



Energy Efficiency Guide – save energy, pay less.

What is this guide about?

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

This guide looks at things you can do around your home to use energy more efficiently, stay warm and save some money in the process.

There's information about dealing with energy suppliers and suggestions to help you cover your bills.

There is also information about financial entitlements which could help put more money in your pocket to help ease the pressure of energy bills.

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.

Next Steps

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

Age NI Advice Line: 0808 808 7575

Plumber:

Energy supplier(s):

Handyman:

Local council:

Next door neighbour:

Money Saving Tips - Information sourced from Energy Saving Trust – Prices are based on an average of supplier tariffs (electricity & natural gas) as of October 2023. Whole house savings described are based on a three-bedroom semi-detached house with gas central heating. Depending on the size of your home or fuel type, you might save a little less – or a little more.

Myth-Busting

Here are some myths you might hear about saving energy.

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

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

Myth: 'I only need to put the heating on for a couple of hours a day to keep warm.'

Reality: It's best to keep your house at a stable temperature, as sudden changes can be dangerous. Try to keep your main living room at 21°C and close any doors to rooms you're not using.

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

Reality: Lights use a lot of energy when they're on. You could save £30 a year just by turning off the lights when you don't need them.

Myth: 'Using my electric heater is cheaper than central heating.'

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

Stay warm to stay well

Things you can do to save energy

Indoor temperature and its effects on health

As we get older, our bodies respond differently to the cold and this can leave us more vulnerable. Keeping warm both inside and outside your home can help reduce your risk of serious health problems that are more common in colder months, such as chest infections, heart attacks and strokes.



18-24°C No risk to healthy people.

Below 16°C Less resistance to respiratory infections.

Below 12°C Increased blood pressure.

Below 9°C After 2 or more hours, deep body temperature falls.

Below 6°C At risk of hypothermia.

So, ensuring that you keep your home warm is important not just for your comfort but for your health and wellbeing.

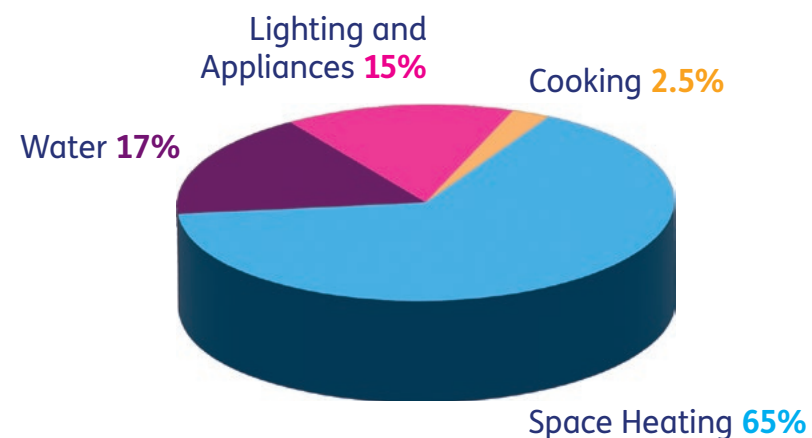
This booklet offers handy tips and money-saving information to help you to avoid unnecessary energy expenditure, and aims to focus on efficient energy usage to keep your household warm and well.

Things you can do to save energy

Understanding the impact of your energy use is a good place to start and can help you make decisions when making changes.

There are lots of things you can do to save energy and be more efficient. Some of these things are quick fixes, while others need some planning and have costs attached.

In a typical home what uses the most energy?



Heating your home

Unsurprisingly, the biggest household energy expense comes from heating space – home heating.

Let's start by looking at ways to use home energy more efficiently.

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.

Have your chimney swept

- If you have a solid fuel boiler or open fire, it is important to get your chimney swept annually – check the NI Association of Chimney Sweeps for your nearest (www.niacs.co.uk).

Keep your home warm

- Shut your **curtains** in the evenings to reduce heat loss through windows.

Tuck them behind radiators, rather than letting them hang in front, so the radiators can heat the room better.

- Keep **the rooms you use most** at a comfortable temperature. Stick with a constant temperature and tweak it when you need to, as it's more efficient than turning the heating off and on again. It is recommended to maintain a minimum temperature of 18°C (64°F), but you'll know what feels comfortable for you.
- Make the most of your **thermostat and timers** so you're using energy most efficiently.

- Avoid putting **furniture** in front of your radiators as it can mean the heat doesn't circulate as well.
- If possible, avoid drying clothing on radiators as it can increase the risk of condensation dampness, as well as blocking the heat from passing into the room.
- Turn down **radiators** in rooms you don't use, to either the frost setting, or the lowest setting (this helps prevent condensation and mould) and keep the doors to these rooms shut.

Keep draughts out

- No one likes a draught. Fit draught-proofing strips and **draught excluders** around doors and **seal gaps around window frames** to save money. You can even fit covers to letterboxes and keyholes.
- If you do fit any of these, it's important to leave some ventilation to reduce condensation and prevent the build-up of waste gases from fuel-burning appliances. If you use gas appliances, ask a Gas Safe registered engineer for advice about ventilation.

MONEY SAVING TIP

Stop those draughts

Close doors and curtains to keep heat in, especially between heated and unheated rooms. Draughtproofing the whole house including an unused chimney could save you up to **£120** per year.

Understanding your heating controls

Having a good understanding of your heating controls and how they work can help you heat your home comfortably, without wasting energy.

This is the number one thing you can do to reduce your home's energy use and save money.

Installing and correctly using a thermostat, timer and thermostatic radiator valves can save energy, and save you money.

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

You can contact Radius Staying Put to find out if there's a handy person scheme in your area.

Different settings on your central heating controls

- 'Auto' or 'Twice' means the heating will go on and off during the day at the times it's been programmed to do so.
- '24hrs' or 'On' means the heating will stay on all the time.
- 'Off' means the heating will remain off all the time.
- 'All day' or 'Once' means the heating will switch on at the first 'On' setting you have programmed and then remain on until the last 'Off' setting of the day.

Good to know...

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



MONEY SAVING TIP



Turn it down!

Room thermostats allow you to set the temperature your home heats up to and maintains.

Turning it down by only 1 degree could reduce your heating bills by up to **10%**

Room thermostat

A thermostat controls the overall temperature in your home. It turns your boiler on and off automatically when the room temperature reaches the level you've chosen. Play with the thermostat to find a temperature that's comfortable for you.



Timer

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



Understanding your heating controls

Thermostatic radiator valves

Thermostatic radiator valves (TRVs) control the temperature in a room by reducing the amount of water pumped through the radiators when the temperature goes above a certain level.



TRVs can be fitted to your radiators if you don't already have them – the cost will depend on the size of your home. If you spend most of your time downstairs during the day, you could set the TRVs on your downstairs radiators to medium or high, and leave the upstairs ones on low.

Boiler thermostat

Your boiler will usually have a dial marked with numbers or from 'min' to 'max'. This sets the temperature of the water being pumped through to heat your radiators. The higher it is, the quicker the system will heat your home.



But it's worth thinking about any particularly hot radiators and pipes if you have grandchildren around, or if there's someone in the house with mobility issues or cognitive impairment.

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

Hot water cylinder thermostat

If your hot water is stored in a cylinder, the thermostat will stop it being hotter than it needs to be. A temperature of 60°C (140°F) is fine for most people, but make sure it doesn't drop below this as it can cause bacteria to grow in the tank.



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. This is a way of heating water using electricity (with a heating element like a giant kettle).

Invest in an immersion heater timer so you never leave the immersion on for too long.

Save money on oil heating

If you use oil to heat your home, joining a local oil club could save you money. These are run by NI Energy Advice Service from the Northern Ireland Housing Executive:



Scan here to view the NI Energy Advice Service.

You can also check the NI Consumer Council's website for an up to date oil price checker:



Scan here to view the NI Consumer Council's oil price checker.

Looking after your boiler

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

- Get your boiler **serviced every year** by a Gas Safe registered engineer or OFTEC registered technician. 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 may qualify for a **free annual gas safety check**. These are for people who receive means-tested benefits and are over State Pension age, living with a disability or long-term health condition. The check consists of a basic examination but isn't a substitute for regular servicing.
- Consider getting **boiler cover or home emergency cover** through your home insurance 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 **15 years old**, you might want to think about replacing it. Although it is a big initial outlay, this can save hundreds of pounds a year, 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. Contact **NI Energy Advice Service** as you may be eligible for a grant, depending on your income.

Free natural gas safety check

If you are eligible and registered with your **gas supplier's customer care scheme** you may be entitled to a **gas safety check** but this is not a substitute for having gas appliances serviced annually.

If you **own your own home**, they will arrange for a **free annual safety check** of your gas appliances upon request where all occupants of the household are either of pensionable age, disabled, or chronically sick.

This doesn't apply to **rented accommodation**, where the **landlord is responsible** for the annual inspection in accordance with the Gas Safety (Installation and Use) Regulations (Northern Ireland) 2004. The safety check will be carried out by a Gas Safe registered engineer to confirm the gas appliances in your home are safe.

If further work is required, there may be a charge for this. Any further work must be carried out by a Gas Safe registered engineer who should provide you with a quote before the work is carried out.

If the Gas Safe registered engineer discovers that an appliance or installation could be dangerous, they may have to shut off the gas supply until the problem is fixed. This will only be done where it is necessary to protect your safety and you will always be told about it and the reason why.

The safety check is not a substitute for having your gas appliances serviced regularly. Gas appliances should be serviced in line with the manufacturer's instructions to ensure they run safely and efficiently by a Gas Safe registered engineer.

Make your home more comfortable

Bigger investments

As well as some of the smaller things, there are larger and more expensive measures you could take that would make a bigger difference to the comfort of your home, such as insulation and double glazing. These can be expensive, but you'll waste less energy, which can save you money in the long term.

Insulation

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

Double glazing

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

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.

There are two: GABLE (Shelter NI) covering the North West / Magherafelt and Fold Housing Trust (rest of NI).

Next steps

Visit: www.nihe.gov.uk/My-Housing-Executive/Adaptations/Agencies for details of home improvement agencies in Northern Ireland who offer additional assistance to process applications for adaptations in privately owned or privately rented property.

Save electricity on appliances

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

Consumer Council NI appliance running costs



The Northern Ireland Consumer Council has a handy online calculator, based on the current standard electricity tariff, which you can use to understand the running costs of many common household appliances per minute, per hour or per day.

Appliance	Power Rating*	Running Costs		
		per minute	per hour	per day
Kitchen				Running for 24 hours constantly
Kettle	3000w	£0.02	£0.90	
2 Slice Toaster	1000w	£0.01	£0.30	
Iron	1800w	£0.01	£0.54	
Microwave	1000w	£0.01	£0.30	
Cooker - 1 Ring	1500w	£0.01	£0.45	
Oven & Rings	4500w	£0.02	£1.35	
Washing Machine	2000w	£0.01	£0.60	
Tumble Dryer	3000w	£0.02	£0.90	
Fridge Freezer	60w	£0.00	£0.02	£0.43
Dishwasher	1300w	£0.01	£0.39	

For indicative purposes, based on sample tariff of 30p for 1 kWh in October 2023. Check the online calculator for updated tariff calculations and check your latest bill for your current tariff, which is subject to change.



Switching things off rather than leaving them on standby could save you money. If you leave things on standby because of mobility problems, consider getting a socket that lets you switch things off via a remote control.



If you have an off-peak energy tariff, save money by **running your washing machine and other appliances during off-peak periods**. Check with your provider to find out when these periods are.



These days, a lot of new appliances come with an energy efficiency rating - **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, full washes** rather than more frequent, smaller washes.



You could save more by **running the washing machine at a lower temperature** and hanging clothes out to dry, rather than using a tumble dryer.

Save energy in the kitchen

MONEY SAVING TIPS



SWITCH IT OFF

You can **save around £30** just by remembering to turn off electric appliances and not leave many of them on standby e.g. TV, laptops, mobile phones.

LIGHTS OUT

Switch off lights when not in use. This could save your household **£12 a year**. Switching to LED bulbs can save between **£4 - £13 per bulb** per year.

SHOWER TIME

Spending one minute less in the shower every day will **save up to £9 per person** off your household energy bill each year.

ON THE LINE

Save an **average of £35** on electricity a year by drying clothes on a clothes line, instead of using a tumble dryer during the summer.

TURN DOWN THE HEAT

Washing clothes at 30°C and 1 less cycle per week can save you around **£15 a year**.



When making a cuppa, **just boil the water you need** rather than a kettleful. This could save you more than you'd expect.



Something as simple as keeping the **lids on pans** when you're cooking helps reduce heat loss.



It can feel a like a big job, but if you don't have an automatic system then you should **defrost your freezer every six months** to make sure it's running efficiently.



Defrosting frozen food in the fridge overnight typically reduces its cooking time by half.



A slow cooker is a great way to batch cook stews and casseroles and costs just 3p per hour on high.

Microwaving (650watt) for 10 minutes costs 3p - making it quick and affordable.

MONEY SAVING TIP



OFF THE BOIL

Only boil the water you need in your kettle. This can save you about **£14 per year**.

Get your lighting right

Keeping yourself warm

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

Charlie, 81



Changing from traditional light bulbs to new 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 the lights off when you leave a room to save energy. Just make sure that, if you're a little unsteady on your feet, you **keep areas like the stairs well-lit** to help prevent a fall.



If you tend to leave a light on during the night, you might like to consider using a **nightlight** instead.

Earlier in this booklet, a pie chart graphic showed that the biggest expense on energy is on heating your home. What if you simply cannot afford to have your home heating on as much as you normally would? Here are some things you can do to keep yourself warm.

Remember that not heating your home (ie having your heating off) can contribute to condensation and damp, as well as worsening health conditions, so it's important to try have your heat on every day even for a short time.

Warm up by moving around

It can be tempting to sit still if we're cold, particularly if we've got cosy. However, gentle exercise can generate heat in your muscles, which helps us to stay warm.

Try and move around once an hour – even marching on the spot for a few minutes with some gentle arm swings can get the blood pumping and the muscles working. You can do this even if you are chair-bound by raising and lowering your knees and pumping your fists up to the ceiling, one at a time. Regularly wiggle your toes and fingers to keep warm blood circulating in joints and extremities.

Clothing - Warm layers

It sounds obvious, but if you want to stay warm indoors, it's worth looking at advice given to those spending time in cold conditions outdoors. For them, it's all about layers.

Base Layer - start with something lightweight and close fitting to lock in body heat – a thermal layer such as a long-sleeved vest or “base layer.” Avoid cotton if possible, as it traps moisture and will cool you down over time. Tights or thermal leggings (remember long johns?) under trousers or skirts act in the same way to keep body heat locked in. High street retailers and sports shops are a good place to find these.

A midlayer - should lock in warmth and wick away sweat, and it helps to trap any heat your base layer hasn't captured. A long sleeved t-shirt or a lightweight fleece or fine knit could be a good option.

If you're not warm enough in your base and midlayer, you could add an extra jumper or jacket over the top.

“Invested in an oversized hoodie blanket to snuggle up in, not used heating since!”

Teresa

If going outside, something waterproof and or windproof can help protect against the elements and again keeps body heat locked in. Look for something padded or insulated for extra heat-trapping.

Get ahead, get a hat

There is some debate about whether wearing a hat truly “keeps the heat in”, however, if your head is exposed to cool air, just like the rest of your body, it will lose heat, so it stands to reason that insulating it with a hat is a good idea. A scarf is also useful, particularly outdoors, to protect your chest from chills.

Keep your feet warm

If your feet are cold, the rest of you will feel cold too, so wearing slippers or shoes can be essential to staying warm inside, particularly if you have hard floors. It is advised to always wear slippers or shoes indoors and not to walk around in bare feet or socks to avoid slips and trips.

Opt for slippers with sturdy soles and which fasten to wrap the foot, rather than lightweight slip-ons.

If your feet start to feel cold later in the day, it could be because your socks have been absorbing sweat. Swap them for a fresh, dry pair, and your feet should start warming up again.

You could consider thermal socks or ski socks, designed to keep people warm outdoors.

The floor is usually the coldest part of the house. Putting your feet up on a stool or similar can help them stay that little bit warmer while you're sitting down.

Your energy bills

Devices to heat the body

Hot water bottles and electric blankets are tried and tested, so let's look at the cost of running them:

Electric blanket (single 200 watt)	Plug into mains	6p per hour
Hot water bottle (1.5L)	Per kettle boiled (4 minutes at 1p per minute)	4p

(1) Based on average tariff rate of 30p / kwh using Consumer Council calculator

There are other smaller things which focus on heating a particular part of the body such as electric heat pads, and footwarmers, which cost around 3p to run per hour; and there are some new options including heated gilets and heated gloves. These are charged using a USB, similar to a phone charger and many of them come with the charger.

USB charging costs less than 1p per hour, so these are worth checking out, whilst also bearing in mind the affordability of any initial outlay to purchase.



Scan here for more information.

Thinking about your bills and dealing with energy companies can be overwhelming - which often means we just stick with our current deal and supplier. But this section should help you understand your bills, and what options you might have.

The screenshot shows a sample energy bill with the following sections:

- YOUR ENERGY supplier logo**
- Your name** and **Your address** (with dotted lines for input).
- Your Electricity and Gas Bill** table:

Previous balance	£----
Payments received	£----
Previous outstanding balance	£----
Total charges	£----
Electricity	£----
Gas	£----
Cancelled bills	£----
TOTAL NOW DUE	£----
- Your energy supplier's contact details** box:
 - Emergencies: Loss of supply? (smell gas?)
 - Other enquiries: customer services
- Your account details** box:
 - Account number
 - Bill number
 - Bill date
 - Payment due
 - Bill period
 - MAT registration number
 - Supply address
- How much your payment is, how it will be collected and when it will be collected.**
- This bill is based on actual readings.**
- Could you Pay Less?**
 - Your personal annual payment projection
 - Information about switching tariffs
 - Information about cancellation
 - Your energy account online details
- The registered address of your energy provider and their company number

Energy bills can look complicated, but you should always read them carefully to make sure you know what you're being charged for.

Every bill should include the following information:

- your Account Number and Meter Point Reference Number (MPRN)
- an 'About Your Tariff' label, which should give you all the information you need when comparing deals
- 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 2022 would compare your usage to January to March 2021).

Your energy bills will be sent to you in a 'form and at a frequency' which should help you to understand and manage your costs and consumption. Some suppliers issue bills quarterly and others bi-monthly, so you can anticipate when to expect your bills.

Meter reading for accurate billing

The best way to ensure your bill is as accurate as possible is to provide an accurate and up to date meter reading. If your fuel bill is not what you expected, check whether it's based on an estimated meter reading. If it is an estimate it will say on the bill usually with 'Est' or 'E'.

Take a meter reading and give this to your supplier and they will amend your bill.

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.

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.

If you are considering switching from your electricity or gas supplier it is best to contact the Consumer Council (028 9025 1600).

Using a pre-payment meter

Pre-payment meters are very popular in Northern Ireland. They give you the opportunity to pay-as-you-go for gas or electricity. You pay using a key or a card, which you can top-up at local shops (PayPoint).

If you don't top-up, you'll run out of energy. You can top-up by phone or online on the suppliers website or some suppliers also have an app to make topping-up even easier.

Pre-payment meters can help you budget and can be used to pay off any money you owe to your energy company. If you are having trouble paying your bills, your supplier can install a pre-payment meter as a condition of still providing you with electricity or gas.

However, pre-payment tariffs can differ from standard tariffs. There may be times when you can't leave the house to top up, or don't have enough money to add to the card or key – although your supplier should offer you emergency credit wherever possible. Contact your supplier to explain why you need it – for example, because you're not well.

You can also switch back to a standard meter if you no longer wish to use a pre-payment meter. Contact your supplier to find out more.

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 arrears or if it's no longer safe or practical for you to use a pre-payment 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're on the best tariff, and take regular meter readings to keep your account as accurate as possible.

If you can't change to a standard meter, shop around to make sure you're on the best pre-payment meter tariff.

“I was able to switch to a standard meter when I became ill. It was a huge weight off my mind because it meant I didn't have to worry about getting to the shop to top up”

Archie, 78



Good to know...

If you are worried about paying for your electricity or gas, please contact your energy supplier as soon as possible.

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

What to do if you can't pay your bill

If you can't pay your bill, tell your energy supplier as soon as possible. You may be able to set up a repayment plan, or have a pre-payment meter installed.

Suppliers will take your ability to pay into account when working out a repayment plan – and they won't cut you off if you stick to it.

If you are a customer and have a complaint regarding your supplier, the **Consumer Council** Northern Ireland (028 9025 1600) will help you to deal with it.

Priority services

Energy suppliers and Distribution Network Operators (DNOs) have Customer Care Registers for people who need extra help: those over **State Pension age**, those living with a **long-term health condition or disability**, or those who need support temporarily following an injury or **illness or some time in hospital**.

You pay your gas and electricity bills to your energy supplier, while DNOs are the companies that actually deliver energy to homes in your area.

Being on a Customer Care Register **qualifies you for a range of free services and from your energy supplier:**

- arranging for your bills to be sent or copied to someone you nominate, such as a relative or carer, who can help you read or check them.
- issuing your bills in an alternative format, such as large print, braille or on CD
- a password scheme to confirm that anyone who calls at your home saying they are from your energy company is genuine.

NIE Networks is the local electricity DNO and they have a Medical Care Register which provides:

- advanced notice of disruption to energy supply
- help during a power cut, such as regular updates

- free quarterly meter readings if there is no one who can provide them for you
- moving your meter to a more suitable position if you can't access it easily

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

In Northern Ireland, contact the **Consumer Council** 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. **In Northern Ireland if you need any additional support contact the Consumer Council at 028 9025 1600.**

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

Don, 72

More money in your pocket

Every year, billions of pounds in benefits goes unclaimed by older people in the Northern Ireland. Benefits can help with basic needs like housing and care costs, or give you a bit more freedom to do things you enjoy. Even a small amount can make a big difference, and receiving some benefits, such as Pension Credit, means you're eligible for other sources of help, too. If you're entitled to it, you should be receiving it.

Pension Credit is known as a "gateway benefit" as it opens up eligibility to other benefits. It is well worth getting an up-to-date check to see if you qualify as these additional schemes can be worth several hundred pounds.

For example, recent government cost of living and winter support payments have been allocated to those in receipt of Pension Credit, no matter how little the amount of credit being received.

How to check if you are eligible

Age NI's expert free advice line service can help you to check if you are receiving all the support you are entitled to. The checks are confidential and will not compromise any claim.

If you have previously checked unsuccessfully, it is worth checking again as small changes in your circumstances can make a big difference to your entitlement.

If you're entitled, this money is rightfully yours and will not affect anyone else's ability to claim, so make the call today, to make sure you're not missing out.

Every year, the Age NI advice line helps put over £1million in unclaimed benefits back in the pockets of older people; the average successful claim amounts to c£2500 a year.

Call the **Age NI advice line** (Mon-Fri 9-5 excl Bank Holidays) on **0808 808 7575**.

Benefits Calculator

Alternatively, there is a free online benefits calculator on the Age NI website, which is a good way to start with finding out much money you could be entitled to.

Visit: ageni.org/moremoney

Which benefits could I be eligible for?

You may be eligible for **Attendance Allowance** (if you're State Pension age or over) and have needed help with personal care because of a physical or mental disability for six months.

Personal Independence Payment (if you're under State Pension age) replaced Disability Living Allowance and can help with extra living costs if you have both: a long-term physical or mental health condition or disability and difficulty doing certain everyday tasks or getting around because of your condition.

Winter Fuel Payment is an annual payment to help with heating costs. Most people born on or before 25 September 1956 qualify for a Winter Fuel Payment in winter. If you're eligible and receive certain benefits, you should receive this automatically.

If you're unsure whether you're eligible or you need to make a claim, call the Winter Fuel Payment helpline on **0800 731 0160**.

A Cold Weather Payment of £25 is made to eligible people when the temperature is freezing or below for seven days in a row between 1 November and 31 March. You'll qualify automatically if you receive Pension Credit or certain other benefits.

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

Rose, 86

Energy efficiency grant schemes in Northern Ireland

Affordable Warmth Scheme

Owner occupier or householder of a private rented property and your gross annual household income is less than £23k.
- Contact Local Council

NI Sustainable Energy Programme (NISEP)

A fund that is collected annually from the NI electricity tariff and then invested into energy efficiency projects to benefit consumers and reduce bills.

Boiler Replacement Scheme

For owner occupiers only
- household income is less than £40k and who have an inefficient boiler of at least 15 years old.

Useful organisations



Age NI Advice Line

If you, or an older person you know, needs help or advice, Age NI provides free information and advice on topics as diverse as claiming benefits to choosing nursing care and can signpost to other local health and wellbeing services.

Call freephone: **0808 808 7575** Visit: www.ageni.org/moremoney

Department for Communities Make the Call Service

Checks to make sure you're getting all the benefits, services and supports you are entitled to - freephone (network charges may apply) **0800 232 1271** Email makethecall@dfcni.gov.uk

Debt Concerns

Advice NI - For advice on debt concerns, freephone advice helpline: **0800 915 4604** Email: advice@adviceni.net

Consumer Advice

You could save hundreds of pounds a year on your bills by switching supplier or changing tariffs with your current supplier.

Use a price comparison site: www.consumerCouncil.org.uk
Phone: **028 9025 1600** Email: info@consumerCouncil.org.uk

NI Housing Executive Energy Advice

NI Energy Advice Service offers free independent and impartial energy advice to domestic householders in Northern Ireland - including advice about energy grants and other sources of help.
Freephone: **0800 111 4455** Email: nienergyadvice@nihe.gov.uk

Power NI Customer Care Register

Power NI has a range of special services to support older customers.
Call: **03457 455 455** Visit: www.powerni.co.uk/customerCare