's Allowance and have a child under five

or get one of the following:

- a pensioner premium, higher pensioner premium or enhanced pensioner premium
- a disability premium or severe disability premium

## *“Cold Weather Payments were increased to £25 for 2008-9 as part of the 2008 Budget”*

- a disabled child premium
- Child Tax Credit that includes an individual element for a child or qualifying young person who is disabled or severely disabled

### **Who to contact**

You don't need to apply; you'll get a Cold Weather Payment automatically as long as you qualify.

Call your local Jobcentre Plus on 01908 455500, or the pension service on 0845 606 0265 if you think you should have received a Cold Weather Payment but you have not had one.

### **Background**

Cold Weather Payments were increased to £25 as part of the 2008 Budget.

### **What is 'very cold weather?'**

For the purposes of Cold Weather Payments, 'very cold weather' is defined as a local weather station either reporting or forecasting a temperature of 0°C or below for seven days in a row.

## Insulation Grants

As a major part of the Government's **Home Energy Savers Package**, every household in the UK is now entitled to at least 50% off the cost of getting loft or cavity wall insulation installed in their home, and households over 70 can get insulated for free.

Proper insulation is very important to heating your home properly- nearly half of the heat in a typical home is lost through the walls and roof.

### What are the savings?

- ➔ Cavity wall insulation could reduce fuel bills by up to £120 a year. Installation can take just a couple of hours for a typical three-bedroom house and can be done from the outside.
- ➔ You can save up to £205 a year with loft insulation—and you can even install it yourself. Even if you already have loft insulation, check its thickness. Adding another layer to bring it up to the recommended 270mm will make a real difference to your home's heat loss

*“Every household in the UK is now entitled to at least 50% off cavity wall and loft insulation”*

## Who is eligible?

- Households with someone over 70 are automatically eligible for free loft or cavity wall insulation.
- Every other household in the country qualifies for at least 50% off.

## Who to contact

To find out more about the offers available, contact the **Energy Saving Trust** on **0800 512 012**.

## Background

These grants are provided by energy companies as part of their Carbon Emissions Reduction Commitment (CERT).

The government is increasing the CERT obligation on energy companies by 20% up to March 2011, which means energy companies will in total spend £560 million more on providing discounts to households for energy efficiency measures, benefiting up to two million more households.

## Warm Front Grants

Warm Front grants can be used to fund major improvements to your home's heating system and to make your home more energy efficient.

Grants can be used to fund a wide range of improvements, such as loft insulation, draught proofing, cavity wall insulation, hot water tank insulation, gas room heaters with thermostat controls, timer controls for electric space and water heaters, and other measures.

### **How much are the grants worth?**

You can get up to £2,700 to fund heating improvements to your home, or up to £4,000 if your home needs oil central heating.

If the property has previously received Warm Front improvements, the grant available will be the balance of £2,700 (or £4,000 if oil central heating is involved) less the value of all works previously completed.

### **What are the savings?**

Depending on the scale of work carried out, Warm Front improvements can reduce your energy bill by anything from £300 to £500 per year. For many, this works out as more than half the annual fuel bill.

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*“You can get up to £2,700 to fund heating improvements in your home”*

## Who is eligible?

Warm Front grants are targeted towards people on low and fixed incomes. You do not have to own your property to be eligible for a grant, but depending on the work that needs to be done you may need the permission of your landlord before the work is carried out.

You may get a Warm Front grant if any of the following apply to you:

**You are aged 60 or over** and get any of the following:

- ➔ Pension Credit (Savings or Guarantee elements)
- ➔ Council Tax Benefit
- ➔ Housing Benefit
- ➔ income-based Jobseeker’s Allowance

**You have a child under 16**, or are pregnant and have a MAT B1 maternity certificate and get any of the following:

- ➔ Income Support
- ➔ Council Tax benefit
- ➔ Housing Benefit
- ➔ income-based Jobseeker’s Allowance
- ➔ Pension Credit (Savings or Guarantee elements)

## Warm Front Grants...

### **You get one or more of the following benefits:**

- Working Tax Credit (with an income of less than £15,460 and which must include a disability element)
- Child Tax Credit (with an income of less than £15,460)
- Attendance Allowance
- Disability Living Allowance
- Income Support (that must include a disability premium)
- Housing Benefit (that must include a disability premium)
- Council Tax Benefit (that must include a disability premium)
- War Disablement Pension (that must include a mobility supplement or a Constant Attendance Allowance)
- Industrial Injuries Disablement Benefit (that must include Constant Attendance Allowance)

You may also be entitled to a Warm Front grant even if you're not yet getting any qualifying benefits. A check will be done to see if you're eligible for benefits and therefore a Warm Front grant.

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*“In Milton Keynes, Warm Front has helped improve the heating systems in over 3,000 homes.”*

## Who to contact

You can find out if you qualify for a Warm Front grant over the phone.

You can call Eaga Partnership (the company that currently runs the Warm Front scheme) on freephone 0800 316 6011, textphone 0800 072 0156 (from 8.00 am to 6.00 pm Monday to Friday).

## Background

Since the introduction of Warm Frong Grants, Eaga reports nearly £2.5 million worth of work has been carried out across Milton Keynes, helping to improve the heating systems in over 3,000 households.

This autumn the government increased the total budget for Warm Front by £74 million, and between 2008–2011 they will spend a further £874 million on improving households through the Warm Front programme. This extra spending means a total of approximately 35,000 households, including households in Milton Keynes, will benefit from Warm Front improvements.

As part of the Warm Front service, clients also get help to ensure they are claiming all the benefits they are entitled to. **Everyone who applies to Warm Front can also receive a confidential benefits check.**

# Microgeneration Grants

You can generate your own energy by installing a microgeneration device on your property- like a mini-wind turbine or solar panels on your roof. In addition to using less energy overall, many energy companies also offer preferential tariffs to customers who have microgeneration devices installed.

### **How much are the grants worth?**

You can get a grant of up to £2,500 to cover the costs of installing a microgeneration device on your property.

### **What can be funded?**

The grants can cover:

- ➔ Solar cells for generating electricity
- ➔ Solar water heating systems
- ➔ Microwind turbines
- ➔ Microhydro systems (water power)
- ➔ Ground source heat pumps
- ➔ Air source heat pumps
- ➔ Biomass (plant products or animal waste) heating

*“You can get a grant of up to £2,500 to install a microgeneration device in your property”*

## **Who is eligible?**

Individual households, community organisations, public sector, private sector and charities can all apply for grants- but the grant must be towards a certified product and installed by an approved installer.

## **Who to contact**

If you are an individual looking to install a micro-generation device in your home, call 0800 915 0990 or email [info@lowcarbonbuildings.org.uk](mailto:info@lowcarbonbuildings.org.uk).

If you are working on behalf of a community organisation or a business, call 08704 232313 or email [info@lcbpphase2.org.uk](mailto:info@lcbpphase2.org.uk).

You can also go to [www.lowcarbonbuildings.org.uk](http://www.lowcarbonbuildings.org.uk) for more information.

## **Background**

These grants are part of the government-funded Low Carbon Buildings Programme. The fund has been increased by 50% and extended until 2010 for new applicants.

## Social Tariffs

All energy companies in the UK are now obliged to offer 'social tariffs'- cheaper rates to customers on low or fixed incomes. Social tariffs vary depending on which energy company you are with, so you will need to check with your current provider to see whether or not you qualify.

### **How much is it worth?**

Social tariffs can reduce your energy bill by up to £200-£250 per year.

### **Who is eligible?**

While all energy companies are now obliged to offer some form of social tariff to their customers, the precise criteria for who can get the tariff is still up to each provider. You should contact the company that currently provides your gas or electric to see if you qualify for their scheme.

### **Who to contact**

Contact your energy provider in the first instance to see what social tariffs they offer (see the back page of this booklet for contact numbers for all the main energy providers).

***“All energy companies in the UK are now obliged to offer social tariffs”***

The Energy Saving Trust also advises using a site such as [www.uswitch.com](http://www.uswitch.com) to see which company offers the best general tariffs for you, and then checking with that provider to see if they offer additional social tariffs.

Turn to page 16 for more information on switching providers and for a list of good price comparison websites.

## **Background**

In 2007 the government secured an agreement with UK energy companies to increase the proportion of their customers who can access social tariffs. 600,000 people in the UK are now eligible for social tariffs- the equivalent of a £225 million levy on the energy companies.

The government is also looking at whether energy companies advertise their social tariffs as well as they should. Currently many social tariffs are not advertised on price comparison websites, which makes it harder for people who would benefit to judge what really would be the best deal for them.

## Switching providers

You may be able to reduce your bills by switching your energy provider. Choosing the right provider is all about having the right information. Here are some things you should ask all providers before you switch:

1. What payment options does the company offer?
2. What 'tariff' which would best suit you—many suppliers have special tariffs and reward schemes.
3. Check the price you are quoted includes VAT.
4. Are there any extra or hidden charges—some suppliers add a standing charge to your fuel bill.

### **Pre-pay meters**

Some energy companies will charge you more for the same amount of energy if you pay your bills using a pre-pay meter, rather than a direct debit. Some companies charge up to £150 more for pre-pay meter customers.

The government has said it will pass a law to stop these extra charges if energy companies do not end them voluntarily. Several energy providers have now agreed to reduce the difference paid between pre-pay meter and direct debit customers, but it is still worth checking to see whether you could get a reduction in your bill by switching to direct debit.

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*“Several energy companies have reduced the difference paid between pre-pay meter and direct debit customers”*

## How you pay

You can also cut down on your costs by choosing paperless billing— many suppliers offer discounts if you agree to this. Your bills will be sent by email, instead of by post, and you can manage your account and submit meter readings online.

## Price comparison help

There are a number of websites to help you compare different price plans from different providers. If you don't have access to the internet, you can use a local library to get online and use these sites.

Some of the sites recommended by the official energy consumer watchdog include:

<a href="http://www.confused.com">www.confused.com</a>	
<a href="http://www.energyhelpline.com">www.energyhelpline.com</a>	0800 074 0745
<a href="http://www.energylinx.co.uk">www.energylinx.co.uk</a>	0845 225 2840
<a href="http://www.HomeAdvisoryService.co.uk">www.HomeAdvisoryService.co.uk</a>	0845 1800 300
<a href="http://www.MoneySupermarket.com">www.MoneySupermarket.com</a>	0845 345 1296
<a href="http://www.SimplySwitch.com">www.SimplySwitch.com</a>	0800 011 1061
<a href="http://www.switchwithwhich.co.uk">www.switchwithwhich.co.uk</a>	0800 533 031
<a href="http://www.TheEnergyShop.com">www.TheEnergyShop.com</a>	0845 330 7247
<a href="http://www.UKpower.co.uk">www.UKpower.co.uk</a>	0845 009 1780
<a href="http://www.uSwitch.com">www.uSwitch.com</a>	0800 404 7908

## Easy ways to cut your energy bills

1. Turn your thermostat down. Just 1°C lower could cut your fuel bills by 10%.
2. Your hot water cylinder thermostat should be set at 60°C or 140°F for water hot enough for washing or bathing.
3. Don't put hot or warm food straight in the fridge and defrost the freezer regularly. Try not to put the fridge next to the cooker or boiler.
4. Use the low temperature programme on the dishwasher when possible.
5. Washing clothes at 30°C should be just as effective for a normally soiled load.
6. Wait until you have a full load to wash clothes or if you can't, use the half-load or economy setting.
7. Dry clothes outside when possible instead of tumble drying. Spin or wring wet clothes out before putting them in a tumble dryer.
8. Don't overfill the kettle—only boil as much water as you need.
9. Keep the lids on when cooking and don't use more water than is needed.
10. Avoid leaving computers, TVs, stereos and other appliances on standby.

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*“One energy saving light bulb can save more than £40 over its lifetime”*

11. Turn off lights when you leave a room.
12. Fit energy saving light bulbs. One 11 watt bulb can save you £40 over its lifetime. Many shop chains now offer discounts or free energy saving light bulbs with other purchases.
13. Close your curtains at dusk to stop heat escaping and don't block radiators with curtains or furniture.
14. If your hot water cylinder doesn't have any insulation, fitting a jacket could save you around £40 a year. Fit one at least three inches thick.
15. Insulate hot water pipes to prevent heat escaping.
16. Eliminate draughts from exterior doors, letter-boxes and keyholes with seals and flaps.
17. Fix dripping taps.
18. Take a shower instead of a bath.
19. Choose energy efficient products. Look for the **Energy Saving Recommended label** which indicates the product is among the top 20% most efficient available. European Union energy labels on appliances make it easy to see how energy efficient they are on a scale of A to G (with A being the most efficient).

## Savings Summary

Type of help	Who gets it?	Cash value
Winter Fuel Payments	Households over 60	£250 or £400 for winter 2008-9
Cold Weather Payments	Households on low incomes	£25 per week of very cold weather
Social Tariffs	Check with your provider	Up to £250 per year off your energy bill
Insulation grants	Everyone	50% off installation costs. Up to £160 or £205 per year off your energy bills, depending on type of insulation
Warm Front grants	Low-income families, pensioners & other groups	Up to £2,700 or £4,000 to improve your heating system
Microgeneration grants	Everyone	Up to £2,500 for installation costs

**PLEASE CHECK:** this is only a summary of the help available and is necessarily very brief. Please read the full section on each type of help before making any decisions about your energy bills.

## Useful numbers

### Phone numbers

The Energy Advice Helpline (aka the Energy Saving Trust)	0800 512 012
Winter Fuel Payment Helpline	08459 151 515
Warm Front	0800 316 6011
Low Carbon Buildings Programme	0800 915 0990
The Home Heat Helpline	0800 33 66 99
Consumer Focus	0207 799 7900

### Websites

Energy Saving Trust	<a href="http://www.energysavingtrust.org.uk">www.energysavingtrust.org.uk</a>
Home Heat Helpline	<a href="http://www.homeheathelpline.org.uk">www.homeheathelpline.org.uk</a>
Low Carbon Building Programme	<a href="http://www.lowcarbonbuildings.org.uk">www.lowcarbonbuildings.org.uk</a>
Warm Front	<a href="http://www.warmfront.co.uk">www.warmfront.co.uk</a>
Directgov	<a href="http://www.direct.gov.uk">www.direct.gov.uk</a>
Consumer Focus	<a href="http://www.consumerfocus.org.uk">www.consumerfocus.org.uk</a>

### Energy suppliers

British Gas	0845 600 5122	<a href="http://www.house.co.uk">www.house.co.uk</a>
EDF Energy	0800 096 2270	<a href="http://www.edfenergy.co.uk">www.edfenergy.co.uk</a>
Npower	0845 120 1453	<a href="http://www.npower.com">www.npower.com</a>
E.ON/Powergen	0800 404 5065	<a href="http://www.eonenergy.co.uk">www.eonenergy.co.uk</a>
Scottish Power	0845 2700 700	<a href="http://www.scottishpower.co.uk">www.scottishpower.co.uk</a>
Scottish & Southern	0845 7444 555	<a href="http://www.scottishsouthern.co.uk">www.scottishsouthern.co.uk</a>

### Contacting Phyllis Starkey & Andrew Pakes

**Phone:** 01908 314974

**Email:** [starkeyp@parliament.uk](mailto:starkeyp@parliament.uk) or [info@andrewpakes.org.uk](mailto:info@andrewpakes.org.uk)

**Address:** 112 Newport Road, New Bradwell, Milton Keynes, MK13 0AA

**Website:** [www.phyllisstarkey.co.uk](http://www.phyllisstarkey.co.uk) or [www.andrewpakes.org.uk](http://www.andrewpakes.org.uk)

# the Milton Keynes energy saver handbook

by Phyllis Starkey MP  
and Andrew Pakes

your guide to cutting your energy  
bills

This handbook lists all the help available to you  
and your family which can reduce your energy  
bills.

It explains what help is available, who to contact  
and the average savings you can make.



This booklet offers a short summary of the current help available- **always phone the Energy Advice Helpline on 0800 512 012** for advice before making any financial decisions about your energy bills or supplier. Phyllis Starkey MP and Andrew Pakes accept no liability for decisions you may take regarding your energy bills as a result of information in this booklet. For more detail on the help featured in this handbook please go to [www.andrewpakes.org.uk](http://www.andrewpakes.org.uk)

## The Milton Keynes Energy Saver Handbook

This publication is printed and promoted by P Marland on behalf of Andre Pakes and Phyllis Starkey MP all at 112 Newport Road, New Bradwell, Milton Keynes, MK13 0AA