

# HOW TO SAVE MONEY ON YOUR ENERGY BILLS



WINTER 2014/15



## WANT TO KNOW HOW YOU CAN SAVE MONEY?

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I am very conscious, talking to many of you, 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.

Based on the positive reception this booklet received last year, I am delighted to be able to send this improved and updated guide to you before the winter sets in.

This guide is designed to help you make your home more energy efficient and make you aware of what support is now available.

There is advice on how to get the best deal from your energy supplier and details about schemes ranging from the Government's Green Deal to the new Domestic Renewable Heat Incentive.

Included is also a range of financial assistance to which you may be entitled. At the end is a list of various organisations and how you can contact them ranging from the **Citizen Advice Bureau** to the **Oil buying Clubs**. There is also advice to help you with savings with details about **Credit Unions** and the **Prince Bishop's Community Bank**.

Now is the time to start thinking about how you can stay warm and save money this winter. 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 9) 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 15)*

### ***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)*

### ***Who can I contact in my local area about this?***

*There are lots of people who can help provide advice. All of the important contact details are in this booklet (pg 18)*

### ***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 16)*

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

*Joining a Credit Union (pg 16) or using a local Community bank (pg 17) could help*

**If you need to contact me as your MP:**

**Guy Opperman MP**

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London  
SW1A 0AA

**01434 601420**  
**02072197113**

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**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](mailto: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.

### 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](http://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](http://www.hec.calor.co.uk)

### Practical Guides to help the rural Community

Two free, 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 - [www.acre.org.uk/](http://www.acre.org.uk/)

Affordable Warmth: [www.acre.org.uk/Resources/ACRE/Documents/AffordableWarmth-reduced.pdf](http://www.acre.org.uk/Resources/ACRE/Documents/AffordableWarmth-reduced.pdf)

Energy Efficiency: [www.acre.org.uk/Resources/ACRE/Documents/EnergyEfficiency-Reduced.pdf](http://www.acre.org.uk/Resources/ACRE/Documents/EnergyEfficiency-Reduced.pdf)

## YOUR ENERGY SUPPLIER

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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 **08454 040 506** which offers free and impartial advice as well as information on how to choose and change energy suppliers.

**Consumer Futures** also has details of price comparison websites. The contact details for Consumer Futures and accredited comparison websites can be found at the end of this guide.

### 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:

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

### **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**.

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## WHAT HELP IS THERE?

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### 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 2014/15 (if you were born on or before the 5th July 1952) 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, 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

## 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:

[www.justgiving.com/  
SurvivingWinterCFTWN](http://www.justgiving.com/SurvivingWinterCFTWN)

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](http://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 a variety of renewable energy technologies which are available for homeowners to install which include:

- Solar Photovoltaics (PV)
- Solar Thermal Water Heating
- Heat Pumps
- Wood Fuels
- Wind Energy

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

### **The Domestic Renewable Heat Incentive (RHI)**

The domestic RHI pays householders who generate and use renewable energy to heat their homes. The domestic RHI came into effect in April 2014. Eligible technologies and tariff rates are:

Air—source heat pumps—7.3p/kWh

Ground and water-source heat pumps - 18.8p/kWh

Biomass-only boilers and biomass pellet stoves with integrated boilers—12.2p/kWh

Solar thermal panels (flat plate and evacuated tube for hot water only) - 19.2 p/kWh

### **Who can apply?**

The scheme covers single domestic dwellings and is open to homeowners, private landlords, social landlords and self-builders. The property must have loft insulation to 250mm and also cavity wall insulation (if it is possible in your property). All the necessary planning and environmental permissions must already be in place and the product and installer you choose must be certified under the Microgeneration Certification Scheme (MCS) or Solar Keymark.

### **How do I apply?**

Pre-application enquiries are handled by the Energy Saving Advice Service in England—call **0300 123 1234**

### **Feed-in-Tariffs (FITs)**

Should you decide to install microgeneration technology in your property, you could apply for the Feed-in-Tariff scheme. The scheme is designed to give you a minimum payment for the

electricity that is generated by the system and additional payments for any surplus electricity that is then transferred to the national grid. These payments are in addition to the savings that you would make on your energy bills.

The FIT scheme covers electricity that is generated by the following means:

- Solar electricity (PV)
- Wind turbine
- Hydroelectricity
- Anaerobic digestion (microorganisms break down biodegradable material to release energy)
- Micro combined heat and power (otherwise known as Micro-CHP)

The tariffs vary depending upon when the technology was installed and whether the company installing the technology was certified under the Microgeneration Certification Scheme (MCS).

### Registering for FITs

The easiest way to apply for the FIT scheme is to first contact your installer. They will then register you on the MCS database and send you a certificate which will show your MCS compliance.

Then you should inform your chosen FIT supplier that you wish to register for the FIT scheme. You will also have to send them a completed application form as well as the MCS certificate and the Energy Performance Certificate that proves your home has an energy efficiency rating of band D or better.

### Biomass Boilers

Biomass (wood) fuelled heating systems burn wood pellets, wood chips or logs to power central heating and hot water boilers.

There is little difference between a biomass boiler and a gas boiler. They turn themselves on and off, they control their output temperature, are self cleaning and have an automated refuelling system.

It is possible to be paid an income for installing biomass. Home owners can claim the Renewable Heat Incentive once they have installed a system—which could be up to £7,000 per year for 7 years.

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](http://www.thecentreforgreenenergy.co.uk) [joandali@thecentreforgreenenergy.co.uk](mailto:joandali@thecentreforgreenenergy.co.uk)



THE  
CENTRE  
FOR  
GREEN  
ENERGY  
HEXHAM

### The Centre for Green Energy

Wood House  
Anick Road  
Hexham  
Northumberland, NE46 4JR

## The Green Deal

The Green Deal came into effect from October 2012.

The Green Deal is an initiative allows individuals and businesses to install energy saving measures at no upfront cost and will really help to improve the energy efficiency of properties, particularly for those in rural areas such as Northumberland.

Millions of homes and businesses could benefit from improvements under the Green Deal. Both owner-occupiers and tenants will be able to see the rewards of a more energy efficient property. More help will also be given to those who are most in need such as those on low incomes, vulnerable households and those in 'hard to heat' homes.

### How will it work?

Improvements to your property such as loft and cavity wall insulation, underfloor heating, heat pumps, draught proofing, double glazing and boilers, could be installed by an accredited provider at no upfront cost. This will make expensive home improvements affordable. For you as the consumer, the first step will be to get an independent and impartial on-site assessment of your home. The advisor will be able to identify where your home is wasting energy and tell you what steps you could take to reduce this waste. They should also be able to tell you how much you can expect to save by installing each of these measures.

The next step will be to choose which improvements you would like to be made. There is a list of 'Green Deal

**Approved'** companies who have been accredited and you can work with them to agree the price for the work but crucially, you do not have to pay them for the work straight away.



### How will it be paid for?

You can choose whether you would like to pay for the work or whether you would prefer to pay for it through your energy bill. If you choose to pay through your energy bill then the payments will be agreed right at the start and if you choose to move house then the payments stay with that property and do not come with you.

The cost of installing these measures will be paid over time through a charge on the property's energy bill. The repayments must, however, obey the "Golden Rule" whereby the charge itself can never be more than the expected savings. This means that you should save from day one of the new measures being installed. For Green Deal improvements, you can expect the savings on your bills to pay for all the work done and in addition, by taking steps to reduce your energy consumption you will be better protected from any rises in energy prices.

## 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](http://www.allenvalleys.co.uk/oilcoop)  
[oil@fawside.org.uk](mailto:oil@fawside.org.uk)

### Bolam Oil Buying club

### Cambois Heating Oil Club

### Coldstream & Cornhill Heating Oil Club

### Embleton & Christon Bank Heating Oil Club

### Felton, Longframlington, Swarland &

### Great Whittington Heating Oil Club

### 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.co.uk](http://www.humshaugh.co.uk)  
[info@humshaugh.co.uk](mailto:info@humshaugh.co.uk)

Norham & South Berrington  
Heating Oil Club

North Tyne Valley group

Ogle Heating Oil Club

Ovington & Prudhoe Heating Oil  
Club

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

Seahouses & Bamburgh Heating  
Oil Club

Rothbury Heating Oil Club

Seaton Burn Heating Oil Club

Slaggyford Heating Oil Club

Slaley & Hexhamshire Oil Group  
Slaley and Whitley Chapel  
Northumberland  
NE47 OHA

[slaleyoilgroup@hotmail.co.uk](mailto: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)

## **PRICE COMPARISON SITES ACCREDITED BY CONSUMER FUTURES**

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**[switchgasandelectric.com](http://switchgasandelectric.com)**

[www.switchgasandelectric.com](http://www.switchgasandelectric.com)

**[TheEnergyShop.com](http://TheEnergyShop.com)**

[www.theenergystore.com](http://www.theenergystore.com)  
0845 330 7247

**[Energy Helpline](http://Energy Helpline)**

[www.energyhelpline.com](http://www.energyhelpline.com)  
0800 074 0745

**[UK Power](http://UK Power)**

[www.ukpower.co.uk](http://www.ukpower.co.uk)  
0800 093 2447

**[Uswitch](http://Uswitch)**

[www.uswitch.com/gas-electricity](http://www.uswitch.com/gas-electricity)  
0800 404 7908

**[myutilitygenius.co.uk](http://myutilitygenius.co.uk)**

[myutilitygenius.co.uk](http://myutilitygenius.co.uk)

**[www.energylinx.co.uk](http://www.energylinx.co.uk)**

[www.energylinx.co.uk](http://www.energylinx.co.uk)

**[Moneysupermarket.com](http://Moneysupermarket.com)**

[www.moneysupermarket.com/gas-  
and-electricity](http://www.moneysupermarket.com/gas-and-electricity)

0845 345 1296

**[Which? Switch](http://Which? Switch)**

[www.which.co.uk/switch](http://www.which.co.uk/switch)  
01992 822867

## 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.

## Prince Bishop's Community Bank

Prince Bishops Community Bank is a savings and loans community bank owned and run by its members. They are a not for profit organisation whose membership is limited to people who live or work within the boundary of County Durham. This means that money saved by their members benefits local people in the form of easily accessible and affordable low cost loans. 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.

The most important thing to remember is if you do need to borrow money try not to go to a loan shark as they charge huge interest rates and often make any situation far worse.

At Prince Bishops Community Bank all you need to do is save for 12 weeks and then you can apply for a loan with an interest rate of 1% and your loan is covered by free insurance.

For more information on PBCB:

Website

[www.princebishopscommunitybank.org.uk/home](http://www.princebishopscommunitybank.org.uk/home)

Phone

01207 232351

Email

[info@princebishopscreditunion.org.uk](mailto:info@princebishopscreditunion.org.uk)



## **Tynedale Community Bank (T.C.B)**

The T.C.B is a new initiative that aims to help the people of Tynedale, and rural Northumberland, with their savings.

The T.C.B is working in partnership with the Prince Bishop's Community Bank and local partners to offer a real alternative to help people balance their finances and deal with their debts.

This winter the TCB will allow savers to sign up to a credit union. For now we are working with the PBCB.

## **Oil Buying Loan Scheme**

The oil-buying loan scheme is at the heart of the TCB concept.

Oil-buying consortia typically work by asking their members how much oil they want, then negotiate a bulk order with various suppliers for deliveries in their area on a certain day or within a certain period. They accept the lowest price, and so inform the members.

Each member then places their order with the supplier and pays them direct.

A consortium member might need a loan and this is where the TCB comes in. With the necessary backing, the community bank would be able to support oil groups purchase their orders. If you don't want to save this way you can contact the:

## **Northumberland Credit Union**

Northumberland Credit Union Ltd. (NCUL) is a credit union – a co-operative that exists to encourage savings and make loans available to people at a fair and reasonable rate of interest.

Membership is open to anyone living or working anywhere in the administrative county of Northumberland.

Membership is also open to firms, public bodies and voluntary sector organisations, and to the employees of certain health authorities and housing associations that serve the county, even if they don't live or work in Northumberland.

**01670 503666**

**[www.ncul.co.uk](http://www.ncul.co.uk)**

## **Benefits of saving with a Credit Union include:**

- Confidentiality, security and protection
- Save as much as you can afford
- No hidden charges or fees
- Automatically receiving free life insurance on your loans
- Savings are pooled to provide the resources for lending to other members

## **Question:**

## ***Worried about saving on your oil bill in the Spring?***

*Save with a credit union*

*Call either of these numbers and they will explain how it works:*

**PBCB— 01207 232351**

**NCU— 01670 503666**

## USEFUL CONTACTS

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### Age UK

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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.ageconcernnorthumberland.org.uk](http://www.ageconcernnorthumberland.org.uk)**

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### Citizens Advice Bureau (CAB)

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**[www.adviceguide.org.uk](http://www.adviceguide.org.uk)** for online information.

#### CAB Hexham

The Community Centre  
Gilesgate  
Hexham  
Northumberland  
NE46 3NP  
08444 111 444

Alison Rees  
Domestic Fuel Adviser  
Northumbrian CAB  
**0751 065 2737**  
**[wncab.fueladvice@gmail.com](mailto:wncab.fueladvice@gmail.com)**

### Warm Up North

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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.

**[warmupnorth.com](http://warmupnorth.com)**

**0800 294 8073**

**[info@warmupnorth.com](mailto:info@warmupnorth.com)**

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### Consumer Futures

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A statutory organisation representing consumers. Consumer Futures can help you by providing advice and information regarding the energy market. They cannot, however, discuss individual complaints with members of the public..

**[www.consumerfutures.org.uk](http://www.consumerfutures.org.uk)**

### Community Foundation Tyne & Wear and Northumberland

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An independent charity which awards grants to various organisations across Northumberland that have a positive impact on their local area.

Community Foundation Tyne & Wear and Northumberland  
Surviving Winter Campaign  
Freepost  
NEA11784  
Newcastle upon Tyne  
NE1 1BR

**[www.communityfoundation.org.uk](http://www.communityfoundation.org.uk)**

**0191 222 0945 / 230 0689**

**[general@communityfoundation.org.uk](mailto:general@communityfoundation.org.uk)**

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## **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**

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## **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**

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## **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**

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## **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**

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## **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**

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## **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 9**) 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 15**)

### ***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**)

### ***Who can I contact in my local area about this?***

There are lots of people who can help provide advice. All of the important contact details are in this booklet (**pg 18**)

### ***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 (**pg 11**) and there are a number of clubs you can join (**pg 16**)

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

Joining a Credit Union (**pg 16**) or using a local Community bank (**pg 17**) could help you.



### **Guy Opperman MP**

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Guy Opperman MP  
House of Commons  
London  
SW1A 0AA

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