

ARCON HOUSING ASSOCIATION

FUEL INFORMATION PACK

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1. Introduction

The average household now faces an annual energy bill of £1,247 - up £583 from £664 in 2000, equivalent to an increase of 88%. The result of this shocking statistic means that more families and individuals are finding themselves in fuel poverty. Everyday, in our normal activities at home, we are responsible for needless carbon emissions and a waste of energy. Overheating our homes, unnecessarily leaving lights on or overfilling the kettle all contribute to energy waste. Conversely, by not heating your home enough you may be putting your health at risk and you could find your home damaged by condensation.

In addition to increasing costs there is also the issue of Climate Change and Global Warming which everyone has a responsibility to address. In 2006, total UK CO₂ emissions were almost 555 million tonnes. 27% (149 million tonnes) of those emissions came from the energy we use to heat, light and power our homes.

Energy should be used more efficiently. The energy suppliers have been given the responsibility to achieve this by helping with the supply and installation costs of energy saving measures and advising on energy efficiency. In addition to this, we should all take our responsibility seriously of saving the environment.

Numerous tools are available in cutting the costs on energy bills. This would enable us to save money on our energy whilst limiting our carbon footprint.

2. Are you struggling to pay for your utilities?

According to the government there were approximately 4 million households in fuel poverty across the UK in 2007 up from 2 million households since 2004. Forecasts suggest this figure could be as high as 4.6 million in England alone by 2009.

A household is said to be in fuel poverty if it needs to spend more than 10% of its income on fuel to maintain a satisfactory heating regime (usually 21 degrees for the main living area, and 18 degrees for other occupied rooms).

Fuel poverty is caused by several factors which include:

- Low household income
- Poor levels of insulation in the home
- Inefficient heating systems
- The price of the fuel or the inability to access cheaper fuel

So what steps can you take now?

3. Save energy

According to the Energy Saving Trust, the average household could save around £250 through energy efficiency measures. Below are some energy saving tips that can help reduce your consumption and save money:

Close the curtains

- Shut out the night and keep in the heat, but make sure you don't drape your drapes over radiators as this sends heat straight out of your windows

Adjust your heating

- Turn that thermostat down by just 1C – you could cut up to 10% of your heating bills
- Keep the air flow vents on your electric heaters clear of obstructions

Water

- Don't set the thermostat too high – 60C/140F is fine for a hot bath or wash
- Take a shower – its' faster, cheaper and more efficient than your bath
- Put the plug in – running that hot tap costs money and wastes water
- Fix that drip – leaks waste a lot more water than you think

Lights

- Turn off any lights you don't need. But do make sure you have enough lighting on stairs and hallways.
- Fit low energy bulbs wherever possible. They're 4 times more efficient than standard bulbs and can last 15 times longer
- Switch the TV, DVD, PC or home cinema off - they still burn energy on standby

Fridges

- Defrost fridges and freezers regularly to improve their efficiency
- Don't put hot food in the fridge – cool it down first
- Position fridges or freezers as far from cookers and heaters as you can
- According to 1990 Food Hygiene (Amendment) Regulations, the temperature in your fridge should be no more than 5°C. You should also set your freezer to -6°C(*), -12°C(**) or -18°C(***)).

Star Rating	Freezer Temperature	Food Storage
****	-18°C or colder	Can freeze fresh food and store food for 3 to 12 months
***	-18°C	Stores pre-frozen food for 3 to 12 months
**	-12°C	Stores pre-frozen food for up to a month
*	-6°C	Stores pre-frozen food for up to a week

The star-rating system for freezers tells you what it can freeze and for how long.

Washing

- Run your washing machine on full loads – and use half load or economy programmes if you have them.
- Save energy by washing at lower temperatures. Washing clothes at 30°C instead of a higher temperature can use around 40% less electricity. Modern washing powders and detergents work just as effectively at lower temperatures so unless you have very dirty washing, bear this in mind.
- If the weather is fine, dry your washing outside.
- If you use a tumble dryer, spin your clothes first. They'll dry in the tumble dryer more quickly.
- Make sure the filters in your tumble dryer are fluff free.

Cooking

- Only fill kettles with as much water as you need but make sure you cover the element if you use an electric kettle.
- Use the right sized pan for the food and the hob.

- When cooking vegetables, use just enough water to cover the food and put a lid on. Simmer instead of boiling; less steam means less need to ventilate the room, cutting your heating costs.
- Make toast in the toaster not under the grill.
- Don't keep opening the oven door while you are cooking.

Energy Efficient Appliances

- Many fridges, cookers, washing machines, TVs and other household appliances now carry Energy Efficiency labels when you buy or hire them – so make sure you use the Energy Efficiency label to help you buy energy-wise. Look for the coloured A – G scale and remember, A equals most efficient and G equals least efficient. Find out more on energy labelling (A-G rated appliances) by visiting the Energy Saving Trust website.

Heating Controls

Heating controls allow you to choose when the heating is on, how warm it is, and where you want the warmth. They will also make sure that the boiler is only turned on when it needs to be.

In order to heat your home as efficiently as possible it is important to ensure that your heating controls are set and used correctly. This is the easiest way to keep your rooms at a comfortable temperature and in doing so, they'll help to reduce your household's fuel bills and CO₂ emissions, too.

What makes a full set of heating controls?

A properly controlled heating system should typically have:

- A time programmer - these allow you to set when the heating and hot water come 'On' and go 'Off' again. You can set your programmer to heat your home and hot water only as and when necessary which will help you save energy and reduce costs.
- A room thermostat - constantly measures the air temperature of a space and can be set to whatever temperature suits you best. When the temperature falls below the setting, the thermostat switches on the central heating; once the room reaches the set temperature, the thermostat switches the heating off. Please note that the timer or programmer needs to be switched on for the thermostat to work.

OR:

A combined programmable room thermostat instead of separate programmer and room thermostat - this will allow you to choose the times you want your

home to be heated and the temperature you want it to reach while it is on. Once again, by heating your home and hot water only as and when necessary, it can save energy and money too.

PLUS:

- A cylinder thermostat if your home has a regular condensing boiler with a hot water cylinder – this keeps a constant check on the temperature of the water in a hot-water cylinder. It switches the heat supply from the boiler on and off as necessary to keep the water at a set temperature.
- Thermostatic radiator valves (TRVs) - These let you control the temperature of each room separately. They sense the air temperature and switch radiators on and off automatically.

Top Tips

By setting your heating to the right temperature, you can keep your home warm and lower your bills. During the day set the thermostat to 21°C (70°F), and during the night set it to 18°C (64°F).

Set your heating to come on just before you get up and switch off after you've gone to bed. If it's very cold, set your heating to come on earlier and turn off later rather than turning the thermostat up.

Turn down the hot water cylinder thermostat to 60°C (if you have a separate hot water tank). By turning it down to 60°C for water that's hot enough to kill off harmful bacteria. Any higher and you'll not just waste energy, you'll also increase the risk of scalding

4. Managing your home

When a home is not properly heated, the internal surface temperatures of the external walls and roof can be very low, particularly if the building is not adequately insulated. When the warm moist air circulating within the property comes into contact with the cold surfaces, it is chilled and less able to carry moisture. This results in surface condensation.

Dampness caused by excessive condensation can lead to mould growth on walls and furniture, mildew on clothes and other fabrics and the rotting of wooden window frames. Also, damp humid conditions provide an environment in which house dust mites can easily multiply. The presence of mould and dust mites can make existing respiratory conditions such as asthma and bronchitis worse.

Moisture is put into the air inside the home by the residents' cooking and bathing, drying clothes and simply just breathing. This moisture can be readily removed from the air (i.e. by extractor fans in kitchens and bathrooms or flues on heating appliances); if it is not, then the risk of surface condensation is increased.

There are four main factors that cause condensation:-

- TOO MUCH MOISTURE BEING PRODUCED AT HOME
- NOT ENOUGH VENTILATION
- COLD SURFACES
- THE TEMPERATURE OF YOUR HOME

First steps against mould growth:

First treat the mould already in your home, then deal with the basic problem of condensation to stop mould reappearing.

To kill and remove mould, wipe down or spray walls and window frames with a fungicidal wash that carries a Health and Safety Executive (HSE) 'approval number', and ensure that you follow the instructions for its safe use. These fungicidal washes are often available at local supermarkets. Dryclean mildewed clothes, and shampoo carpets. Do not try to remove mould by using a brush or vacuum cleaner.

After treatment, redecorate using good-quality fungicidal paint and a fungicidal resistant wall paper paste to help prevent mould recurring. The effect of fungicidal or anti-condensation paint is destroyed if covered with ordinary paint or wallpaper.

But remember: the only lasting cure for severe mould is to get rid of the dampness

First steps against condensation

Dry your windows and windowsills every morning, as well as surfaces in the kitchen or bathroom that have become wet. Wring out the cloth rather than drying it on a radiator

Hang your washing outside to dry if at all possible, or hang it in the bathroom with the door closed and a window slightly open or extractor fan on. Don't be tempted to put it on radiators or in front of a radiant heater.

If you use a tumble drier, make sure it is vented to the outside or that it is of the new condensing type.

Always cook with pan lids on, and turn the heat down once the water has boiled. Only use the minimum amount of water for cooking vegetables.

Don't use your gas cooker to heat your kitchen as it produces moisture when burning gas.

When filling your bath, run the cold water first then add the hot - it will reduce the steam by 90% which leads to condensation.

Ventilation

Help to reduce condensation that has built up overnight by 'cross-ventilating' your home - opening to the first notch a small window downstairs and a small one upstairs. (They should be on opposite sides of the house, or diagonally opposite if you live in a flat).

At the same time, open the interior room doors, this will allow drier air to circulate throughout your home. Cross ventilation should be carried out for about 30 minutes each day.

Note: Make sure that accessible windows will not cause a security problem - remember to close them when you go out.

Ventilate your kitchen when cooking, washing up or washing by hand. A window slightly open is as good as one fully open. If you have one, use your cooker extractor hood or extractor fan.

Keep kitchen and bathroom doors closed to prevent moisture escaping into the rest of the house.

Ventilate your kitchen and bathroom for about 20 minutes after use by opening a small top window. Use an extractor fan if possible - they are cheap to run and very effective.

Ventilate your bedroom by leaving a window slightly open at night, or use trickle ventilators if fitted. (But again, remember your security).

To reduce the risk of mildew on clothes and other stored items, allow air to circulate round them by removing 'false' wardrobe backs or drilling breather holes in them.

You can place furniture on blocks to allow air to circulate underneath. Keep a small gap between large pieces of furniture and the walls, and where possible place wardrobes and furniture against internal walls. Pull shelves away from the backs of wardrobes and cupboards. Never overfill wardrobes and cupboards, as it restricts air circulation.

Warm air holds more moisture than cooler air which is more likely to deposit droplets of condensation round your home. Air is like a sponge; the warmer it is, the more moisture it will hold. Heating one room to a high level and leaving other rooms cold makes condensation worse in the unheated rooms. That means that it is better to have a medium to-low level of heat throughout the house.

5. Grants or loans available for the Properties owned by the Housing Association

Community Care Grants

Community Care Grants are intended to help people live independently in the community. Claimants must be in receipt of Income Support or Income-Based Jobseekers' Allowance or be likely to receive one of these benefits on leaving care. They are not treated as income, and therefore do not affect benefits.

The purpose of the grant is to:

- ease exceptional pressures on families
- enable someone to resettle or remain in the community.

Fuel costs and standing charges are not normally provided from Community Care Grants, unless there are exceptional circumstances. However a grant may be paid to cover the costs of cookers and heaters and for fuel connection and reconnection charges. Personal savings of over £500 (£1,000 if claimant or partner is aged 60 or over) are taken into account.

For more information or to make a claim visit your local Jobcentre Plus office.

Budgeting Loans

These are interest-free loans intended to help households where a period of dependence on Income Support or Income-Based Jobseekers' Allowance has made budgeting for intermittent expenses difficult. A Budgeting Loan is not available for gas or electricity charges or for standing charges although priority is given to meter installation, reconnection charges and the cost of non-mains fuel such as oil, bottled gas, paraffin and coal. Personal savings of over £1,000 are taken into account (£2,000 if applicant is aged 60 or over).

For more information or to make a claim visit your local Jobcentre Plus office.

Crisis Loans

These are interest-free loans to help with immediate short-term need or crisis. It is not essential to be in receipt of benefit to qualify for a loan.

Fuel arrears are not specifically excluded and a loan may be awarded for the purpose of paying off fuel debt and for reconnection charges.

For more information or to make a claim visit your local Jobcentre Plus office.

Winter Fuel Payments

Fuel Payment of between £125 and £400 depending on your situation is made where any household member has reached the age of 60 or over on or before September 27 2009.

If you do not live in your own home, for example if you are a hospital in-patient or living in residential care, you may not qualify for a payment. In some circumstances it will be necessary to claim. To obtain a claim form or to check your eligibility call the Winter Fuel Payments helpline on: 08459 15 15 15

Cold Weather Payments

Cold Weather Payments are automatically made to eligible households (those in receipt of certain benefits) in an area where a period of 'exceptionally cold weather' has occurred or been forecast to occur. The amount of the payment is £25 for any qualifying week.

A period of cold weather is defined as seven consecutive days during which the average mean daily temperature is 0°C or lower.

Eligible households are those in receipt of Income Support or Income-Based Jobseekers' Allowance which includes:

- pensioner premium or higher pensioner premium or
- disability, severe disability or disabled child premium or
- the household contains a child under five years old

There is no need to claim since payment should be made automatically but do tell your pension centre or Jobcentre Plus if you think you should have received a Cold Weather Payment but you have not had one.

6. Grants or loans are available for Owner Occupiers and Non-RSL tenants

Free/Discounted Insulation

The Carbon Emissions Reduction Target (CERT) - which came into effect on 1 April 2008 and will run until 2011 - is an obligation on energy suppliers to achieve targets for promoting reductions in carbon emissions in the household sector.

It is the principal driver of energy efficiency improvements in existing homes in Great Britain. It marks a significant strengthening of our efforts to reduce household carbon emissions – with a doubling of the level of activity of its predecessor Energy Efficiency Commitment (EEC).

Suppliers must direct at least 40% of carbon savings to a priority group of low-income consumers and those over the age of 70.

There are many grants available to help you pay for the installation of energy efficiency measures. If you receive income-related benefits, disability living allowance, or are over 70, you could get the work done FREE of charge. Contact your supplier for more information:

EDF Energy

Tel: 0800 096 9966

Web: www.edfenergy.com/products-services/for-your-home/

Southern Electric

Tel: 0800 072 7201

Web: www.southern-electric.co.uk/help/ForYourHome/EnergyEfficiency.aspx

British Gas

Tel: 0845 971 7731

Web: www.britishgas.co.uk/insulation

EON Energy

Tel: 0500 201 000

Web: www.eonenergy.com/At-Home/Going-Green/Energy-Efficiency-Products/

Npower

Tel: 0800 980 2135

Web: www.npower.com/lp/insulation/index.html

Scottish Power

Tel: 0845 601 7836

Web: www.scottishpower.co.uk/Home_Energy/Energy_Efficiency/Home_Insulation_Offers/

Warm Front Grants

Warm Front makes homes warmer, healthier and more energy-efficient. The Warm Front Grant provides a package of insulation and heating improvements up to the value of £3,500 (or £6,000 if oil, low-carbon or renewable central heating is recommended). It is a Government-funded initiative and the scheme is managed by eaga.

Improvements that the Warm Front Grant can provide include:

- Loft insulation
- Draughtproofing
- Cavity-wall insulation
- Hot-water-tank insulation
- Energy-efficient light bulbs
- Gas, electric or oil central heating
- Glass-fronted fire

Or

- £300 heating rebate (This rebate is available to all householders aged 60 or over who own their home or rent it from a private landlord, who either have no central heating system or one which is inoperable and do not qualify for the Warm Front Grant)

If you have a query about the Warm Front Scheme, please contact enquiry@eaga.com or call freephone 0800 316 2805

7. Paying for Fuel

You could save on average £300, possibly more if currently using a pre-payment meter, a year by switching energy suppliers, especially if you've never switched before. The important thing is to compare prices across all energy plans before switching. Make sure the comparison is based on your individual circumstances - where you live, your actual energy usage and how you like to pay - so you can be sure that you are getting the right deal for you.

Some electricity pre-payment meters use an old technology that takes disposable paper tokens. Those who use a token pre-payment meter may not be able to switch to a different supplier unless they have a more modern meter fitted as a replacement. The electricity supplier must do this for free and it is generally recommended to get this changed as soon as possible.

Remember the three golden rules of switching:

- Move to dual fuel - This means getting both your gas and electricity from one supplier.
- Pay by direct debit - Most suppliers offer a discount for paying by direct debit.
- Sign up to an online energy plan - Online plans are usually at least 20% cheaper than suppliers' standard energy plans, and yet most of us are still on standard plans.

Many suppliers have special tariffs and reward schemes. Examples include:

- Reward and cash back schemes. Some suppliers offer an incentive to change to them (e.g. cashback) or for staying with them (e.g. airmiles)
- Tariffs for older people
- Internet tariffs
- Green tariffs. Some suppliers have tariffs that help the environment
- Prompt Pay. Some suppliers offer discounts if the bill is paid within a specified period.

However, with energy costs rocketing, you might prefer the security offered by fixed or capped price energy plans. These are more expensive than online plans, but will protect you from rising prices in the future. The key to these is to make sure you read the small print first and check with the supplier what the exit penalties may be.

Other top tips on your energy bills are to keep on top of meter readings to ensure you are being billed accurately and review your energy bills at least once a year to ensure you are still on the cheapest deal.

There are various price comparison websites which you can use to find out if you can make savings by switching to an alternative supplier. Try using sites that are accredited with the "Confidence Code." This means that the website is regularly audited and the prices quoted can be trusted. The Confidence Code logo should be displayed on the site.

The best results will be obtained if actual consumption figures, in kWh, are used when undertaking a price comparison. These can be found on a bill or statement. Try to avoid using just winter or summer consumption to estimate for a whole year.

8. Further information

Consumer Focus

Consumer Focus is a statutory organisation campaigning for a fair deal for consumers. They can provide advice and information on energy issues including help in finding the best deals and checking consumer rights. To contact them, phone 08454 040506 or see their website at www.consumerfocus.ogh.uk/energy-help-advice

uSwitch

Just one example of the many price comparison websites available at www.uswitch.com/gas-electricity/

Energy Ombudsman

You should first take a complaint to your energy company however if you cannot agree a resolution, you can take your complaint to the Energy Supply Ombudsman. Phone 0330 440 1624 or more details can be found at www.energy-ombudsman.org.uk

Energy Efficiency Advice Centres

The Energy Saving Trust has a network of 46 Energy efficiency Advice Centres providing free, impartial, expert advice to help consumers cut the amount of energy they use at home to save Money on bills and help the environment. To contact your local centre Phone 0800 512 012. www.energysavingtrust.org.uk

National Energy Action (NEA)

NEA is a national charity that helps people with low incomes to heat and insulate their homes. NEAS's contact details: St Andrew's House, 90-92 Pilgrim Street, Newcastle-upon-Tyne NE1 1BA Phone 0191 261 5677 Fax 0191 261 6496 www.nea.org.uk

Government Grants

If you have a low income or receive certain benefits, you may qualify for a Government grant to insulate your home or have heating installed. Call your local number for further details 0800 952 0600

Local Authorities

Many local authorities have energy conservation officers who can give advice on energy efficiency. They can tell you if you can claim a minor works grant. Check your local library or phone book for details or ask your local Energy Efficiency Advice Centre for help.