

**GUY
OPPERMAN MP**

Working to help you save money

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How can you save money?

Every year the cost of energy and fuel for your home is an issue which is raised with me time and time again, right across the constituency.

There is a wide array of help already out there, but it can sometimes be hard to find and difficult to know exactly who to turn to.

That is why, I have produced my Energy Guide for the 6th year in succession. I hope that this is a valuable source of information to support you.

The sole purpose of this guide is to make your home more energy efficient and make you aware of what support is available, especially in a rural areas such as ours.

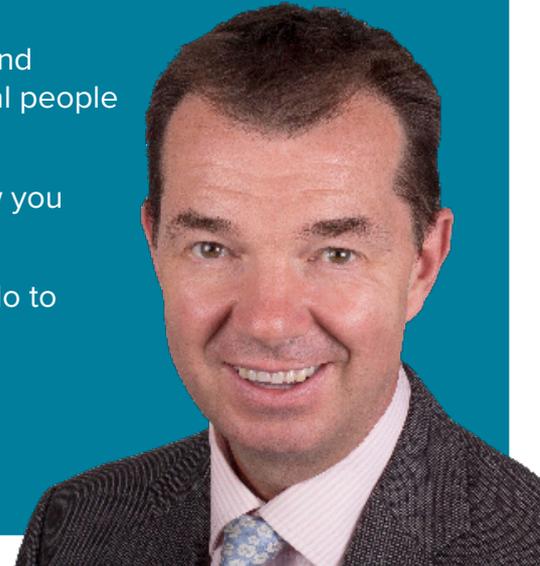
There are also details of the Northumberland Community Bank, a real alternative for local people to traditional high street banks.

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

As ever, if you feel there is anything I can do to help please get in touch with me.

Guy Opperman

Guy Opperman MP





**Help
available
in
our area**

Oil buying clubs

If you use oil to heat your home or business, look into joining a local bulk buying scheme.

The scheme involves local oil users grouping together and ordering collectively rather than on an individual basis, and can mean savings of between 10% and 20% for members.

Find out more about the various Oil Buying Clubs available in our local area at the end of this booklet.

Community Action Northumberland

Community Action Northumberland supports vulnerable and fuel poor people living across rural Northumberland.

They have set up 'Warm Hubs' where vulnerable people can be assured of finding a safe, warm and friendly environment in which to enjoy a healthy good value meal, and the company of other people.

Find out more at www.ca-north.org.uk.



Help
available
in
our area

Northumberland Community Bank

The Northumberland Community Bank offers an affordable, ethical banking service for local people, not for profit. They offer affordable loans and secure savings for anyone living or working in Northumberland. **These can be particularly beneficial for buying heating oil, which can be expensive to buy outright, but helps to save money in the long term.**

The Northumberland Community Bank aims to prevent people in our local community resorting to payday lenders, loan sharks, or high interest credit cards. **Savings are safeguarded in exactly the same way as they would be with any high street bank**, and savers know their money is helping local people.

As a financial co-operative, any profits are re-invested to enable all members to benefit. The Community Bank is particularly valuable for those who may have difficulty borrowing at affordable rates and would otherwise have to turn to high interest lenders. To join the bank or find out more, get in touch using the contact details below.

Get in touch with the Northumberland Community Bank

 01670 522779

 @NorthComBank

 /northumberlandcommunitybank

 enquiries@northumberlandcommunitybank.co.uk

 @northumberlandcommunitybank

How
to make
your
home
more
energy
efficient.

Smart Meters

The Government has launched a programme to ensure all homes and small businesses are offered smart meters by the end of 2020, with energy suppliers being responsible for their installation.

Smart meters show near real time energy usage which is displayed in a clear format, rather than kilowatt hours which often cause confusion. Pounds and pence are shown so that you can keep a close eye on how much energy you are using.

This will bring an end to the use of 'estimated billing' by energy companies and you will only be charged for the actual energy that you use. **Your energy supplier will contact you about installing a new smart meter, or you can contact them immediately and start saving straight away.**



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. Households with cavity walls are least likely to be in fuel poverty. If your home was built between the 1920s and the 1990s then insulating your walls could save you £245 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 £414 each year.



How to make your home more energy efficient.

Loft Insulation

An uninsulated loft can result in you losing 15% of the heating you pay for. Insulating your loft with 270mm of insulation could save you up to **£395 each year**. Some energy companies offer free cavity wall and loft insulation, so check with your provider.

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 up to £305 annually

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.

Insulate your Hot Water Tank

A British Standard insulating jacket for a hot water tank costs around £15 and could save you £20, which is more than the cost of the jacket.

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 £35 each year.

Domestic Renewable Heat Incentive (RHI)

The Domestic Renewable Heat Incentive encourages residents to lower their carbon emissions and make use of renewable energy.

The Government provides a financial incentive for up to 7 years for homes which use:

Biomass Boilers

Solar Water Heaters

Certain Heat Pumps

For more information on this scheme or to check if your home is eligible to take part, telephone **0300 003 0744**.



Your Energy Supplier

You could save money by switching to another energy supplier that is best suited to your needs.

In order to get advice on which supplier and price plan would be best for you, visit **www.ofgem.gov.uk** or contact your local Citizens Advice Bureau who will provide free and impartial advice as well as information on how to choose and change energy suppliers.

Winter Fuel Payments

Winter Fuel Payments are yearly one-off payments to help people 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 (if you were born on or before the 5th November 1953) or if you are receiving certain benefits, you should automatically be sent a claim form in the post.



Switching made easy.

The Government has introduced a range of measures to make it easier to switch suppliers. The time that it takes to change energy supplier is now only 17 days, so you can start to benefit from reduced bills quickly.

The entire process has been simplified, encouraging energy companies to make information on tariffs and price plans more accessible and easy to understand. **Energy suppliers are also obliged to place customers on the cheapest tariff and thus save money on their bills.**

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. Many energy companies offer trust funds and grant schemes which can help with White Goods, Unpaid utility bills and Energy efficiency upgrades for your home.

Some useful websites for comparing energy tariffs are :

The Energy Shop - www.theenergyshop.com - 0845 330 7247

Switch Gas and Electric - www.switchgasandelectric.com

Energy Helpline - www.energyhelpline.com - 0800 074 0745

What help is there?

Cold Weather Payments

This is a payment that is made to help you with the cost of heating during the winter months, depending on if you are already in receipt of other benefits.

You may be entitled to Cold Weather Payments if you receive:

Pension Credit

Income Support

Income-based Jobseeker's Allowance

Income-related Employment and Support Allowance (ESA)

Universal Credit

Support for Mortgage Interest

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.





Oil Buying Clubs in our area

**Allen Valleys Oil Buying
Cooperative**
Oil@fawside.org.uk

Bardon Mill Heating Oil Club
Marie.l@orangehome.co.uk

Bellingham Heating Oil Club
charlotteallen40@googlemail.com

Corbridge Heating Oil Club
corbridge@ukpc.net

Haltwhistle Heating Oil Club
clerk@haltwhistle-tc.gov.uk

Haydon Bridge Oil Group
fuel@haydon-bridge.co.uk

Healey Heating Oil Club
patricia.wilson28@btinternet.com

Hexham Oil Club
clerk@hexhamtowncouncil.gov.uk

High Mickley Heating Oil Club
prudhoetc@hotmail.com

Horsley Heating Oil Club
parishclerk@horsleyvillage.org.uk

Humshaugh Oil Buying Group
info@humshaugh.org.uk

Kielder Heating Oil Club
ruth.yarkoff@lineone.net

Newbrough Heating Oil Club
clerk@live.co.uk

**OILCAN (Community Action
Northumberland)**
oilcan@ca-north.org.uk

Otterburn Heating Oil Club
Otterburnpc@hotmail.co.uk

**Ovington and Prudhoe Heating Oil
Club**
Ovingtonparishcouncil@btinternet.com

Slaley and Hexhamshire Oil Group
slaleyoilgroup@hotmail.co.uk

North Tyne Fuel Buying Group
Contact Mike Murray on 01434 240587

**Help
available
in our
area**

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/free



USEFUL CONTACTS

Age UK Northumberland

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.

01670 784 800

www.ageuk.org.uk/Northumberland

Citizens Advice Consumer

When you buy goods or services the law gives you consumer rights. These protect you from being treated unfairly by a trader.

03444 111 444

www.citizensadvice.org.uk/consumer

Energy Ombudsman

Contact the Energy Ombudsman if you have a problem or complaint that cannot be resolved by your energy supplier.

In the first instance, you should always contact your energy supplier. Only when they have exhausted their complaints procedures should you contact the Ombudsman.

0330 440 1624

www.energy-ombudsman.org.uk

Energy Saving Trust

A national, non-profit, organisation providing free and impartial information and advice on how to improve energy efficiency in your home. Linked to a network of local advice centres.

www.energysavingtrust.org.uk

0300 123 1234

energy-advice@est.org.uk

Gas Safe Register

Gas Safe Register is the official body for gas safety. They can provide you with advice on gas appliances as well as having a clear register of all reputable companies involved in the field of supplying gas.

0800 408 5500

www.gassaferegister.co.uk

Home Heat Helpline

A free helpline which can provide practical advice for people worried about their fuel bills. This line can also give advice to low-income households in urgent need of help and advice.

0800 33 66 99

www.homeheathelpline.org.uk

Pensions Advisory Service

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

0300 123 1047

www.pensionsadvisoryservice.org.uk

Ofgem

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

www.ofgem.gov.uk

Warm Up North

Scheme targeted at helping households throughout the North East save money on their energy bills

0800 294 8073

www.warmupnorth.com

Winter Fuel Payment

A form of financial help from the Government for elderly people.

08459 151 515

www.direct.gov.uk



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The Hexham Constituency**

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