

Save energy, pay less

Improving energy efficiency



Information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people to love later life.

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 160 local partners.

This information guide has been prepared by Age UK and contains general advice only, it should not be relied on as a basis for any decision or action and cannot be used as a substitute for professional medical advice.

Neither Age UK nor any of its subsidiary companies or charities accepts any liability arising from its use and it is the reader's sole responsibility to ensure any information is up to date and accurate.

Please note that the inclusion of named agencies, websites, companies, products, services or publications in this information guide does not constitute a recommendation or endorsement by Age UK or any of its subsidiary companies or charities.

Date of publication: August 2016. © Age UK 2016
Next review date: August 2017

Contents

What this guide is about	2
Quick and easy ways to save energy	3
Understanding your heating controls	7
Understanding your energy bill	12
Why is your bill higher than usual?	14
What to do if you can't pay your bill	15
Using a prepayment meter	16
Switching energy supplier	18
Priority Services Registers	20
Making a complaint about your energy supplier	21
Other ways to make your home more comfortable	22
Major energy saving changes for your home	26
What to do if your boiler breaks down	28
Help with the cost of energy saving measures	30
Increasing your income	32
Useful organisations	34

What this guide is about

None of us want to pay more on our energy bills than we have to. But saving money doesn't mean we should use less than we need – it's important we have enough light and warmth to stay safe and comfortable at home.

This guide looks at ways to make your home warmer without spending more on your heating bills. There are plenty of free things you can do quickly and easily, as well as bigger projects that will cost some money but make you more comfortable, and maybe even save you money, in the long run. And you don't always have to pay for these yourself – this guide looks at funding schemes that could cover the costs for you.

The savings mentioned in this guide are estimates for a three bedroom semi-detached house. The amount you may save will vary depending on your circumstances.

As far as possible, the information given 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.

Quick and easy ways to save energy

Using less energy while keeping your home comfortable doesn't have to be difficult or expensive. There are plenty of simple things you can do that can save you energy and money.

Keep your home warm

- Draw your curtains in the evenings to minimise heat loss through windows. Tuck long curtains behind radiators so that heat doesn't get trapped.
- Use draught excluders to prevent heat escaping under doors. Draught proofing windows, doors and between floorboards can save £25–£35 a year.
- If there are rooms you don't use, like a spare bedroom, turn off the radiators in them and close the doors. Make sure you keep your living room (or the room you use most) warm during the day while you're at home at 21°C (70°F) and heat your bedroom to 18°C (64°F) before you go to bed.
- Keep radiators and heaters clear so heat can circulate – don't put furniture in front of them or dry washing on them.

Turn your lights off

- Get into the habit of turning lights off when you leave a room, but not at the expense of your safety. Keep stairs and other areas well lit to reduce the risk of falling. You could buy night lights to help you see without using the main lights at night.

Save electricity

- Switch appliances off when they're not in use rather than leaving them on standby. This can save around £30 per year. If you have mobility problems, consider a socket that lets you switch off appliances via a remote control.
- If you have an off-peak energy tariff, save money by running your washing machine and other appliances during off-peak periods. Check with your provider to find out when these are.
- Wait until you have a full load before running the washing machine or use a half-load setting. Run the washing machine at a lower temperature too – you can often do everyday washes at 30°C. This can save £6 per year.
- Use a high speed spin to reduce the time needed for tumble drying. Hang clothes to dry in the summer to save on the energy to run a tumble dryer.
- If you're buying new kitchen appliances, check the energy rating. The better the rating, the less electricity the appliance will use. Only buy the size of appliance you need, as larger appliances cost more to run.
- If you're buying a new television, think about the size of the screen. In general, the smaller your television, the less it will cost to run. Plasma televisions also use more electricity than other TVs.

Save energy in the kitchen

- Only boil the amount of water you need for hot drinks. If your kettle doesn't have cup measures marked, you can write them on the outside with a permanent marker.
- Descale your kettle regularly. How often will depend on how hard the water is in your area.
- Use the right-sized pan for what you're cooking. Keep lids on pans as much as possible to reduce heat loss.

- Defrost your freezer every six months – this will ensure it runs efficiently.
- Keep the fridge at least 10cm (4 inches) away from your wall and clean dust off the coils to let them work effectively.
- Allow your food to cool to room temperature before putting it in the fridge or freezer. It will save energy and stop the food from cooling unevenly, which can cause food poisoning.
- Defrost frozen food in the fridge overnight to reduce the cooking time, typically by half.

Save water

- Fix any dripping taps. A dripping tap can waste the equivalent of half a bath a week. If you're on a water meter a dripping tap could cost an extra £15 per year.
- Shower instead of taking a bath. A short shower can use a third of the amount of water needed for a bath. If you prefer taking baths, consider whether you could fill it slightly less – the average full bath uses 80 litres of water.
- Do the washing-up in the sink or a bowl rather than under running water to save around £30 per year.
- If you have a water meter you pay for exactly what you use instead of a fixed amount. If the number of bedrooms in your home is higher than the number of people living there, switching to a water meter is usually cheaper than paying a fixed amount. Ask your water company for more information. Use the calculator on the Consumer Council for Water's website to find out whether you could make savings. In Scotland, call Scottish Water or visit their website (see page 36).
- Use the water energy calculator on the Energy Saving Trust's website (see page 36) to find out where you could be making savings.



Draught-proof your home

- A draughty home can be uncomfortable and requires more energy to keep rooms warm. Reduce draughts by sealing gaps around window frames, fitting draught-proofing strips and draught excluders around doors, and fitting covers to letter boxes and keyholes.
- When draught-proofing, it's important to leave some ventilation to reduce condensation and prevent the build-up of waste gases from fuel-burning appliances. If you use gas appliances, ask a Gas Safe-registered engineer to help you with this (see page 37).

Save money on oil heating

- If you use oil to heat your home, see if there's an oil club in your area you can join to negotiate a better price with oil suppliers, saving you up to 10% a year. Find your nearest one on the Citizens Advice website at www.citizensadvice.org.uk/oilclubs.htm

Get an annual service

- Get your system serviced once a year to ensure it's running safely and efficiently. Make sure the person you ask to service it is qualified, and registered with the Gas Safe Register (see page 37).

Understanding your heating controls

We all want to live in a warm home, and it's important for our health that we stay warm and well. Use your heating controls to heat your home comfortably without wasting energy.

Room thermostat

A thermostat controls the overall temperature in your home. It turns your boiler on and off automatically when the room temperature reaches the temperature you've chosen. In winter, the recommended room temperature for your main living room is around 21°C (70°F). Try changing your thermostat set temperature to find a level that's comfortable for you.

Thermostatic radiator valves (TRVs)

TRVs control the temperature in a room by reducing the flow of water to a radiator when the temperature goes above a certain level. If you spend most of your time downstairs during the day, you could set the TRVs on your downstairs radiators to medium or high, and leave the upstairs ones on low. Close the doors on any rooms you're not using so heat doesn't travel there. TRVs can be fitted to your existing radiators if you don't have them already – you would pay around £300 for an installer to fit them throughout your home.

Timer controls

A timer lets you control when your heating or hot water turns on and off each day, so you can programme your central heating to suit you. Try setting it to come on half an hour before you get up or come home, and turn off half an hour before you no longer need it. Play with the timer to see what works best for you.

Installing and correctly using a thermostat, timer and TRVs can save up to £75–£155 a year.

Boiler thermostat

Your boiler will usually have a dial marked with numbers or from min to max. This sets the temperature of the water that is pumped through to heat your radiators. The higher it is, the quicker the system will heat your home. But if you or someone else might hurt themselves by touching very hot radiators or pipes, set it lower.

If you don't have the manual for your boiler, contact the manufacturer for a copy or have a look online (search for the full name of your model).

Hot water cylinder thermostat


If your hot water is stored in a cylinder, the thermostat will stop it being hotter than it needs to be. 60°C (140°F) is fine for most people's needs. Turning the thermostat up higher won't make the water heat up faster. Make sure the cylinder thermostat isn't lower than 60°C (140°F) though, as if it is lower than this bacteria could grow in the tank.

Different settings on your central heating controls

- ‘Auto’ or ‘Twice’ means the heating will go on and off during the day at the times it has been programmed to do so.
- ‘24hrs’ or ‘On’ means the heating stays on all the time.
- ‘Off’ means the heating will remain off all the time.
- ‘All day’ or ‘Once’ means the heating will switch on at the first ‘on’ setting you have programmed and then remain on until the last ‘off’ setting of the day.
- ‘Boost’ or ‘+1hr’ switches the heating on for a one hour ‘boost’ of heat.
- ‘Advance’ moves the programmer to the next ‘on’ or ‘off’ setting in the daily cycle.

You can upgrade or install heating controls without changing your boiler. Modern controls are much more accurate than they used to be.

If you’re not sure how to check if your heating controls are set properly, ask a local handyman to help. They assist with small practical jobs. Over 70 local Age UKs operate handyman services across much of the country. These are usually charged-for services, and the cost depends on the nature of the work required. To find out details of your local Age UK contact Age UK Advice on 0800 169 65

 65. In Wales, contact Age Cymru to find out if there’s a handyman scheme in your area.

Alternatively, if you live in England, you can find a local handyman service by contacting Foundations (see page 37). In Wales, contact Care and Repair Cymru; in Scotland, contact Care and Repair Scotland (see page 37); in Northern Ireland, contact Fold (see page 37).

Heating controls can sometimes be hard to use, especially if you have sight loss. Read the guide *Choosing central heating controls and saving energy* by the Thomas Pocklington Trust (see page 38).

Smart meters

Smart meters are a new technology being rolled out to every household in England, Wales and Scotland.

Smart meters record exactly how much gas or electricity you use and automatically send regular readings to your energy company. This will mean you'll get accurate bills and won't have to take meter readings any more. They come with a monitor so you can see how much energy you're using at any time.

Every home will be offered a smart meter by 2020. Your energy supplier will contact you when it's ready to install yours and will install it in your home at no extra cost.

**what
next?**

To find out more about getting a smart meter, contact your energy supplier or visit www.smartenergygb.org



Use your **heating controls** to heat your home comfortably **without wasting energy.**

Understanding your energy bill

Energy bills can be complicated, but you should always read them carefully to make sure you know what you're being charged for. Every bill will show the following information:

- **your account number**, which you need if you want to query your bill or contact your supplier
- **bill period**, which shows you the dates that your energy bill covers – usually the last three months
- **how much money you owe** and when you need to pay it by, unless you're paying by direct debit where the money comes out of your account automatically
- **a detailed breakdown of how much energy you've used** measured in kilowatt hours (kWh) – (for example, 1 kWh lets you wash two full loads of clothes or boil ten kettles). The breakdown will also show your latest meter readings, including whether they are estimated or actual, and when the reading was estimated or taken
- **your current plan name**, showing which tariff you have chosen
- **additional information** from your supplier about opting for paperless billing, for example, or any special offers
- **a contact number for any special requirements** such as a bill in large print or Braille.

You will also see the following information about your tariff:

- **a tariff information label** showing information such as the name of your tariff (you need to know this if you want to switch), your payment method and the unit cost – what you pay for every kWh of energy used
- **a tariff comparison rate** table so you can see how your current deal compares with other rates offered by your supplier: this can help you decide more easily whether to change your tariff
- **the cheapest tariff** offered by your supplier and how much you could save if you move on to it.

Your energy supplier is required to send you regular bills and an annual statement showing your energy usage during the year, comparing your usage in the current year with previous years.

what next?

Visit the uSwitch website at www.uswitch.com/gas-electricity/guides/energy-bills/ to see different suppliers' energy bills and how to read them.

Why is your bill higher than usual?

It can be a real shock to get a bill that is higher than expected. There are several main reasons why this could be:

- Your meter reading has been estimated, shown by an 'e' next to the reading. If your gas or electricity supplier has based your bill on an estimated reading, it may have over-estimated (or under-estimated) what you've actually used. To get an accurate bill, take your own meter reading and call your supplier so it can send a revised bill. If you find it difficult to read your meter, ask if you're eligible for the Priority Services Register (see page 20), which would entitle you to free quarterly meter readings.
- You've used more energy than usual. This may be because of cold weather, because you've bought new appliances, because you've had guests staying, or for various other reasons.
- Your tariff has expired. If you chose a fixed-rate tariff, you will have been protected from energy price increases. When the tariff comes to an end, prices can shoot up, but your supplier must write to you before this time. It should remind you that it might be worth switching supplier or tariff to get a better deal. If you don't choose another tariff after your fixed-rate term ends, your supplier will usually put you on their standard tariff, which will often be more expensive. Keep a note of when your deal is due to end so you can shop around for the best tariff for you in advance.

What to do if you can't pay your bill

If you can't pay your bill, tell your energy supplier as soon as you can. Suppliers won't cut you off if you agree and stick to a payment plan. You may be able to set up a repayment plan, or have a pre-payment meter installed.

If everyone in your household is of pensionable age, energy suppliers can't cut you off between October and March. If only one person is of pensionable age the energy supplier should take all reasonable steps to avoid disconnecting the supply in winter.

Some energy companies have their own grants and trusts. You can apply to them no matter which energy company you're with, for example:

- British Gas Energy Trust helps anyone struggling with gas or electricity debts. Call them on 01733 421060 or visit www.britishgasenergytrust.org.uk
- Npower has a Health Through Warmth scheme that helps certain people with long-term illnesses to heat and insulate their homes. Call 0800 022 220 (select the energy efficiency option) or visit www.npower.com/health_through_warmth
- The organisation Charis Grants can direct you to various sources of help with utility debts (see page 35).

If you're in debt to your energy supplier and you receive certain benefits, including Pension Credit, you could be eligible for the Fuel Direct scheme. A fixed amount is taken directly from your benefit and paid to your supplier to help clear the debt. Contact JobCentre Plus, or your Pension Centre if you receive Pension Credit.

**what
next?**

See our free guide *Dealing with debt* for more information about fuel arrears and setting up repayment plans.

Using a prepayment meter

Prepayment meters let you pay as you go for gas or electricity. You pay using a key or a card, which you can top up at local shops. If you don't recharge it, you'll run out of energy. When smart prepayment meters start being used, you'll be able to top up by phone.

Prepayment meters can help you budget, and can be used to pay off any money you owe to your energy company. If you're in debt to your energy supplier, it can make you have a prepayment meter installed as a condition of still providing energy to your home.

However, prepayment tariffs are usually more expensive than standard tariffs. The nearest place you can top up may not be close to your home. And if you don't have any money to add to the key or card, you won't have any electricity or gas.

Contact your supplier if you want to switch to a standard meter. It may charge you around £50 to remove the current meter and install a new one, and you must have no more than £500 debt on the meter. Some suppliers have their own conditions too – for example, that you have a current account or have been debt-free for at least three months.

If you're a tenant, ask your landlord for permission before switching meters.

If you can't change to a standard meter, shop around to make sure you're on the best prepayment meter tariff (see page 18). If you switch to a standard meter, make sure you're on the best tariff, and take a meter reading every time you get a bill.



If you don't choose another tariff after your fixed-rate term ends, your supplier will usually put you on their standard tariff, which will often be **more expensive**.

Switching energy supplier

If you've been with your supplier for a long time, or you've stayed with the company that was supplying your home when you moved in, it's worth looking into switching. You may think it's too much hassle and effort, but switching supplier could save you a lot of money.

Three steps to switch and save

1. Compare your tariff

Use a price comparison website to compare energy tariffs. You'll need to know your postcode, current tariff, how much energy you use and how much you currently pay, all of which you'll find on your bill (see page 12). Visit www.goenergyshopping.co.uk to find a list of Ofgem accredited price comparison sites. In Northern Ireland, contact the Consumer Council (see page 35) for advice on switching.



If you're not online, you can call many of the price comparison companies. For instance, you could call uSwitch on 0800 688 8557. They will use the information you give them to work out the best tariffs for you.

2. Choose the best deal for you

When comparing prices, ask yourself:

- Are there any special offers or discounts? If so, how long will these run for?
- Are there any extra or hidden charges?

- Is the payment schedule and method right for you? Direct debit is usually the cheapest method, saving an average of £100 a year compared with paying by cash, card or cheque.
- How much is the standing charge and the consumption charge? The standing charge is a fixed amount that covers the cost of maintaining your supply, and the consumption charge is the amount you're charged for the gas or electricity you use. Some companies have a low standing charge and balance this with a high consumption charge. Think about what's best for you.

3. Switch

When you've found the right tariff, you can switch online, or call the new supplier. It will carry out the switch for you, including contacting your current supplier.

Switching normally takes 17 or 18 days. This includes a two-week cooling off period, during which you can cancel the switch without penalty. If you're in credit with your current supplier, make sure you claim the money back from them when you switch.

what next?

See our free factsheets *Switching energy supplier* and *Help with heating costs* to find out more, or get personalised advice at www.ageuk.org.uk/personalised-energy-advice.



Age Cymru and Age Scotland both have their own version of the *Help with heating costs* factsheet.

Priority Services Registers



All energy suppliers must have a Priority Services Register (known as a Customer Care Register in Northern Ireland) for people who are of pensionable age, or have a disability, hearing and/or sight loss, or a long-term illness.

The company that is in charge of electricity supply to your area, your distribution network operator, will also have a register.

Being on a register qualifies you for a range of free services and support. These vary between suppliers and operators but include:

- advance notice of disruption to electricity supplies, and alternative facilities for cooking and heating
- help during a power cut
- free quarterly meter readings if you have difficulty reading it yourself
- a free yearly gas safety check
- moving your meter to a more suitable position if you can't access it easily (there may be a charge for this)
- free controls and adaptations to make your appliances or meter easier to use
- arranging for your bills to be sent or copied to someone you nominate, such as a relative or carer, who can help you read or check them
- your bills in an alternative format such as large print, Braille or on CD
- a password scheme to confirm that anyone who calls round and says he or she is from your energy company is genuine.

To make sure you get as many of these services as possible you should join both your supplier's register and your distribution network operator's register, as they may offer different things.

what next?

Contact your energy supplier to find out what it offers and how to register. It should also be able to tell you who your distribution network operator is or you can visit www.energynetworks.org. In Northern Ireland, contact the Consumer Council (see page 35) for a list of the services offered by each supplier.



Making a complaint about your energy supplier

If you're having a problem with your energy supplier, contact the customer services department to try to resolve it. Contact details should be on the back of your gas or electricity bill. It's important to keep an accurate record of any conversations, letters and emails – what you said and what the company said. If you haven't got a resolution after eight weeks, you can go to the Energy Ombudsman, who can investigate your complaint (see page 36). You will need to provide the Ombudsman with a record of every contact you've had with your supplier. In Northern Ireland, contact the Consumer Council (see page 35). Ask a local advice agency such as your local Age UK for help and advice.



Other ways to make your home more comfortable

There are various larger measures that will make a more significant difference to the comfort of your home, such as insulation and double-glazing. Your home will become warmer faster and stay warmer for longer. They will also help you save energy, help the environment and put money back in your pocket.

These measures can be expensive, but there are schemes available to help with the cost (see page 30).

Insulation

A lot of heat can be lost through the walls and roof of your home, so you use more energy to maintain a comfortable temperature. Insulation is an extra layer added to your home to make it harder for heat to escape.

- If you have no loft insulation, installing 270mm of new insulation could save up to £140 a year. Most homes have some loft insulation but often not enough. Topping up your loft insulation will make your home warmer and save you money on your energy bills.
- Fitting a jacket to your hot water cylinder can be cheap and straightforward. Topping up your cylinder insulation from 25mm to 80mm costs less than £20 for a jacket and could save up to £35 a year.
- If your home has cavity walls – a space between the inner and outer layers of brick – the gap can be insulated. This can cost up to £500 but there may be financial help available. Insulating your cavity walls will make your home feel warmer and in a typical home cavity wall insulation can save up to £155 a year.

Double glazing

Double glazing reduces heat loss as well as noise from outside. Fitting double glazing can be expensive, but you could just double glaze the rooms you use and heat most often. You could save up to £110 per year in heating bills if you install it throughout your home.

If you live in a conservation area or a listed building where the local planning office doesn't allow double glazing, secondary glazing is still an option. This is a second layer of glass or Perspex fitted behind your existing window to create an air cavity that reduces heat loss and can save you money on your energy bills.

Where to go for help and advice

Your local Home Improvement Agency or Home Energy Scotland may be able to advise you on double glazing and insulation or offer a handyman service to make small improvements such as draught-proofing. Contact a national body such as Foundations, Care and Repair Cymru, Care and Repair Scotland or Fold in Northern Ireland (see page 37) to find your local agency. Age UK also offers a handyman service – see page 9 for more information. In Wales, contact Age Cymru about handyman services.



body such as Foundations, Care and Repair Cymru, Care and Repair Scotland or Fold in Northern Ireland (see page 37) to find your local agency. Age UK also offers a handyman service – see page 9 for more information. In Wales, contact Age Cymru about handyman services.



You can call the Energy Saving Trust advice service or Home Energy Scotland (see page 36) for independent advice on energy saving and to find out what assistance you might be eligible for.

what next?

See our free factsheet *Funding for home improvements* for more information. In Scotland, ask Age Scotland for their factsheet *Older homeowners: funding repairs, improvements and adaptations*.



Christine saved money by changing her energy supplier and getting a better deal.

Christine, 64, lives by herself in a one-bedroom flat.

‘I’ve been with the same energy supplier since I moved in five years ago. I never bothered switching from the company that was supplying the flat. I didn’t see the point – it seemed like a hassle and I thought they were all the same price anyway. It seems that as soon as one company puts their prices up, all the others do the same.

‘Then a friend of mine switched to a new energy supplier and said she was saving £15 a month, and that it had been very easy to set up online. So when I had a bit of time one afternoon, I turned on the computer and went to a price comparison site. I had to put in details about my current tariff which I found on my last bill.

‘The website showed me a list of cheaper tariffs and I couldn’t believe how much I could save – it reckoned about £200 a year! I had a look at what each company offered and I chose a new plan.

‘It wasn’t the very cheapest one as that didn’t have paper billing and I like getting a bill in the post, but it was only a bit more for the one I chose.

‘I just had to click a button to select the tariff and enter some more details to set it up. They sent me some paperwork to complete and a few weeks later I was with the new company.

‘I’ve had my first bill and it was a pleasant surprise! I just wish I’d done it earlier.’



‘I’ve had my first bill and it was a **pleasant surprise!** I just wish I’d done it earlier.’

Major energy saving changes for your home

The energy saving improvements that will make the biggest difference to the comfort of your home and your energy consumption could also be the most expensive and disruptive. However, funding may be available to help, so look into that before making a decision (see page 30).

Solid wall insulation

Solid walls generally let more heat escape than cavity walls (walls with a space between the inner and outer layers). Because they don't have a cavity, they have to be insulated by attaching insulating material to the inside or outside. This is usually more expensive than insulating a cavity wall, but can make a big difference to your comfort and bills, saving around £260 per year.

A new boiler

If your boiler is more than 12 years old, consider replacing it as a new boiler will be more energy efficient. Boilers account for more than half of what you spend in a year on energy, so having an efficient boiler makes a big difference. There are two main types of boiler to choose from.

- A combination (combi) boiler is small and economical to run. It heats up water immediately from the mains so you don't have to wait for water to heat up, or worry about it running out. There's no need for a hot water tank or cylinder, saving you space. However, it might not be able to meet the needs of larger households that use a lot of hot water in a short space of time.

- Most older boilers are conventional boilers (also known as heat only, open vent or regular boilers). They have a separate hot water cylinder to store hot water rather than providing it directly from the boiler. They need more space than combination boilers, as you'll need a hot water cylinder in the airing cupboard and a water tank in the loft. You may have to wait for hot water as the tank refills.

Do some research into which boiler is best for you. For gas and propane boilers, the installer must be Gas Safe-registered (see page 37). For oil boilers use an OFTEC-registered installer (see page 38). Call the Energy Saving Trust (see page 36) for further advice.

Solar electricity panels

If your house has a south-facing roof, you may be able to get solar panels fitted to generate electricity for your home. Solar panels convert sunlight into electricity. Energy suppliers pay a 'feed-in tariff' for the energy generated and used, as well as an additional payment for any electricity not used and exported back to the grid. By using the electricity generated, householders also save on their electricity bills. How much you could save depends on the feed-in tariff rates.

If you pay for the panels yourself, a typical system costs around £6,200. If you live in certain parts of England, a company may fit the panels for free. In return, they keep the feed-in tariff cash and you just get the electricity savings.

Think carefully before signing up for solar panel installation. Ideally, you'll be planning to stay in your home for several years to earn your money back. Call the Energy Saving Advice Service (in Scotland, call Home Energy Scotland) for advice (see page 36).



What to do if your boiler breaks down

We all dread having the boiler break down – especially during cold weather – but there are ways to cover the cost if you need a new one. Take these steps to make sure your boiler is running well:

- Get your boiler serviced every year by a certified engineer. Do this before winter, in case the service shows you need a new one – temporarily going without hot water and heating is bad news any time of year, but especially in the colder months.
- If you live in a rented property and have a gas boiler, make sure your landlord has it checked for safety every 12 months by an engineer registered with Gas Safe, although this won't be as comprehensive as a full boiler service. Your landlord is also responsible for repairing your boiler if it's not working properly.
- Consider getting boiler cover or home emergency cover if you're a homeowner. This can give you peace of mind that the cost of servicing or repairing your boiler is covered. Remember it won't cover the cost of a new boiler.
- If your boiler breaks down, don't panic. Start by calling out a certified engineer to find out what's wrong and whether it can be repaired. If you live in a rented property, call your landlord, who is responsible for repairs to your heating and hot water systems.

If you are a homeowner, these are some ways you may be able to cover the cost of a new boiler:

- through the Energy Company Obligation scheme (see page 30)
 - with a Budgeting Loan of up to £1,500 if you receive certain means-tested benefits, including Pension Credit. You'll repay this out of your weekly benefits. Contact your local Jobcentre Plus office to apply
 - with assistance from your local council in an emergency if you claim certain benefits or are on a low income
 - using your Winter Fuel Payment towards a new boiler
- i** • In Wales, through a government scheme called Nest (see page 37) if you receive certain means-tested benefits such as Pension Credit, your home is classed as having a low energy rating, and you own or privately rent your home.

Even if your boiler has stopped working, you can still get hot water if you have an immersion heater. If you've got a hot water cylinder, there should be a switch or two next to it, usually with a red light. Turn them on, wait half an hour, and see if the water is hot. Don't forget to turn them off afterwards as this is an expensive way to heat water.

what next?

If you need a gas engineer, find one registered with the Gas Safe Register (see page 37).

Help with the cost of energy saving measures

You might be able to get a grant to improve the energy efficiency of your home under the Energy Company Obligation (ECO) scheme. This scheme provides money that comes from energy suppliers to help people pay for energy saving measures such as new boilers, draught proofing and loft insulation. It's free and doesn't need to be paid back.

You could be eligible for financial help from the ECO scheme if:

- you're on a low income, or
- you receive certain means-tested benefits such as Pension Credit, or
- your home would be costly and difficult to make more energy efficient.

Contact the Energy Saving Advice Service (see page 36) to find out whether you're eligible.

- i** In Wales, in addition to the ECO scheme, there is a Welsh Government scheme called Nest, which aims to reduce the number of households in fuel poverty. You may qualify if your house has a low energy-efficiency rating and you receive certain means-tested benefits, such as Pension Credit. If you're eligible you may be able to get improvements such as a new central heating boiler, various insulation measures, draught proofing or renewable energy technology. Contact Nest for more information (see page 37).

- i** In Scotland, the Home Energy Efficiency Programmes for Scotland can provide grants to homeowners who are struggling to heat their homes. Find out more through the Energy Saving Trust (see page 36).
- i** In Northern Ireland, contact Bryson Energy for details of help to make your home more energy efficient (see page 36).

what next?

Read our free guide *Winter wrapped up* and free factsheet *Help with heating costs* for tips on cutting down your energy bills and more information on financial assistance. In


- i** Wales, Scotland and Northern Ireland, ask Age Cymru, Age Scotland or Age NI for their similar factsheets. Age Cymru also has its own version of *Winter wrapped up*. Your energy supplier may also be able to help so find out what it offers.

You might **be able to get a grant** to improve the energy efficiency of your home.

Increasing your income

Many older people don't claim all the benefits they're entitled to. Make sure you do – if you qualify for help, you should take up your entitlement. Here are some of the benefits you may be eligible for. Even a small amount of benefit can make a big difference, and receiving some benefits such as Pension Credit means you're eligible for other sources of help too.

Means-tested benefits if you have a low income or savings

 These include Pension Credit, Housing Benefit and Council Tax Support (known as the Council Tax Reduction Scheme in Wales and Scotland). If you live in Northern Ireland, you may be eligible for Rate Relief and Lone Pensioner Allowance to help you pay rates. Whether you qualify for these depends on your income and savings.

Disability benefits

You may be eligible for Attendance Allowance (if you're 65 or over) or Personal Independence Payment (if you're under 65) if you need help with care and/or mobility needs. These are paid regardless of your income and savings.

Winter payments

Winter Fuel Payment is an annual payment to help with heating costs. Most people born before 6 May 1953 will qualify for a Winter Fuel Payment in winter 2016/17. If you haven't received it before, call the Winter Fuel Payments helpline to ensure you don't miss out (see page 38). After that, you should get it automatically each year.

Cold Weather Payments are made to eligible people when the weather is very cold. You can get an extra £25 if the temperature is freezing or below for seven days in a row. You'll qualify automatically if you receive Pension Credit or certain other benefits.

You may be entitled to a discount on your electricity bill called the Warm Home Discount if you receive Pension Credit or other means-tested benefits. Check with your energy supplier or visit the Gov.uk website.

what next?

See our free guides *More money in your pocket*, *Attendance Allowance* and *Pension Credit* for more information. In Wales, contact Age Cymru for their version of *More money in your pocket* or to arrange a benefits check. In Scotland ask for a copy of Age Scotland's *Benefits Maze*. Contact your local Age UK to arrange a benefits check (see page 34) or use our online benefits calculator at www.ageuk.org.uk/benefitscheck



Many older **people don't claim** all the benefits they're entitled to. Make sure you do – **if you qualify for help**, you should take up your entitlement.

Useful organisations

Age UK

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

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 022 3444

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact **Age Scotland** by calling Silver Line Scotland: 0800 470 8090 (This is a partnership between The Silver Line and Age Scotland)

www.agescotland.org.uk

The evidence sources used to create this guide are available on request. Contact resources@ageuk.org.uk

Charis Grants

Directs people to grants to help with utility debts.

Tel: 01733 421 021

www.charisgrants.com

Citizens Advice

National network of free advice centres offering free, confidential and independent advice, face-to-face or by telephone.

In Wales there is a national phone advice service on 0344 477 2020. It is available in some parts of England on 0344 411 1444. In Scotland, there is a national phone advice service on 0808 800 9060.

For online information and to find details of your nearest Citizens Advice in:

England or Wales: www.citizensadvice.org.uk

Northern Ireland: www.citizensadvice.co.uk

Scotland: www.cas.org.uk

Citizens Advice Consumer Service

Consumer advice and complaints service.

Tel: 0345 404 0506 (0345 404 0505 for a Welsh-speaking adviser)

www.citizensadvice.org.uk/consumer

Consumer Council

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

Tel: 0800 121 6022

www.consumer council.org.uk

Consumer Council for Water

Independent voice for customers of water and sewerage companies in England and Wales, and has an online water meter calculator so you can see if you could save money by switching to one.

Tel: 0300 034 2222

In Wales, contact 0300 034 3333

www.ccwater.org.uk

In Scotland, contact **Scottish Water**

Tel: 0800 077 8778

www.scottishwater.co.uk

Energy Ombudsman

Independent organisation that you can contact if a problem cannot be resolved with an energy company.

Tel: 0330 440 1624

Textphone: 0330 440 1600

www.ombudsman-services.org/energy

Energy Saving Trust

Provides free, independent information and advice on how to improve the energy efficiency of your home. They also run the Energy Saving Advice Service.

Tel: 0300 123 1234

www.energysavingtrust.org.uk

In Scotland, contact **Home Energy Scotland**

Tel: 0808 808 2282

www.greenerscotland.org/home-energy-scotland

In Northern Ireland, contact **Bryson Energy**

Tel: 0800 142 2865

www.brysonenergy.org

Fold

Housing association for people in Northern Ireland.

Tel: 028 9042 8314

www.foldgroup.co.uk

Foundations

National body for Home Improvement Agencies, with a website you can use to find your nearest one in England.

Tel: 0300 124 0315

wwwFOUNDATIONS.uk.com

In Scotland, contact **Care and Repair Scotland**

Tel: 0141 221 9879

www.careandrepairsScotland.co.uk

In Wales, contact **Care and Repair Cymru**

Tel: 0300 111 3333

www.careandrepair.org.uk

Gas Safe Register

Official list of gas engineers who are registered to work on boilers, cookers, fires and other gas appliances.

Tel: 0800 408 5500

Textphone: 0800 408 0606

www.gassaferegister.co.uk

Nest

A Welsh Government scheme to tackle fuel poverty.

Tel: 0808 808 2244

www.nestwales.org.uk

OFTEC

Has a list of approved technicians for oil, solid fuel and renewable heating appliances.

Tel: 01473 626 298

www.oftec.org.uk

Thomas Pocklington Trust

Provides housing, care and support services for people with sight loss.

Tel: 0208 995 0880

www.pocklington-trust.org.uk

Winter Fuel Payments helpline

For information and application forms to claim the Winter Fuel payment.

Tel: 0345 915 1515

www.gov.uk/winter-fuel-payment

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: Age UK, Tavis House, 1-6 Tavistock Square, LONDON WC1H 9NA. Alternatively, you can phone 0800 169 87 87 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:
Address:		
Postcode:		
Tel:	Email:	

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	/	Issue no. (Maestro only)	<input type="text"/>	<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



The Age UK Group may use the information you have supplied to tell you about our other charitable services or to ask you to support our work. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland & Age NI). If you would prefer not to hear from us do let us know by phoning 0800 107 8977 or by writing to us at our registered address. The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA.

Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

1 Make a donation
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **www.ageuk.org.uk/get-involved**

2 Donate items to our shops
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **www.ageuk.org.uk** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

3 Leave a gift in your will
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **legacies@ageuk.org.uk**

**Thank
you!**

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 Age UK Group 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 are not in the box below, call Age UK Advice free on **0800 169 65 65**.

