



Affordable Warmth is the solution to fuel poverty. This is one of a series of briefings looking at the issue of Fuel Poverty in Cumbria; the causes, effects and solutions, for individual homes and communities.

ACTion with Communities in Cumbria, in partnership with Churches Together in Cumbria have come together to raise awareness of the issues, promote discussion and information sharing within communities, and encourage community solutions to the challenges of Affordable Warmth for all.

Introduction

This briefing looks at opportunities for individual households to improve their access to affordable warmth. 'Affordable Warmth' is the ability to heat a home to an adequate level for household comfort and health without getting into debt (fuel poverty).

Government defines a healthy living environment as one heated to 21°C in living areas, and 18°C in other parts of the house.

The three main causes of fuel poverty are:

- Poor energy efficiency in the home
- High energy prices
- Low household incomes

Figures from 2011 show nearly 28,000 households across Cumbria in fuel poverty. In rural communities up to 1 in 5 households are affected.

There are a number of solutions to the challenges of affordable warmth - some of which cost little or nothing.

Improve the energy efficiency of your home

Draught proofing

- Draught proof your doors, windows, letter boxes and key holes. Draught proofing products can be bought cheaply from DIY stores and are generally easy to install.
- If you have unused open fireplaces a chimney balloon which inflates in the flue to stop heat escaping through the chimney is easy to install.

When draught proofing, it is important that rooms are still adequately ventilated so do not block any air vents.



Insulation

- Hang heavier or lined curtains over windows and doors to keep the heat in and help eliminate draughts.
- Around 10% of heat is lost through our windows. Double glazing is one solution but can be costly. Temporary secondary glazing is a cheaper alternative which you can fit yourself. Rolls are available at most DIY stores. The film is applied to the inside of the window (using a hairdryer ensures it sticks and prevents air bubbles).
- Secondary glazing panels are also available and more efficient than the film. They are more expensive but still cheaper than double glazing.



- Up to 25% of heat is lost through the roof. Make sure you have enough loft insulation (270mm / 11 inches). If you already have loft insulation, check if it needs 'topping up' to the current recommended thickness.



- Up to 35% of heat is lost through the walls. Cavity wall insulation is a very effective way to reduce this. Most properties built after 1930 have cavity walls. Professional advice should be taken and any installation carried out by an accredited installer.

- For properties without cavity walls, solid wall insulation is an option. This can be installed to the internal or external surface of a property, but is more expensive than other forms of insulation, and may require planning permission.

- Modern hot water tanks are usually pre-insulated but if you have an older system, ensure your hot water tank is fitted with an insulation jacket at least 80mm/3 inches thick. Insulating long runs of exposed hot water pipe will also save money.



Tackle high energy costs.

Energy Efficiency

Make sure you get the most out of the energy you use, and reduce use where possible to help reduce energy costs.

- Turn your room thermostat down.** Every 1°C can save you money, but keep main living areas between 18°C and 21°C, particularly if there are health reasons to do so.
- Set the **hot water cylinder thermostat to 60°C**, tap water does not need to be any hotter.
- Thermostatic radiator valves (TRVs)** allow you to set different temperatures in different rooms and turn the heating down / off in those not in use.



- Understand your heating system.** Consider how long your property takes to heat up and to cool down, and set your timer to turn the heating on and off to fit with when you need it.



- Switch off at the plug.** Leaving equipment such as TVs on standby and computer and phone chargers switched on all the time is an unnecessary waste of energy.



- Replace old fashioned light bulbs with **energy saving bulbs** and halogen spotlights with LEDs. This will shave a lot off your electricity bill and the bulbs last up to 10 times longer. Make sure you turn off unnecessary lights too.

- Cook using your microwave**, it uses 80% less energy than a conventional oven. Cook on the hob with **lids on pans**, and use the right sized gas/electric ring.

- Use **cooler wash temperatures** for your washing machine and the 'eco' or 'economy' setting if you have a dishwasher. Save too by waiting until you have a full load before doing your wash.



- Tumble driers use a great deal of energy, **air dry clothes outside** or on clothes racks with the windows open to avoid condensation problems.

- When replacing appliances look out for the most energy-efficient ones.

Look for the product with the **best energy rating for the size you require**. Energy ratings labels are generally given to products based on size categories so an 'A' rated small fridge freezer could be cheaper to run than a larger fridge freezer with a better 'A+' rating.

Energy		Fridge-Freezer
Manufacturer Model		
More efficient	A	<div style="border: 2px solid black; padding: 5px; display: inline-block;">A</div>
	B	
	C	
	D	
	E	
	F	
Less efficient	G	
Energy consumption kWh/year <small>(Based on standard test results for 24h)</small>		325
Actual consumption will depend on how the appliance is used and where it is located		
Fresh food volume l		190
Frozen food volume l		126
Noise <small>(dB(A) re 1 pW)</small>		
<small>Further information is contained in product literature</small>		
<small>From 2011 May 1988 Regulation (EU) 2011/176</small>		

Switch supplier / tariff / how you pay

- Contact your energy supplier to see if you could save by changing to a **different tariff**, using a **different payment method** such as direct debit, or **managing your account online**.



- To see if you can save by **switching supplier**, use an accredited switching service, over the phone or online, to find the best deal for you.
- If there is a **collective switching** programme operating in your area, perhaps sponsored by the local authority, consider joining to get the best possible energy deals.
- Join or set up a **collective oil buying group** in your community. Ordering together can make it easier to find and negotiate the best deal. Coordinated deliveries provide cost savings for the supplier which can be passed on, and those ordering small amounts benefit from reduced rates usually only available to larger customers.

Renewable Energy

- A longer-term way of reducing energy costs is to install a **renewable energy heating system** such as solar thermal panels, biomass boiler or heat pump, or generate electricity from solar PV, wind turbines or hydro scheme.

The Government's Renewable Heat Incentive (RHI) and Feed in Tariff (FIT) pay home owners for heat and electricity generated in this way, however the initial cost to buy and install the technology means this option is mainly for those able to make the investment.

Maximise your household income

If your household has a low income or you are dependent upon a limited pension, you may be eligible for financial assistance in the form of means tested benefits.

- Take advice from your local Citizens Advice Bureau or Age UK and make sure that you claim all your rightful benefits and grants



- Grants are available to help with the cost of improving home energy efficiency. You may be able to claim help with insulation, draught proofing and other efficiency measures, especially if you are in receipt of income-related benefits.

Help is available

With so many things that you could do to reduce the cost of keeping warm at home it can be difficult to know where to start. Don't worry, there are a number of sources of advice and funding that will help you to decide what would be best for you and your household.

Start by checking to see if you could save money on your fuel bills. Visit the **Go Energy Shopping** website from Ofgem for links to accredited price comparison websites, help with understanding your bills, and a free printable guide to switching for those without internet: www.goenergysshopping.co.uk/en-gb

Cumbria Action for Sustainability (CAFs) is a local charity which promotes low carbon living, energy saving and reduced use of fossil fuels. They provide energy advice and fuel bill clinics, home energy advice visits and draught-proofing workshops. Call 01768 210 276 or visit www.cafs.org.uk for more information.

CAfS offers free draught proofing if you live in Eden district and are on a low income or have a health condition or disability. Call 01768 861463 or visit www.cosyhomes.org.uk for more details.

The **Energy Saving Trust** is an independent non-profit making organisation which can advise you how to save energy in the home, signpost to a variety of services and advise on Green Deal. Call 0300 123 1234 or visit www.energysavingtrust.org.uk.

The **Home Heat Helpline** is a free independent advice line offering access to grants for free home insulation and reduced tariffs from energy suppliers, as well as advice on managing your bills and reducing your energy use. Call their helpline on 0800 33 66 99 or visit www.homeheathelpline.org.uk.

For older people, **Age UK** can offer information on claiming benefits, saving energy and staying safe. Call 0800 169 6565 or visit www.ageuk.org.uk for further information.

Citizens Advice can offer advice on benefits, debt, and other issues. Find contact details for your local Citizens Advice Bureau here:

www.citizensadvice.org.uk

The **Warm Home Discount Scheme** provides a one off discount on your electricity bill (usually between October and March) for those in receipt of certain benefits. Visit www.gov.uk/the-warm-home-discount-scheme/overview for more information.

Most people over the age of 60 are entitled to the Government's **Winter Fuel Payment**, between £100 and £300 per year, to help with energy bills. Call the Winter Fuel Payment Helpline on 0845 915 1515 or visit: www.gov.uk/winter-fuel-payment/overview. People on certain benefits may also qualify for additional **Cold Weather Payments** during longer periods of cold weather.

Check if there is a **Community Oil Buying Group** in your area and if not, consider starting one. ACT has written a Community Oil Bulk Buying Group guidance sheet available here:

www.cumbriaaction.org.uk/ResourcesPublications/GuidanceSheets

Collective switching advice is available at www.gov.uk/collective-switching-and-purchasing

The **Green Deal** loan scheme can help cover the cost of making your home more energy efficient, and some renewable energy technologies. The loan is repaid through savings made on your electricity bills and an assessment is needed to decide if you are eligible.

The assessment looks at the energy efficiency of your property and how you use energy in the home, to see whether you meet the 'Golden Rule' where the cost of improvements can be paid back by the potential cost savings made. See www.gov.uk/green-deal-energy-saving-measures/overview for more information.

'Hard to treat' properties where more expensive solutions are needed, and households which can't currently afford to heat their home properly (for whom energy efficiency measures will mean a warmer house rather than energy bill savings), are unlikely to meet this Golden Rule.

The **Energy Company Obligation (ECO)** works alongside Green Deal to provide additional support for energy efficiency measures for low income and vulnerable households. Visit www.gov.uk/energy-company-obligation for more information.

The ECO is provided direct to consumers by energy suppliers, or by organisations working together through pre-approved arrangements, such as Green Deal Providers. Consumers must meet certain criteria to qualify for a free boiler, or free or discounted insulation, check with your energy company to see what they offer.

In Cumbria, the local authorities are developing a **countywide ECO scheme**, contact your district council for more information.

More information

For more information, including links to further help for households, read ACT briefings:

- **Affordable Warmth for Your Community**
- **Affordable Warmth for Cumbria**

Available here: www.cumbriaaction.org.uk/ResourcesPublications/RuralBriefings

ACT, as part of the ACRE network (Action with Communities in Rural England), has been involved in developing the **ACRE Energy app**. This free app provides information and links to help you take better control of your energy costs and find national and local support when you need it. Visit [iTunes](https://itunes.apple.com) for the Apple iOS version, or [Google Play](https://play.google.com) for the Android version, to download the free app to your smartphone or tablet.



For more information please contact ACTion with Communities in Cumbria on Tel: 01228 817224 or visit our website: www.cumbriaaction.org.uk

ACT champions community and rural issues

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