

A Simple Guide for Householders

# Saving energy and money





We're Cornwall's energy advice charity and here to help householders in Cornwall stay warm and healthy in their homes.

This advice guide shares some of our top tips for saving energy and money in your home.

We're here to help. Just give us a call or drop us a line.

Our website is jam-packed with useful information, resources and guides to help you make the right choices for you and your home. Just go to www.cep.org.uk.





Freephone 0800 954 1956

advice@cep.org.uk

www.cep.org.uk

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## **Control your heating**

Most central heating programmers can be set to turn your heating on twice a day, once in the morning and again in the evening.

To make sure you have heat when you need it, set your programmer to come on half an hour before you want to get up in the morning. This provides a 'warming up' period.

You should also schedule the heating to switch off half an hour before you usually leave the house and before you go to bed. In most cases it will be more expensive to leave your heating on constantly at a low level, rather than using a programmer.

It's important to manage your heating system, but more important to keep warm and well.







#### **Control your heating**

#### Hot water tank

Thermostats on hot water tanks should be set at 60°C (140°F). If the temperature is lower it will allow bacteria to grow. If the thermostat is set higher you could risk scalding from extremely hot water, as well as wasting money from unnecessary heating.



#### **Radiator controls**

Some radiators are fitted with individual controls allowing you to set different temperatures in different rooms. Try turning radiators down to a low level in unused rooms, but don't turn them off completely. This low background heat should help reduce any problems with damp and mould.



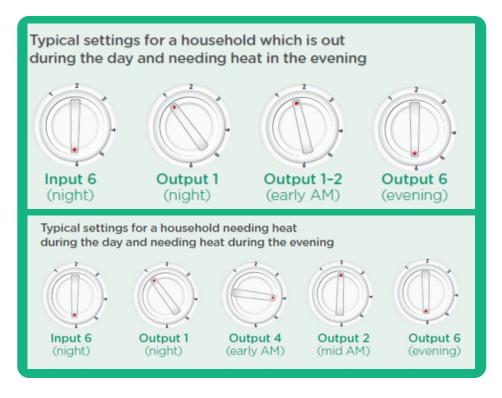


Simple Advice Guide: Using Heating Controls Effectively

## **Control your heating**

#### Night storage heaters with manual controls

It's important to know how to use the controls to regulate the amount of heat that storage heaters take on during the cheaper off-peak periods and how quickly that heat is released. You need to set the Input dial according to how much heat you think you will need later in the day and the Output dial according to how much heat you want now. The higher the Output setting, the quicker the heat is released.



LEARN MORE



Simple Advice Guide: Electric Storage Heaters

## **Control your heating**

The labelling of the controls varies across different models of storage heater. **Input** is usually on the left and called **input**, **charge** or **auto set**. **Output** can also be labelled as **discharge** or **temperature**. More modern heaters allow these settings to be programmed.

Some older storage heaters and all modern High Heat Retention storage heaters have a **boost** setting to provide immediate heat, either through the heating element or a built-in fan heater. This setting should only be used if the stored heat runs out, as the daytime cost of electricity will be higher on E7 or E10 tariffs.

#### Modern High Heat Retention storage heaters

These storage heaters are easier to use, more efficient and cheaper to run than older models. If you are still using older heaters, contact us for details of grants and help to upgrade.



#### Advice on preventing damp and mould

#### Ventilation

In order to reduce condensation in your home, adequate ventilation is needed in the right places. However, opening windows isn't always the best thing, as letting too much cold air into a room could reduce the temperature of walls and make a condensation problem worse.

Background ventilation can be provided by opening trickle vents on windows or ensuring air bricks are clear.

Dehumidifiers can be useful as a short term solution during humid weather. A very effective solution in dealing with persistent condensation issues is Positive Input Ventilation (PIV). This is a fan in the loft that draws outside air into the home, forcing stale air out through trickle vents and building fabric.

#### Radon

PIV will also help to remove radon - a naturally occurring gas from the ground, as will a radon sump. Note: radon removal equipment needs to be kept running all the time.

#### **Extractor Fans**

Make sure nothing is blocking an extractor fan so it can continue working effectively.





Simple Advice Guides: Condensation and Mould

#### Advice on preventing damp and mould

#### Heating

Heat rooms adequately to raise the air and surface temperatures. Avoid portable gas and paraffin heaters as they release water vapour while generating heat.

#### Cooking

Use lids on pans when cooking, use an extractor fan and close the kitchen door when steam is being created.



#### Bathroom

When using the shower in the bathroom, keep the internal door shut and use an extractor fan or open a window afterwards.

#### Laundry

If you have to dry laundry indoors, restrict to one room with the door closed and a window opened slightly or use a dehumidifier to take away the moisture released by the clothes as they dry.

If your property suffers from condensation or mould, the Cornish company, South West Ventilation can provide specialist advice and solutions. For a no-obligation survey, visit: southwestventilation.co.uk or call **01326 727101** 

LEARN MORE



Simple Advice Guides: Condensation and Mould

#### **Boiler flow settings**

You can cut your gas bills by 6-8% by lowering the **flow temperature** on your condensing combi boiler so that it heats water feeding radiators to 60°C, rather than the factory default of 80°C. You will notice that your radiators do not feel quite so hot - this is a sign that the system is running cooler and more efficiently. If you do not feel cold, then it is working as it should. You may find it takes longer for your house to warm up - you can extend the time your boiler is on to compensate. For most homes, running the boiler for a longer period at a lower temperature will use less gas than shorter, hotter cycles of heating.

Check your boiler's operating manual for how to change the settings. You should be able to find this online if you don't have the paper copy.



## **Boiler flow settings**

#### **Boilers with dials**

Go to the dial with the little radiator icon next to it.

The dial may show numbers (1-6), a dashed line or a line increasing in thickness. Halfway or number 3 will be about 55-60°C. Try setting slightly higher to begin with or number 3.



# Boilers with digital displays

Some boilers have a dial, but the temperature will show on the digital display. Turn the dial until the digital display shows 60°C flow temperature.



#### **Boiler flow settings**

#### **Boilers with up and down buttons**

Press the minus (-) radiator button until the digital display shows 60°C flow temperature.

You may have to press and hold a menu button to reveal flow temperature, then reduce to 60°C, then press the menu button again to set it.





## Heating top tips

- Turning your heating down by just 1°C could cut your heating bills by up to 10%. Try setting your thermostat to 18°C which should be a comfortable setting for most householders.
- Setting your heating and hot water to come on only when required could save even more on your household bills.
- Match your duvet to the seasons – use a low tog in summer and high tog in winter to avoid having to use the heating unnecessarily.

- Layer your clothing to lock in body heat.
- Plug-in electric heaters are expensive to run, so use heated throws where you can, as they are much cheaper to run to keep you warm.



#### Saving energy around the home

#### Laundry

- Wash full loads rather than half loads of laundry (this applies to your dishwasher too).
- Save around 40% less electricity by using your washing machine's 30°C cycle. Use a fast spin cycle to remove as much water as possible and speed up the drying time.
- Dry clothes outside instead of using a tumble dryer. Hang or fold clothes up straight away after drying them to reduce your ironing.

#### Bathroom

 Install a water-efficient shower head and check out what free energysaving devices are offered by South West Water.

#### Visit:

www.southwestwater.co.uk/ save-water/free-products



#### Saving energy around the home

#### Kitchen

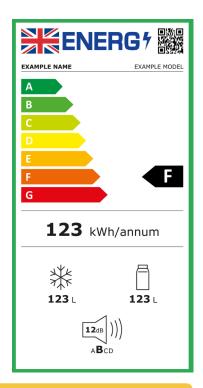
- Only fill the kettle with as much water as you need.
- Use the right-sized pan when cooking on the hob and the appropriate sized ring or burner. Cover pans with lids to speed up cooking, save energy and reduce condensation in your home.
- Make the most of the space in your oven by cooking larger batches of food, then freezing spare portions.

- Defrost frozen food overnight in your fridge, instead of defrosting in the microwave.
- Regularly defrost your freezer to improve running efficiency.
- Consider using a Slow Cooker. They are incredibly energyefficient, only using a fraction of the energy of a hob or oven to cook a meal. You can use cheaper cuts of meat and vegetables to make healthy, filling and tasty meals.

#### Saving energy around the home

#### **Appliances**

- Whenever you're not using appliances, such as televisions, turn them off fully - Standby uses a lot of power.
- Chargers still use some power when their gadget is fully charged, so don't forget to switch them off at the socket.



 A third of the average electricity bill is used on appliances, electronics and computer equipment. When you are buying new appliances, try to buy the most energy-efficient products you can afford - they may be a little more expensive, but you will save money in the long run.

#### Saving energy around the home

#### Lighting

- Fit energy-efficient LED bulbs which use a very small amount of electricity. If you're not sure if you already have LED lighting, if you put your hand near the bulb and it feels hot, it's not a LED.
- Don't forget to turn off the lights when you leave a room and switch off lights in unoccupied rooms.





#### Saving energy around the home

#### Draughts

Draught-free homes are comfortable at lower temperatures, so you may be able to turn down your thermostat, saving even more on your energy bills, so:

- Draught-proof doors, including fitting a letterbox brush, keyhole cover and under door excluders.
- Use draught-proofing strips around your windows, interior doors and loft hatch.

- Use thick, lined curtains if you can and close curtains at dusk to stop heat escaping through windows.
- You don't need to replace your curtains, you can simply add thermal liners to the back of your curtains, which will help to prevent heat loss.







Simple Advice Guides: Draught Proofing

#### Saving energy around the home

#### Windows

- Top quality windows with good energy ratings are a worthwhile investment. However, repairs and maintenance to existing windows will also help keep the heat in.
- If your windows are inadequate and you can't afford to replace them, take a look at secondary glazing solutions which are fitted inside the existing window reveal and will help to reduce heat loss.

- Temporarily fitting secondary glazing film to windows can be an easy and low-cost way of preventing heat loss.
- Permanent acrylic, perspex or glazed units (secondary glazing) allow you to open the windows, which is important for ventilation.



#### Saving energy around the home

#### Chimneys

- The internal openings of permanently unused chimneys can be sealed with a board and adjustable vent.
- Alternatively, chimneys can be temporarily blocked with products like chimney balloons /umbrellas. These temporarily fit above the hearth to cut down draughts. Remember to to remove this before lighting a fire.
- If you are not using a fireplace, make sure the top of the chimney is capped to prevent birds nesting.





## DON'T FORGET

You must <u>not</u> use your fire when your chimney is blocked

#### Saving energy around the home

#### Hot water tank and boiler tips

- Insulate hot water pipework and pop a jacket on your hot water cylinder (80mm insulation recommended).
- You should have your boiler serviced annually to keep it working safely and efficiently.
- You can reduce your heating bills by up to a quarter by replacing an old G-rated boiler with an A-rated condensing boiler and a full set of heating controls.





#### Long term energy saving

Insulation really is the best way to stop that precious heat escaping from your home. You've paid for your heat, so hang on to it!

#### Loft insulation

Without loft insulation, as much as a quarter of the heat you pay for could be escaping through the roof. Loft insulation is one of the most effective ways of achieving a warmer home which is cheaper to run and more energy-efficient.

It's worth checking how much loft insulation you already have. The recommended depth is 270mm (11"). In order for the insulation to work, it shouldn't be compressed nor have items stored on top of it.

>

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#### **Room in Roof insulation**

Up to 25% of the heat in your home can be lost through an uninsulated roof, so if you're using or planning to use your loft space as a living space, then it is important to insulate as much as possible.

#### **Spray Foam insulation**

An alternative approach is to spray insulating foam directly onto the underside of the roof and between the rafters. **This isn't recommended.** Spray foam insulation is suitable in some situations, but **advice should be sought** before making a commitment.

Simple Advice Guides: Loft Insulation & Room in Roof Insulation

#### Long term energy saving

#### **Floor insulation**

Up to 15% of heat could be lost through the ground floor of your house or through rooms over unheated spaces such as garages.

Floor insulation comes in two forms, suspended floor insulation and solid floor insulation. If your floor has floorboards laid over wooden joists with a void underneath, then you have a suspended timber floor. Houses with air bricks at ground level typically have suspended timber floors to allow air flow under the floor.

#### **Cavity Wall insulation**

If your home was built after about 1920, it is likely to have cavity walls – two walls of brick or block separated by an air cavity. These can be filled with insulation to stop heat escaping.







#### Long term energy saving

#### Solid wall insulation

If your property was built before 1920, it is likely that it was built with solid stone or brick external walls. If these walls are uninsulated, you could be losing up to a third of your property's generated heat, wasting money and energy.

It is most cost-effective to fit either of these types of insulation when carrying out other work on your home, such as when you're decorating, installing a new kitchen or external improvements. Internal and external insulation are best fitted by a professional, but costs can be kept down by doing the decorating and finishing yourself.

LEARN MORE

#### Internal solid wall insulation

Generally cheaper to install than external wall insulation and can be completed by someone with reasonable DIY skills.

# External solid wall insulation/cladding

This is more expensive to install than internal insulation and requires full access to all external wall areas. It has the advantage of causing minimal disruption to the household during installation and can provide a weatherproof finish for older properties. It can also offer increased soundproofing from traffic, etc.

Simple Advice Guides: Solid Wall Insulation

#### Managing your energy usage

#### **Smart meters**

Smart meters are being installed in homes across Great Britain at no extra cost, to replace traditional meters. Smart meters automatically send your gas and electricity readings directly to your energy supplier, so you'll no longer need to do manual meter readings. Smart meters enable accurate, not estimated bills – helping to take the stress out of budgeting and putting you back in control.



Make sure your energy supplier provides you with a portable in-home display (IHD) as this shows you in near-real time the amount of energy you use, allowing you to keep a closer eye on your energy spending habits. This can help you find ways to reduce energy waste around your home and budget your energy spend.

To get the best from your smart meter, you need to understand what the IHD is showing. A good tip is to switch everything off and then turn on different devices to see how much energy they use.

To get a smart meter, you need to ask your energy supplier and they'll let you know the current availability in your area.

#### Saving money on your water bills

#### Social Care Water Tariff

If you buy your water direct from South West Water and you are on a water meter, have you checked if you're eligible for a discount?

#### WaterCare

This is for low income households receiving Income based JSA, ESA, Universal Credit, Income Support, Pension Credit Guarantee Credit or Housing Benefit. Qualifying households can receive between 15% - 50% discount on their ongoing charges.

To apply for a discounted Water Tariff from South West Water visit: www.southwestwater.co.uk /help/need-help-paying-bill or call **0344 346 1010** 

#### WaterSure

If a household member has a medical condition or there are three or more children requiring extra water use in the property, you may qualify to have your annual water costs capped, regardless of your water use.

#### Water Meter Scheme

Having a water meter means you only pay for the water you use and puts you in control of your water use so you can take steps to reduce your bill. In most cases South West Water can fit a water meter free of charge. If you have a meter installed and decide that having a water meter is not for you, you have two years to decide whether you'd like to switch back.

# **Fire Safety**

The Cornwall Fire, Rescue and Community Safety Service offer free home fire safety checks to help householders identify potential risks in their homes. The checks are targeted towards residents over the age of 65, householders with a disability or long-term illness, people living alone or smokers. The visits take just half an hour, during which time they will make sure you know what to do in order to reduce or prevent fire risks and help you put together an escape plan in case a fire breaks out in the future. They will check you have a working smoke alarm and if you don't, they can fit a free smoke alarm.



To check eligibility and arrange for a free home fire safety check, search online for Cornwall Fire Safety Check or call **0800 3581 999** 

# Stay informed during a power cut or if your water supply is interrupted

If you find yourself in a vulnerable situation where your electricity, gas or water supply has been interrupted, the Priority Services Register offers free support to help you, particularly if you have extra communication, access or safety needs.

Joining the Priority Services Register offers support such as advanced notice of power cuts; priority support in an emergency, for example, heating and cooking facilities; and help with prepayment meter access. You are eligible to join if you:

- have reached your state pension age
- are disabled or have a longterm medical condition
- are recovering from an injury
- have a hearing or sight condition
- have a mental health condition
- are pregnant or have children under 5 years old
- have extra communication needs (such as if you don't speak or read English well).

You might still be able to join the register for other reasons, such as if you need short-term support after a stay in hospital.

Priority Services Registers are offered by energy suppliers and network operators and each keep their own register:

South West Water www.southwestwater.co.uk/need-help/priority-services or call 0344 346 1010

Wales & West Utilities (for gas) www.wwutilities.co.uk/services/safe-warm/ priority-customers/priority-services-register or call 02920 278558

Western Power Distribution (for electricity) just call Community Energy Plus on **0800 954 1956** 





Simple Advice Guide: Priority Services Register

#### **Carbon Monoxide awareness**

Carbon Monoxide (CO) is a colourless, odourless, tasteless, poisonous gas produced by incomplete burning of carbon-based fuels including gas, oil, wood and coal. Sources can include cookers, heaters and fireplaces.

You can't see it, taste it nor smell it, but CO can kill quickly without warning.

Early symptoms of CO poisoning can mimic many common ailments and may easily be confused with food poisoning, viral infections, flu or simple tiredness. However, unlike flu, CO poisoning does not cause a high temperature. Symptoms include:

- headache,
- feeling sick (nausea) and dizziness,
- you may also feel tired and confused, and
- some people are sick (vomit) and have abdominal pain.

Symptoms that may come on later include:

- confusion,
- loss of memory, and
- problems with coordination.

# 

Fit a CO monitor/alarm in any room where there is a naked flame in your home.

#### **Carbon Monoxide awareness**

# How to prevent CO poisoning

Make sure all appliances are installed and maintained by a professional. This will also help them to run efficiently.

- Keep chimney flues free from blockages.
- Ensure your home has enough ventilation and airbricks are not blocked.
- Fit a CO alarm.

#### What to do if your CO alarm sounds or you suspect a leak

- Stop using all appliances, switch them off, and open doors and windows to ventilate the property.
- Do not smoke or use naked flames.
- Evacuate the property immediately. Stay calm.

- Call the National Grid emergency number: 0800 111 999 to report the incident.
- Seek immediate medical help and advice if you think you have been exposed to carbon monoxide.

Diagnosing carbon monoxide poisoning is not easy because it simulates many other conditions, so do say what you think is wrong. Ask for either a blood and/or breath sample to be taken without delay, as your body's carbon monoxide level will reduce the longer you are away from the contaminated environment, making it harder to detect.

#### **Money management**

If you are struggling to make ends meet or worried about debt, contact:

#### **Citizens Advice Cornwall**

Advice on benefits, debt, money, housing and more. www.citizensadvicecornwall.org.uk or text: **ADVICE to 78866** or call **0800 144 8848** 

#### **MoneyHelper**

Free guidance to help make your money and pension choices clearer, put you in control and recommend further, trusted support if you need it. www.moneyhelper.org.uk or call **0800 138 7777** 

#### Turn2Us

Information and support to help people get back on track. www.turn2us.org.uk

#### StepChange

Debt charity offering free debt advice and money management. www.stepchange.org or call **0800 138 1111** 

#### Find ways to maximise your income

#### **Pension Credit**

Pension Credit is a tax-free means-tested benefit for retired people on a low income.

If you are eligible for Pension Credit Guarantee Credit, you can access a host of benefits including Council Tax Relief; financial help with your housing costs; a free TV licence if you're over 75; and help with health costs (free NHS dental treatment, help with the cost of glasses, transport to hospital). Pension Credit comes in two parts:

- Guarantee Credit tops up your weekly income to a guaranteed minimum level.
- Savings Credit is extra money if you've got some savings or your income is higher than the basic State Pension. It's only available to people who reached State Pension age before a qualifying date every year.

"There's nothing to lose by applying, but potentially a lot to gain – and even if you've previously been turned down, you can make a new claim each year." Age UK

https://apply-for-pensioncredit.service.gov.uk or call **0800 99 1234** 



Thank you so much for your help claiming Pension Credit. It may only be a few pounds per week, but it will open up other benefits to me like help with dentist and travel costs to hospital.

#### Find ways to maximise your income

#### **Council Tax Support**

If you live on your own, you can claim a discount off your council tax bill.

If a member of your household is 'substantially and permanently' disabled, you could reduce your council tax bill by being put in a lower council tax band.

Council Tax Support helps people who have no income or a low income; or are claiming certain benefits, to pay some or all of their council tax.

You can claim Council Tax Support if you own your own home or rent. You can also claim if you are working or unemployed. Entitlement to Council Tax Support is based on how much income, capital and savings your household has.

Contact Cornwall Council to check if you're eligible for Council Tax Support and make an application.

www.cornwall.gov.uk/ benefits-and-support/ council-tax-support/ apply-for-council-taxsupport or call **0300 1234 121** 



#### Find ways to maximise your income

#### **Housing Benefit**

Housing Benefit is for help with rent payments (including ground rent for park home residents) for those who are not working, on a low income or in receipt of other benefits.

www.cornwall.gov.uk/ benefits-and-support/ housing-benefit or call **0300 1234 121** 

#### **Carer's Allowance**

If you are below the State Pension retirement age and care for someone for a specified number of hours a week or more, and they receive certain benefits, for example Personal Independence Payment or Disability Living Allowance, you could be eligible for Carer's Allowance.

www.gov.uk/ carers-allowance or call **0800 731 0297** 



I've never asked for help, but this has meant a great deal to my quality of living.

#### Find ways to maximise your income

#### **Personal Independence Payment**

Personal Independence Payment (PIP) is a benefit for people who may need help with daily activities or getting around because of a longterm illness or disability. If you have an illness or disability, it can make life difficult and affect your income, especially if you have to give up work or cut down your hours. Having a little extra money could help you to pay for things you need or want. You can spend PIP on whatever you need it for.

You may be eligible for PIP if you're under State Pension age and need help with daily living activities or getting around, or both. If you're awarded PIP before you reach State Pension age, you'll continue to receive it after as well. You can still make a claim if you're working. If you've reached State Pension age and have care needs, you should claim Attendance Allowance instead (see page 37).

PIP isn't based on your National Insurance contributions and it isn't means-tested, which means it doesn't matter how much income or savings you have.

To start your claim, call the PIP new claims phone line on **0800 917 2222**. They will ask for basic information and then send you a claim form.

#### Find ways to maximise your income

#### **Attendance Allowance**

This is extra income that you can claim if you are over State Pension age and need regular help with your personal care or supervision because of illness or disability. benefits, such as Pension Credit, Housing Benefit or Council Tax Reduction, or an increase in these benefits if you're already receiving them.

A little extra money can go a long way. You can use it in any way you like to meet your needs and stay independent in your own home. The money doesn't have to be spent on a carer.

Claiming Attendance Allowance won't reduce any other income you receive. It's tax-free and if you're awarded Attendance Allowance, you may become entitled to other Attendance Allowance isn't means-tested, so it doesn't matter how much income and savings you have. Age UK have some excellent information on their website about eligibility and tips to increase your chances of making a successful claim.

Search online for Age UK Attendance Allowance or call the Age UK Advice Line on **0800 678 1602** 

#### Staying safe at home

#### Lifeline and Assisted Living Service

Do you need support to maintain your independence while living in your home?

Cornwall Council's in-house telecare service provider offers 24/7 monitoring and installation of lifeline alarms and sensors. This provides round-the-clock reassurance that help is at hand when it's most needed.

Whether you need help when feeling unwell, assistance after a fall, or a lifesaving intervention, your family and friends can have peace of mind that 24/7 assistance is a button press away.

For more information search Cornwall Lifeline and Assisted Living or call **0300 7900 603** 



## Staying safe at home

#### **Home Adaptations**

Do you need to make adaptations to your home to help you live more independently?

Cornwall Council Home Solutions team offer advice and assistance to people over 60 or with disabilities to help them live safely and independently at home. They also offer a Handyperson service to carry out small jobs and repairs around your home.

Visit: www.cornwall.gov.uk/ housing/home-solutions or call **01872 224707** 



Thank you so much for helping to get my handrails and step into the shower sorted.

#### Contacts

Discounted Water tariff
South West Water 0344 346 1010

Fire Safety
Cornwall Fire Safety Check 0800 3581 999

Priority Services Register network operators South West Water 0344 346 1010 Wales & West Utilities 02920 278558 Western Power Distribution 0800 954 1956 (Community Energy Plus)

Carbon Monoxide Poisoning Report the incident at **National Grid emergency number 0800 111 999** Call **111** for immediate medical help and advice or **999** for emergency medical help

#### Contacts

Money management Citizens Advice Cornwall 0800 144 8848 MoneyHelper 0800 138 7777 StepChange 0800 138 1111

#### Maximise your income

Pension Credit claim line 0800 99 1234 Council Tax Support 0300 1234 121 Housing Benefit Support 0300 1234 121 Carer's Allowance 0800 731 0297 Personal Independence Payment 0800 917 2222 Attendance Allowance (Age UK Advice Line) 0800 678 1602 Lifeline and Assisted Living Service 0300 7900 603 Home Adaptations 01872 224707

#### **More resources**

#### LEARN MORE ()

Our range of simple advice guides can be downloaded online from www.cep.org.uk

If you would like any advice guides sent to you by post, then please contact us.

HEATING	Electric Storage Heaters Using Heating Controls Effectively
ENERGY ADVICE	Condensation and Mould Draught Proofing Secondary Glazing Low Energy Lighting Understanding Your Electricity Meter and Bill Understanding Your Gas Meter and Bill Tariffs, Payment Options and Switching Suppliers Priority Services Register
INSULATION	Loft Insulation Cavity Wall Insulation Solid Wall Insulation Room in Roof Insulation
RENEWABLE ENERGY	Solar Photovoltaic Panels (PV) Solar Thermal Panels Generating Electricity from Wind Ground Source Heat Pumps Air Source Heat Pumps Small-scale Hydroelectricity Wood Fuelled Heating Electric Cars Home Battery Storage

#### About our advice

The information contained in this supplement does not constitute financial advice. Rates and figures are correct at the time of printing, but are subject to changes beyond our control. Use of this information is at your own risk and we do not accept any liability for any loss incurred in your use of the information.

We recommend you always do your own research to make sure your decisions are right for your specific circumstances.



# Please keep this booklet for your reference.

If a friend or neighbour would benefit from our advice, please let us know.



We're Cornwall's energy advice charity and here to help householders in Cornwall stay warm and healthy in their homes. Our friendly advisors are on hand to help. Just give us a call or drop us a line.



Registered charity: 1068990

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\*The information in this guide is correct at the date of publishing, however some details and funding opportunities are subject to change. Visit our website for the latest guidance.