

Save energy, pay less



Improving energy efficiency

**Money
matters**



Working with

e-on

***Age UK is the new force combining
Age Concern and Help the Aged.***

***With almost 120 years of combined
history to draw on, we are bringing
together our talents, services
and solutions to do more to enrich
the lives of people in later life.***

***The Age UK family consists of
Age Cymru, Age NI and Age Scotland.***

Age UK is the new force combining

AGE
Concern

and

HELPTHEAGED WE WILL

This information guide has been prepared by Age UK and contains general advice only, which we hope will be useful. Nothing in this guide should be construed as specific advice and it should not be relied on as a basis for any decision or action. Age UK does not accept any liability from its use. We aim to ensure that this information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time. Please note that the inclusion of named agencies, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK.

This guide was printed in October 2010. Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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Contents

Introduction	2
Why save energy?	3
Keeping heat in your home	4
Help with the cost of insulation and draught-proofing	8
Hot water and central heating	9
Lighting	10
Electrical appliances	10
In the kitchen	11
Washing and laundry	12
Increasing your income	12
Choosing an energy supplier	16
Priority Services Register	17
Problems with energy suppliers	18
Useful organisations	19

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Introduction

With fuel costs rising, there's no doubt that using less energy can save us money. But that doesn't mean we should have to use less than we need – it's vital that we have enough light and warmth. But there are lots of ways we can use less energy without losing any of our creature comforts – and we can save money into the bargain!

This guide explains how you can reduce the amount of energy you use in your home. It includes simple things you can do and changes to habits that can result in some quite significant energy savings. Of course you may already be doing some of these things, but we hope you'll find some new ideas too. If you're having difficulty meeting your energy bills, you may also be able to claim benefits to increase your income. A brief overview of benefits for people in later life is on pages 12–13.

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 (see pages 19–22). Contact details for local organisations can usually be found in your local phone book. If you have difficulty finding them, your local Age UK/Age Concern* should be able to help (see page 19). As far as possible the information in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

* Many local Age Concerns are changing their name to Age UK.

Why save energy?

Using less energy means you should have lower bills, leaving you with more money to spend on other things. Try working out how much you spend on energy at the moment. By following the suggestions in this guide, you should be able to reduce the amount of energy you use and still meet your needs.

The amount of money you can save by taking a few common energy-efficiency measures can be considerable. The amount you save may vary depending on the size and age of your home, and how you use energy, but here are some examples:

- Installing cavity wall insulation can save you up to £115 per year.
- Installing loft insulation to 270mm can save up to £150 per year.
- An Energy Saving Trust-recommended refrigerator can save up to £12 per year and an Energy Saving Trust-recommended freezer can save up to £36 per year. They have an energy label rating of A+ or A++.
- Draught-proofing can save up to £25 per year.
- Insulating your hot-water tank can save up to £35 per year.
- A single low-energy light bulb can save between £2.50 and £6 per year depending on how long you use them for and how bright they are.

The savings listed above and throughout this guide are based on information provided by the Energy Saving Trust (see page 21). There are many other appliances and products that carry the Energy Saving Trust-recommended logo. Contact the Energy Saving Trust for a list of products that carry this logo.

Keeping heat in your home

Depending on its age and type, a lot of the heat in your home could be lost through your walls and roof, which means you have to use more energy to maintain a comfortable temperature. The following pages look at ways to reduce heat loss. Some require professional help and may involve a significant initial cost, so we will also tell you about possible sources of financial assistance. Others are more 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. The recommended depth of mineral wool insulation is 270mm but there are other materials you can use. Insulating your loft can reduce your heating bills by up to £150 per year.

Hot-water tanks are another source of heat loss. Fitting a 75mm-thick hot-water cylinder jacket can be straightforward and cheap to install – less than £20 – and save you up to £35 a year.

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 option is more expensive and can cost up to £500, but sometimes there are local grants available to help with the cost. Solid walls can also be insulated but it is usually 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 you may get (see page 21). It should also be able to tell you what grants and offers are available locally. Contact your energy supplier to see whether it can help.

Draught-proofing your home

A draughty house 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 your 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.

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.

what next?

Age UK provides a HandyVan service which can help make your home more safe and secure. It can also help with small household tasks. To find out more about the service and to see if it is available in your area, contact the HandyVan team on 0845 026 1055 or email handyvan@ageuk.org.uk. Contact the Energy Saving Trust for further information about draught-proofing and glazing (see page 21).

Practical steps to reduce heat loss

As well as the measures we've already suggested, you could try the following steps, which don't cost any money or require DIY skills.

- Draw your curtains or blinds at night to minimise heat loss through windows.
- If you can't heat all your rooms make sure you keep your living room warm throughout the day and heat your bedroom before you go to bed.
- Use draught excluders.
- In very cold weather, instead of turning the thermostat up, set the heating so that it comes on earlier and you won't be cold while you wait for the house to heat up.

what next?

Ask for our free leaflet *Winter wrapped up* for more information on keeping warm. Contact the Energy Saving Trust (see page 21) for more ideas on ways to reduce heat loss.

‘My partner 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.’

Help with the cost of insulation and draught-proofing

There are different government-funded grant schemes for England, Wales, Scotland and Northern Ireland, which are outlined below. These schemes have waiting lists, so you may have to wait some months before you can get the work done. But it is still worth applying.

In England, a scheme called Warm Front offers grants to provide homes with adequate heating and insulation. Homeowners and private tenants aged over 60 can apply but eligibility is means-tested. It is also available to people with young children or who are disabled, and receive qualifying income-related or disability-related benefits. If you do not qualify for a grant, you may qualify for a smaller rebate against the cost of heating and insulation work.

- i** In Wales, a scheme called the Home Energy Efficiency Scheme (HEES) provides grants for heating and insulation. In Scotland, contact the Energy Assistance Package for information about the help it provides and in Northern Ireland, contact the Warm Homes scheme for advice. (See pages 19–22 for contact details for the schemes.)

what next?

Ask for our free information guide *Winter wrapped up* and our free factsheet *Help with heating costs* for detailed information about what grants you may be eligible for. Contact details for the schemes mentioned above are listed in ‘Useful organisations’ on pages 19–22. Your energy supplier may also be able to provide information.

Hot water and central heating

These are a few ways that you can help make sure 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, and aren't paying for them when you don't.
- 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 half a bath in one week.
- Shower instead of taking a bath, when you can. A short shower can use a third of the amount of water needed for a bath.
- Have your system serviced once a year to ensure that it is running safely and efficiently. Make sure that the person you ask to service it is qualified and registered with the Gas Safe Register (contact details are on page 21).

Lighting

When light bulbs need changing, think about replacing them with low-energy bulbs. While these are more expensive than ordinary bulbs, they use up to 80 per cent less electricity and give out the same amount of light.

Get into the habit of turning lights off when you leave a room – but not at the expense of your safety, however. Keep stairs and other areas well lit to reduce the risk of falling.

Ask for a free copy of our leaflet *Home safety checker*, a question-and-answer guide to making your home safer.

Electrical appliances

Switch off appliances rather than leaving them on standby when you are not using them.

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

When it's time to replace appliances, look for products with the Energy Saving-recommended logo because 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 for Energy Saving-recommended products (see page 21).

In the kitchen

The following small changes can reduce the amount of energy you use in the kitchen.

- Only boil the amount of water you need for hot drinks. Some kettles have cup measures marked, or you can mark this on yourself using a permanent marker.
- Descale your kettle regularly.
- Keep lids on pans as much as you can to reduce heat loss.
- Use the right hob ring for the size of pan. This helps heat things quicker.
- Don't keep the fridge or freezer open for longer than necessary.
- Always use the right-sized pan for what you are doing.
- Defrost your freezer regularly.

what next?

For more ideas on how to reduce the amount of energy you use in the kitchen, contact the Energy Saving Trust (see page 21).

Washing and laundry

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

- Don't 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.
- Run the washing machine at a lower temperature to save money.
- Using a water meter may help you reduce your bills. Ask your water company for more information.

what next?

The Consumer Council for Water has an online calculator that can help you estimate if you can cut down your bills by switching to a meter (see page 21).

Increasing your income

Many retired people do not claim all the benefits that they are entitled to. Make sure you do: benefit rules aren't needlessly generous so if you qualify for any help, you should take up your entitlement. There is a whole range of benefits designed to help people in different circumstances, so we can only give brief details and examples here.

Some benefits are means-tested – whether you qualify for them depends on your income and savings. These include Pension Credit, Housing Benefit, Council Tax Benefit and Social Fund payments. Pension Credit and Council Tax Benefit are two of the most under-claimed benefits for older people. If you live in Northern Ireland, you may be able to claim Rate Relief and Lone Pensioner Allowance to help you pay rates.

Other benefits are paid regardless of your income and savings but other factors may affect them. For example, State Pension depends on National Insurance contributions and age. Attendance Allowance (for people aged 65 and over) and Disability Living Allowance (for people under 65) are for people with disability and care needs. Winter Fuel Payment is payable to almost everyone over Pension Credit qualifying age.

Because the benefits system is complex, it is often difficult to work out which benefits to apply for and how to go about it. It's a good idea to get help to check your benefits. Benefit rates and rules change every year so it is worth checking your entitlement every now and again, especially if you have a change in your circumstances.

what next?

Ask for a copy of our free information guide *Claiming benefits: a guide for people over State Pension age* and our free factsheets *Pension Credit, Housing Benefit and Council Tax Benefit*, and *Help with heating costs*. Contact your local Age UK/Age Concern or Citizens Advice Bureau (CAB) to see whether they can give you a free benefits check and to get advice.

‘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.’

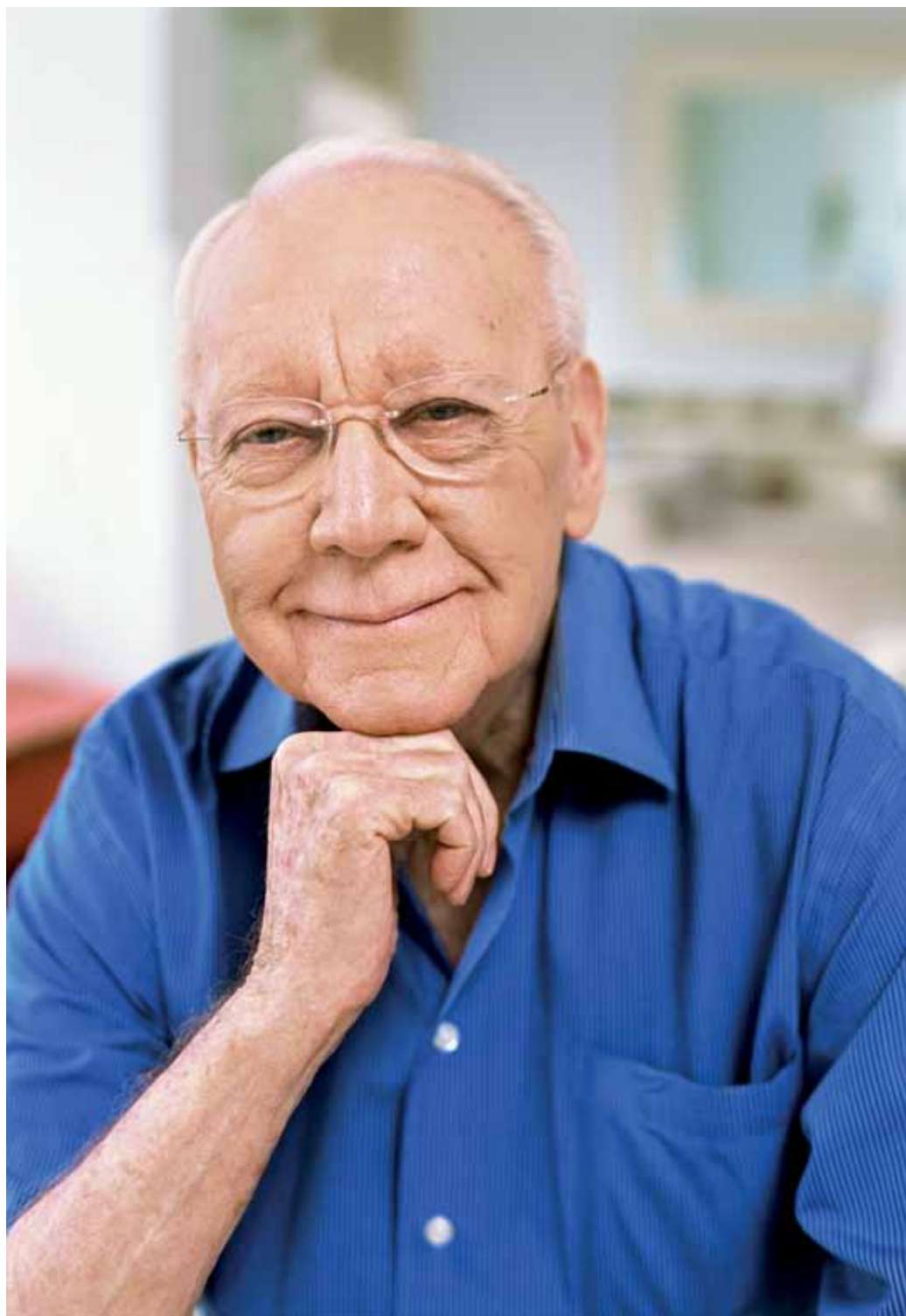
John, 74, lives by himself in a two-bedroom house.

‘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 noticed that my gas and electricity bills were going up quite a bit.

‘My granddaughter suggested that I contact the Energy Saving Trust. It 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.

‘I’ve also gone on to my energy supplier’s Priority Services Register. My eyes aren’t as good as they used to be and I appreciate someone coming to read my meter more regularly. I don’t want to pay any more than I have to.’



Choosing an energy supplier

You may be able to make some savings on your energy costs by switching supplier. This doesn't 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. 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 has details of price comparison websites that follow The Consumer Focus Confidence Code.

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's right for you.

All energy companies should offer a social tariff for consumers who are having problems paying bills. Eligibility is different for different suppliers. All social tariffs should match the supplier's cheapest deal, but some customers may still be better off switching to another supplier.

what next?

Visit the Consumer Focus website for further information about choosing an energy supplier and for links to price comparison companies (see page 20). Contact your energy company to find out how to qualify for its social tariff and which other benefits you may get.

Priority Services Register

All energy suppliers must have a Priority Services Register for people who are of pensionable age, have a disability, a hearing or sight loss or have a long-term illness.

It qualifies you for a range of free services and support which may include:

- password schemes, for doorstep security
- more regular meter reading
- repositioning meters to an accessible place
- a free gas safety check
- advance notice of disruption to electricity supplies
- sending your bills to an agreed third party
- services for people with sight and/or hearing loss.

There are additional conditions for some of them. Find out what additional services your energy supplier may provide and how to register by contacting your energy supplier.

Problems with energy suppliers

If you are having difficulty paying your energy bills, tell your energy supplier as soon as you can. It will be able to let you know how it can help you avoid getting into debt. If you are already in debt, your energy company will be able to advise you on how to pay back money that you owe. You may be able to agree a repayment plan to pay your arrears, or have a pre-payment meter installed.

All energy companies 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.

If you have a problem with your energy supplier, try to resolve it by complaining directly to them. Details of how to contact your energy supplier should be on the back of your gas or electricity bill. The energy company must respond to you within eight weeks (12 weeks for small suppliers). If this does not resolve the problem, you can take your complaint to the Energy Ombudsman. (This service is not available in Northern Ireland.) Contact details are listed on page 21.

what next?

If you live in England, Wales or Scotland, contact Consumer Direct for advice on making a complaint to your energy supplier. If you want face-to-face advice, contact a local advice agency such as your local Age UK/Age Concern (see page 19) or Citizens Advice Bureau (see page 19). In Northern Ireland contact The Consumer Council who may be able to help you (see page 20).

Useful organisations

Age UK

Age UK is the new force combining Age Concern and Help the Aged. We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

www.ageuk.org.uk

In Wales, contact

Age Cymru: 0800 169 65 65

www.agecymru.org.uk

In Scotland, contact

Age Scotland: 0845 125 9732

www.agescotland.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.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 in England and Wales

www.cas.org.uk for local CAB details in Scotland

www.adviceguide.org.uk for online information

The Consumer Council

Represents consumers in Northern Ireland in areas of transport, water and energy and handles complaints in those areas.

Elizabeth House
116 Hollywood Road
Belfast BT4 1NY

Tel: 0800 121 6022

Email: complaints@consumercouncil.org.uk
www.consumercouncil.org.uk

Consumer Direct

Government-funded service providing practical consumer advice including how to complain about an energy supplier.

Tel: 08454 04 05 06

www.consumerdirect.gov.uk

Consumer Focus

Statutory organisation representing consumers. Website includes written information on energy suppliers and comparison sites.

www.consumerfocus.org.uk

Note: Consumer Focus cannot discuss individual complaints with members of the public. If you need advice call Consumer Direct (see above).

Consumer Council for Water

Independent voice for customers of water and sewerage companies. Has an online calculator to help you estimate if you can cut your water bill by switching to a water meter.

Tel: 0845 039 2837 or 0121 345 1000

www.ccwater.org.uk

Energy Ombudsman

A scheme to contact if a problem cannot be resolved with an energy company.

Tel: 0330 440 1624 or 01925 530 263

www.energy-ombudsman.org.uk

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

www.energysavingtrust.org.uk

Gas Safe Register

Gas Safe Register is the official body for gas safety.

Tel: 0800 408 5500

www.gassaferegister.co.uk

Warm Front

A Government-funded scheme offering heating and insulation grants in England.

Tel: 0800 316 2805

www.warmfront.co.uk

In Northern Ireland, contact:
Warm Homes Scheme

Tel: 0800 988 0559

www.warm-homes.com

In Scotland, contact:
Energy Assistance Package (from Energy Saving Trust)

Tel: 0800 512 012

www.energysavingtrust.org.uk/scotland

In Wales, contact:
Home Energy Efficiency Scheme

Tel: 0800 316 2815

www.heeswales.co.uk

Winter Fuel Payment helpline

For information and application forms to claim the payment.

Tel: 08459 15 15 15

www.direct.gov.uk

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, FREEPOST LON13041, PO Box 203, London N1 9BR. Alternatively, you can phone 0800 169 80 80 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

Personal details

Title:	Initials:	Surname:
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Address: _____ _____	Postcode: _____
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Tel:	Email:
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By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

Card payment

I wish to pay by (please tick) MasterCard Visa CAF CharityCard
 Maestro American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Signature X
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

Gift Aid declaration

(please tick) Yes, I want Age UK and its partner organisations* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: ___/___/___ (please complete). *Age Cymru, Age Scotland and Age NI



We will use the information you have supplied to communicate with you in line with Data Protection guidelines. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

*Using less energy means
you should have lower bills,
leaving you with more money
to spend on other things.*



What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit **www.ageuk.org.uk/moneymatters**

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Claiming benefits: a guide for people over State Pension age*
- *Winter wrapped up*
- *Managing your money*

Age UK offers a wide range of products and services specially designed for people in later life, for more information, please call **0800 169 18 19**.

If contact details for your local Age UK/Age Concern* are not in the box below, call Age UK Advice free on **0800 169 65 65**.



* Many local Age Concerns are changing their name to Age UK.

Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is 207-221 Pentonville Road, London N1 9UZ. Age Concern England (registered charity number 261794) and Help the Aged (registered charity number 272786), and their trading and other associated companies merged on 1 April 2009. Together they have formed the Age UK Group, dedicated to improving the lives of people in later life. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI and Age Cymru. ID8825 10/10