

**Save energy,
pay less**



**Improving energy efficiency
around the home**

Information written with you in mind.

This information guide has been produced with the help of older people, carers and expert peer reviewers.

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What this guide is about

None of us want to pay more for our energy than we have to. We all want to use the energy we need around the house without having to worry about the bills. Saving money shouldn't mean we should use less energy than we need.

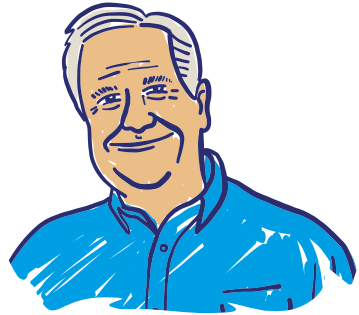
This guide looks at things you can do around the house to use energy more efficiently, stay warm and save some money in the process. There are also sections about dealing with energy suppliers and ways to help you cover the costs of your bills.



This symbol indicates where information differs for Wales and Northern Ireland. As far as possible, the information in this guide is applicable across the UK.

“Every year I worry about my energy bills. I usually only put the heating on when I really have to.”

Dom, 72



Some of the savings mentioned in the guide might seem minimal, a few pounds here and there, but it all adds up and can make a real difference. It’s worth noting that the savings are generally estimates for a three bedroom semi-detached house with gas central heating so you might save a little less – or a little more.

Next steps



It’s a good idea to write down some of these numbers – they might come in handy.

Local Age UK:

Plumber:

Energy supplier/s:

Handyman:

Local council:

Next door neighbour:

Myth-busting

Here are some myths you might hear about saving energy.

Do any of these apply to you?

Myth:
'Cavity wall insulation causes damp in my home.'

Reality: Proper insulation, good ventilation and heating in a home will help avoid cold spots and stop moisture from condensing on your walls.

Myth:
'Turning up the thermostat will heat up my home more quickly.'

Reality: Your home will heat up at the same rate regardless of the temperature on your room thermostat. Set your heating on a timer to turn on about one hour before you need it.

Myth:
'Turning my lights on and off uses more energy than leaving them on.'

Reality: Lights use a lot of energy when they're on. You could save £14 a year just by turning off the lights when you don't need them.

Myth:
‘The best energy efficiency rating I can get for appliances is A+.’

Reality: Appliances, such as washing machines and fridges, can have up to A+++ ratings. If you want an appliance that costs less to run, choose a smaller one with the highest rating.

Myth:
‘Using my electric heater is cheaper.’

Reality: Electricity is around three times more expensive than gas, so most of the time it’s cheaper to use your central heating to heat your home than to use portable electric heaters.

Myth:
‘It’s a hassle to switch energy suppliers.’

Reality: Switching supplier is easy. You can compare deals online or by telephone. Once you’ve filled in the application, your new energy supplier will sort out the switch for you.



Things you can do to save energy

There's all sorts you can do to save energy and be more efficient. Some of these things may be quick fixes you can start doing overnight, while others may need some planning and can be a bit more expensive. You can find out more about how you might get help with these costs on pages 32-35.

Quick and easy ways to save energy

There are easy ways to save money on your bills and still use the energy you need.

Get an annual service

- To prevent any problems, get your heating system serviced once a year to ensure it's running safely and efficiently. Make sure the person who services it is qualified and on the Gas Safe Register (page 39).

Keeping your home warm

- Keep the rooms you use most at a constant, comfortable temperature. Stick with a constant temperature and tweak it when you need to. It's more efficient than to keep turning the heating off and on again. Public Health England suggests a minimum temperature of 18°C/64°F, but you'll know what feels comfortable for you.
- Make the most of your thermostat and timers to make sure you're using the energy most efficiently (there's more about this on page 14).
- Drawing curtains in the evenings reduces heat loss through windows. Tucking them behind radiators, rather than letting them hang in front, will heat the room better.
- Putting furniture in front of your radiators or even keeping dry washing on them longer than you need to can mean the heat doesn't circulate as well.
- Make sure you don't leave any radiators on in rooms you don't use. And keep the doors to these rooms shut.

Keep draughts out

- No one likes a draught. Fitting draught-proofing strips and draught excluders around doors and sealing gaps around window frames can save you around £25 a year. You can even fit covers to letterboxes and keyholes.
- If you do fit any of these, 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, you can ask a Gas Safe registered engineer for advice about this (page 39).



Save electricity on appliances

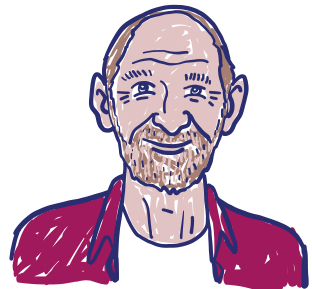
- Switching things off rather than leaving them on standby could save you up to £30 a year. If you leave things on standby because of mobility problems, consider a socket that lets you switch things off via remote control.
- If you have an off-peak energy tariff, save money by running your washing machine and other appliances during off-peak periods. You can check with your provider to find out when these periods are.
- These days, a lot of new appliances come with an energy efficiency rating. If you're getting any new appliances, choose the best energy rating.
- When using the washing machine, fewer, full washes could save you another £5 a year.
- You could save more by running the washing machine at a lower temperature too and hanging clothes out to dry when it's warm enough, rather than using a tumble dryer.

Save energy in the kitchen

- When making a cuppa, just boil the water you need rather than a kettleful. This could save another £7 a year.
- Something as simple as keeping the lids on pans when you're cooking helps reduce heat loss.
- It's a bit of a faff and easy to put off, but if you don't have an automatic system then you should defrost your freezer every six months to make sure it's running efficiently.
- Defrosting frozen food in the fridge overnight typically reduces its cooking time by half.
- Keep the fridge at least 10cm (4 inches) away from the wall and clean dust off the coils at the back of the fridge to let them work effectively.
- Allowing your food to cool to room temperature before putting it in the fridge or freezer will save energy – it can also prevent food poisoning.

“I’m terrible at remembering to defrost my freezer. It can’t be good for it.”

Ed, 62





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 a year.
- Turn off the tap when you're brushing your teeth or shaving. Leaving the tap running for just one minute wastes six litres of water.
- You might want to shower instead of taking a bath to save water. A short shower can use a third of the amount of water needed for a bath.
- Using a washing up bowl rather than using running water can save you around £25 a year.
- Using a water meter means you pay for the exact amount you use instead of a fixed amount. As a rule, if the number of bedrooms in your home is higher than the number of people living there, switching to a water meter is cheaper than paying a fixed amount. Ask your water company for more information. Use the calculator on the Consumer Council for Water's website (page 37) to find out whether you could make savings.

Get your lighting right

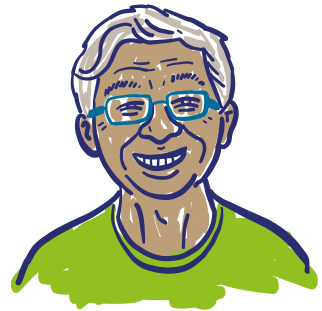
- Changing from traditional light bulbs to new LED bulbs could save you between £3 and £6 a year per bulb, depending on the type of bulb you replace. Look for the energy efficiency rating on the packaging.
- Turning the lights off when you leave a room is a good energy saver. Just make sure that if you're a little unsteady on your feet that you keep areas like the stairs well lit to help prevent a fall.

Save money on oil heating

- If you use oil to heat your home, joining a local oil club could save you up to 10% a year by negotiating a better price with suppliers. Contact your local council for more information.

“We now have a light that comes on when we get out of bed. It’s much cheaper than keeping the hallway light on all night.”

Charlie, 81



Understanding your heating controls

Having a good understanding of your heating controls and how they work can help you heat your home comfortably, without wasting energy. Installing and correctly using a thermostat, timer and thermostatic radiator valves can save around £75 a year.

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 level you've chosen. Play with the thermostat to find a temperature that's comfortable for you.

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 your routine. You could set it to come on half an hour before you get up or come home, and to turn off half an hour before you no longer need it. But you'll find a way that suits you. Play with the timer to see what works best.

Thermostatic radiator valves (TRVs)

TRVs control the temperature in a room by reducing the amount of water pumped through the radiators when the temperature goes above a certain level. TRVs can be fitted to your radiators if you don't already have them – the cost will vary due to the size of your home. 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.

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's pumped through to heat your radiators. The higher it is, the quicker the system will heat your home. But it's worth thinking about any particularly hot radiators and pipes if you have grandkids around or there's someone in the house with mobility issues or cognitive impairment.

If you need a hand setting your boiler's controls or you don't have the manual, contact the manufacturer for a copy or search online for the full name of your model to find one.

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, but make sure it doesn't drop below this as it can cause bacteria to 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's 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.

Good to know



You can upgrade or install heating controls without changing your boiler. Modern controls are much more accurate than older systems.

Getting help with your heating controls

If you're not sure how to check if your heating controls are set properly, ask a local handyman to help. 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.



In Wales, contact Age Cymru to find out if there's a handyman scheme in your area (page 36). You can also find a local handyman service by contacting Foundations in England or Care & Repair Cymru (page 38). If you're in Northern Ireland, contact Radius (page 40).

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 to help you find controls that suit you (page 40).

“My son always used to help me with the heating but he moved out to the country. I didn't have a clue.”

Rose, 86



Smart meters

Smart meters are a new type of energy meter being offered to every household in England, Wales and Scotland. Installation is free and they record exactly how much gas or electricity you use and automatically sends regular readings to your energy company. This means you don't have to worry about taking meter readings and should get accurate bills (although it's still a good idea to check that your bills match the amount of energy you've used).

Smart meters come with a small, easy-to-use digital device that allows you to see how much energy you're using in kilowatt hours (kWh) and how much it's costing you.

Every home will be offered a smart meter by the end of 2020 (you may have yours already). When you can get one installed depends on your supplier's plans, where you live and what type of meter you have. But you don't have to have one.

If you're interested in getting a smart meter, check with your supplier about what would happen if you wanted to switch to a different deal (see page 28 for more information about switching).

Next steps

To find out more about getting a smart meter, contact your energy supplier or visit the Smart Energy GB website (page 40).

Other ways to make your home more comfortable

As well as some of the smaller things, there are larger measures that will make a bigger difference to the comfort of your home, such as insulation and double glazing. These cost a bit more, but you'll waste less energy, which not only puts money back in your pocket but is good for the environment too.

There are schemes available to help with the cost and there's more information about these on page 26.

Insulation

A lot of heat can be lost through the walls and roof of your home, so insulating them makes a real difference. 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 around £135 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.
- 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 can save around £150 a year and there might be financial help available (see page 32).
- Fitting a jacket to your hot water cylinder can be relatively cheap and straightforward. Topping up your cylinder insulation from 25mm to 80mm costs less than £20 for a jacket and could save you more than that in the first year.

Double glazing

Double glazing reduces heat loss as well as noise from outside. Fitting double glazing can be expensive, but you could double glaze just the rooms you use and heat most often. You could save up to £80 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 can be an option. This is simply 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 may be able to advise you on double glazing and insulation or offer a handyperson service to make small improvements such as draught-proofing.

Next steps



Contact a national body such as Foundations, Care & Repair Cymru, or Radius in Northern Ireland (page 38) to find your local home improvement agency. Age UK also offers a handyperson service. In Wales, contact Age Cymru about handyperson services.

See our factsheets **Help with heating costs** and **Home improvements and repairs** for more information.

Looking after your boiler

We all dread the boiler breaking 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 as it should be:

- Get your boiler serviced every year by a Gas Safe registered engineer. Do this before winter, in case the service shows that 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 own your own home, you may qualify for a free annual safety check. These are for people who receive means-tested benefits and are over State Pension age, living with a disability or long-term health condition. The check consists of a basic examination but isn't a substitute for regular servicing.
- If you live in a rented property and have a gas boiler, make sure your landlord has it safety checked every 12 months by an engineer registered with Gas Safe. Although this isn't 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, but it won't cover the cost of a new boiler.

“My boiler broke down last year and it was a nightmare. I had no idea there were schemes that could help with the cost.”

Bill, 70



If your boiler breaks down

If your boiler does break down, don't panic. Start by calling out a Gas Safe registered engineer to find out what's wrong and whether it can be repaired. If you live in a rented property, call your landlord.

If you're a homeowner, you may be able to cover the cost of a new boiler:

- with the Energy Company Obligation scheme (see page 32)
- with a Budgeting Loan, if you receive certain means-tested benefits, including Pension Credit, which you'll repay out of your weekly benefits. Contact your local Jobcentre Plus office to apply (page 39)
- with emergency assistance from your local council or from one of the schemes on page 26 if you claim certain benefits or are on a low income
- using your Winter Fuel Payment towards a new boiler.



In Wales, you might also be able to apply to the Welsh Government's Discretionary Assistance Fund

In Wales, through a government scheme called Nest (page 39), 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.

If you have an immersion heater, you can still get hot water even if your boiler has stopped working. If you have 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.

If you need a gas engineer, find one registered with Gas Safe (page 39).



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 32).

Solid wall insulation

Solid walls let more heat escape than cavity walls. 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 £250 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, or 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.

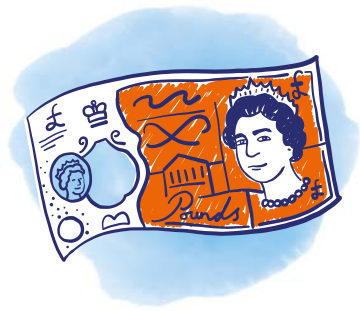
Do some research into which boiler is best for you. For gas and propane boilers, the installer must be Gas Safe registered (page 39). For oil boilers use an OFTEC registered installer (page 40).

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.

If you pay for the panels yourself, a typical 4 kilowatt peak (kWp) system costs around £6,200. If you live in certain parts of England, a company may fit the panels for free.

Think carefully before signing up for solar panel installation. Visit the Energy Saving Trust website for information (page 38).



Thinking about your energy bills

Thinking about your bills, dealing with energy companies and knowing where to start can be overwhelming and often mean we just stick with our current deal and supplier. But this section should help you understand your bills, what options you have and how to go about getting a better deal.

Understanding your energy bill

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

- Your supply number.
- An 'About Your Tariff' label, which should give you all the information you need when comparing deals.
- Information about how you can settle disputes.
- If you've been with your supplier for a while, information on how your energy use compares to the year before (for example, a bill from January to March 2019 would compare your usage to January to March 2018).

Rather than getting your bill at set times throughout the year, it should be sent 'in a form and at a frequency' that helps you to understand and manage your costs and consumption.

Why is your bill higher than usual?

It can be a real shock to get a bill that is higher than expected and it can be a headache trying to work out why. There are several likely reasons for this:

- **Your meter reading could have been estimated**, sometimes shown by an ‘e’ next to the reading. If your gas or electricity supplier has based your bill on an estimated reading, they may have overestimated (or under-estimated) what you’ve actually used. To get an accurate bill, take your own meter reading and call your supplier so they can send a corrected bill. If you find it difficult to read your meter, ask if you’re eligible for priority services such as free quarterly meter readings (see page 30).
- **You might have used more energy than usual.** This may be because the weather’s been particularly cold.
- **Your tariff might have expired.** If you were on a fixed-rate tariff, you would have been protected from price increases for a period of time. If the tariff came to an end and you didn’t agree a new deal with your supplier or switch to a new supplier, they will put you on a standard tariff. This can cause prices to increase. Your supplier should warn you when your deal is about to finish, but you should also keep a note of when your deal is due to end so you can shop around in advance for the best tariff. See pages 28 and 29 for more information about finding the best energy deal.

“My bill was £14 more expensive when it was estimated.”

Theresa, 81



What to do if you can't pay your bill

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

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

Some energy companies have their own grants and trusts. They vary from scheme to scheme, but you may get a boiler repair or replacement or help with energy debts. Schemes include:

- the British Gas Energy Trust
- the EDF Energy Trust
- the npower Energy Fund
- the npower Health Through Warmth Scheme.

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 (page 39) or your Pension Centre if you receive Pension Credit.

Next steps

See our guide **Getting help with debt** for 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 owe money and are behind on payments to your energy supplier, the company can make you have a prepayment meter installed as a condition of still providing you energy.

However, prepayment tariffs can be more expensive than standard tariffs. The nearest place you can top up may not be close to home and it might be difficult to get there. And if you don't have enough money to add to the key or card when you need to top up, you won't have any electricity or gas.

If you have a prepayment meter and want to switch to a standard meter then you should contact your supplier. There may be a charge of around £50 to remove the current meter and install a new one. Some suppliers have specific conditions – for example, that you have a current account or have been debt-free for at least three months. If you're a tenant, see what your agreement says about making changes to your home.

If you switch to a standard meter, make sure you're on the best tariff, and take regular meter readings for accurate bills. If you can't change to a standard meter, shop around to make sure you're on the best prepayment meter tariff.

There's a cap on the price of energy if you're on a prepayment meter or if you're on a standard meter and have a certain tariff. The amount you pay per unit of energy is capped, but your bills can go up or down depending on the amount of energy you use.

Getting the best energy deal

Switching supplier can help you save money on your energy bills. You may not be on the most cost-effective energy tariff for you, particularly if you've never switched or haven't for a while. It may seem like too much hassle and effort but switching could save you a lot of money.

You may not even have to switch supplier to get a better deal. You can see what other deals your current supplier can offer.

Switching supplier doesn't change the energy you receive, just who you pay for it. There's no need to change pipes or cables and they often do all the admin bits for you. You don't need to worry about an interruption to your energy supply either.

Three steps to switch and save

1. Compare your tariff

There's a lot of deals out there, so if you're comparing tariffs across a range of suppliers, it's best to use a price comparison website and let it do the hard work for you.

You'll need to know your postcode, current tariff, how much energy you use and how much you currently pay. This should all be on your last bill (see page 24).

Next steps



Make sure to use an Ofgem accredited website. These are listed in our factsheet **Getting the best energy deal**. In Northern Ireland, contact the Consumer Council (page 37) for advice.

If you're not online, you can call many of the price comparison companies. For instance, you could call uSwitch (page 40). They'll use your information 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, but think carefully about whether this would suit you.
- 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.

3. Switch

When you've found the right tariff, you can switch online or by calling the supplier who then make the switch for you. If you're switching, your new supplier will contact your current one.

Switching normally takes two to three weeks, which 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, they must refund the balance within 10 days of issuing your final bill. If they don't, you're entitled to £30 in compensation. If they do not compensate you within 10 working days, you are entitled to a further £30.

Next steps



See our **Help with heating costs** factsheet. You can get versions of this from Age Cymru (page 36).

Priority services

Energy suppliers and distribution network operators have Priority Services Registers for people who need extra help. This could be because you're over State Pension age, living with a long-term health condition or disability or maybe you need support temporarily following an injury or illness or some time in hospital.

You pay your gas and electricity bills to your energy supplier. While distribution network operators are the companies that actually deliver energy to homes in your area.

Being on a register qualifies you for a range of free services and support. The support you receive depends on your circumstances and needs, but may include:

- advanced notice of disruption to energy supply
- help during a power cut, such as regular updates and hot meals
- free quarterly meter readings if there is no one who can provide them for you
- moving your meter to a more suitable position if you can't access it easily
- 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
- issuing your bills in an alternative format, such as large print, braille or on CD
- a password scheme to confirm that anyone who calls at your home saying they are from your energy company is genuine.

To make sure you get as many of these services as possible, make sure you join all the available registers. This means contacting both of your suppliers if you have different suppliers for gas and electricity, and the network operators for your area to see what's available to you.



You can register for free additional support from water companies in England and Wales. Contact your water company for more information. In Northern Ireland, contact Northern Ireland Water.

Contact your energy supplier, or both suppliers, to find out how to register. They should also be able to tell you who your network operators are, or you can contact the Energy Networks Association (page 38). In Northern Ireland, contact the Consumer Council (page 37) for a list of the services offered by each supplier.

Good to know



If you're having a problem with your energy supplier, contact the customer services department to try to resolve it. Their contact details should be on your bill. It's important to keep an accurate record of any conversations, letters and emails.

If you haven't got a resolution after eight weeks, you can contact the Energy Ombudsman who can investigate your complaint (page 38). 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 (page 37).



Help paying your bills

You shouldn't have to go without using energy you need in order to afford your bills. There are schemes available to help you with the cost. It's also worth checking your income's as high as it could be and your claiming all you're entitled to.

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. Under the scheme, energy suppliers provide money to help people pay for energy saving measures such as new boilers, draught proofing and loft insulation.

This money doesn't need to be paid back and you can get it from any supplier who is part of the scheme – it doesn't have to be your supplier. It's certainly worth checking you're eligible.

You could be eligible for help from the ECO scheme if any of the following apply:

- you receive certain benefits, such as Pension Credit or Attendance Allowance
- you're a tenant living in social housing that's not energy efficient
- your local council assesses you as needing it.



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. You could also qualify if you, or someone who lives with you, lives with a chronic respiratory, circulatory or mental health condition and have a household income below a defined threshold (this will be affected by the composition of the household).

If you're eligible you may be able to get improvements such as a new boiler, insulation measures, draught proofing or renewable energy technology. Contact Nest for more information (page 39).

Next steps



Contact Age UK Advice, Age Cymru Advice or Age NI to find out if you're eligible (page 36).

Read our guide **Winter wrapped up** and factsheet **Help with heating costs** for tips on cutting your energy bills and more information on financial assistance. Age Cymru and Age NI both have similar factsheets. Your energy supplier may also be able to help.



Increasing your income

Every year, up to £3.5 billion of state benefits goes unclaimed by older people in the UK. Benefits can help with basic needs like housing and care costs, or give you a bit more freedom to do things you enjoy. So if you qualify for help, you should take up your entitlement. Even a small amount 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 limited savings, you may be eligible for certain benefits. These include Pension Credit, Housing Benefit and Council Tax Reduction.



This is known as the Council Tax Reduction Scheme in Wales. 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 State Pension age or over) or Personal Independence Payment (if you're under State Pension age) if you need help with daily activities and/or mobility. These are paid regardless of your income and savings. Winter Fuel Payment is an annual payment to help with heating costs. Most people born on or before 5th April 1954 will qualify for a Winter Fuel Payment in winter 2019/20. If you haven't received it before, call the Winter Fuel Payments helpline to ensure you don't miss out (page 40). 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 **GOV.UK**.

Next steps



See our 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.

It's also a good idea to use our online benefits calculator at www.ageuk.org.uk/benefitscheck.

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and website.

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: **0800 124 4222**

www.agescotland.org.uk

British Gas Energy Trust

Provides grants to help clear energy debts and repair or replace boilers. You don't have to be a British Gas customer to qualify.

Tel: **01733 421021**

www.britishgasenergytrust.org.uk

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 advice service on **03444 77 20 20**.

It is available in some parts of England on **03444 111 444**.

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

England or Wales: **www.citizensadvice.org.uk**

Northern Ireland: **www.citizensadvice.org.uk/nireland**

Citizens Advice Consumer Service

Consumer advice and complaints service.

Tel: **03454 04 05 06** (**03454 04 05 05** 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.consumercouncil.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.

Tel: **0300 034 2222**

In Wales, contact **0300 034 3333**

www.ccwater.org.uk

EDF Energy Trust

Awards grants to clear energy debts and for essential household items. You don't have to be an EDF customer to qualify.

Tel: **01733 421060**

www.edfenergytrust.org.uk

Energy Network Association

Contact them to find out who your network operator is.

Tel: **020 7706 5100**

www.energynetworks.org

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/sectors/energy

Energy Saving Trust

Provides online advice on saving energy.

www.energysavingtrust.org.uk

www.simpleenergyadvice.org.uk/

In Northern Ireland, contact Bryson Energy

Tel: **0800 14 22 865**

www.brysonenergy.org

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 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 and gas appliances. Check if an engineer is registered by visiting the website or calling the free helpline. All registered engineers carry an official photo ID card which displays their engineer's licence number and qualifications.

Tel: **0800 408 5500**

Textphone: **0800 408 0606**

www.gassaferegister.co.uk

Jobcentre Plus

Provides information on services such as benefits, loans and grants.

Tel: **0800 055 6688**

Textphone: **0800 023 4888**

www.gov.uk/contact-jobcentre-plus

Nest

A Welsh Government scheme to tackle fuel poverty.

Tel: **0808 808 2244**

www.nestwales.org.uk

npower Energy Fund

Helps npower customers who are experiencing hardship and struggling to pay their energy bills become financially stable.

Tel: **01733 421021**

www.npowerenergyfund.com

npower Health Through Warmth

Offers help to people in England and Wales who have long-term illnesses and are struggling to heat and insulate their homes. You don't have to be an npower customer to qualify.

Tel: **0800 022 220**

www.npower.com/health_through_warmth/index.htm

OFTEC

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

Tel: **01473 626 298**

www.oftec.org.uk

Radius

Provides a home adaptation service in Northern Ireland.

Tel: **0330 123 0888**

www.radiushousing.org

Smart Energy GB

For more information about smart meters.

Tel: **0203 019 1000**

www.smartenergygb.org/en

Thomas Pocklington Trust

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

Tel: **02089 950 880**

www.pocklington-trust.org.uk

uSwitch

A free, impartial online and telephone comparison and switching service that helps people compare prices on a range of products and services.

Tel: **0800 6888 557**

www.uswitch.com

Winter Fuel Payments helpline

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

Tel: **0800 731 0160**

www.gov.uk/winter-fuel-payment

Can you help Age UK?

If you would like to, please complete the donation form below with a gift and return to: **Freepost Age UK REPLY**. 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.

Your details

AGUK0081 MXAQ-19CA05-C017

Title: Forename: Surname:

Home address:

Postcode:

We'd[†] like to let you know about the vital work we do for older people, our fundraising appeals and opportunities to support us, as well as the Age UK products and services you can buy. We will never sell your data and we promise to keep your details safe and secure.

I **do not** wish to receive communications by post.

You can change your mind at any time by phoning **0800 169 87 87** or writing to Supporter Services at the registered address below. For further details on how your data is used and stored: www.ageuk.org.uk/help/privacy-policy

Your gift

I would like to make a gift of £:

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

Card payment I wish to pay by (please tick):

MasterCard Visa CAF CharityCard Maestro

Card number Expiry date

Signature

Gift Aid declaration 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 am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference. Today's date * Age Cymru, Age Scotland and Age NI. **Please ensure you provide your full name and address**, and let us know if you wish to cancel your declaration, or if your tax status, name or address changes.

[†] We, includes the charity, its charitable and trading subsidiaries, and national charities (Age Cymru, Age Scotland and Age NI). 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 Tavis House, 1-6 Tavistock Square, London WC1H 9NA. **Age UK provides a range of services and your gift will go wherever the need is the greatest.**

Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.ageuk.org.uk/publications/readers-panel.

2

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on **0800 169 8787** or go to www.ageuk.org.uk/donate.

3

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.

4

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.

5

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit www.ageuk.org.uk/legacy.

What should I do now?

You may want to read some of our other relevant guides, such as:

- **Winter wrapped up**
- **More money in your pocket**

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers will also be able to help answer any questions you have about anything you've read.

All of our publications are available in large print and audio formats.

There's plenty of really useful information on our website, too. Visit www.ageuk.org.uk/energy to get started.

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



0800 169 65 65
www.ageuk.org.uk



Age UK is a charitable company limited by guarantee and registered in England and Wales (registered charity number 1128267 and registered company number 6825798). Registered address: Tavis House, 1-6 Tavistock Square, London WC1H 9NA. Age UK and its subsidiary companies and charities form the Age UK Group, dedicated to helping more people love later life. ID204293 10/19