# keep warm & save money introduction

#### Dear Tenant

This guide has been written for tenants living in Brighton and Hove.

It will help you to save money on your energy bills, and suggest ways to work with your landlord to make your home more comfortable to live in.

You'll find out about simple things you can do to make your home more efficient and the schemes that could allow you to install energy-saving measures for free. The good news is that many tenants are also entitled to free or discounted insulation, and funding opportunities are better now than they've ever been.

You'll find resources at the at the back of the pack to help you understand and compare the likely heating bills of different properties before you move home, including a guide to Energy Performance Certificates and 'Pre Property Checklist' to help you choose the most energy efficient property.

There's also a home energy efficiency poster, and an energy checklist, which you can use to check off those energy saving actions as you do them at home.



This is an impartial guide, created by the Brighton Peace and Environment Centre, a local educational charity.

We have also written a guide for homeowners and one for landlords, which you can find on our website **www.bpec.org** or you can request a copy from the centre at 39-41 Surrey Street, Brighton, BN1 3PB.



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# energy-saving matters

#### Saving money on energy bills

Many older properties in Brighton and Hove were built without energy efficiency in mind – which in the past didn't affect people so much. But with energy costs likely to keep rising every year, whilst you may not be planning to stay in your current home forever, it's worth investing some time to think about how what you can do to help cut your energy costs.

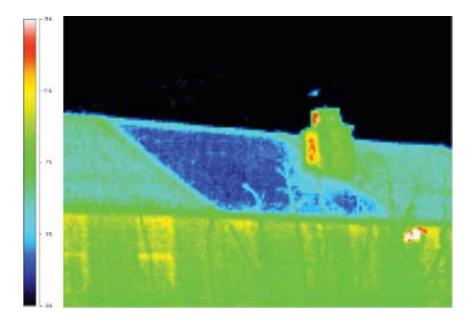
The way you use your home will has a big impact on the cost of your energy bills. There are many simple and free things you can do immediately to start reducing your bills.

Making your home warmer and more comfortable

By making changes that reduce the amount of energy used and heat lost, you can make your home warmer in winter and a more comfortable place to live.

When it comes to energy saving it may feel frustrating being a tenant. You're unlikely to want to fork out on loft insulation or a new boiler when you don't know how long you'll be in a property. However, there are schemes in place to help you. What's more, there are many simple, low-cost and free things you can do immediately to start reducing your bills.

The picture below (taken with a heat sensing camera where darker blues are lower temperatures) shows the effect of loft insulation. The insulated roof of the middle house is keeping more heat in compared to the houses either side.



With almost half of Britain's homes not properly insulated, householders could cut energy bills by up to £300 a year by reducing heat loss from windows, floors, walls and roofs



# grants and subsidies

To get insulation installed, tenants need written permission from their landlords but in many cases the supplier can apply for this on your behalf.

#### Warm Homes scheme

Brighton & Hove residents can have free cavity wall and loft insulation installed to help keep their homes warmer. Brighton & Hove City Council is now offering free home insulation to homeowners and private tenants, with no personal eligibility restrictions. For more information, telephone Brighton & Hove Warm Homes on **0800 048 0727**.

Brighton & Hove City Council is offering FREE cavity wall and loft insulation

#### **Brighton & Hove Energy Action Partnership**

This scheme is for owner-occupiers or tenants. Brighton and Hove residents can take advantage of grants to have their heating upgraded, as well as solar panels installed and insulation fitted.

For more information, telephone Brighton & Hove Energy Action Partnership on **0800 107 4100**.

#### Other Schemes

Check the Brighton Peace and Environment Centre website **www.bpec.org** for information and links to local companies who can offer to install insulation for free.

See the Energy Saving Trust website or call them for free (see page 12), independent advice on grants or discounts you might be eligible for.

You can also contact the Home Energy Efficiency Officer at Brighton & Hove City Council to discuss a range of energy saving subjects, including grants and discount schemes, on **01273 293144** or by emailing **energyefficiency@brighton-hove.gov.uk** 

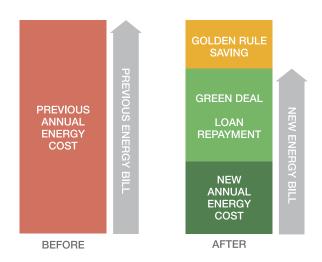


# green deal

The Green Deal is a new nationwide Government scheme starting in 2012 that will help you to improve the energy efficiency of your home without adding to your existing household expenditure.

Essentially, the scheme will provide a loan to pay for the installation of energy efficiency improvements. The 'Golden Rule' states that the repayments on the loan must be less than or equal to the savings on the fuel bill, meaning the bill payer will be better off.

If you are worried about paying your energy bills, call the Home Heat helpline on 0800 33 66 99 for free advice and help



Through Energy Company Obligation funding, the scheme will also help the most vulnerable and help provide major measures, such as solid wall insulation, in homes that need more work than Green Deal finance alone can stretch to.

#### What happens if I move home?

If you move home, the loan stays attached to the house. The next owner or tenant will continue to repay the loan from the savings on their energy bills. The Green Deal will become open to private tenants from 2016. You can visit the government's Department of Energy & Climate Change (DECC) website or call them for more information (see page 12 for contact details).



# how tenants can save energy and money

There are around 680,000 private tenants in the UK who live in the coldest homes and who spend, on average, £488 per year on wasted energy. But this need not be the case.

## Understand your rights and obligations

As a tenant, it's your legal right to have your home kept in good repair by your landlord, including the heating and hot water systems.

You must be careful not to damage or make permanent changes to the property, as this can put your deposit at risk. It is important to check with your landlord or letting agent before making changes if you are unsure.

You can contact the Brighton & Hove Citizens Advice Bureau, the Council's Housing team or the Brighton Housing Trust for advice on your rights as a tenant (see page 12 for contact details).

You'll need written permission from your landlord to get insulation installed (suppliers can often arrange this for you).

**Energy Performance Certificates** 

Take a look at your property's Energy Performance Certificate, which will give an estimate of how much your home costs to keep warm and also provides recommendations on how to improve its energy efficiency, with likely costs.

At the end of the pack there is a detailed explanation of how and why using energy perfomance certificates can help you before you move home. You'll also find a property comparison checklist at the end of this guide to help you compare the energy efficiency of properties.

Energy Efficiency Rating

Current Potential

Very energy efficient - lower running costs

(92-100) A

(81-91) B

(69-80) C

(55-68) D

(39-54) E

(1-20) G

Not energy efficient - higher running costs

See resources included at the back of the guide to help you choose a property with the lowest heating bills

Landlords are required to have an Energy
Performance Certificate (EPC) for each of their properties. EPCs were introduced to help improve the energy efficiency of buildings. They provide a rating for the home on an A to G scale, along with a report and recommendations.



# how tenants can save energy and money

#### Landlord's Energy Saving Allowance

Landlords are entitled to a tax allowance to encourage them to improve the energy efficiency of their properties. The Landlord's Energy Saving Allowance (LESA) allows them to claim up to  $\mathfrak{L}1500$  every year for energy improving measures carried out in each property (house, flat or bedsit) they rent out.

It covers cavity wall insulation, loft insulation, solid wall insulation, draught proofing, hot water system insulation and floor insulation. LESA will end in April 2015.

#### What you can do now

You can write to your landlord to suggest that they take advantage of one of the funding opportunities available, or that they pay for energy saving measures for your home.

There are template letters you can download from the Brighton Peace and Environment Centre website **www.bpec.org.uk** which will help you to do this

You may want to consider sending them a copy of the Landlord's Information Pack.

If you live in a block of flats with one landlord, you could try teaming up with your neighbours, and approach your landlord as a group.

You can make changes to your behaviour in your home that help cut your energy bills but don't cost anything.

And you can make small, low cost changes that you take with you when you move (see page 6).

## Future Changes to Landlords' obligations

As well as keeping their tenants happy and making the property more desirable to new tenants, there are a couple of other good reasons why landlords should want to improve the energy efficiency of a property.

From 2016, landlords won't be able to refuse reasonable requests from tenants for energy efficiency improvements, where financial support is available. This will include schemes such as the Green Deal.

In 2018 it will become an offence to let, or market to let, a property that falls below an energy efficiency rating of EPC Band E.

This means that in the future there will be more obligations for tenants and landlords to make energy efficiency improvements to the property (and no initial cost under the Green Deal).

If you live in a block of flats with one landlord, you could try teaming up with your neighbours, and approach your landlord as a group



# energy-saving: no-cost changes

There are many ways to cut your energy bills that don't cost anything. Just by making a few changes, you can reduce your bills and make your home warmer, without having to approach your landlord.

## Doing things differently

Changing your behaviour at home (e.g. only boiling the amount of water you need in the kettle) can make a big difference to reducing your energy bills. Make yourself and your home more energy efficient.

#### Measure your energy use

Using an energy meter can help you identify how much you are spending on electricity, and help you indentify which electricity savings measures could be best for you. You can borrow one free of charge from any of the Brighton and Hove libraries.

### Install energy saving measures yourself

There are a number of low cost measures that will reduce your energy bills (the next section covers these).

## Cavity wall and loft insulation

Brighton & Hove City Council's Warm Homes scheme is currently offering free cavity wall and loft insulation for homes in Brighton and Hove (see page 2)

Cavity wall and loft insulation also helps to keep the house warm in winter, cool in summer and can reduce condensation inside a house.

Even if you already have insulation in your loft, the under the Warm Homes scheme you could increase its depth to get the biggest energy savings.

If you're unsure whether your walls have cavities, are already filled or whether you need loft insulation, the Warm Homes scheme will arrange a free, no obligation survey to see if your home is suitable

# how much can I save?

The energy-saving piggy bank below shows you how a few minor changes can add up to significant savings.



Savings from simple changes, such as turning off appliances at the wall, rather than leaving them on standby, can soon add up

Rating	Energy saving measure	Estimated annual saving	
Gold	Loft insulation	Up to £175	
Gold	Cavity wall insulation	Up to £135	
Gold	Turn down thermostat by 1C	£55	
Gold	Use an energy monitor	5%*	
Silver	Turn off appliances at the wall	£35	
Silver	Halve the use of your tumble dryer	£27	
Bronze	Fill kettle with just the water you need	Saving varies	
Bronze	Switch off your computer and monitor	£28	
Bronze	Close your curtains at dusk	£20	
Bronze	Fill your dishwasher	£7	
Bronze	Defrost your freezer regularly	£10	
Bronze	Wash full loads of laundry	£10	

Source: Energy Savings Trust and independent calculations

\*5% saving on electricity bills

At the end of the guide you'll find an energy saving checklist with hints and ideas for free and simple changes in the home that will help cut your energy bills. Why not put this on your fridge as a reminder to keep making those changes.

See the back of the guide for a selfassessment checklist of energy saving changes in the home to help you save money on your energy bills

# energy-saving: costs and savings overview

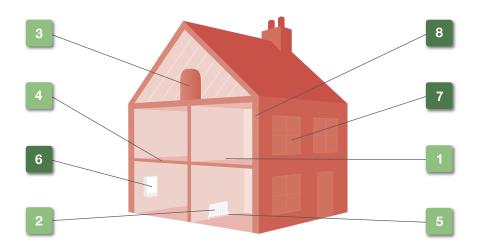
There are two main ways in which we can save energy in our homes:

#### stop heat escaping

#### make systems, such as boilers or radiators, work better

In the table below, you can see just how much each of these energy saving technologies could save. Some of these measures are easier and cheaper to install than others.

Understanding where heat is lost in the property can help you decide where to insulate – see the energy saving poster at the end of the guide



Rating	Energy efficient measure	Estimated cost of installation	Estimated annual saving	
Lower cost	Install pipe insulation	£10	£15	
Lower cost	Fill gaps between floor and skirting boards	£20	£25	1
Lower cost	Radiator reflectors	£5-£30	£5-£25	2
Lower cost	Hot water jacket	£15	£40	3
Lower cost	Timber floor insulation	£100	£60	4
Lower cost	Low energy lighting	£5 per bulb	£3*	
Lower cost	Draught proofing	Costs vary	£55	
Lower cost	Thermostatic radiator valves	£56**	Varies	5
Higher cost	Replace appliances with A+ rated models	Costs vary	£48	
Higher cost	Replace boiler with energy efficient model	£2,300 approx	£105-£300	6
Higher cost	Double glazing	£5,000 approx	£165	7
Higher cost	Internal solid wall insulation	£5,500-£8,500	£445	
Higher cost	External solid wall insulation	£9,400-£13,000	£465	8

Source: Energy Savings Trust

\*£55 over the lifetime of each bulb \*\*Costs for the whole property



# energy-saving: low-cost changes

#### **Radiator Reflectors**

Much of the heat that comes out of our radiators simply goes into heating the walls behind them. Radiator reflectors are placed behind the radiator, and then reflect the heat back into the room.

Suitable for all properties with central heating

Take these with you if you move home

### Using energy efficient bulbs for lighting

Low energy light bulbs (CFLs) can reduce the energy you spend on lighting by 80% and can last up to 12 years.

LED downlights are now also more widely available and whilst more expensive initially, these cost less to use as they use less energy 10% of the power that halogen downlights use and last several times longer.

Suitable for all properties

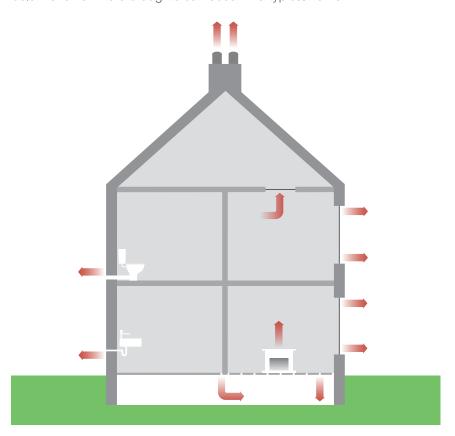
Take these with you if you move home

## **Draught-proofing**

Draught proofing is one of the easiest, cheapest and most efficient ways of saving money and energy. You may notice that some rooms or areas in your home feel colder than others. There are many small gaps and cracks that could be letting cold air in and letting your heat escape. The diagram below shows where draughts can occur in a typical home.

Suitable for all properties

Check with your landlord first and take these with you if you move home



You can test for draughts by wetting your hand and moving it around areas where there might be leaks. If your hand feels cool then there's a leak.

Draught proofing measures include: brushes and strips for windows and doors; filling gaps in floor and skirting boards; covering floors with rugs or carpets; fitting a chimney balloon



# energy-saving: low-cost changes

#### Film secondary glazing

The lowest cost option is a transparent plastic film that fixes with double-sided sticky tape to the window frame, and is shrunk to fit with the hot air from a hairdryer.

Suitable for all properties

Check with your landlord first

## Pipe insulation and hot water tank jacket

Insulating water pipes and tanks reduces the amount of heat escaping. So you spend less on heating water up and the water stays hotter for longer.

Suitable for all properties with hot water systems

## **Heating controls**

Having heating controls installed on your heating system gives you more control over when your heating goes on and off. Room and radiator thermostats allow you to control the temperature in each room.

What if I only have electric storage heaters? Electric storage heating is one of the most expensive heating options. It's also harder to control electric storage heaters than radiators, especially with older systems. Instructions are available from the Energy Saving Trust on how to best use the controls to keep warm without wasting energy.

Suitable for all properties with central heating

Check with your landlord first

## Water efficient taps and showers

New water-efficient showerheads can produce water flows that feel stronger than they actually are – making them an easy way to save water and energy. You can buy easy to install flow devices which fix onto the taps.

Suitable for all properties

## Some higher-cost changes

While you may not want to spend a lot of money taking the measures below yourself, some schemes may allow you to register for them for free, such as the Warm Home Scheme (see page 2). Or perhaps your landlord might be interested having them fitted, to improve the property.

## Replace appliances with A+ or A++ rated models

There are now many energy efficient products on the market, from kettles to TVs or fridges. Look for those with the Energy Saving Trust recommended logo (see right).

Suitable for all properties



#### Condensing boiler

Boilers account for around 60% of your annual energy bills, so an efficient boiler makes a big difference. You can find advice about choosing the right boiler for your home through the Energy Saving Trust (see page 12).

Suitable for all properties



## what else can I do?

There are a number of other ways you can cut your household costs, and help make Brighton and Hove a healthier place to live. Here are some suggestions.

#### Reading your meter

Energy bills based on estimated readings could mean you pay for more energy than you use. Reading your gas and electricity meters regularly allows you to only pay for the energy you use.

## Compare energy suppliers

Comparing different prices and offers from energy companies can help you find a cheaper tariff.

#### Reduce waste

Buy food that has less packaging (it is possible), and only buy the food you need, reducing wasted food and the cost of your shopping.

The average British family throws away £50 worth of food each month

#### Fit a water meter

Your water company will install this for free and you may save money (depending on how many people live in your house and how much water you use). Contact your water company for more information (see page 12).

## Cycle, walk or use public transport more

While the car is sometimes essential, there may be journeys you can take leaving it at home. Cycling and walking more will help improve your health and air quality in the city.

## Buying seasonal locally sourced/grown food

This supports local farmers and means less energy has been used to get food from the field to you compared to food produced abroad.

## Consider buying fairly traded products

This ensures that producers in developing countries get a fair price for their products and better working conditions.

## Form a buyers' club

This way you, your neighbours and your community can negotiate discounts on energy saving measures by buying in bulk from suppliers. Contact Brighton Energy Co-operative for more information (see page 12).



# useful contacts

#### **Brighton Peace and Environment Centre**

We work with people on peace, conflict, and environmental sustainability www.bpec.org • 01273 766610

#### Brighton & Hove Citizens Advice Bureau

www.citizensadvice.org.uk/brightonhovecab.html • 0845 120 3710

#### **Brighton Energy Co-operative**

Organisation helping people invest in local green energy schemes. www.brightonenergy.org.uk

#### Brighton & Hove 10:10

Work with individuals, communities and businesses to deliver projects that achieve measurable carbon reductions. www.brightonandhove1010.org

#### **Brighton & Hove City Council**

01273 290000 • www.brighton-hove.gov.uk

Private Sector Housing Team: 01273 293156

Warm Homes: 0800 048 0727

Brighton & Hove Energy Action Partnership: 0800 107 4100

#### **Brighton Housing Trust**

www.bht.org.uk • 01273 645 400

#### **Energy Saving Trust**

www.energysavingtrust.org.uk • 0800 512 012

#### **HMRC**

www.hmrc.gov.uk

#### **Low Carbon Trust**

Low Carbon Trust is a not-for-profit organisation that sets up, manages and promotes environmental projects www.lowcarbon.co.uk • 07974 122770

#### The Green Building Partnership

Co-operative of eco-refurbishment specialists based in Brighton and Hove www.greenbuildingpartnership.co.uk • 07974 122770,

#### Southern Water

www.southernwater.co.uk • 0845 278 0845



# energy performance certificates

Saving money on energy bills starts before you move in. Choosing a property that has lower running costs to another will save you money time and again and this information is a legal part of the rental process.

It is a legal requirement that every property offered for rent has an energy performance certificate (EPC) and report showing easy tenant-type actions (e.g. changing lightbulbs) through to more costly owner-type actions (e.g. installing insulation).

Often agents won't show prospective tenants the EPC information as tenants don't ask. The private rental sector is becoming the main housing source for today's under-40s (nearly 4 million homes), so this represents a lot of people not being given the information they are legally entitled to. Make sure you are not one of them.

### **Understanding Energy Performance Certificates**

The EPC has the property's address at the top, then a graph of energy ratings showing the property's current energy performance A to G (worst), and what it could achieve if the most cost-effective recommended measures are all installed. This potential rating is very important – it tells you if the home is capable of being improved at a reasonable cost, and how much better it could be after improvement.

Energy Efficiency Rating					
	Current	Potential			
Very energy efficient - lower running costs					
(92-100) <b>A</b>					
(81-91) B					
(69-80) C		73			
(55-68)					
(39-54)	97				
(21-38)	37				
(1-20)					
Not energy efficient - higher running costs					

If for example the property is currently rated low (D to G) and it could be a B or C this indicates that there is much that could be done to improve this property.

Below this is a table (example below) of typical energy bills based on the specific property's performance, and the costs if the property were improved.

	Current	Potential
Energy use	550 kWh/m <sup>2</sup>	516 kWh/m <sup>2</sup>
Carbon dioxide emissions	4.8 tonnes per year	4.5 tonnes per year
Lighting	£60 per year	£33 per year
Heating	£899 per year	£479 per year
Hot water	£356 per year	£120 per year

Prospective tenants can see what the possible running costs for the property are and also where the challenges are, as the energy bills are likely to be higher than you would pay in a property of the same type. This makes it easier for tenants to compare one property against another.



# property comparison checklist The higher the number of 'yes' responses, the lower your heating bills will be

	YES	NO
Does the property have double glazing?  Double glazing or 'secondary glazing' will not only reduce heat loss but will also reduce the level of outside noise.		
Is there a central heating system?  If not, the cost of keeping warm during the winter might be very high. Portable gas and electric heaters can cost a lot to use every day.		
Does the property have gas central heating? Gas central heating is usually cheaper to run than alternatives such as electric storage heaters.		
Are gas boilers safe and efficient?  Ask the agent to show you the gas safety certificate demonstrating the boiler has been serviced within the last year (most 2 years) by a Gas Safe engineer. Try to find out how hold the boiler is, a model older than 15 years will not be as efficient as a more recent model and therefore will cost more money to run.		
Can you control the temperatures in each of the rooms? If the property has central heating, a room thermostat or thermostatic radiator controls will make your heating system more efficient.		
Can you set the time when you want the heating and the water to go on/off and will you be provided with instructions on how to do so?  Leaving heating and hot water on all day is expensive and unnecessary. You'll save a lot of money by having them on only when you need them.		
Is there a hot water cylinder and does it have a thermostat? If so, it should be set at about 60°C; any more will be wasteful as you need to mix with cold water to make it usable, therefore wasting you money.		
Are all pipes and hot water cylinder (if present) insulated? The cylinder should be insulated either with a jacket, or foam or best of all both.		
Does the Energy Performance Certificate report (or agent or landlord) confirm that the walls are insulated?  About one third of the heat in an uninsulated house is lost through the walls.  Losses are even higher when you include heat lost through ill fitting doors and draughty windows.		
If there is a loft is it insulated with >100mm insulation?  Up to a quarter of the heat loss in an uninsulated property is through the roof so check if it's properly insulated. As a rule the insulation should be around 270mm or 1ft deep.		

# home energy saving checklist

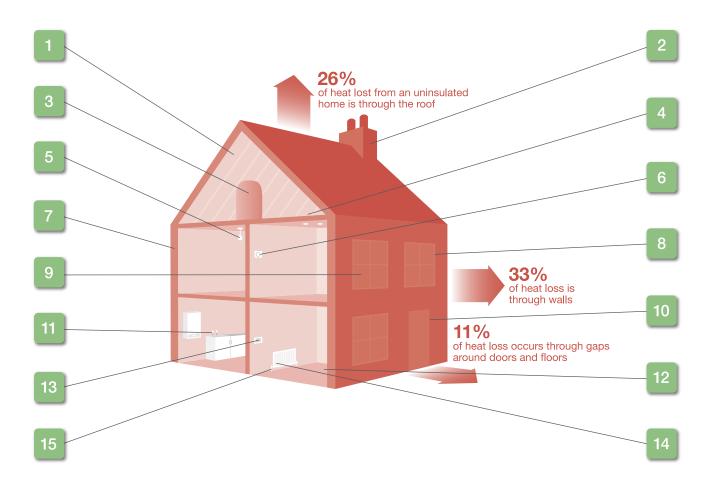
The actions below will cost you nothing and save you money	I DO THIS ALREADY	DATE I WILL DO THIS BY	NOT WILLING TO DO THIS
GENERAL HEATING			
The heating is between 18 and 21 degrees*			
The heating is set to come on when the home is occupied			
A thick duvet or blanket is used on beds so heating is not on during the night			
Curtains are closed at night to reduce draughts and heat loss through the windows			
Internal doors are closed to cut down on draughts and keep heat in rooms			
ELECTRICITY USE			
Equipment is not left on standby			
Lights are turned off when rooms are not in use			
RADIATORS			
There is no furniture in front of the radiator blocking the heat to the room			
Where present, use Thermostatic Radiator Valves (TRVs) to ensure rooms are not overly heated when the room is not in use			
LAUNDRY AND DISHWASHING			
The washing machine is regularly used at 30°C			
The washing machine/dishwasher is run full or the half load setting used			

# home energy saving checklist

The actions below will cost you nothing and save you money	I DO THIS ALREADY	DATE I WILL DO THIS BY	NOT WILLING TO DO THIS
WATER HEATING, SHOWERS AND BATHS			
The hot water is set to 60°C			
A greater number of non-power showers than baths are taken			
Taps are not left dripping (a dripping tap can lose as much water as a bath a week)			
If present – the immersion is only switched on when required			
Length of showers is reduced			
KITCHEN APPLIANCES			
The fridge is set between 3°C and 5°C			
The freezer is set between -15°C and -18°C			
The fridge and freezer are frost free ensuring they run efficiently			
The coils on the back are well ventilated and vacuumed now and then			
COOKING			
Hot food is left to cool before putting in the fridge			
Where feasible saucepans are not left cooking without lids			
The kettle is only boiled with sufficient water			

# energy efficiency: no or low-cost actions

The easiest actions to take are the cheapest and in some cases have the greatest impact



	DONE	?
1		Install free loft insulation if you currently have less than 60mm
2		Fit a chimney balloon
3		Use a hot water cylinder jacket
4		Insulate loft hatch with draught strip
5		Change lights to low energy bulbs (CFLs)
6		Turn down thermostat by 1 degree
7		Install free cavity wall insulation
8		Insulate and draught proof windows with film
9		Use thicker/lined curtains
10		Draught proof doors and letterbox with draught strip
11		Fit aerators to hot taps and showers (not electric showers)
12		Draught proof floor using thick rugs or sealant in between timber floor gaps
13		Use an energy meter
14		Fit reflectors to radiators
15		Insulate pipework

