

# COSY

Northumberland

# CAN



## When should I take a meter reading?

The energy price cap is reviewed every 3 months. Find out when you need to take a meter reading to avoid overpaying for your energy.

- When there are changes to your tariff it is recommended to take a meter reading even if you have a SMART meter. This is to avoid being overcharged with an incorrect estimated reading.
- Unless you have a prepayment meter and pay for your energy upfront, it's important to submit accurate and regular meter readings. This is so providers have an accurate idea of how much energy has been used, and how much to charge, so your bill is not based on estimated data.
- When the cost of energy goes up or down, you want to ensure you're not being charged on the higher tariff for your usage. Recording a meter reading before a change in energy cost helps to make sure that the provider won't overcharge you.
- If you can, it's best to submit a meter reading to your energy provider by midnight of the night before the price rises.

## How do I take a meter reading?

For any meters that are not a smart meter the reading should be digitally displayed.

- With a digital **metric gas meter**, there are eight numbers instead of five as you ignore everything after the decimal point. So if the reading shows: **10123.5563** – you only submit the **10123**
- Digital **electric meters** display five black and white digits, followed by a red one - ignore the red one.
- If you have a "dual rate" electricity meter, you get a cheaper electricity at certain times of day. The meter will have two rows of numbers. The top row displays your usage on the cheaper tariff. The bottom row is your standard-price electricity.

## Ready to submit your reading

- **Online.** Take a time-stamped photo of your reading just in case the website is very busy and may crash if many users are all accessing it at the same time, and you may need to submit it at a later date.

- **Over the phone.** Phone lines are likely to be extremely busy, so avoid them if you can.
- **Via an app.** You'll need an active online account to do this, so make sure you have one in advance.

## Don't Smart meters automatically send readings?

The benefit of a smart meter is that it should automatically send readings to your supplier. However, as mentioned above, it's still a good idea to occasionally take and submit a manual meter reading. To be on the safe side, take meter readings for future reference, using the above steps in case your reading is not automatically sent to your provider.

If you need help to read your meter speak to one of our energy advisors for practical help and advice. Did you know that if you join the Priority Service Register with your supplier then you can request that your meter is moved to a more accessible location?



# Should I switch to a fixed energy tariff?

## What is a fixed energy tariff?

- A fixed energy tariff lets you lock in the price of electricity and gas for a set period of time.
- Unit rates and standing charges will be the same for the length of the deal.
- Many fixed tariffs last for a year, but some suppliers let you lock in a rate for months or even years.
- If you're not on a fixed energy deal then you will probably be on your supplier's standard variable tariff; which is governed by the energy price cap.

**Average annual energy bills fell by 7% on 1 October for those on standard variable (price-capped tariffs) which is currently most households. It has been announced that the energy price cap will rise by 5% in January. Should you stay on a variable tariff, or move to a fixed deal?**

Before you switch, you need to understand how the Price Cap will dictate what you pay over the next 12 months.

Most households are currently on a standard variable tariff with prices dictated by the Energy Price Cap. The Price Cap changes every three months, so you need to know how it is likely to change over the next year in order to decide whether you should move to a fixed price deal.

**On 1 January, the Price Cap will rise by 5%, and will change again in April and then again in July.**

It is important to understand that standard tariffs are variable, and the prices change every three months in line with the Cap. Energy regulator

Ofgem have announced that the Price Cap will rise by 5% from 1 January 2024.

\*Rates are then predicted to fall in April and July, this is just a prediction though and nobody can know for certain.

\*According to the latest official prediction (on 23 November 2023) from Cornwall Insight

## Should I switch to a fixed tariff?

- In the past, the top tip for saving money on your gas and electricity bills would have been to switch to a fixed-rate energy deal. But, with the uncertainty of the energy prices these deals disappeared.
- With the wholesale costs stabilising, fixed deals have started to make a comeback.

- It is important to work out if you will save money by switching to a fixed deal as some offers are MORE expensive than the standard variable tariff.
- With a fixed price tariff, you will have certainty about how much you will be paying for your energy use but currently many fixed price deals are more expensive than standard variable tariffs.
- It could be worth contacting your energy supplier to see what is available.
- However, there is also a case for waiting to see if prices continue to fall.

## How to find the best energy deals

- Check out comparison sites such as Money Super Market, Uswitch or information at Money Saving Expert

## Understanding the Energy Price Cap

In recent years the cost of energy deals has been controlled by the energy price cap, this is set by the energy regulator Ofgem every three months.

The cap confirms the maximum price suppliers can charge households per unit of energy on a standard tariff.

Please see the following table to see how the price cap will affect energy prices in January 2024.

	NEW Energy Price Cap rates from 1 January to 31 March 2024	Current Energy Price Cap rates from 1 October to 31 December 2023
Gas	Unit rate: 7.42p per kilowatt hour (kWh) Standing charge: 29.60p per day	Unit rate: 6.89p per kWh Standing charge: 29.62p per day
Electricity	Unit rate: 28.62p per kWh Standing charge: 53.35p per day	Unit rate: 27.35p per kWh Standing charge: 53.37p per day



Rates and standing charges are averages, which vary by region. Assumes payment by direct debit and includes VAT (at 5%).

For those who pay each month after getting a bill, it's typically 7% higher. Information from the Money Saving Expert website.

Use the Money Saving Expert calculator link below to find out how much your bill is likely to rise by.

<https://www.moneysavingexpert.com/utilities/what-are-the-price-cap-unit-rates/>

### Did you know..

Only 5% of the power drawn by a phone charger is used to charge the phone, so remember to turn it off when you are done!

## Join The Priority Services Register (PSR)

This is a free UK wide service which provides extra advice and support, including when there is an interruption to your electricity, gas or water supply.

Eligibility includes.

- ALL households with young children (aged 5 or under)
- ALL households with someone of pensionable age.
- Households where someone has a disability or health condition, including mental health, which is made worse by cold and those who are dependent on electricity for example to store medication in a fridge or operate an oxygen machine or a hoist.

- In the event of a power cut you will be a priority to be reconnected and be a priority to receive additional support. Support could include being provided with alternative heating and cooking facilities.

Other benefits to being on the Priority Service Register include:

- Meter reading service
- Meters moved to an accessible location for free (when possible)
- A password scheme.

Statements in large print or braille  
Statement Nomination scheme.

For more information or to register please contact our energy advisors.

## The Warm Home Discount



The Warm Home Discount scheme aims to help households in, or at risk of, fuel poverty.

Working with the participating suppliers it targets eligible low-income and vulnerable households by providing a one-off discount of £150 off their electricity bill; the discount is paid directly to the supplier.

Eligibility criteria applies, previously being pensioners in receipt of Pension Credit Guarantee Credit **also** households identified as having low incomes (in receipt of a means tested benefit or tax credits)

with high estimated energy costs. You can check your eligibility at <https://www.gov.uk/check-if-youre-eligible-for-warm-home-discount>

The scheme **reopened in October 2023**. If you qualify you should receive a letter; or you can check directly with your supplier to see if they are participating and if you qualify.

If you are on a pre-payment or pay-as-you-go meter you can still qualify. If you live in a park(mobile) home you can also apply. In both of these situations please contact your supplier.

Further information can be found at [www.gov.uk/the-warm-home-discount-scheme](https://www.gov.uk/the-warm-home-discount-scheme) or call your supplier.

Receiving the Warm Homes Discount does not affect the Cold Weather Payment (when average temperatures are recorded as below zero for 7 consecutive days, after 1<sup>st</sup> November) or the Winter Fuel Payment.

The Winter Fuel Payment is for residents born before the 25<sup>th</sup> September 1957. Those who qualify should automatically receive a confirmation letter in October/November including the amount they are eligible for, between £250 and £600. If you do not receive a letter with regards to the Winter Fuel Payment and believe you are eligible you can check via [gov.uk/winter-fuel-payment](https://www.gov.uk/winter-fuel-payment) and complete an email enquiry form or call 0800 731 0160.



## Did you know..

Turning the thermostat down just 1 degree saves 8% in heating costs



# Energy monitors

An energy monitor will accurately measure and display your home's real time electricity use, and sometimes gas as well. This can help you cut your bills ...

An energy monitor display will show the impact of turning a particular light or appliance on or off. It can tell you which things in your house use the most energy. And this can help you decide which energy-hungry appliances to use sparingly to cut your fuel costs.

If you have a smart meter, you will likely have been offered an energy monitor (also called an 'in-home display') by your energy supplier. The monitor will show you your electricity usage, and gas if you have it. Some suppliers encourage customers to use a phone app instead of providing an energy monitor, but data from the app is quite limited in comparison. Monitors should be plugged in somewhere visible, such as the kitchen or sitting room, so that you can keep an eye on them. If you can't have a smart meter – or don't want one – you can still buy a standalone energy monitor, but it will only monitor electricity.

## Using an energy monitor

You can set your energy monitor to display your energy consumption in pounds (£) or kilowatt hours (kWh), depending on what works for you. To accurately know your usage in pounds you need to make sure the energy monitor is set to the correct price for your tariff. Your bill,

## Fitting a stand-alone energy monitor

An energy monitor costs around £30 to £40 and is easy to install yourself. They come in two parts:

- 1) A sensor which clips onto the power cable of your electricity meter and measures the amount of electricity passing through it.
- 2) A visual display unit, which this factsheet covers.



**(NB)** If your home has solar PV, be aware that not all monitor clamps can tell the difference between in-coming and outgoing energy flow. Look for a model with LED sensors.)

online account or prepayment meter display will list your daily standing charge and price per kWh unit.

Energy monitors vary, but common features include:

- Viewing how much electricity and gas you are using at this moment, as well as how much you have used today or in the last week or month.
- Setting a daily electricity or gas usage target, giving you an energy 'budget' to aim for.
- If you have a smart pay-as-you-go meter, the display may show how much credit you have left.
- You may also be able to access your energy monitor display on your computer or smart phone, including viewing analysis charts.

## Changing your habits

You may want to just use the monitor to predict your energy bills, but their main benefit is the greater control you gain from the information it provides, as you can assess your energy usage and work out ways to save money.

First off, see how much electricity your home uses 'at rest', that is, the amount used during the night or if everyone is out. This is often referred to as the 'base load'. Turn off everything that doesn't need to be on - all lights, TV, washing machine etc. If an appliance is on stand-by, switch it off at the wall socket.

Things that you can't turn off are your fridge freezer, medical equipment, certain home-entertainment set-top boxes and so on. The total usage will be displayed on the monitor – this is your base load.



Did you know..

A typical microwave uses more electricity to keep its digital clock on standby than it does heating food.

# Economy 7

## For heating and hot water

Economy 7 is an electricity tariff in which the cost of the electricity you use is different, depending on the time of day.

The hours of cheap electricity are normally from 12 midnight until 07.00 in winter, and from 01.00 to 08.00 in summer, though this can vary between suppliers. Sometimes people talk about 'day-rate' and 'night-rate', but we prefer to call this 'on-peak' and 'off-peak'.

The cheap, off-peak rate is about a third of the price of the on-peak electricity. This is because demand is lower and energy companies are happy to sell their electricity for less.

Economy 7 tariffs need a different kind of electricity meter. Unlike a standard meter, it measures the electricity you use during the day and at night separately. It might have two sets of dials or displays, as on the image above.

### Is Economy 7 right for me?

While Economy 7 gives you seven hours of cheap off-peak electricity, the downside is that for the other 17 hours the electricity costs more than normal – higher than a single-rate tariff. This suits some customers, but not others. If you're paying more for your peak-rate electricity, you should think about running appliances like your washing machine during your off-peak hours, but *only when you are up and about*. There is a fire risk if you run these appliances when you're asleep.

As a rule of thumb, Economy 7 will be cost-effective if you use electricity for your heating and hot water (not gas, which is a much cheaper heating fuel) and if you use more than 40% of your electricity at night. For this to be the case, you're almost certainly using electric night storage heaters for heating and have an electric hot water tank. This is because both storage heaters and hot water tanks can be timed to use cheap, night-time electricity and store this as heat until needed during the day.

If you heat your home with electricity, but don't have storage heaters or a hot water tank, Economy 7 probably



Economy 7 meters show electricity usage for both day-time and night-time rates

won't be cost effective for you, but your electricity supplier can confirm this.

If you are on an Economy 7 tariff, both your electricity meter and electricity bill will show a day-rate and night-rate. If you are in any doubt whether or not you are on Economy 7, call your electricity supplier.

If you're on Economy 7, your meter will show your electricity usage for both day-time and night-time rates

### Wiring circuits

A home using Economy 7 should have two wiring circuits. The main wiring circuit is the same as in any home, connecting to the plug sockets, lights etc. Anything using this circuit will turn on at any time, but if turned on at night you will be charged the cheaper rate.

There will also be a second wiring circuit that is connected to just the night storage heaters and (usually) the hot water tank – and this circuit will only activate when the electricity meter switches to off-peak mode.

Next to your heaters and hot water tank there will often be 1-2 socket switches – but which ones connect to the on-peak or off-peak circuit will depend on your individual home set-up. Any off-peak switches can be left 'on' as they will not actually be heating during the day. Any on-peak switches should only be turned on for a short period of time, if you need to boost the heating or hot water.



# GRANTS

## Warmer Homes:

There are several schemes through Northumberland County Council for free energy efficiency installations such as insulation, solar panels and air source heat pumps.

For homeowners and private tenants who do not have mains gas as heating Home Upgrade Grants (HUG2) can be applied for via The Warmer Homes Team online: [https://form.northumberland.gov.uk/form/launch/warm\\_homes\\_fund](https://form.northumberland.gov.uk/form/launch/warm_homes_fund). For more information contact: [warmerhomes@northumberland.gov.uk](mailto:warmerhomes@northumberland.gov.uk)

Households in receipt of qualifying benefits may be eligible for help with energy efficiency measures such as loft or wall insulation or heating measures. [ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/supportimproving-your-home](https://www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/supportimproving-your-home).

The council can also refer Northumberland residents who are not in receipt of benefits into the ECO scheme through more flexible criteria based on household income and vulnerability to the cold. Contact: [kate.ershadi@northumberland.gov.uk](mailto:kate.ershadi@northumberland.gov.uk) (Wednesday to Friday) Urgent

enquiries: [energy@northumberland.gov.uk](mailto:energy@northumberland.gov.uk). Residents can contact any of the obligated energy suppliers to find out how they may be able to help and a resident can benefit from ECO regardless of who they purchase their energy from.

Residents should search for Government Endorsed installers at: [trustmark.org.uk](https://trustmark.org.uk).

To check your property's energy rating: [find-energy-certificate.digital.communities.gov.uk](https://find-energy-certificate.digital.communities.gov.uk).

### Did you know..

Installing external wall insulation can prevent up to 40% of heat loss from your home. For more information on grants speak to our energy advisers.



## A short guide to Renewable Energy

### What type of Renewable Energy is right for me?

#### Are you thinking about installing renewables at home but not sure where to start?

There are several options available all with their own pros and cons and whilst there are lots of things to consider, by installing one or more renewable technologies, you could reduce your energy bills and your household carbon footprint.

#### Where do you start?

Not all options will be suitable for every home.

For example, solar panels for electricity and solar thermal panels can only be fitted to homes with enough suitable roof space.

Solar thermal, heat pumps and biomass require space inside and outside the home.

Hydropower schemes and water to water heat pumps require a nearby water source such as a stream or lake.

#### Different types of renewable technology

Air and ground source heat pumps (ASHP and GSHP) work by taking heat from the air outside and

concentrating the heat to provide home heating through a hot water tank. They require both internal and external equipment. For each kilowatt hour they need to run they produce around 3 kilowatt hours of heat. They are expensive to install (even with a £5000 grant from the boiler upgrade scheme) as many homes need a new hot water tank and bigger radiators installed to make the heat pumps work at their best.

GSHP's work in a similar way to air source but draws heat from the ground. They require either a borehole or a long pipe buried in land around the home and are very expensive to install but cheaper than ASHP to run.



## Biomass

Put simply, these systems burn wood (as pellets, woodchip or logs) instead of fossil fuels (oil, gas or coal etc.) and are considered zero carbon as the carbon dioxide released when the fuel is burnt has been absorbed recently when the trees were growing.

You must have space to store the fuel which is delivered either in bulk or in 10kg bags.

Installation costs are high but can be supported through the boiler upgrade scheme.

## Solar Photovoltaic (PV) Panels

Solar pv panels produce electricity from the sun which can be used in your home or exported back to the grid.

Panels are becoming increasingly popular as electricity prices rise and work very well in homes with suitable roofs (around 17 square meters of unshaded space facing broadly in a quadrant from south-east to south-west).

The panels produce power when it is light and more when the sun shines so will not power homes throughout the year and will produce more power than more homes need in the summer.

The amount of power used by the home can be maximised through the installation of batteries to store power for use when needed.

A typical 10 panel system producing 4 kilowatts of power and coupled with an 8kw battery could cost around £10000 but this could be paid back in less than 10 years with panels producing power for 20 years plus.

Batteries, however, only have a guaranteed life of 10 years.

## Solar Thermal Panels

As with solar pv above, solar thermal panels need a suitable roof but need less space and are a simple and effective way of turning sunshine into power, but this time in the form of hot water.

They produce power when the sun is shining so not all the year round, they also need a hot water tank to feed the heated water into.

## Hydroelectricity

Water flowing downhill is piped through a turbine to produce electricity so there are few places where this type of installation would work successfully so this is only an option for a very small number of homes in the UK.

## Wind Turbines

Wind turbines are an increasingly important source of renewable energy nationally but not yet at the domestic scale, so power generated from wind turbines is not yet a realistic option for most homes.

## Why do you want to switch to renewables?

As well as considering the different renewable options, you should consider why you are thinking about installing renewables for example.

Are you considering replacing / do you have to replace your existing heating system?

Are you looking to save energy and make your home more sustainable?  
Are you looking at how you could save the most money?

Should the system supply all of your needs or work to support another technology?

## Is your home as energy efficient as it could be?

Improving insulation is the best way to reduce your energy consumption and therefore would provide the best long term investment you could make. Insulation also reduces the cost of running your renewable technology and could reduce the initial investment you would have to make.

The less heat you lose through your walls, floors, roof, windows and doors the smaller the amount of renewable heat and energy you will need to generate.

## Helping you make your move towards becoming greener

The Energy Redress funded Domestic Carbon Reduction project, run by Community Action Northumberland energy team can help you make the choice of an appropriate renewable energy option for your home.

Our staff can support applications for grant funding through the Boiler Upgrade Scheme, Northumberland County Councils' Warmer Homes Fund and the Energy Company Obligation, depending upon your personal circumstances and the energy efficiency of your home at present.

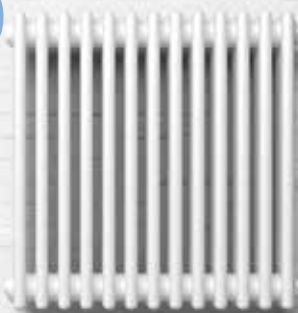
### Did you know..

Renewable energy creates three times more jobs than the fossil fuel industry



## Did you know..

Your radiator also emits heat out of the side facing the wall. If your walls are un-insulated, this can leak straight through to the outside. Stick radiator reflectors behind them to save yourself money and keep your house warm. For free radiator reflectors speak to our energy advisers.



## Winter Fuel Payments & Cost-of-living support in 2023-24

The Government cost of living payments to be issued across 2023-2024 are outlined below. Many of these payments have already been made.

There are the 'low income cost of living payment' of £299 due in Spring 2024 and the 'Pensioner cost of living payment' of up to £300 that will be paid this winter to those that are also in receipt of the 'Winter Fuel Payment'.

If you are eligible for the winter fuel payment you should have received a letter during October or November

outlining how much you will receive. Households in the UK that include someone born on or before the 24th September 1957 are eligible for this winter. Most people should receive this payment automatically however if you haven't received a letter about your payment, and you believe you are eligible, please contact one of our energy advisors for help to apply. The deadline for applications is 31st March 2024

- Low-income cost of living payment will be £900 paid to those on means-tested benefits. Payments will be paid in three

instalments. £301 in Spring 2023, £300 in Autumn 2023, and **£299 paid in Spring 2024**

- Pensioner cost of living payment will be **£300 to be paid in the Winter 2023/24**, this will be paid to those in receipt of Winter Fuel Payment (WFP) and likely to be paid with the WFP or around the same time.
- Disability cost of living payment will be £150 for those in receipt of a non-means tested disability benefit. This will be paid in Summer 2023

## Contact Us

### If you would like any help or advice please contact CAN

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For energy advice and a home audit contact [energy@ca-north.org.uk](mailto:energy@ca-north.org.uk) and for

Renewable Technology contact [renewables@ca-north.org.uk](mailto:renewables@ca-north.org.uk)

Tel 01670 517178

Email: [energy@ca-north.org.uk](mailto:energy@ca-north.org.uk)

Website: [www.ca-north.org.uk](http://www.ca-north.org.uk)

## Did you know..

If everyone boiled only the water they needed every time they used the kettle, we could save enough electricity in a year to power the UK's street lights for nearly 7 months.



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