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Focus on Solar PV – Already have Solar PV or thinking about it?

Across Northumberland, more households are turning to solar power to cut bills, reduce reliance on fossil fuels, and play a part in tackling climate change. Whether you're considering installation or already benefiting from panels on your roof, here's a straightforward guide to how solar photovoltaic (PV) systems work, and how to get the best from a system.

How does Solar PV work?

The sun provides a limitless source of clean, renewable energy. Solar PV panels capture this sunlight and convert it into electricity. The panels are made up of solar cells – thin layers of semiconductor material sandwiched between protective glass – which transform sunlight into direct current (DC) electricity.

Because our homes run on alternating current (AC), this electricity is channelled through an inverter, converting it into the 240V AC needed to power everyday appliances.

Using your own power first

When your panels are generating, the electricity they produce will automatically power the appliances you have switched on – from the washing machine to the television. This means you're drawing less electricity from the national grid, reducing both your bills and your household's carbon footprint.

What happens to the surplus?

On sunny days, you may generate more electricity than you use. In a standard system, this surplus is exported back into the national grid. Thanks to the Smart Export Guarantee (SEG), energy suppliers will pay you for the electricity you export.

To register for SEG you will usually need a smart meter. If you live in an area that is not yet "smart ready," suppliers should still be able to provide a meter that records your export – though you may need to take and report manual readings yourself. SEG payment rates vary between suppliers, so it is worth checking comparison sites and shopping around to find the best tariff for you. See below how to register for SEG.

Alternatively, households can invest in equipment to store excess electricity for later use. This can be achieved through domestic batteries, or by diverting surplus power into a hot water cylinder to heat water for your home. (See the information below about domestic battery storage and making the most of your solar.)

Why consider Solar PV?

- Lower energy bills – reduce how much electricity you need to buy from your supplier.
- Additional income – earn money through SEG tariffs when exporting electricity.
- Energy independence – make use of power generated right at home.
- Environmental benefits – cut carbon emissions and help decarbonise the wider grid.

Is Solar PV suitable for your home?

Before investing, check:

- **Roof direction:** South-facing works best, though east/west can also be effective. Panels can also be ground-mounted if there is adequate space.
- **Shading:** Trees or buildings that cast shade will reduce output.
- **Roof structure:** It must be able to support the weight of panels and frames.

Costs and funding

- A typical system costs around **£1,600 per kWp. A 3.5kWp** array (about 20m²) would cost roughly **£5,600.**
- Panels last 25+ years. Inverters usually need replacing after 10–15 years, costing **£500–£1,500** to replace a standard string inverter.
- Grant funding may be available through the **ECO scheme**. You can check your eligibility here https://www.gov.uk/energy-company-obligation.

Finding an installer

Follow these steps:

1. Get 2–3 quotes and request a technical survey (not just a sales visit).
2. Choose an installer certified by the Microgeneration Certification Scheme: www.mcscertified.com
3. Check they are part of the Renewable Energy Consumer Code: www.recc.org.uk
4. Confirm whether planning permission is required – usually not, but always check for listed buildings, conservation areas, AONBs, or world heritage sites.

You can also search for accredited local installers through Trustmark: www.trustmark.org.uk/homeowner

How much will I save?

This depends on lots of factors, such as how much of the energy generated by the system your household will use versus how much you export, your energy tariff and the size of the solar PV system.

The Energy Saving Trust have an online calculator which provides personalised results based on your energy use, household size and occupation patterns. https://energysavingtrust.org.uk/tool/solar-energy-calculator/

Making the most of your Solar PV

Solar panels generate most electricity between 11am and 3pm, but household demand is usually higher in the mornings and evenings. So, there's a mismatch between when solar PV is producing lots of energy and when we need it the most.

- **Exporting unused electricity from solar PV panels to the grid**

You can get paid for exporting electricity you don't use to the grid through export tariffs. The mismatch between peak generation and peak use means that lots of people with solar panels end up exporting most of the electricity generated by their panels to the grid and then importing electricity from the grid to use in their homes at peak use times. However, the amount you get paid for exported electricity is usually much lower than the cost of purchasing grid electricity. The rates for exported electricity vary between suppliers, so it's a good idea to shop around and check price comparison websites.

- **Shifting your energy use**

To make the most of your solar panels it is best to find ways to use as much of the electricity you produce as possible, by shifting your electricity consumption to sunlight hours or storing your solar-generated energy for later use.

Could you run your dishwasher or washing machine during the daytime?

- **Staggering when you use high-wattage appliances**

Stagger when you use appliances that require a lot of energy to make sure they use the free electricity produced by your PV and avoid needing to import more from the grid.

Can you wait for your washing machine to finish its cycle before running the dishwasher?

Example: If your panels are generating 1,000W (1kW):

- The fridge (100W) uses some, leaving 900W.
- A 750W microwave could run entirely on solar with 150W still spare.
- A 2,500W washing machine would need 1,600W imported from the grid.

Typical power ratings of common appliances

Appliance	Power consumption	Cost per hour (based on 27p per kWh, average unit price in November 2023)
LED light bulb	5W	0.13p
Fridge	100W	2.7p
Laptop	50W	1.35p
Microwave	750W	20.25p
Washing machine	2,500W (2.5kW)	67.5p

(source:centre for sustainable energy)

Storing energy for later

- Batteries store excess electricity generated by your PV system. This can then be used when the panels aren't generating. Some batteries can also provide electricity during a power cut, but battery systems tend to have this function.

(Note: If you feel you may be vulnerable during a power cut contact our energy team now about the Priority Service Register.)

Batteries currently don't make financial sense for many households. While a battery may save on imported electricity costs, the upfront cost of buying one remains high. More information here. https://www.cse.org.uk/advice/battery-storage/ or speak to our energy advisors.

- Storing electricity as hot water

Instead of sending surplus electricity to the grid, you can use it to power an immersion heater in a hot water tank to heat water for you to use later. A solar diverter switch will automatically divert surplus energy and direct it to the immersion heater. Excess solar energy is unlikely to meet all your hot water needs, but it can help reduce your bills.

How to Register for the Smart Export Guarantee (SEG)

You will need to contact your chosen energy supplier in order to register for SEG and supply the following documentation and have a SMART meter or alternative that records your export.

- MSC Certificate (provided by your installer)
- G98/G99 approval from the domestic network operator. For smaller systems (up to 3.68kW) your installer is required to notify the DNO (Distribution Network Operators) within 28 days of commissioning that they have connected your system to the grid. For larger systems the installer is required to get permission from the DNO before they connect your system to the grid.

NOTE: **If you're buying a new-build or a property where solar has been installed after April 2019, always check that these documents are in place. Without an MCS certificate and G98/G99 approval, you cannot claim SEG. If you don't have the G98/G99 approval letter, your network operator can confirm whether your connection has been approved. You can find your DNO at https://www.energynetworks.org/customers/find-my-network-operator**

IMPORTANT

If this affects you, our advisors are here to help — please get in touch for guidance and support

Has your solar inverter been registered with the manufacture?

We are aware of a number of installations recently where this hasn't been done by the installer. Registering the inverter allows the manufacturer to carry out firmware updates and remotely diagnose any issues. You need to have an internet connection to do this.

Not sure? If you can view your solar generation via. your phone, tablet or computer it is likely it has been registered.

Has your inverter been correctly configured? We are aware of a number of new installations where the inverter has been set up to work with the European grid rather than the UK grid. In these cases, inverters were locking out and not generating several times a day. If your system is not generating for periods of time when the sun is shining this could be the reason why.

If you would like free impartial advice, contact our advisors for support
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Energy Price Cap Update: October – December 2025

What's changing?

- From 1 October to 31 December 2025, the energy price cap is going up by around 2%.
- For a typical household (using both gas and electricity and paying by Direct Debit), bills will rise by about £2.93 a month, or £35.14 a year.
- Even with this rise, bills are still lower than at the height of the energy crisis in 2023.

What does the price cap mean?

- The price cap sets the maximum amount energy suppliers can charge for:
- Each unit of gas or electricity you use (measured in kilowatt hours – kWh).
- The daily standing charge (the fixed fee you pay each day, no matter how much energy you use).
- It's reviewed every 3 months by Ofgem (the energy regulator).

New price cap rates (1 Oct – 31 Dec 2025)

- If you're on a standard variable tariff (default tariff) and pay by Direct Debit, these are the average rates (including VAT) across England, Scotland and Wales:
- Electricity: 26.35p per kWh + 53.68p daily standing charge.
- Gas: 6.29p per kWh + 34.03p daily standing charge.
- Your actual bill depends on how much energy your household uses, the type of meter you have, and where you live.

Who is covered by the price cap?

- The price cap applies if you pay for your energy by:
- Standard credit (when you pay your bill after using energy).
- Direct Debit.
- Prepayment meter.
- Economy 7 (E7) meter.

Managing your bills

- You may save money by switching to a different tariff or payment type.
- If you're worried about paying, tell your supplier straight away – they must help. Options include:
- Setting up a repayment plan.
- Emergency credit (if you're on prepayment).

What's next?

- The next review will cover 1 January – 31 March 2026, and Ofgem will announce the new rates by 25 November 2025.

Switching Energy Supplier – A Simple Guide

Why switch?

- Switching to a different energy supplier or moving to a new tariff could save you money.
- If you pay the energy bill in your home, you can choose your supplier and tariff.
- You'll have a contract called a 'domestic contract'.
- Switching usually takes up to 5 working days (or you can pick a later date).

How to find the best deal

- Use an Ofgem-accredited comparison website. These sites must be clear about:
- What each tariff includes (e.g., if a smart meter is needed).
- Whether you can sign up directly through their site.
- Listing tariffs in price order.
- Trusted websites include: Energylinx, The Energy Shop, Money Supermarket, My Utility Genius, Simply Switch, Switch Gas and Electric, Quotezone, Unravel It, Uswitch.

What you'll need to switch

- When you choose a new supplier and tariff, have these details from your bill ready:
- Your postcode.
- Your current supplier and tariff.
- How much you pay per unit (kWh).
- How much energy you use in a year.
- Your new supplier will tell you the exact switch date. If it takes longer than 5 working days, you may be due compensation.
- You can cancel within 14 days if you change your mind.

Fixed-rate tariffs

- Fixed tariff = your price per unit stays the same, even if market prices rise.
- But if prices fall, your rate won't change.
- Some fixed tariffs charge an exit fee if you switch before the contract ends.
- Choose based on how much energy you use and what works best for your household.

Moving home

- When you move, you can stay with the property's existing supplier or switch to a new one.
- Renting? Check your tenancy agreement:
- If you pay the bills ® you can switch supplier or tariff.

- If your landlord pays the bills ® costs are usually included in your rent, and they deal with the supplier.
- Check if your tenancy agreement:
- Names a ‘default supplier’ you must use.
- Requires you to tell your landlord/agent if you switch.
- Has a clause saying you must return to the original supplier when you move out.

Switching if you owe money

- If you owe your supplier money for less than 28 days, you can still switch. The debt will be added to your final bill.
- If you owe money for more than 28 days, you must pay it off before switching.
- If you have a prepayment meter, you can still switch if your debt is up to £500 for gas and £500 for electricity.
- Suppliers must refund any money you’ve paid for energy you haven’t used.
- Check if your tenancy agreement:
- Names a ‘default supplier’ you must use.

If things go wrong

- If you’re switched without permission (called an ‘erroneous transfer’) or misled by a salesperson:
- Contact your supplier straight away.
- You should also get £30 compensation from your old or new supplier.

Tip

- Always keep a copy of your latest bill handy — it makes switching much quicker.

Powering People – Supporting Northumberland’s Off-Grid Communities

We’re excited to launch Powering People, a new project designed to:

- **Tackle fuel poverty** by helping households lower their energy costs.
- **Support the transition** from fossil fuels to cleaner, sustainable energy.
- **Improve energy security** for households not connected to the mains electricity grid.

Through this project we will:

- Carry out **household energy audits** and provide tailored advice.
- Advise on **grid connections and renewable installations**.
- Support **community-led energy solutions** that bring neighbours together.
- Make sure rural voices are heard.

Are you living off-grid?

If your household is not connected to mains electricity, we’d love to hear from you. Registering as off-grid will help us understand your needs and connect you with support.

Contact us

For more information about the Powering People project or to register as off-grid, please get in touch with our Off-Grid Energy Advisers:

- **John Bogue**
  johnbogue@ca-north.org.uk
- **Dave Richardson**
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Ofgem drives forward plans for new and improved smart meter rules

New smart meter standards and more compensation for customers facing long wait times for installations or repairs are set to be introduced next year, under plans put forward by Ofgem

In March this year, the energy regulator announced plans to review its Guaranteed Standards of Performance (GSoPs). This included a new set of rules to improve the service offered by energy suppliers to customers that want a smart meter, which are now another step closer. Ofgem is proposing four new rules which mean consumers will receive automatic compensation:

- where a customer has to wait more than 6 weeks for a smart meter installation appointment
- for a failed smart meter installation due to a fault within the supplier's control
- if a customer reports a problem with their smart meter, requiring suppliers to provide a resolution plan within five working days of the report
- for smart meters not operating in smart mode if not fixed within 90 days.

Following an initial consultation, Ofgem has also confirmed it plans to extend the requirement for suppliers to offer compensation for smart meters not operating in smart mode, particularly those facing wider connectivity issues, meaning even more customers will benefit from the change.

Alongside enhanced protections for households, microbusinesses will also benefit from greater smart meter rights and compensation when things go wrong under the new rules.

This is part of Ofgem's wider work to improve the smart meter experience by toughening up requirements and taking action against suppliers that don't comply with its rules. Over the past year, Ofgem's compliance engagement has seen more than 600,000 previously non-operating smart meters repaired or replaced. This figure continues to rise, and Ofgem's new standards will further incentivise suppliers to install and repair smart meters as soon as possible or pay their customers compensation.

According to the latest government data, 66 percent of homes in Britain have a smart or advanced meter, and more than 90 percent are working correctly. While the smart meter rollout is progressing quickly, Ofgem's plans aim to further improve the service customers can expect and ensure that if things do go wrong, they are put right as quickly as possible, and customers are fairly compensated.

The Guaranteed Standards of Performance were introduced by Ofgem to ensure that energy suppliers offer an appropriate level of service and compensation payments to customers when standards are not met.

Suppliers are currently required to make an automatic payment of £40 to consumers if they fail to meet the minimum standards outlined in the Guaranteed Standards. This includes making and keeping appointments, investigating and fixing/replacing credit or prepayment meter faults, and switching supplier within five working days.

Ofgem will now open a statutory consultation to seek feedback from stakeholders and aims to have the new proposed smart meter standards in place from early 2026.

The Warm Homes Discount and the Winter Fuel Payment

The Warm Homes Discount and the Winter Fuel Payment are two different methods of government financial assistance towards energy bills available this winter.

The Winter Fuel Payment is available to those born before 22 Sept 1959 and have an income under £35,000 per year. Households will get an automatic payment of either £200 per household, or £300 where there is someone over 80 in the household.

The payment is made automatically through PAYE and if your taxable income is over £35,000 it will be taken back through PAYE.

Please note, these are household totals. It can get complicated depending on the mix of the household:

If your household doesn't receive an income-related benefit like Pension Credit and everyone is under 80 years old, the payment will be shared—meaning you'll receive £100 each, for a total of £200 per household, not £200 per person.
If you are both over 80 and eligible you get £150 each, or £300 total.
If your household is a mix of ages and income - if a person aged 80 or over earns more than £35,000, they will have to pay back the £200 they'd have received. If the pensioner aged under 80 earns under £35,000, they will keep their £100. So the net benefit to the household would be £100.

For further information please contact the Winter Fuel Payment Centre on 0800 731 0160.

The Warm Homes Discount is a £150 payment to households to help with their energy bills. This winter the government are providing this payment to every bill payer on a means-tested benefit, meaning more families will now qualify.

If you're eligible, you won't need to do anything – your supplier will sort it for you. The discount doesn't come to you directly, but will automatically be added to your electricity account by 31 March 2026.

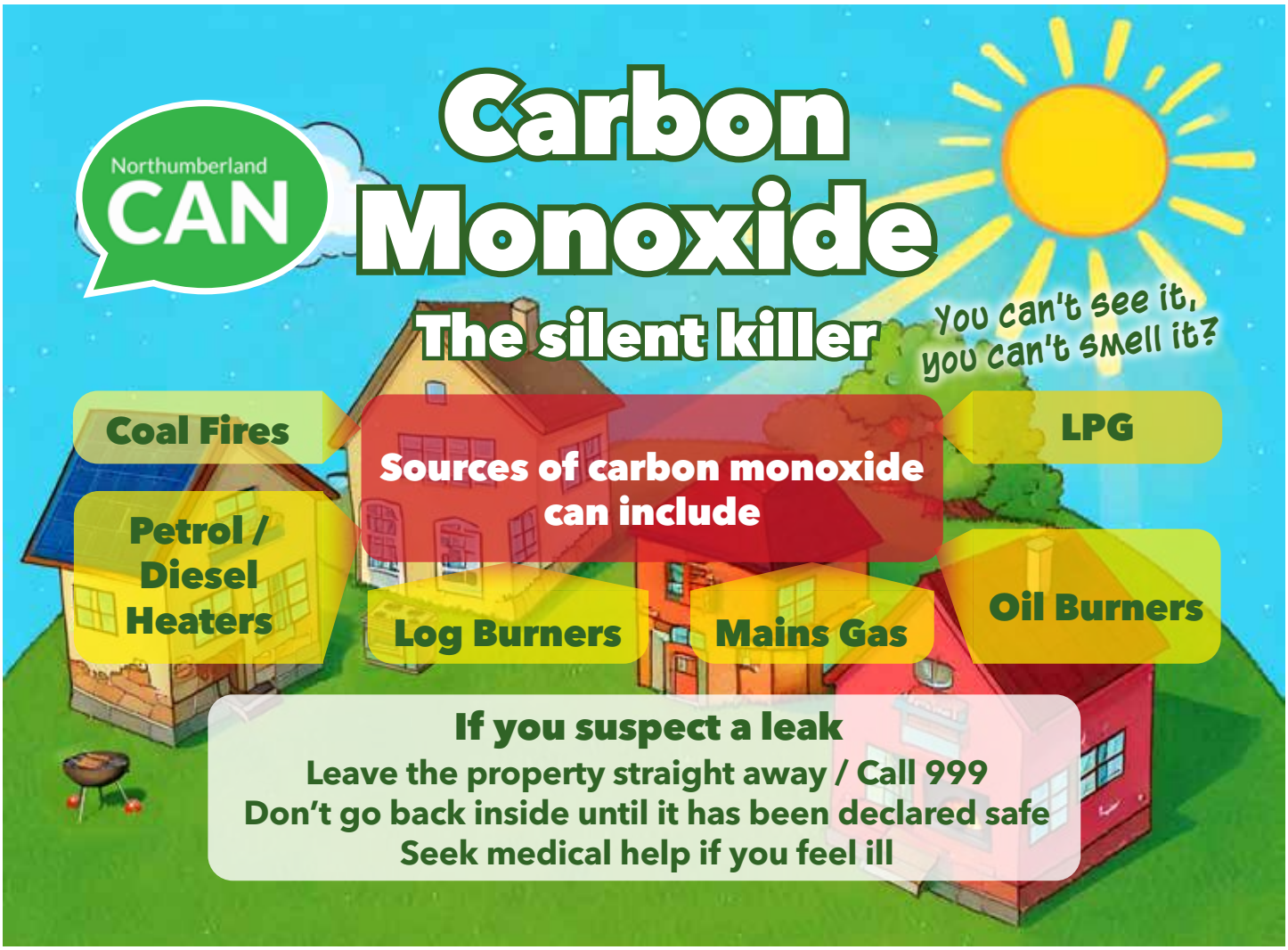
You can also get the Warm Home Discount if you're on a prepayment or pay as you go meter. Your supplier will decide how the discount is applied, but it's often in the form of a voucher you can use to top up your meter.

Who qualifies? If you receive the Guarantee Credit element of Pension Credit as of 24 August 2025, then you will be automatically be eligible, even if you get Savings Credit as well.

Those in the broader eligibility group, are residents who meet the following criteria:

- You receive one or more of the following benefits: Housing Benefit, income-related Employment and Support Allowance (ESA), income-based Jobseeker's Allowance (JSA), Income Support, the 'Savings Credit' part of Pension Credit or Universal Credit
- Alternatively, your household income fell below a certain threshold and you received either Child Tax Credit or Working Tax Credit
- Your energy supplier was part of the scheme (see below)
- You or your partner's name was on the electricity bill
- Your property had a 'high energy cost' score based on its characteristics.

If you want to find out whether you qualify, from October you can call the government Warm Home Discount phone line on 0800 030 9322, or visit www.gov.uk/check-if-youre-eligible-for-warm-home-discount.



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