

**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 our home without having to worry about the bills. Saving money shouldn't mean we use less energy than we need.

This guide looks at things you can do around your home to use energy more efficiently, stay warm and save some money in the process. There's information about dealing with energy suppliers and suggestions to help you cover your bills.



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

Good to know

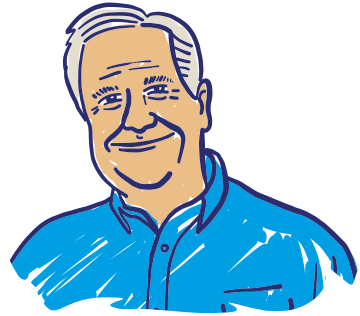


In the event of a power cut, you can call **105** for help and advice.

If there's a gas or carbon monoxide emergency, call the National Grid on **0800 111 999**.

“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 they all add up and can make a real difference. The savings described are estimates based on a three bedroom semi-detached house with gas central heating so, depending on the size of your home, you might save a little less – or a little more.

Next steps



It's a good idea to write down the numbers for some of these people and organisations – 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.

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

Reality: Proper insulation, good ventilation and heating 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:
'Using my electric heater is cheaper than central heating.'

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 easier than you might think. 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, while others may need some planning and have costs attached. 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).

Keep your home warm

- Keep the rooms you use most at a comfortable temperature. Stick with a constant temperature and tweak it when you need to, as it's more efficient than turning the heating off and on again. Public Health England suggests maintaining 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 so you're using energy most efficiently (there's more about this on page 14).
- Shut your curtains in the evenings to reduce heat loss through windows. Tuck them behind radiators, rather than letting them hang in front, so the radiators can heat the room better.
- Avoid putting furniture in front of your radiators or even keeping dry washing on them longer than you need to as it 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. Fit draught-proofing strips and draught excluders around doors and seal gaps around window frames to save money. 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, ask a Gas Safe registered engineer for advice about ventilation (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 getting a socket that lets you switch things off 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 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, put on fewer, full washes rather than more frequent, smaller washes.
- You could save more by running the washing machine at a lower temperature and hanging clothes out to dry, 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 can feel a bit of a faff, 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 saves energy – it can also prevent food poisoning.

Good to know



In March 2021, a new energy efficiency rating system was introduced. You might see new-style labels on appliances such as fridges, washing machines and dishwashers. The system is expected to roll out to other appliances – such as vacuum cleaners and air conditioners.



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 can waste 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 running water when washing dishes can save around £25 a year.
- Use a water meter to pay for the exact amount you use instead of a fixed amount. As a general 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 38) to find out whether you could make savings.

Get your lighting right

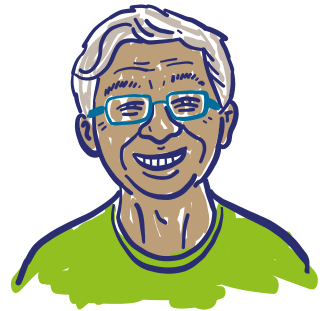
- Changing from traditional light bulbs to new LED (light emitting diode) bulbs could save you between £3 and £6 a year per bulb, depending on the type of bulb you replace. Look for the energy efficiency rating on the packaging.
- Turn the lights off when you leave a room to save energy. Just make sure that, if you're a little unsteady on your feet, you keep areas like the stairs well lit to help prevent a fall.
- If you tend to leave a light on during the night, you might like to consider using a nightlight instead.

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. Contact your local council for more information.

“We now have a light that comes on when we get out of bed. It’s 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

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 can experiment to see what suits you.

Thermostatic radiator valves

Thermostatic radiator valves (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 depend on 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 being 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 grandchildren around, or if there's someone in the house with mobility issues or cognitive impairment.

If you need a hand setting your boiler controls, or if you don't have the manual, contact the manufacturer for a copy or search online using 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. A temperature of 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 will stay 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 (page 36). Alternatively, you can contact Foundations (page 38), the national body for handyman services in England.



In Wales, contact Age Cymru Advice to find out if there's a handyman scheme in your area, or get in touch with Care & Repair Cymru (page 38). If you're in Northern Ireland, contact Radius (page 39).

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

“My husband used to set the heating controls. After he died, I didn't have a clue.”

Rose, 86



Smart meters

Smart meters are a 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 send 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 display 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 2025 (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 this would involve, and what would happen if you wanted to switch to a different energy deal (see pages 28-29 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 you could take that would make a bigger difference to the comfort of your home, such as insulation and double glazing. These can be expensive, but you'll waste less energy, which can save you money in the long term – it's good for the environment too.

See pages 32-33 for information about schemes that help with the cost of installing insulation and double glazing.

Insulation

Insulation is an extra layer added to your home to make it harder for heat to escape. A lot of heat can be lost through the walls and roof of your home, so insulating them makes a real difference:

- 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 (walls with 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 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 (HIA) may be able to advise you on double glazing and insulation or offer a handyperson service to make small improvements such as installing draught-proofing. HIAs are not-for-profit organisations run by local councils, housing associations and charities. They provide services to help older people live independently.

Next steps



Contact a national body such as Foundations (page 38), Care & Repair Cymru in Wales (page 38), or Radius in Northern Ireland (page 39) to find your local home improvement agency. Many local Age UKs also offer handyperson services. In Wales, contact Age Cymru about handyperson services.

See our factsheets **Help with heating costs** and **Home improvements and repairs** for more information. In Wales, see Age Cymru's factsheet **Help with heating costs in Wales**.

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 boiler – temporarily going without hot water and heating is bad news at 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 over State Pension age who receive means-tested benefits and live 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 a safety check isn't as comprehensive as a full boiler service). Your landlord is 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 will be paid, 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.”

William, 70



If your boiler breaks down

If your boiler breaks down, call 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 buy a new boiler:

- via the Energy Company Obligation scheme (see pages 32-33)
- with a Budgeting Loan or Budgeting Advance, if you receive certain means-tested benefits, such as Universal Credit, which you'll repay out of your ongoing entitlement. 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
- by putting your Winter Fuel Payment towards a new boiler.

In Wales, you might be able to apply to:

- Nest – a Welsh Government scheme to reduce the number of households in fuel poverty by making homes more fuel-efficient. It's open to homeowners and private renters who meet certain criteria.
- The Welsh Government's Discretionary Assistance Fund – a scheme aimed at those who are in urgent need of assistance and cannot access any other help or funding.

For more information on these schemes, see Age Cymru's factsheet **Help with heating costs in Wales**.

Immersion heaters

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.



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 pages 32-33).

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. 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 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 suitable for 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 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.

For gas and propane boilers, the installer must be Gas Safe registered (page 39). For oil boilers, use an installer registered with the OFTEC (Oil Firing Technical Association) (page 39).

You might also like to consider a heat pump or another eco-friendly alternative. Do some research into which solution is best for you.

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 more information (page 38).



Thinking about your energy bills

Thinking about your bills and dealing with energy companies can be overwhelming - which often means 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.

Understand 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 include 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
- information on how your energy use compares with the year before, if you've been with your supplier for that long (for example, a bill from January to March 2021 would compare your usage to January to March 2020).

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 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 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 pages 30-31). Installing a smart meter (see page 17) should ensure you receive accurate bills (though it's always good to check them anyway).
- **You might have used more energy than usual**, perhaps 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 28-29 for more information about finding the best energy deal.

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 must take your ability to pay into account when working out a repayment plan – and they won't cut you off if you 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 Customer Support Fund
- the E.ON Energy Fund.

If you're in debt to your energy supplier and you receive certain benefits, including Pension Credit, you could be eligible to benefit from 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. There may be times when you can't leave the house to top up, or don't have enough money to add to the card or key – although your supplier should offer you emergency credit wherever possible. Contact your supplier to explain why you need it – for example, because you're not well.

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 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 the new supplier often deals with 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 are lots 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.

Next steps



If you switch, 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).

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 do 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 way of paying, 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 makes the switch for you. If you're switching, your new supplier will contact your current one.

At present, switching shouldn't take longer than 21 days, though some suppliers will wait until the end of your 14-day 'cooling-off period' to start the process. During the cooling-off period, 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.

However, depending on the energy market, switching may not always be the best option for you. If you're unsure about switching, seek advice.

Priority services

Energy suppliers and distribution network operators have priority services registers for people who need extra help: those over State Pension age, those living with a long-term health condition or disability, or those who 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 priority services 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.

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 (page 39).

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 the energy you need in order to afford your bills. There are schemes available to help with cost-saving measures like heating and insulation improvements. It's also worth checking your income's as high as it could be and you're 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.

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

- you're an owner-occupier or private tenant and 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.

It's worth noting that the scheme rules may change from April 2022 – so it's worth speaking to an adviser if you'd like to know more after this point.



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.

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 for help under the ECO scheme (page 36).

Our factsheet **Help with heating costs** has more information on financial assistance. In Wales, read Age Cymru's factsheet **Help with heating costs in Wales**. Age NI has similar factsheets. Your energy supplier may also be able to help.



Increase 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. 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. If you're entitled to it, you should be receiving it.

Means-tested benefits

If you have a low income or limited savings, you may be eligible for certain benefits such as Pension Credit, Housing Benefit, Universal Credit and Council Tax Support (CST).



In Wales, CST is known as the Council Tax Reduction Scheme. 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 26 September 1955 qualify for a Winter Fuel Payment in winter 2021/22. If you're eligible and receive certain benefits, you should receive this automatically. If you're unsure whether you're eligible or you need to make a claim, call the Winter Fuel Payment helpline on 0800 731 0160.

A Cold Weather Payment of £25 is made to eligible people when 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 Warm Home Discount on your electricity bill if you receive Pension Credit or other means-tested benefits. Check with your energy supplier or visit **GOV.UK**. You might also find our factsheet **Help with heating costs** helpful. In Wales, see Age Cymru's version of this factsheet.

Next steps



For more information about these benefits, see our guides **More money in your pocket**, **Attendance Allowance** and **Pension Credit**. In Wales, contact Age Cymru Advice 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

In Wales, contact Age Cymru Advice: **0300 303 44 98**

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: **0121 348 7797**

www.britishgasenergytrust.org.uk

Citizens Advice

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

In England, call Adviceline: **0800 144 8848**

In Wales, call Advicelink: **0800 702 2020**

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

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

Wales: **www.citizensadvice.org.uk/wales**

Northern Ireland: **www.citizensadvice.org.uk/about-us/northern-ireland/**

Citizens Advice Consumer Service

Consumer advice and complaints service.

Tel: **0808 223 1133**

www.citizensadvice.org.uk/consumer

Consumer Council

Handles complaints and represents consumers in the areas of transport, water and energy in Northern Ireland.

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. Also has an online water meter calculator.

In England, call **0300 034 2222**

In Wales, call: **0300 034 3333**

www.ccwater.org.uk

Energy Networks 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**

www.ombudsman-services.org/sectors/energy

Energy Saving Trust

Provides online advice on saving energy.

www.energysavingtrust.org.uk

In Northern Ireland, contact **Bryson Energy**

Tel: **028 9045 5008**

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**

www.foundations.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**

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

Northern Ireland Water

Provides water and sewerage services in Northern Ireland.

Call Waterline: **03457 440088**

www.niwater.com

OFTEC (Oil Firing Technical Association)

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

Tel: **01473 626 298**

www.oftec.org

Radius

Provides a home adaptation service in Northern Ireland.

Tel: **0330 123 0888**

www.radiushousing.org

Smart Energy GB

Gives more information about smart meters.

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 Payment helpline

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

Tel: **0800 731 0160**

Textphone: **0800 731 0176**

www.gov.uk/winter-fuel-payment



† The Age UK network includes the charity, its trading companies and national partners (Cymru, Scotland and NI). We also work closely with local Age UKs. 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.

Can you help Age UK?



If you would like to, please complete the donation form below with a gift and return to: **Freeport Age UK REPLY**. Alternatively, you can phone **0800 077 8751** 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 MXAQ21CA08C018

Title: Forename: Surname:

Home address:

Postcode:

Email address:

We'd[†] like to keep in touch with you to tell you about the vital work we do for older people, our fundraising appeals and opportunities to support us, as well as the products and services you can buy.

I do not wish to receive communications by post.

We will never sell your data and we promise to keep your details safe and secure. Please tick the box to let us know all the ways you'd like to hear from us:

I would like to receive communications by email.

If you change your mind about how we can contact you, please email **contact@ageuk.org.uk** or call **0800 169 8787**. For further details on how your data is used and stored by the Age UK network go to **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**

I wish to make payment 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.

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/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 relevant information guides and factsheets, 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 are there to help answer any questions.

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/moneymatters** 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



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