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Concern

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Save more, pay less

Improving energy efficiency

clear,
helpful
advice



free guide

your health and home

Inside this guide

- page 3 Introduction
- 4 Increasing your income
- 5 Why save energy?
- 6 Keeping heat in your home
- 10 Hot water and central heating
- 11 Lighting
- 11 Electrical appliances
- 12 In the kitchen
- 13 Washing and laundry
- 14 Choosing an energy supplier
- 15 Priority Services Register
- 15 Problems with energy suppliers
- 16 Useful organisations
- 20 What should I do now?

This guide has been produced with the support of E.ON.

The four national Age Concerns in the UK have joined together with Help the Aged to form new national charities dedicated to improving the lives of older people.

This guide is not a comprehensive statement of the law in this subject and Age Concern and Help the Aged cannot give individual legal or financial advice. The information in this guide is relevant across the UK. Where different arrangements apply in Northern Ireland, Scotland and Wales, these are pointed out. Some rules may have changed since the publication of this guide. If you have any queries which this guide does not answer, seek further advice from one of the organisations suggested.

Printed on paper made from 100% post-consumer waste
Code: ACIG34 Date of publication: July 2009 © Age UK 2009



Introduction

When we talk about improving energy efficiency we mean taking steps to use less energy while still meeting our needs. Light and warmth are both as essential to our well-being as food and water. We usually try to buy the right amount of food to save having to throw the surplus away. In the same way, there are steps that we can all take to reduce the amount of energy we use. By only using what we need, we can save money too.

This guide explains how you can reduce the amount of energy wasted in your home. It includes simple actions and changes to habits that can result in significant energy savings. Some actions you may already be taking, others may be new to you.

If you have difficulty meeting your energy bills, you may be able to claim benefits to increase your income. A brief overview of benefits for older people is on [page 4](#).

Throughout this guide you will find suggestions for organisations that can give further information and advice about your options. Their contact details can be found in the 'Useful organisations' section. [▶ pages 16–18](#) Contact details for local organisations can usually be found in your local phone book. If you have difficulty finding them, your local Age Concern should be able to help. [▶ page 16](#)



The information in this guide is relevant across the UK. Where different arrangements apply in Northern Ireland, Scotland and Wales, these are pointed out.

Increasing your income

Many retired people do not claim all the benefits they are entitled to. Make sure you do. Benefit rules are not needlessly generous so if you qualify for any help you should take up your entitlement.

There are two main types of benefits: means tested and non means-tested. Means-tested benefits are paid according to whether your income and savings fall within certain limits. They include Pension Credit Guarantee Credit, Housing Benefit (for rent costs) and Council Tax Benefit.



In Northern Ireland Housing Benefit and Lone Pensioner Allowance are available to help with rates.

Even if you do not qualify for a full benefit you may be able to claim some help. For example, Pension Credit also has a part called Savings Credit to assist people with modest savings. If you qualify for a means-tested benefit you may be eligible for other concessions such as help with health costs.

Some benefits are paid to qualifying groups regardless of their finances. These are non means-tested benefits. They are paid for disability and care needs, such as Disability Living Allowance (for people under 65) and Attendance Allowance (for people over 65). Most people aged 60 and above are eligible for a Winter Fuel Payment to help with their heating costs.

what
next?

Contact your local Age Concern office or Help the Aged's SeniorLine on 0808 800 6565 (free call) to arrange a benefits check and identify your entitlements.

▶ **page 16** The Age Concern website has an online benefits calculator to help you check what you can claim. ▶ **page 20**

Why save energy?

Reducing your energy use results in smaller bills, leaving you with a greater proportion of your income to spend elsewhere. Think about how much you spend on energy at the moment. Do you have to go without other comforts to make your finances balance? By following the suggestions in this guide, you can reduce the amount of energy you have to use to meet your needs.

The money you can save by taking common energy efficiency measures is considerable. Here are some examples:

- installing **cavity wall insulation** can save you up to £320 per year
- increasing **loft insulation** to 250mm can save up to £120 per year
- an **'A' rated fridge/freezer** can cost up to £37 less per year to run than a less efficient model
- **draughtproofing** can save up to £20 per year
- **insulating your hot-water tank** can save up to £20 per year
- a single **low-energy light bulb** can cost up to £4.50 less a year to use than a traditional bulb.

Together, these savings are the equivalent of an extra £10 in your pocket every week.

The savings listed above are based on information issued by the Energy Saving Trust. ► [page 17](#)

The amount you save may vary depending upon the size and age of your home and how you use energy.

Keeping heat in your home

Depending on its age and type, much of the heat in your home may be lost through your walls and roof. You then have to use more energy to maintain a comfortable temperature. The following pages look at ways to reduce heat loss. Some require professional assistance and may involve a significant initial cost so we signpost possible sources of financial assistance. Others are straightforward and you can do them yourself.

Insulation

Insulation is effectively an extra layer added to your home to make it harder for heat to escape. Up to a quarter of heat lost from homes is lost through the roof. By laying 250mm/10 inches of insulation in your loft you can reduce your heating bills by up to 20% and recoup the cost in as little as a year.

Hot-water tanks are another big source of heat loss. Fitting an insulated jacket to your hot-water tank can be straightforward and cheap – less than £20 – and can repay its cost within six months.

If your house was built with cavity walls – that is, with a space between the inner and outer layers – this gap can also be insulated. This costs a few hundred pounds, which can be covered by savings made in the first two years. Solid walls can also be insulated but it can be more complicated and expensive.

what
next?

Contact the Energy Saving Trust for further information about steps you can take to insulate your home and the savings that might result. ► page 17
Contact your energy supplier to see if they can help.

Draught proofing your home

Draughts are cold air coming into the house as heat escapes. They can be uncomfortable and mean that you use extra energy to keep rooms warm. Common draughty areas are around door and window frames, wooden floors and skirting boards, roofs and chimneys. However, you can greatly reduce draughts and improve comfort by:

- **sealing gaps** around window frames
- **fitting draught-proofing strips and excluders** around doors
- **fitting covers** to letter boxes and keyholes.

It is important to leave some ventilation to reduce condensation and prevent the build up of waste gases from fuel-burning appliances.

what
next?

Contact the Energy Saving Trust for further information about draught-proofing measures. ► page 17

Glazing

Double glazing can reduce heat loss through windows and cut down on noise from outside.

Permanent double glazing can be expensive and is not covered by the grants mentioned on **page 8** but you could partly double glaze your home, focusing on the rooms you use and heat most.

Alternatively, secondary glazing, a second layer of glass fitted behind your existing windows, can help to reduce heat loss and it costs less than full double glazing.

You can also improvise by fixing plastic film or sheeting behind your windows yourself – this can be removed during the warmer months when you are likely to want to open the windows.

Practical steps to reduce heat loss

As well as the measures already suggested you could try the following steps, which do not cost money or require DIY skills.

- **Draw curtains or blinds at dusk** to minimise heat loss through windows.
- If your curtains fall in front of your radiators, see if you can tuck them behind so that heat is not directed towards the windows.
- **Do not sleep with the bedroom window open.** If you are too hot at night, adjust your heating system to a lower temperature overnight.
- **Fix a layer of foil behind radiators** to help reflect heat back into the room
- **Use draught excluders.**

Financial help with insulation and draught proofing

The Warm Front Scheme in England offers grants to provide homes with adequate heating and insulation. They can cover a range of energy efficiency and heating improvements to the home. Homeowners and private tenants aged over 60 can apply but eligibility is means-tested. If you do not qualify for a grant, you may qualify for a smaller rebate against the cost of heating and insulation work. Similar schemes operate in Wales, Scotland and Northern Ireland and details of how to find out more are given at the back of this guide.



what
next?

Contact Warm Front or your national scheme to find out what help is available. ► page 18 Your energy supplier may be able to provide further advice and assistance.



case
study

John, 74, lives in a two-bedroom house...

- 6 I hadn't really thought much about energy efficiency until recently. Since my wife died I have lived in our house by myself and I don't want to have to move. The cost of running the house is more of a stretch on one income though. In particular I had noticed that my gas and electricity bills were going up quite a bit.
- 6 My granddaughter suggested that I contact the Energy Saving Trust. They suggested lots of ways that I could cut down on the energy I use. Some of them I already knew about but others were new to me. I've been gradually switching to low energy bulbs and trying to get into the habit of turning the TV and DVD player off rather than leaving them on standby. It turned out I was eligible for a grant towards the cost of improving my loft insulation as well, which will make a big difference over the next few years.
- 6 I've also gone onto my energy supplier's Priority Services Register. My eyes aren't as good as they used to be and I appreciate them coming to read my meter more regularly. I don't want to pay any more than I have to. 9

Hot water and central heating

The following points can help ensure that your hot water and central heating system are working effectively for you.

- **Get to know how the timer and thermostat controls work** on your system. By setting the controls accurately you can make sure that you have hot water and heat when you need them but are not paying for them when you do not.
- **Set your heating to a lower temperature overnight**, while you are asleep. In winter, recommended room temperatures are 21°C during the day and 18°C at night.
- **Remember to adjust your heating as the weather changes**. Using the heating less during warmer periods is more comfortable as well as more efficient.
- **Do not set the water temperature too high:** 60°C is fine for most people's needs.
- **Fix any dripping hot taps**. A dripping tap can waste the equivalent of a bath in one day.
- **Shower instead of taking a bath**, when you can. On average a shower only uses 40% of the hot water needed for a bath.
- **Have your system serviced once a year** to ensure that it is running safely and efficiently.



Lighting

As your light bulbs expire, think about replacing them with low-energy bulbs. These are more expensive than ordinary bulbs but use up to 80% less electricity and last up to 15 times longer. You should therefore make a saving over the lifetime of the bulb.

Get into the habit of turning lights off when you leave a room. Don't reduce light usage at the expense of your safety, however. Keep stairs and other areas where there may be an increased risk of falling well lit.

what
next?

Contact Age Concern or Help the Aged for a free *Home safety checker*, a question-and-answer guide to making your home safer. ► page 16

Electrical appliances

Switch off appliances rather than leaving them on standby when you are not using them. Studies have found that up to 8% of domestic power use is accounted for by electronic devices on standby.

If you have an off-peak energy tariff, save money by running appliances during off-peak periods where possible.



When you come to replace appliances, look for products carrying the Energy Saving Recommended logo. They have met Energy Saving Trust criteria for energy efficiency and will cost less to run.

what
next?

Visit the Energy Saving Trust website to find out more and to search their database of Energy Saving Recommended products. ► page 17

In the kitchen

Together the following small changes can save a significant amount of energy in the kitchen.

- **Only boil the amount of water you need** for hot drinks. Jug kettles may need less water than other types of kettle and so cost less to use.
- **Descalcify your kettle regularly.** A build up of scale increases the energy needed to boil the water.
- **Put food in the oven as soon as it heats up.** Don't leave the oven running and empty.
- Remember that food will continue to cook in the residual heat in the oven after it has been turned off.
- **Use the right hob ring for the size of pan:** the pan should cover the ring and no flame should burn up the sides.
- **Cook small items under the grill** rather than using the whole oven.
- An electric toaster can be more efficient than making toast under the grill.
- Vegetables can be steamed quickly in the microwave.
- **Defrost your freezer regularly.** Ice deposits mean your freezer works harder to maintain its temperature.



Washing and laundry

There are also simple and effective ways to use less water when you are washing up and washing clothes.

- **Do not leave a hot tap running** without a plug in the sink. Wash up in the sink or use a washing bowl rather than running water.
 - **Wait until you have a full load before running the washing machine** or use the half-load setting.
 - **Hang your washing out to dry** when the weather allows – this saves energy and money and your clothes will feel fresher.
 - **Avoid drying clothes on radiators.** Your boiler will use more energy to maintain the room temperature and it can also cause condensation.
- 6 **My partner had an industrial accident and isn't very mobile. He really feels the cold as he spends a lot of time sitting in his chair. Since we got cavity wall insulation, the amount we have to spend to keep the house comfortable in winter has really gone down. I try to save energy in other ways, like descaling the kettle and using the grill rather than the oven when it's just the two of us eating. I like knowing I'm not wasting energy if I can avoid it. ●**

Choosing an energy supplier

You may be able to make some savings on your energy costs by switching supplier. This does not require any physical change to the pipes and cables that you receive your energy through but your billing and payments will be with a different company. When choosing a new supplier, look out for any energy-saving offers they may have.



There are lots of energy companies and tariffs (pricing schemes) to choose from. Consumer Focus, the Government's consumer organisation, provides free information about how to choose and change energy suppliers on its website (this does not apply to Northern Ireland). It also links to price comparison websites where you can check the costs of different companies and their tariffs. These sites agree to follow a voluntary code of conduct.

When looking at prices, check whether there are any special offers or discounts and if so how long these will run for. Are there any extra or hidden charges? Are the payment schedule and method right for you? Having a pre-payment meter is one way of spreading your payments but it can be more expensive than other payment options and inconvenient if you cannot easily get out to recharge your payment card. Do not sign up to a new agreement until you are sure that it is right for you.

what
next?

Go to the Consumer Focus website for further information about choosing an energy supplier and for links to price comparison companies. ► page 17

Priority Services Register

All energy suppliers must have a Priority Services Register that older people can join. It qualifies you for a range of free services and support including:

- password schemes, for doorstep security
- meter reading
- repositioning meters in an accessible place
- free gas safety check
- advance notice of disruption to electricity supplies
- help if your gas supply is disrupted
- special controls and adaptations
- sending your bills to an agreed third party
- services for people with sight and/or hearing loss.

Contact your suppliers to find out more about how to register and what the benefits might be for you.

Problems with energy suppliers

All electricity and gas suppliers follow a code of conduct. This states that households whose members are all over 60 should not have their energy supply cut off between 1 October and 31 March. If you are having problems paying your bill, do not wait until disconnection becomes a possibility before seeking help.

what
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Talk to your supplier and see if you can arrange to pay in instalments. If you cannot reach an agreement, contact a local advice agency such as your local Age Concern ► [page 16](#) or Citizens Advice Bureau ► [page 17](#) for advice and support.

Useful organisations

Age Concern

For more information and details for your local Age Concern in England, please call the Age Concern Information Line on 0800 00 99 66 (free call) or visit www.ageconcern.org.uk



In Northern Ireland, Scotland or Wales, contact:

Age Concern Northern Ireland

Tel: 028 9032 5055

Website: www.ageconcernni.org

Scottish Helpline for Older People (Age Concern Scotland)

Tel: 0845 125 9732

Websites:

www.olderpeoplescotland.org.uk

www.ageconcernscotland.org.uk

Age Concern Cymru

Tel: 029 2043 1555

Website: www.accymru.org.uk

Help the Aged

Help the Aged produces a range of free advice leaflets and information sheets for older people. These are available from the Information Resources Team or can be downloaded from the website.

Tel: 020 7278 1114

Website: www.hta.org.uk

Citizens Advice Bureau (CAB)

National network of free advice centres. For details of your local CAB call 020 7833 2181 (this number gives local contact details only, not advice).

Websites:

www.citizensadvice.org.uk for local CAB details

www.adviceguide.org.uk for online information

Consumer Direct

Government-funded service providing practical consumer advice.

Tel: 0845 404 0506

Website: www.consumerdirect.gov.uk

Consumer Focus

Statutory organisation representing consumers.

Website includes written information on energy suppliers and comparison sites.

Website: www.consumerfocus.org.uk

Note

Consumer Focus cannot discuss individual complaints with members of the public. If you need to speak to an adviser call **Consumer Direct** (see above).

Energy Saving Trust

National organisation providing information and advice on how to improve energy efficiency. Linked to a network of local advice centres. Helpline offers free, independent and local energy-saving advice.

Tel: 0800 512 012 (free call)

Website: www.energysavingtrust.org.uk

Warm Front

Scheme offering heating and insulation grants in England, run by the Eaga Partnership on behalf of the Government.

Tel: 0800 316 2805 (free call)

Website: www.warmfront.co.uk



In Northern Ireland, contact:

Warm Homes Scheme

Tel: 0800 181 667 (free call)

Website: www.eaga.com/government_contracts/warmerhomes.htm#warmhomes

In Scotland, contact:

Energy Assistance Package (from Energy Saving Trust)

Tel: 0800 512 012 (free call)

Website: www.energysavingtrust.org.uk/scotland

In Wales, contact:

Home Energy Efficiency Scheme

Tel: 0800 316 2815 (free call)

Website: www.heeswales.co.uk

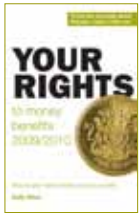
Winter Fuel Payment helpline

For information and application forms to claim the payment.

Tel: 0845 9 15 15 15

Website: www.thepensionsservice.gov.uk/winterfuel

Age Concern publishes a wide range of books for older people and those who work with and care for them



Your rights to money benefits ► price ● £5.99

Your rights to money benefits is an invaluable source of information about the main financial benefits available to people in retirement. It pulls together information on pensions, financial help for those on low incomes, benefits and financial support for disabled people and their carers, as well as other types of financial assistance.

Your rights to money benefits is updated each year to ensure that all the information is current and relevant. It is essential reading, not just for individuals but for anyone working in the advice field.

To order this title, or for further information about our full range of books, please visit our website www.ageconcern.org.uk/bookshop or call our book order line 0870 442 2120



please support us

Age Concern is the largest provider of services to older people in the UK after the NHS. We make a difference to the lives of thousands of older people through local resources such as our befriending schemes, day centres and lunch clubs and through our national freephone helpline – the Age Concern Information Line.

If you would like to support our work by making a donation please call Supporter Services on 020 8765 7527 (Monday to Friday 9.15am–5pm) or visit www.ageconcern.org.uk
Thank you.

What should I do now?

If you would like more information on the issues covered in this guide, to order other guides or obtain this guide in a more accessible format, please call the Age Concern Information Line on 0800 00 99 66 (free call) or visit www.ageconcern.org.uk/information

The following Age Concern information guides may also be useful:

- *Making the most of your money*
- *What can you claim?*
- *Winter wrapped up.*

Age Concern publishes a range of books on issues relevant to older people. Browse our online bookshop at www.ageconcern.org.uk/bookshop

Contact details for your local Age Concern may be in the box below. If not, call the Age Concern Information Line on 0800 00 99 66 (free call).