

Save energy, pay less

Improving energy efficiency
around your home



Information written with you in mind.

Our guides are produced with the help of older people, carers and expert peer reviewers.

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Their feedback helps us ensure that our information is as useful as possible for older people and their carers, family and friends.

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What this guide is **about**

None of us want to pay more for our energy than we have to. But saving money shouldn't mean you use less energy than you need to stay warm and well.

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



All of the information in this guide applies in England. This symbol indicates where it differs for Wales and Northern Ireland. If you're in Scotland, contact Age Scotland for advice.

Emergency contacts to keep handy

In the event of a power cut in England and Wales, call **105** for help and advice. In Northern Ireland, contact Northern Ireland Electricity Networks on **03457 643 643**.

If there's a gas or carbon monoxide emergency in England and Wales, call National Gas on **0800 111 999**. In Northern Ireland, contact the Gas Emergency Service on **0800 002 001**.

“I worry about my bills every year. But knowing some tips and tricks to save energy helps me feel more in control.”

Dom, 72



Good to know

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. Depending on the size of your home, you might save a little less – or a little more.

How to save energy

There are plenty of things you can do to save energy – and to be more efficient with the energy you do use. Some are quick fixes, while others involve more planning and higher costs. You can find out about getting help with some of these costs on pages 30-33.

Quick and easy savings

There are some easy ways to save money on your bills while still using 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 36).

Save money on oil heating

If you use oil to heat your home, joining a local oil club could save you money. Contact your local council for more information.

Save water

- Fix any dripping taps.
- Turn off the tap when you're brushing your teeth or shaving.
- You could shower instead of taking a bath. 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 for dishes.
- 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 water meter calculator on the CCW website (page 35) to find out whether you could save.

Keep your home warm

- Keep the rooms you use most at a comfortable temperature – usually around 18°C (64°F) is ideal. Just tweak it when you need to – it's more efficient than turning the heating off and on again.
- Make the most of your thermostat and timers (see pages 10-12).
- 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 better heat the room.
- Avoid putting furniture in front of your radiators or keeping dry washing on them – it can stop the heat from circulating as well.
- Turn off radiators in rooms you don't use and keep the doors shut.

Keep draughts out

Fit draught-proofing strips and draught excluders around doors and seal gaps around window frames. 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 (page 36) for advice about ventilation.

Get your lighting right

- Changing from traditional light bulbs to LED (light emitting diode) bulbs could save you money, depending on the type of bulb you replace. Look for the energy efficiency rating on the packaging.
- Turn lights off in rooms you're not using. If you're a little unsteady on your feet, make sure you keep areas like the stairs well-lit.
- If you tend to leave a light on during the night, you could consider using a night light instead.



Save energy on appliances

- Switch things off rather than leaving them on standby. If you tend to 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, you might be able to 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 – the better the rating, the less energy the appliance uses. If you're getting any new appliances, choose the best energy rating and make sure you get an appliance that's the right size for you, as larger appliances use more energy than smaller ones.
- When using the washing machine, put on fewer, fuller washes rather than more frequent, smaller washes.
- You could save more by running the washing machine at a lower temperature – and by hanging clothes out to dry rather than using a tumble dryer.

Save energy in the kitchen

- When you're making a cuppa, boil just the water you need rather than a full kettle. This could save you more than you'd expect.
- Keep lids on pans when you're cooking to reduce heat loss.
- If you don't have an automatic system then you should defrost your freezer every 6 months to make sure it's running efficiently.
- Defrost frozen food in the fridge to reduce its cooking time.
- Let food cool to room temperature before putting it in the fridge or freezer – as well as saving energy, it can help prevent food poisoning.
- Keep the fridge at least 10cm (4 inches) away from the wall and dust the coils at the back to help them work effectively.

“I didn’t realise how much energy kettles use. I just boil the water I need for a cup now.”
Judy, 74



Good to know

In 2021, an A-G energy efficiency rating system was introduced. You might see energy labels on appliances such as lights, fridges and freezers, TVs, washing machines, washer-dryers and dishwashers.

Understanding your heating controls

Understanding how your heating controls work can help you heat your home comfortably without wasting energy. Installing and correctly using a thermostat, timer and thermostatic radiator valves can save energy – and money.

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. Adjust the thermostat to find a temperature that's comfortable for you.

Timer

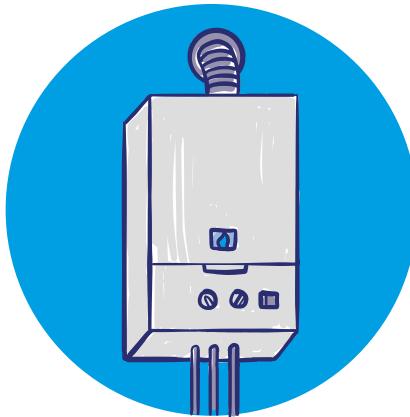
A timer lets you control when your heating or hot water turns on and off each day, so you can programme your central heating to suit your routine. You could set it to come on half an hour before you get up or come home, and to turn off half an hour before you no longer need it. But you can experiment 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.

Hot water cylinder thermostat

If your hot water is stored in a cylinder, a 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.



Boiler thermostat

Boilers 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 the risk of having particularly hot radiators and pipes if you have grandchildren around or if there's someone in the house with mobility issues or a cognitive impairment.

Take a look at your boiler's manual for advice on setting its controls. If you don't have the manual anymore, contact the manufacturer for a copy or search online using the full name of your boiler model.

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 stay off all the time.
- **All day** or **Once** means the heating will switch on at the first **On** setting you've programmed and then stay on until the last **Off** setting of the day.

Getting help with your heating controls

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

Over 70 local Age UKs operate handyperson 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, call Age UK Advice on **0800 169 65 65**. Alternatively, you can contact Foundations (page 36), the body for handyperson services in England.



In Wales, contact Age Cymru Advice to find out if there's a handyperson scheme in your area, or get in touch with Care and Repair Cymru (page 36). If you're in Northern Ireland, contact Radius (page 38) about the Staying Put home adaptation service.

“My husband used to set the heating controls. After he died, I didn’t have a clue, so I asked my local Age UK for help.”

Rose, 86



Good to know

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

Smart meters

Smart meters are a type of energy meter being offered to every household in England and Wales. Installation is free and they record exactly how much gas or electricity you use and automatically send 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 your bills).

Smart meters come with a small, easy-to-use digital display that lets you see how much energy you're using in kilowatt hours (kWh) and exactly how much it's costing you. You can speak to your supplier about getting an accessible display if you need one.

You may have a smart meter already. If you don't, you may be able to get one installed – when this happens 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 don't want to.

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 25-27 for more information about switching).



Next steps

To find out more about smart meters, visit the Smart Energy GB website (page 38).

Looking after your boiler

The boiler breaking down can be a real hassle, especially during cold weather. 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 trickier in the colder months.
- If you own your home, you might qualify for a free annual safety check. These are for people who receive means-tested benefits and are over State Pension age or living with a disability or long-term health condition. The check consists of a basic examination but isn't a substitute for regular servicing. Check with your supplier to see if you're eligible.
- If you live in a rented property and have a gas boiler, make sure your landlord has it safety checked every 12 months by a Gas Safe-registered engineer (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.
- If your boiler is over 12 years old, you might want to think about replacing it. This can save hundreds of pounds, depending on the type of property and boiler you have. Always use a Gas Safe-registered installer when you're having work carried out on a gas heating system, and ask the installer for help with setting the controls if you need it.

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, contact your landlord. If you're a homeowner, you may be able to get a new boiler:

- with emergency assistance from your local council or from one of the schemes on page 22
- 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 (page 37) to apply
- by putting your Winter Fuel Payment towards a new boiler.



In Wales, you might also be able to apply to:

- the Welsh Government's Warm Homes Nest scheme, which is open to homeowners and private renters who meet certain criteria – you might be eligible for free home energy efficiency improvements
- the Welsh Government's Discretionary Assistance Fund – a scheme for people who urgently need assistance and can't access any other help or funding. For more information, 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.

Other ways to make your home more comfortable

There are larger measures that could 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 – and it's good for the environment too.

See pages 32-33 for information about schemes that help with the cost of these larger measures.

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, so insulating them makes a real difference.

- Insulating roof and loft spaces can reduce heat loss in your home and save you hundreds of pounds per year – or even more if you have a detached house or a bungalow. Most homes have some loft insulation, but often not enough. Topping up your loft insulation can 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. You could save hundreds of pounds per year by insulating them – and even more if your house is detached or semi-detached. You could save considerably more if your home has solid walls, but the insulation costs are much higher.
- Insulating hot water tanks and pipes cuts down the amount you spend heating water.
- Insulating your floor can make your home cheaper to heat.

Double glazing

Double glazing reduces heat loss as well as noise from outside. Fitting it can be expensive, so you could just install it in the rooms you use and heat most often.

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 provide services to help older people live independently and are mostly not-for-profit. Your energy supplier might be able to advise you about your options too.



Next steps

Contact Foundations (page 36) in England, Care and Repair Cymru (page 36) in Wales, or Radius (page 38) in Northern Ireland to find your local Home Improvement Agency. Many local Age UKs also offer handyperson services. In Wales, contact Age Cymru Advice about handyperson services.

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

Major energy-saving changes

The energy-saving improvements that make the biggest difference to the comfort of your home and your energy consumption can also be the most expensive and disruptive. However, funding may be available (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 it can make a big difference to your comfort and bills.

Solar electricity panels

Solar panels convert sunlight into electricity. If your house has a south-facing roof, you may be able to get solar panels fitted to generate electricity for your home and, in certain parts of England, a company may fit the panels for free. Visit the Energy Saving Trust website (page 36) to find out more.



In Wales, you might be eligible for solar panels through the Warm Homes Nest scheme. Contact Age Cymru or see their factsheet **Help with heating costs in Wales**.



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 a couple of 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 may 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 take up 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 36). For oil and solid fuel boilers, use an installer registered with OFTEC (Oil Firing Technical Association) (page 38).



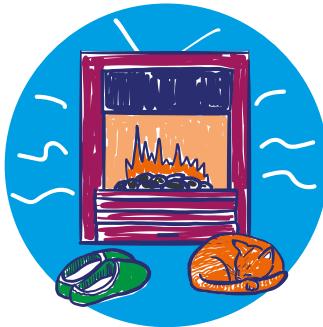
In Northern Ireland, you might qualify for help with the cost of a new boiler if yours is at least 15 years old. Contact Age NI for more information.

Eco-friendly alternatives

You might also like to consider a heat pump or another eco-friendly alternative. If this is something you’re interested in, it could be worth looking into government help such as the Boiler Upgrade Scheme or the Warm Homes: Local Grant.



In Wales, you might be eligible for a heat pump or boiler repair or replacement via the Welsh Government’s Warm Homes Nest scheme. Contact Age Cymru for further information or see their factsheet **Help with heating costs in Wales**.



Your energy bills

Dealing with energy companies can feel daunting. But this section can help you understand your bills and what your options are.

Understanding your bill

You should always read your energy bill carefully to make sure you know what you're being charged for.

Every bill should include:

- your supply number
- an 'About Your Tariff' label, which should give you all the information you need when comparing deals
- contact details for the Citizens Advice Consumer Helpline if you're in England or Wales, or for the Consumer Council in Northern Ireland
- how your energy use compares with the year before, if you've been with your supplier that long (for example, a bill from January to March 2026 would compare your usage with January to March 2025).

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 my bill higher than usual?

It can be a shock to get a higher bill than expected – and it can be a headache trying to work out why. There are several possible reasons:

Your meter reading could have been estimated

This is 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 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 28-29). Installing a smart meter (see page 13) should mean you receive accurate bills as readings are sent automatically – though it's always good to check them anyway.

You might have used more energy than usual

Because the weather's been particularly cold, for example.

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'll have 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 25-27 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. Suppliers must take into account your ability to pay 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, your supplier should still take all reasonable steps to avoid disconnecting the supply over winter.

Some energy companies have their own grants and trusts. The help available varies 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 Next Energy Fund.

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 37) or the Pension Service if you receive Pension Credit.



Next steps

See our guide **Getting help with debt** for information about fuel arrears and setting up repayment plans.



Prepayment meters

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, you'll run out of energy. You can top up by phone if you have a smart prepayment meter.

Prepayment meters can help you budget, and you can use them to pay off any money you owe to your energy company. However, 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.

In certain circumstances, your energy company can make you have a prepayment meter installed if you've been struggling to pay your bills – but this should be a last resort. Energy companies have a responsibility to assess medium-risk households on a case-by-case basis, and they shouldn't install prepayment meters in the most vulnerable households.

Contact your supplier if you have a prepayment meter and want to switch to a standard meter. You should be able to get this done for free. In England and Wales, contact the Citizens Advice Consumer Service (page 35) if you run into difficulty. In Northern Ireland, contact the Consumer Council (page 35).

Some suppliers have specific conditions – for example, you may need to pass a credit check or pay a deposit before they'll switch your meter. They probably won't let you switch if you're in debt to them, unless it's no longer safe or practical for you to use a prepayment meter. 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 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 how much energy you use.

“I was able to switch to a standard meter when I became ill, so I didn't have to worry about getting to the shop to top up.”

Anjali, 78





Getting the best energy deal

Switching to a better energy deal can save you money on your bills. You may not be on the most cost-effective deal for you – particularly if you've never switched or haven't for a while.

Switching may seem like a lot of hassle and effort, but it's usually very straightforward. You may not even have to switch supplier to get a better deal – you can see what other deals your current supplier has.

If you end up switching supplier, you're just changing who you pay for your energy. There's no need to change pipes or cables, and the new supplier generally deals with all the admin bits for you. You don't need to worry about an interruption to your energy supply either.

However, switching isn't always the best option. Depending on the energy market, it may not save you any money. It's always important to seek impartial advice before switching – for example, from the Citizens Advice Consumer Service (page 35) in England or Wales, and the Consumer Council (page 35) in Northern Ireland.

How to switch energy supplier

There are 3 main steps to follow when switching to a new supplier.

1. Compare your tariff

If you're comparing tariffs across a range of suppliers, it's usually easiest to use a price comparison website. You'll need to know your postcode, current tariff, how much energy you use, and how much you currently pay. This information should all be on your last bill.

2. Choose the best deal for you

When comparing prices, consider these questions:

- Are there any special offers or discounts? How long do these last?
- Are there any extra or hidden charges?
- Does the payment schedule and method suit you? Direct Debit is usually the cheapest way of paying, but think carefully about whether this would work for you.
- How much are the standing charge and the consumption charge? The standing charge 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.



Good to know

Switching may not always save you money. You should seek independent advice before you switch – for example, from the Citizens Advice Consumer Service (page 35).

3. Switch

Once 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.

You'll have a 14-day 'cooling-off' period, after which you should be switched within 5 working days. 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 working days of issuing your final bill.

If your new supplier takes longer than 5 working days to switch you, you're entitled to £40 compensation. You're also entitled to £40 compensation if your old supplier doesn't issue your final bill within 6 weeks of a switch – or refund a credit balance within 10 working days of that. If you aren't compensated within 10 working days, you get another £40.



Next steps

If you switch supplier, make sure to use an Ofgem accredited website. These are listed in our factsheet **Getting the best energy deal** along with more information. In Northern Ireland, contact the Consumer Council (page 35).

If you're not online, you can call many of the price comparison companies for advice.

Priority services

Energy suppliers and distribution network operators have priority services registers for people who need extra support: 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 a hospital stay.

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 it may include:

- advance notice of disruption to your energy supply
- priority support during power cuts, such as regular updates and hot meals
- free quarterly meter readings if there's no one else to do them
- free controls and adaptations to make your appliances or meter easier to use
- moving your meter somewhere more suitable for you if you can't access it easily
- arranging for your bills to be sent or copied to someone who can help you read or check them, such as a relative or carer
- issuing your bills in an alternative format, such as large print or Braille
- an ID and password scheme to confirm that anyone who calls at your home saying they're from your energy company is genuine.

To get as many of these services as possible, make sure you join all the available registers. Contact your gas and electricity suppliers as well as 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 too. Contact yours for more information. In Northern Ireland, contact Northern Ireland Water (page 37).

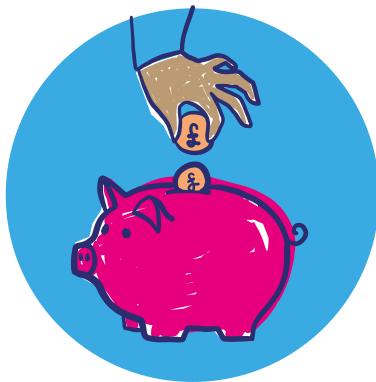
Contact your energy supplier or suppliers to find out how to register. They should also be able to tell you who your network operators are, or you can contact the Energy Networks Association (page 35). In Northern Ireland, contact the Consumer Council (page 35) for a list of the services offered by each 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 to your complaint after 8 weeks, or if your supplier has sent a 'deadlock letter' saying they can't do anything more, you can contact the Energy Ombudsman (page 36) who may investigate. You'll 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 35).



Help paying your bills

You shouldn't have to go without the energy you need to afford your bills. It's worth checking you're claiming all the financial support you're entitled to. There are also schemes available to help with cost-saving measures like heating and insulation improvements.

Increasing your income

Every year, billions of pounds in state benefits go unclaimed by older people in the UK. Benefits can help with basic things 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.

Means-tested benefits

If you have a low income or limited savings, you may be eligible for certain means-tested benefits such as Pension Credit, Housing Benefit, Universal Credit and Council Tax Reduction.



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.

Other benefits

If you need help with daily activities and/or mobility, you may be eligible for **Attendance Allowance** (if you're State Pension age or over) or **Personal Independence Payment** (PIP) (if you're under State Pension age). These are paid regardless of your income and savings.

Winter Fuel Payment is a tax-free annual payment of £200 or £300 to help with heating costs. In winter 2025-26, a household is entitled to receive it if someone living there was born on or before 21 September 1959. You no longer need to be claiming Pension Credit or another means-tested benefit to qualify. If your taxable income is over £35,000 per year, HMRC will take back your Winter Fuel Payment through the tax system.

A **Cold Weather Payment** of £25 is made to eligible people when the average temperature is (or is forecast to be) freezing or below for 7 consecutive days. 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 if you receive certain other benefits. Check with your energy supplier or visit GOV.UK.



Next steps

See our guide **More money in your pocket** or our factsheet **Help with heating costs** for more information. In Wales, see Age Cymru's versions.

You can check what you might be entitled to using our free calculator at www.ageuk.org.uk/benefits-check. In Wales, contact Age Cymru Advice.

Help with the cost of energy-saving measures

Great British Insulation Scheme

You could be eligible for help under the Great British Insulation Scheme if you live in a property with an energy efficiency rating of D, E, F or G in a lower Council Tax band. To find out more, visit GOV.UK or call the Home Retrofit Advice and Information Line on **0800 098 7950**.

ECO Scheme

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 help people pay for energy-saving measures such as boiler repairs and replacements, renewable heating systems and insulation. You can generally only get your boiler repaired or replaced if you have insulation installed at the same time.

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 your home isn't energy efficient. For owner-occupiers, this means an energy performance rating of D, E, F or G. For tenants, it usually means a rating of E, F or G (although social rented homes in band D are sometimes eligible). Owner-occupiers and private renters must be claiming certain benefits to be eligible, including Pension Credit, Housing Benefit and Universal Credit. This doesn't apply for social tenants.

If you think you meet these criteria, contact an energy supplier on the scheme and ask what help you might get. It may be worth speaking to a number of suppliers, as they have different ways of meeting their targets.

If you don't meet criteria for the ECO scheme, ask your local council whether it offers any help. Councils have access to funding for energy efficiency improvements, and can refer you to the ECO scheme even if you wouldn't usually be eligible. They may refer you if you're on a low income or vulnerable to the effects of cold – ask your council what its specific rules are.



In Wales, in addition to the ECO scheme, there's the Warm Homes Nest scheme. You might be eligible for a package of home energy efficiency improvements.

"I'm glad I got a benefits check at my local Age UK. The extra money makes a real difference."

Charles, 90



Next steps

Take a look at the Ofgem website (page 37) for a list of ECO scheme suppliers. Contact Age UK Advice, Age Cymru Advice or Age NI for support with finding out if you're eligible for help.

Our factsheet **Help with heating costs** has more information on financial assistance. In Wales, see Age Cymru's version of this factsheet. Your energy supplier may also be able to help.

Useful organisations

Age UK

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

Age UK Advice: 0800 169 65 65

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

www.ageuk.org.uk

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

www.agecymru.wales

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.

www.britishgasenergytrust.org.uk

Citizens Advice

Network of centres offering free, confidential and independent advice.

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

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

For online information and to find your nearest Citizens Advice:

In England: www.citizensadvice.org.uk

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

Citizens Advice Consumer Service

Consumer advice and complaints service.

Tel: **0808 223 1133**

www.citizensadvice.org.uk/consumer

Consumer Council for Northern Ireland

Represents consumers in relation to transport, water and energy in Northern Ireland.

Tel: **0800 121 6022**

www.consumer council.org.uk

CCW (Consumer Council for Water)

Independent voice for customers of water and sewerage companies in England and Wales. Use their online water meter calculator to see whether you can make savings.

In England, call: **0300 034 2222**

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

www.ccw.org.uk

Energy Networks Association

Visit their website to find out who your network operator is.

www.energynetworks.org

Energy Ombudsman

Helps to resolve disputes with energy suppliers.

Tel: **0330 440 1624**

www.energyombudsman.org

Energy Saving Trust

Provides online advice on saving energy.

www.energysavingtrust.org.uk

In Northern Ireland, contact **NI Energy Advice**

Tel: **0800 111 4455**

www.nihe.gov.uk/housing-help/ni-energy-advice

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: **02920 107580**

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 with their licence number and qualifications.

Tel: **0800 408 5500**

www.gassaferegister.co.uk

Great British Insulation Scheme

Helps eligible consumers with the cost of insulation measures.

www.gov.uk/apply-great-british-insulation-scheme

Home Retrofit Advice and Information Line

Offers guidance on how to upgrade your home to make it more energy efficient, warmer and more comfortable to live in. Also provides advice on applying for Government funding for home upgrades.

Tel: **0800 098 7950**

Jobcentre Plus

Provides information on benefits, loans and grants.

Tel: **0800 055 6688**

www.gov.uk/contact-jobcentre-plus

National Gas

Call the helpline if there's a gas or carbon monoxide emergency in England or Wales.

Tel: **0800 111 999**

www.nationalgas.com

Northern Ireland Electricity Networks

Owns and maintains Northern Ireland's electricity networks. If there's a power cut, contact the customer helpline.

Tel: **03457 643 643**

www.nienetworks.co.uk

Northern Ireland Gas Emergency Service

24-hour helpline if you have a gas leak in Northern Ireland.

Tel: **0800 002 001**

Northern Ireland Water

Provides water and sewerage services in Northern Ireland.

Waterline: **0345 744 0088**

www.niwater.com

Ofgem ECO Suppliers

Use the website to find ECO-obligated suppliers.

www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/contacts-guidance-and-resources/eco-supplier-contact-details

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

Supports the implementation of Disabled Facilities Grant adaptations through the Staying Put 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

uSwitch

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

www.uswitch.com

Warm Homes Nest scheme (Wales)

Offers home energy efficiency improvements to homeowners and private renters who meet certain criteria.

www.gov.wales/get-help-energy-efficiency-your-home-nest

Winter Fuel Payment helpline

Call for more information about Winter Fuel Payment.

Tel: 0800 731 0160

www.gov.uk/winter-fuel-payment

Help us be there for someone else

We hope you found this guide useful. When times are tough, it's so important to get some support. You can help us reach everyone who needs us:

1

Tell us your story. If Age UK's information and advice has helped you, we'd love to hear about it. Email stories@ageuk.org.uk.

2

Donate to us. We rely on donations to support older people when they need us most. To make a donation, call us on **0800 169 8787** or go online at www.ageuk.org.uk/donate.

3

Volunteer with us. Our volunteers make an incredible difference to people's lives. Find out more at www.ageuk.org.uk/volunteer or contact your local Age UK.

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 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 might want to read some of our relevant information guides and factsheets, such as:

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

You can find all of our guides and factsheets on our website, along with lots more useful information. Visit www.ageuk.org.uk to get started.

You can order free printed copies of any guide or factsheet by emailing orders@ageuk.org.uk or calling our Advice Line on **0800 169 65 65**. Our friendly advisers can also help with any questions.

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

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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