

# MAKING YOUR HOME WARMER



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## INTRODUCTION

This guide has been written to help householders take the first steps to improving the homes they rent or own, making them warmer and cosier to live in, and less expensive to heat.

In this booklet you'll find information on what you can do to cut your energy bills, and where you can find out about grants and subsidies that could help you fund further energy efficiency measures in your home.

We explain the Green Deal, a Government scheme that helps householders and landlords pay for energy efficiency improvements to their homes through reductions on their energy bills.

For those that want to know more about specific energy saving measures, we have put together a basic guide explaining how they work, what they might cost to install and the potential savings on your energy bills.

We have also included suggestions on other ways you could cut bills, reduce waste, support the local economy and help contribute to making Brighton and Hove a cleaner and healthier place to live.

We hope you find it useful.

Flemmich Webb,  
Director, Brighton & Hove 10:10

“ If every household in the UK used the best possible draught proofing, we would save £190 million and enough energy to heat nearly 400,000 homes every year ”



## MAKING HOMES WARMER AND MORE COMFORTABLE

Did you know almost half of Britain's homes are not properly insulated, which means **householders could cut energy bills by up to £300 a year** by preventing heat loss through their walls, windows, floors and roofs?

### Typical heat loss in a home



But making homes better insulated is not just about reducing bills — though with energy prices set to rise year on year, this is important — it's about improving them so they are warmer and more comfortable. Cold, draughty homes aren't cosy, and winter can be a struggle for many households.

It makes sense, therefore — on both a quality of life and financial level — to reduce the amount of heat lost from homes by installing or improving the insulation, and reducing draughts ([see page 10 for information on grants](#)).

**There are also some simple things you can do**, and some low-cost measures you can fit yourself (or get a friend or neighbour to help you), to make your home warmer and reduce your energy bills right away.

## WHAT CAN I DO TO CUT MY ENERGY BILLS?

- ⇒ **Use the Energy Saving Trust's online Home Energy Check:** This will show you how your home could be more energy efficient. [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)
- ⇒ **Switch to direct debit:** It's usually cheaper to pay your energy bills by monthly direct debit. Speak to your energy company to see if it provides such discounts.
- ⇒ **Take regular meter readings:** If your gas and electricity meters aren't read regularly, bills are based on estimated readings, which means you could end up paying for more energy than you actually use.
- ⇒ **Measure your energy use:** Buying an energy meter (no expertise needed to fit it), taking regular meter readings and/or looking at previous energy bills can help you work out what you have spent on energy in the past and what you are currently spending. Once you know these, you can identify which energy saving measures could help you cut your bills.
- ⇒ **Compare suppliers:** There are so many energy prices and offers available that it can be hard to work out what the best deals are, which is why so many of us don't bother. However, comparing the various offers from energy companies can often help you identify a cheaper tariff.
- ⇒ **Fit energy efficient measures yourself:** There are some simple, low-cost things you can fit yourself (or with the help of a friend or relative) that will reduce energy bills. These include fitting radiator reflectors, draught-proofing and window insulation, all available from most DIY stores. (If you are a tenant, check with your landlord before installation.)
- ⇒ **Turn down your thermostat:** If you have a room thermostat (heating control), turning it down by 1 degree could save you up to £55 a year.

Source: Energy Saving Trust

## TIPS FOR TENANTS

If you own your home, it's fairly simple to add energy efficiency measures — as long as you can afford them. It's more complicated when you are renting, as you have to get the landlord's permission before you can carry out any improvements to the building. If they don't want to spend the money, there is not much you can do, as there is no current law compelling them to do so.

This is set to change. From April 2016, landlords of residential properties will not be able to unreasonably refuse requests from their tenants for energy efficiency improvements, where financial support is available such as the Green Deal and/or the Energy Company Obligation (see page 11).

From April 2018, private rented properties must be brought up to a minimum energy efficiency rating of "E" (subject to there being no upfront financial cost to landlords). It will be unlawful to rent out a house or business premise that does not reach this minimum standard.

Until then, it's up to you to approach your landlord to ask for energy efficiency improvements — and you'll probably have to pay (see page 11).

### I'm renting, how can I make my home warmer?

- ⇒ Communicate constructively with the landlord and ensure you are not in breach of your tenancy, as there is a risk that some landlords may give you notice to quit rather than carry out repairs or if you complain about the state of the property. If in doubt, and for advice on your rights as a tenant, **contact the Brighton & Hove Citizens Advice Bureau, the Brighton Housing Trust and/or the Council's Private Sector Housing Team (see page 13).**
- ⇒ Before you move in, ask to see the property's Energy Performance Certificate (EPC). This rates a property's energy performance from A to G and will give you an idea of how much it will cost to keep warm, and how the home's efficiency could be improved.
- ⇒ Ask your landlord to consider making the property more energy efficient. Put your request in writing and keep a copy.

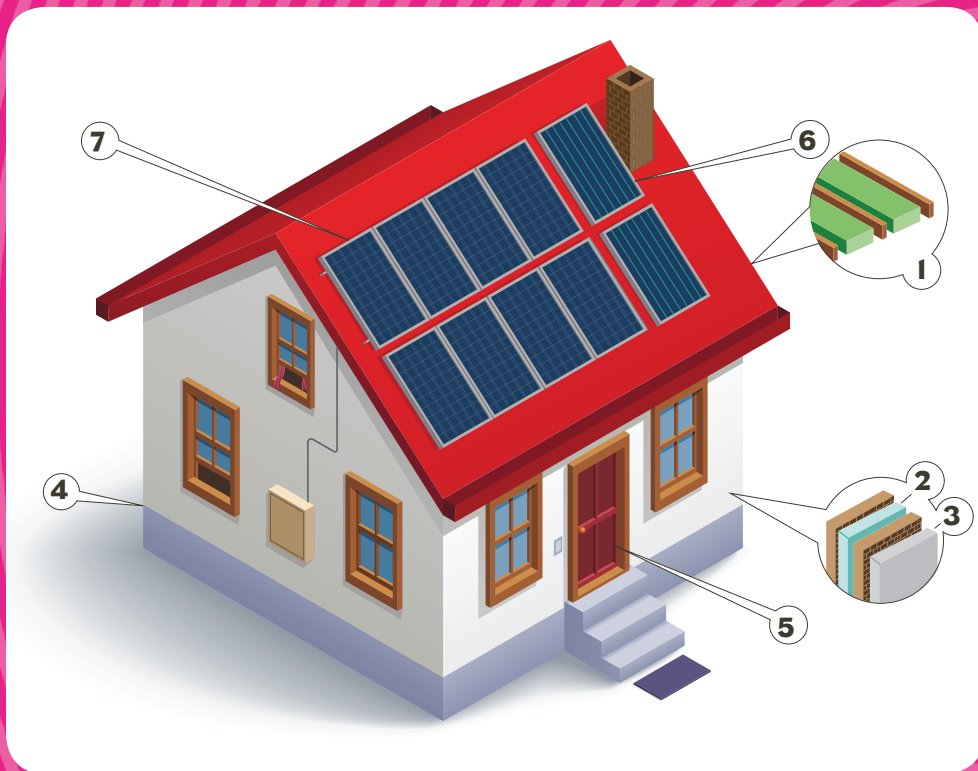
- ⇒ Find out what grants/free measures are available and let your landlord know, pointing out that it won't cost anything/much if they access grants.
- ⇒ Private tenants may be entitled to free or discounted insulation. **Check with your energy supplier, the Energy Saving Trust and/or Brighton & Hove City Council (see page 13)** to find out what schemes are available.
- ⇒ To have insulation installed you will need written permission from your landlord but often the supplier can sort this out for you.
- ⇒ Install simple, non-invasive measures yourself (get the landlord's written permission), such as radiator boosters, letterbox draught proofing etc.
- ⇒ If you live in a block of flats, team up with other residents and approach your landlord as a group.

## TIPS FOR LANDLORDS

- ⇒ Landlords must provide an Energy Performance Certificate free of charge to prospective tenants.
- ⇒ Let your tenant know whether the property already has loft or cavity wall insulation. If it doesn't, some tenants may qualify for free or discounted insulation from their energy company. Encourage your tenant to find out if they are eligible.
- ⇒ Tenants might be worried about how their landlord might react if they complain their home is cold. Make sure they know that you would be supportive if they wanted to have insulation installed.
- ⇒ Be clear with your tenants about whether you would be prepared to contribute anything towards the cost of energy efficiency improvements.
- ⇒ If you pay for energy-saving improvements to your buy-to-let property such as draught proofing, then you may be entitled to a tax allowance called Landlord's Energy Saving Allowance. **Check with HMRC for more information (see page 13).**

# A GUIDE TO ENERGY EFFICIENCY MEASURES I

There are a number of ways of making your home more energy efficient. The diagram below shows some of the measures you could install.

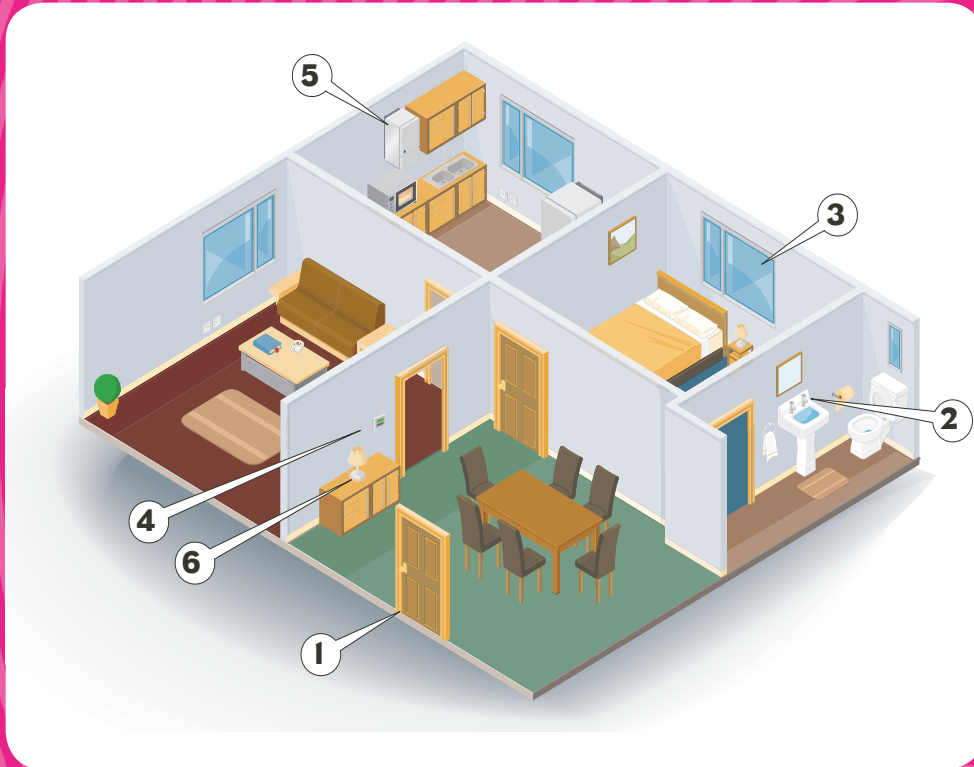


- 1** **Loft insulation** — Heat rises, and in an uninsulated home a quarter of your heat is lost through the roof. If your loft is already insulated, it's worth checking that you've got enough insulation to get the maximum saving.
- 2** **Cavity wall insulation** — If your home was built after 1920, the chances are that its external walls are made of two layers with a gap or cavity between them. Cavity wall insulation fills that gap and retains the warmth in your home.
- 3** **Internal and external wall insulation** — If your home was built before 1920, its external walls are probably solid rather than cavity walls. Solid walls can be insulated, either from the inside or the outside.
- 4** **Floor insulation** — Depending on the floor type you have, a substantial amount of heat may be lost from it, even if it is carpeted.
- 5** **Thermally insulated doors** — These can be cost effective if you are thinking of replacing a door anyway.
- 6** **Solar water heaters** — These use free heat from the sun to warm hot water, meaning you use your boiler less.
- 7** **Solar PV** — Solar panel systems, also known as solar photovoltaics (PV), capture the sun's energy to generate electricity, even on a cloudy day.

ENERGY EFFICIENCY MEASURE	ESTIMATED ENERGY BILL SAVINGS PER YEAR	ESTIMATED INSTALLATION COSTS
Cavity wall insulation	Up to £135	£100-350
Loft insulation	If you have no insulation, up to £175. If you are upgrading, £25	£100-350
Internal/external wall insulation	Internal: approx £445; external: approx £475	Internal: £5,500-8,500; external: £9,400-13,000

# A GUIDE TO ENERGY EFFICIENCY MEASURES 2

There are a number of ways of making your home more energy efficient. The diagram below shows some of the measures you could install.



**1 Draught proofing** — One of the cheapest and most efficient ways to save energy and money in any type of building.

**2 Water efficient taps and showers** — Water-efficient showerheads use technology that can produce water flows that feel far stronger than they actually are meaning you can still enjoy your shower while saving money and water.

**3 Energy efficient glazing** — Double-glazed windows have two (or three) sheets of glass with a gap between them to create an insulating barrier that keeps heat in.

**4 Heating controls** — The right heating controls will let you keep your home at a comfortable temperature without wasting fuel or heat. These include room and radiator thermostats that allow you to control the temperature in each room.

**5 Condensing boilers** — A condensing boiler is more efficient than a conventional one and therefore costs less to run.

**6 Lighting** — Lighting accounts for 8% of a typical household's energy bills, and cutting your lighting bill is one of the easiest ways to save energy and money in the home.

ENERGY EFFICIENCY MEASURE	ESTIMATED ENERGY BILL SAVINGS PER YEAR	ESTIMATED INSTALLATION COSTS
Draught proofing	Approx £55	Varies according to measure
Condensing boilers	It depends on the age and efficiency of your existing boiler but it could be between £105-£300	The costs for replacing a boiler vary, but a simple gas boiler replacement will typically cost around £2,300
Low energy lighting	£3 per year or £55 over the lifetime of each low energy bulb	Approx £5 per light bulb

## WHAT GRANTS AND SUBSIDIES ARE AVAILABLE?

There are a number of grants and schemes to help householders pay for some of the measures outlined previously.

Full or partial grants are available for a range of energy efficient measures including insulation and boiler upgrades. They are often — though not exclusively — available to those on benefits, those earning lower incomes and the elderly.

When and to whom grants are available changes regularly, so it's worth checking with Brighton & Hove City Council and the Energy Saving Trust (see page 13) for free, independent advice on what grants you might be eligible for.

Some measures generate electricity or heat for the householder to use such as solar water heaters, solar photovoltaic panels and biomass boilers.

These can be eligible for Government subsidies — The Feed-in-Tariff and the Renewable Heat Incentive — which pay you for the electricity and heat you generate.

For more information on these subsidies, contact the Energy Saving Trust (see page 13).

If you are worried about paying your fuel bills, call the Home Heat Helpline on 0800 33 66 99, which offers free advice and help.

## THE GREEN DEAL

The Green Deal is a new nationwide scheme, launched in October 2012, which offers a new and different way for everyone to improve their homes, making them warmer and cosier to live in, and reducing energy bills.

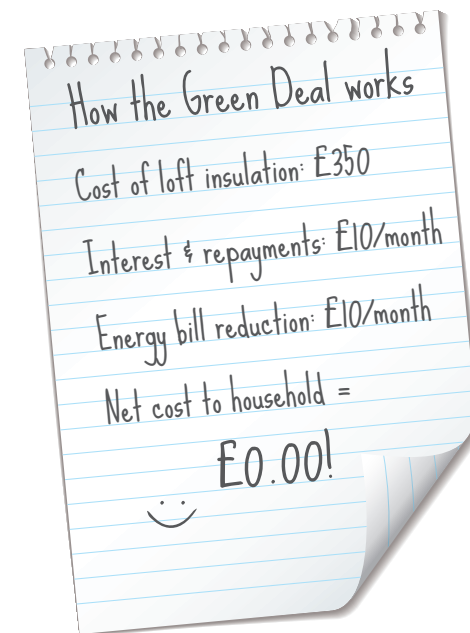
The scheme lets you pay for energy efficiency improvements to your home by using part of the amount you save in energy costs by installing the measures.

At the heart of the Green Deal is the Government's Golden Rule, which states that the monthly savings on your energy bill must be greater than or equal to your loan repayments. In other words, you can pay to improve the energy efficiency of your home without adding anything to your existing household expenditure.

### What if I move home?

If you move house, the loan doesn't come with you, it stays attached to the home where the energy efficiency measures were installed. The next owner or tenant will continue to repay the loan from the savings on their energy bills.

The Green Deal also helps the most vulnerable people — those on benefits, low incomes and the elderly — so that they, too, can benefit from warmer, more comfortable homes. This is known as the Energy Company Obligation or ECO and is integrated within the Green Deal.



Please note the above is for illustrative purposes only

For more information, visit [www.decc.gov.uk](http://www.decc.gov.uk) or if you have a specific enquiry, email the Department of Energy & Climate Change at [green.deal@decc.gsi.gov.uk](mailto:green.deal@decc.gsi.gov.uk)



## WHAT ELSE CAN I DO?

Improving your home so it wastes less energy is one of a number of ways you can cut bills and household costs, and help make Brighton and Hove a healthier place to live. Here are a few other suggestions:

- ⇒ **Waste less energy** by turning off lights, switching off appliances on standby and wearing warmer clothes instead of turning up your heating. Make your home and yourself more energy efficient!
- ⇒ **Buy more energy efficient household appliances** — an A+ rated fridge, for example, costs less to run compared to one with a worse energy efficiency rating.
- ⇒ **Form a buyers' club** so that you, your neighbours and your community can negotiate discounts on energy saving measures by purchasing in bulk from suppliers. **Contact Brighton Energy Co-operative for more information (see opposite).**
- ⇒ **Reduce waste** by buying food/products that have less packaging. It's a challenge — everything seems to come with a wrapper on it these days — but it's possible. Food waste can be composted instead of thrown in the bin.
- ⇒ **The car is a brilliant invention** but there are probably some journeys that could be done by bicycle or on foot. Cutting out just one car journey a week helps reduce congestion and air pollution in the city — and reduces your fuel bill.
- ⇒ **When buying food, favour locally grown/sourced products.** This helps support local farmers and producers, and often means that less energy has been used to get it from the field into your kitchen than goods produced abroad.
- ⇒ **Consider getting a water meter fitted.** Your water company will come and install it for free and you may save money (depending on how much you pay now, how many people live in the property and how much water you use). **Contact your water supplier for advice (see opposite).**

## USEFUL CONTACTS

### **BRIGHTON & HOVE CITIZENS ADVICE BUREAU**

0845 120 3710, [www.citizensadvice.org.uk/brightonhovcab.html](http://www.citizensadvice.org.uk/brightonhovcab.html)

### **BRIGHTON ENERGY CO-OPERATIVE**

Brighton Energy Co-operative is a community organisation that helps people invest in local green energy schemes. [www.brightonenergy.org.uk](http://www.brightonenergy.org.uk)

### **BRIGHTON & HOVE 10:10**

Brighton & Hove 10:10 works with individuals, communities and businesses to deliver projects that achieve measurable carbon reductions. [www.brightonandhove1010.org](http://www.brightonandhove1010.org)

### **BRIGHTON & HOVE CITY COUNCIL**

01273 290000, [www.brighton-hove.gov.uk](http://www.brighton-hove.gov.uk);  
Private Sector Housing Team, 01273 293156

### **BRIGHTON HOUSING TRUST**

01273 645 400, [www.bht.org.uk](http://www.bht.org.uk)

### **BRIGHTON PEACE AND ENVIRONMENT CENTRE**

BPEC works with groups and individuals on peace, conflict, and environmental sustainability. 01273 766610, [www.bpec.org](http://www.bpec.org)

### **ENERGY SAVING TRUST**

0800 512 012, [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

### **HMRC**

[www.hmrc.gov.uk](http://www.hmrc.gov.uk)

### **LOW CARBON TRUST**

Low Carbon Trust is a not-for-profit organisation that sets up, manages and promotes environmental projects. 07974 122770, [www.lowcarbon.co.uk](http://www.lowcarbon.co.uk)

### **THE GREEN BUILDING PARTNERSHIP**

A co-operative of eco-refurbishment specialists based in Brighton and Hove. 01273 961272, [www.greenbuildingpartnership.co.uk](http://www.greenbuildingpartnership.co.uk)

### **SOUTHERN WATER**

0845 278 0845, [www.southernwater.co.uk](http://www.southernwater.co.uk)







In association with:



This booklet was written and produced by Brighton & Hove 10:10.  
With thanks to the Energy Saving Trust and Citizens Advice Bureau.  
Printed by MCR Print [www.mcrprint.co.uk](http://www.mcrprint.co.uk) on FSC paper.

Funded by DECC