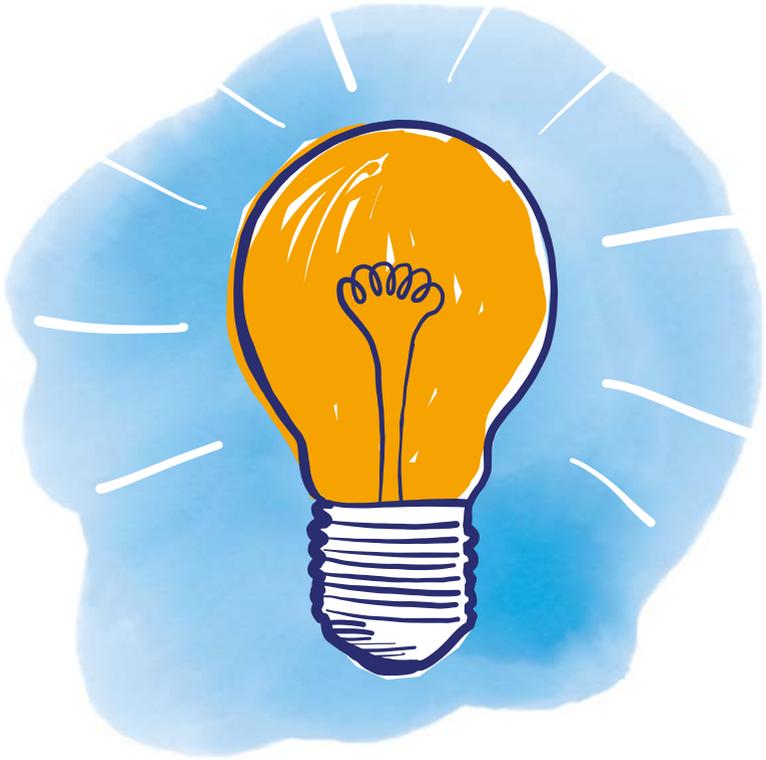


**Save energy,  
pay less**



**Improving energy efficiency  
around your home**

# Information written with you in mind.

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

Published: **September 2024**

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## What this guide is about

**None of us want to pay more for our energy than we have to. We want to use the energy we need without having to worry about the bills.**

Saving money shouldn't mean you use less energy than you need. 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.

### Good to know



In the event of a power cut in England and Wales, you can 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



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.



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

## 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):** .....

**Handyperson:** .....

**Local council:** .....

**Next-door neighbour:** .....

# Commonly asked questions

It can be tricky to know how best to go about saving energy. Here are some answers to questions people commonly ask.

**Will turning up the thermostat heat up my home more quickly?**

No – your home will heat up at the same rate regardless of the temperature on your room thermostat. It's a good idea to set your heating on a timer to turn on about an hour before you need it.

**Does leaving lights on use more energy than turning them off and on?**

Yes – lights use a lot of energy when they're on. You could save money just by turning lights off when you don't need them.

**Will cavity wall insulation cause damp in my home?**

Properly installed insulation, good ventilation and heating should all help avoid cold spots and stop moisture from condensing on your walls.

**Are electric heaters cheaper to use than central heating?**

Electricity is usually more expensive than gas, so most of the time it's cheaper to use central heating than portable electric heaters to heat your home – but this does depend on energy prices.

**How much hassle is it to switch energy supplier?**

Switching supplier is easier than you might think. You can compare deals online or by telephone. But bear in mind that switching might not always save you money, so make sure you get impartial advice before you switch.





## Things you can do to save energy

There are plenty of things you can do to save energy and be more efficient with the energy you do use. Some are quick fixes, while others need some planning and have costs attached. You can find out about how you might get help with some of these costs on pages 34-37.

### 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 40).

## Keep your home warm

- Keep the rooms you use most at a comfortable temperature – usually around 18°C (64°F) is ideal. Stick with a constant temperature and 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 so you're using energy efficiently (see 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 better heat the room.
- Avoid putting furniture in front of your radiators or even keeping dry washing on them longer than you need to – it can mean the heat doesn't circulate as well.
- Turn off radiators in rooms you don't use and keep the doors to these rooms 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 40) for advice about ventilation.



## 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 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 full kettle. This could save you more than you'd expect.
- Something as simple as keeping lids on pans when you're cooking helps reduce heat loss.
- It can feel like a bit of a faff, but if you don't have an automatic system then you should defrost your freezer every 6 months to make sure it's running efficiently.
- Defrosting frozen food in the fridge overnight typically reduces its cooking time by half.
- Allowing your food to cool to room temperature before putting it in the fridge or freezer saves energy – it can also 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 March 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.



## Save water

- Fix any dripping taps. A dripping tap can waste up to half a bath's worth of water a week.
- Turn off the tap when you're brushing your teeth or shaving. Leaving the tap running for just 1 minute can waste up to 6 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 money on water.
- 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 39) to find out whether you could save.

## 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 to help prevent a fall.
- If you tend to leave a light on during the night, you could consider using a night light instead.

## 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.

**“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, 68



# 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 save you 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

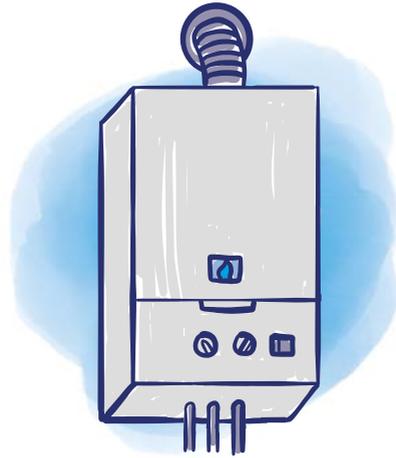
A timer lets you control when your heating or hot water turns on and off each day, so you can programme your central heating to suit your routine. You could set it to come on half an hour before you get up or come home, and to turn off half an hour before you no longer need it. But you can experiment 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 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, call Age UK Advice on **0800 169 65 65**. Alternatively, you can contact Foundations (page 40), the 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 and Repair Cymru (page 40). If you're in Northern Ireland, contact Radius (page 42) 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 match the amount of energy you've used).

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.

It's intended that 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 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 29-31 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 42).

## Looking after your boiler

The boiler breaking down can be a real hassle – 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 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.
- 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:

- via the Energy Company Obligation scheme (see pages 34-35)
- with emergency assistance from your local council or from one of the schemes on page 26
- 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 41) 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 Programme, 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 those 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

As well as some of the smaller things, there are larger measures you can take 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 34-35 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 really 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 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. 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 easier and cheaper to heat.

## Double glazing

Double glazing reduces heat loss as well as noise from outside. Fitting double glazing 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 40) in England, Care and Repair Cymru (page 40) in Wales, or Radius (page 42) 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 for your home

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, so look into that before making a decision (see pages 34-35).

### 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 40) to find out more.

## 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 40). For oil and solid fuel boilers, use an installer registered with OFTEC (Oil Firing Technical Association) (page 42).



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 Home Upgrade Grant. In Wales, you might be eligible for a heat pump via the Welsh government’s Warm Homes Programme.



## Your energy bills

Thinking about your bills and dealing with energy companies can feel overwhelming. 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 the following information:

- 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 if you're in Northern Ireland
- 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 2025 would compare your usage with January to March 2024).

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**, 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 32-33). Installing a smart meter (see page 17) should mean 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’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 29-31 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 41) 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.



## 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 recharge it, 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 can be used 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 39) if you run into difficulty. In Northern Ireland, contact the Consumer Council (page 39).

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’re unlikely to allow you to 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. It meant 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 can offer.

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 39) in England or Wales, and the Consumer Council (page 39) in Northern Ireland.

## How to switch energy supplier

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

### 1. Compare your tariff

If you're comparing tariffs across a range of suppliers, it's usually easiest to let a price comparison website 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 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? If so, how long do these run for?
- 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 is the standing charge and the consumption charge? The standing charge is an 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.

## 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 39).



### 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 they don't, you're entitled to £30 in compensation. If they don't compensate you within 10 working days, you're entitled to a further £30.

### Next steps



If you switch, 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 39).

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 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 who can provide them for you
- free controls and adaptations to make your appliances or meter easier to use
- moving your meter to a more suitable position if you can't access it easily
- arranging for your bills to be sent or copied to someone you nominate 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 your water company for more information. In Northern Ireland, contact Northern Ireland Water (page 41).

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 39). In Northern Ireland, contact the Consumer Council (page 39) 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 your supplier has sent a 'deadlock letter' saying they can't do anything more, you can contact the Energy Ombudsman (page 40) 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 39).

# Help paying your bills

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

## Help with the cost of energy-saving measures

### 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 Welsh government's Warm Homes Programme. You might be eligible for a package of home energy efficiency improvements.

### 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 about the scheme, visit **GOV.UK** or call the Great British Insulation Scheme helpline on **0800 098 7950**.

### Next steps



Take a look at the Ofgem website (page 41) for a list of ECO scheme suppliers.

Contact Age UK Advice, Age Cymru Advice or Age NI to find out if you're eligible for help under the ECO scheme.

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



## 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

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) if you need help with daily activities and/or mobility. The mobility component is only available if you claim PIP – not Attendance Allowance. These are paid regardless of your income and savings.

Winter Fuel Payment is an annual payment to help with heating costs. In 2024-25, a household will usually qualify to receive it if someone living there was born on or before 22 September 1958 and receives certain means-tested benefits, such as Pension Credit, in the 'qualifying week' of 16-22 September 2024. It should be paid 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 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 and have high energy costs. 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. Go online at [www.ageuk.org.uk/benefits-check](http://www.ageuk.org.uk/benefits-check) to use our free online benefits calculator. In Wales, contact Age Cymru Advice.

# 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 seven days a week from 8am to 7pm.

**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

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

**[www.agecymru.org.uk](http://www.agecymru.org.uk)**

In Northern Ireland, contact Age NI: **0808 808 7575**

**[www.ageni.org](http://www.ageni.org)**

In Scotland, contact Age Scotland: **0800 124 4222**

**[www.agescotland.org.uk](http://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](http://www.britishgasenergytrust.org.uk)

## **Citizens Advice**

National network of centres offering free, confidential and independent advice. Visit their website to find details of your nearest Citizens Advice.

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

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

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

## **Citizens Advice Consumer Service**

Consumer advice and complaints service.

Tel: **0808 223 1133**

[www.citizensadvice.org.uk/consumer](http://www.citizensadvice.org.uk/consumer)

## **Consumer Council**

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

Tel: **0800 121 6022**

[www.consumerCouncil.org.uk](http://www.consumerCouncil.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](http://www.ccw.org.uk)

## **Energy Networks Association**

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

[www.energynetworks.org](http://www.energynetworks.org)

## Energy Ombudsman

Independent organisation that helps to resolve disputes with energy suppliers.

Tel: **0330 440 1624**

**[www.energyombudsman.org](http://www.energyombudsman.org)**

## Energy Saving Trust

Provides online advice on saving energy.

**[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)**

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

Tel: **0800 111 4455**

**[www.nihe.gov.uk/housing-help/ni-energy-advice](http://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**

**[wwwFOUNDATIONS.uk.com](http://wwwFOUNDATIONS.uk.com)**

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

Tel: **02920 107580**

**[www.careandrepair.org.uk](http://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](http://www.gassaferegister.co.uk)**

## Great British Insulation Scheme

Provides help with the cost of insulation measures to eligible consumers.

Tel: **0800 098 7950**

**[www.gov.uk/apply-great-british-insulation-scheme](http://www.gov.uk/apply-great-british-insulation-scheme)**

## **Jobcentre Plus**

Provides information on benefits, loans and grants.

Tel: **0800 055 6688**

**[www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)**

## **National Energy Action (NEA)**

Campaigns for affordable warmth and improved energy efficiency in the homes of vulnerable people.

Tel: **0800 304 7159**

**[www.nea.org.uk](http://www.nea.org.uk)**

## **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](http://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](http://www.nienetworks.co.uk)**

## **Northern Ireland Gas Emergency Service**

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

Tel: **0800 002 001**

## **Northern Ireland Water**

Provides water and sewerage services in Northern Ireland.

Call Waterline: **03457 44 00 88**

**[www.niwater.com](http://www.niwater.com)**

## **Ofgem ECO Suppliers**

Ofgem manages the ECO scheme. Their website lists ECO-obligated suppliers.

**[www.ofgem.gov.uk/environmental-and-social-schemes/energy-company-obligation-eco/contacts-guidance-and-resources/eco-supplier-contact-details](http://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](http://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](http://www.radiushousing.org)**

## **Smart Energy GB**

Gives more information about smart meters.

**[www.smartenergygb.org/en](http://www.smartenergygb.org/en)**

## **Thomas Pocklington Trust**

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

Tel: **020 8995 0880**

Email: **[info@pocklington.org.uk](mailto:info@pocklington.org.uk)**

**[www.pocklington-trust.org.uk](http://www.pocklington-trust.org.uk)**

## **uSwitch**

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

**[www.uswitch.com](http://www.uswitch.com)**

## **Warm Homes Programme (Wales)**

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

**[www.gov.wales/get-free-home-energy-efficiency-improvements-nest](http://www.gov.wales/get-free-home-energy-efficiency-improvements-nest)**

## **Winter Fuel Payment helpline**

Call for more information about Winter Fuel Payment and getting application forms.

Tel: **0800 731 0160**

**[www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)**

# 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](http://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](http://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](http://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](http://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](http://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/energy](http://www.ageuk.org.uk/energy)** to get started.

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



**0800 169 65 65**  
**[www.ageuk.org.uk](http://www.ageuk.org.uk)**



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