

# Save energy, pay less

Improving energy efficiency



# **Information and advice** you need to help you love later life.

**We're Age UK and our goal is to enable older people to love later life.**

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

**Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 150 local partners.**

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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 doesn't mean we should use less energy than we need – it's important to have enough light and warmth to stay safe and comfortable at home.

This guide looks at ways to make your home warmer without spending more on your heating bills. There are plenty of quick and easy things you can do that won't cost you a thing. Alongside these, there are bigger projects, which will cost some money, but may help you make savings in the long run. You don't always have to pay for these projects yourself – this guide looks at funding schemes that could cover the costs for you.

The savings mentioned in this guide are estimates for a three bedroom semi-detached house with gas central heating. The amount you may save will vary depending on your circumstances.

As far as possible, the information given in this guide is applicable across the UK.

## Key

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This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

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# Quick and easy ways to save energy

Using less energy while keeping your home comfortable doesn't have to be difficult or expensive. There are plenty of simple things you can do that can save you energy and money.

## Keep your home warm

- Draw your curtains in the evenings to minimise heat loss through windows. Tuck long curtains behind radiators so that heat isn't trapped.
- Keep radiators and heaters clear so heat can circulate – don't put furniture in front of them or dry washing on them.
- If there are rooms you don't use, turn off the radiators in them and close the doors. Make sure you keep your living room (or the room you use most) warm during the day while you're at home at 21°C/70°F and heat your bedroom to 18°C/64°F before you go to bed.
- Use your heating controls, such as thermostats and timers, to heat your home without wasting energy.

## Keep draughts out

- A draughty home can be uncomfortable and requires more energy to keep rooms warm. Reduce draughts by fitting draught-proofing strips and draught excluders around doors, sealing gaps around window frames and fitting covers to letterboxes and keyholes. This can save you around £25 a year.
- When draught proofing, 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 this (see page 40).

## **Get an annual service**

- 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 (see page 40).

## **Save electricity on appliances**

- Switch appliances off when they're not in use rather than leaving them on standby. This can save around £30 per year. If you have mobility problems, consider a socket that lets you switch off appliances via a remote control.
- If you're buying a new television, think about the size of the screen. In general, the smaller your TV, the less it will cost to run. Plasma televisions use more electricity than other TVs.
- Many new appliances come with an energy efficiency rating. You should choose the best energy rating you can, but only buy the size of appliance you need, as larger appliances may cost more to run.
- 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 the off-peak periods are.
- Wait until you have a full load before running the washing machine, rather than using the half-load setting. By doing one fewer wash a week, you could save around £5 a year.
- Run the washing machine at a lower temperature too – you can often do everyday washes at 30°C. Washing clothes at 30°C uses around 40% less electricity over a year than washing at higher temperatures.
- Use a high-speed spin to reduce the time needed for tumble-drying. Hang clothes to dry in the summer to save on the energy needed to run a tumble dryer.

## **Save energy in the kitchen**

- Only boil the amount of water you need for hot drinks. This can save you £7 a year.
- Descale your kettle regularly. If the water in your area is hard, you'll have to do this more often than in an area where the water is soft.
- Use the right size of pan for what you're cooking. Keep lids on pans as much as possible to reduce heat loss.
- Defrost your freezer every six months – this will ensure it runs efficiently.
- Keep the fridge at least 10cm (4 inches) away from your wall and clean dust off the coils at the back of the fridge to let them work effectively.
- Allow your food to cool to room temperature before putting it in the fridge or freezer. It will save energy and stop the food from cooling unevenly, which can cause food poisoning.
- Defrost frozen food in the fridge overnight to reduce its cooking time, typically by half.

## **Get your lighting right**

- Get into the habit of turning lights off when you leave a room, but not at the expense of your safety. Keep stairs and other areas well lit to reduce the risk of falling. Night lights help you see without using the main lights at night.
- By changing from traditional light bulbs to new LED bulbs, you could save between £3 and £6 a year per bulb, depending on the type of bulb you replace. Look for the energy efficiency rating on the packaging.

## Save water

- Fix any dripping taps. A dripping tap can waste the equivalent of half a bath a week. If you're on a water meter, a dripping tap could cost an extra £15 per year.
- Turn off the tap when you are brushing your teeth or shaving. Leaving a tap running for one minute wastes six litres of water.
- Shower instead of taking a bath. A short shower can use a third of the amount of water needed for a bath. If you prefer taking baths, consider filling the tub slightly less – the average full bath uses 80 litres of water.
- Do the washing-up in a bowl rather than under running water to save around £25 per year.
- If you have a water meter, you pay for the exact amount you use instead of a fixed amount. In general, if the number of bedrooms in your home is higher than the number of people living there, switching to a water meter is cheaper than paying a fixed amount. Ask your water company for more information. Use the calculator on the Consumer Council for Water's website (see page 38) to find out whether you could make savings. In Scotland, call Scottish Water or visit their website (see page 38).
- Use the water energy calculator on the Energy Saving Trust's website (see page 39) to find out other ways to save.



## Save money on oil heating

- If you use oil to heat your home, you can join a local oil club to negotiate a better price with suppliers, which could save you up to 10% a year. Find your nearest one on the Citizens Advice website (see page 37).





**Switch appliances off** when they're not in use rather than leaving them on standby. This can **save around £30** per year.

# Understanding your heating controls

It's important for our health that we stay warm and well in the home. Use your heating controls to heat your home comfortably without wasting energy.

## 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. The recommended room temperature for your main living room is around 21°C/70°F. Try changing your thermostat's set temperature to find a level that's comfortable for you.

## Thermostatic radiator valves (TRVs)

TRVs control the temperature in a room by reducing the amount of water pumped through your radiators when the temperature goes above a certain level. 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. TRVs can be fitted to your radiators if you don't already have them – it would cost you around £300 for an installer to fit them throughout your home.

## Timer controls

A timer lets you control when your heating or hot water turns on and off each day, so you can programme your central heating to suit your habits. Try setting it to come on half an hour before you get up or come home, and setting it to turn off half an hour before you no longer need it. Play with the timer to see what works best for you. Installing and correctly using a thermostat, timer and TRVs can save around £75 a year.

## **Boiler thermostat**

Your boiler will usually have a dial marked with numbers, or from min to max. This sets the temperature of the water that is pumped through to heat your radiators. The higher it is, the quicker the system will heat your home. But if you or someone else might hurt themselves by touching very hot radiators or pipes, set it lower.

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

## **Hot water cylinder thermostat**

If your hot water is stored in a cylinder, the thermostat will stop it being hotter than it needs to be. 60°C/140°F is fine for most people's needs. Turning the thermostat up higher won't make the water heat up faster. Make sure the cylinder thermostat isn't lower than 60°C/140°F though – if it's lower, bacteria could grow in the tank.

## **Different settings on your central heating controls**

- 'Auto' or 'Twice' means the heating will go on and off during the day at the times it's been programmed to do so.
- '24hrs' or 'On' means the heating stays on all the time.
- 'Off' means the heating will remain off all the time.
- 'All day' or 'Once' means the heating will switch on at the first 'On' setting you have programmed and then remain on until the last 'Off' setting of the day.
- 'Boost' or '+1hr' switches the heating on for one hour.
- 'Advance' moves the programmer to the next 'On' or 'Off' setting in the daily cycle.

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

## Getting help with your heating controls

If you're not sure how to check if your heating controls are set properly, ask a local handyman to help. They assist with small practical jobs. 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

**i** Age UK contact Age UK Advice. In Wales, contact Age Cymru to find out if there's a handyman scheme in your area (see page 36).

**i** Alternatively, you can find a local handyman service by contacting Foundations in England, Care and Repair Cymru or Care and Repair Scotland (see page 39). If you're in Northern Ireland, contact Radius (see page 41).

Heating controls can sometimes be hard to use, especially if you have sight loss. Read the guide *Choosing central heating controls and saving energy* by the Thomas Pocklington Trust to help you find controls that suit you (see page 41).

## Smart meters

**i** Smart meters are a new type of energy meter being offered to every household in England, Wales and Scotland. You don't have to pay to have a smart meter installed.

Smart meters record exactly how much gas or electricity you use and automatically send regular readings to your energy company. This means you won't have to take meter readings any more and should get accurate bills (although it's still a good idea to check that your bills match the amount of energy you've used).

Smart meters come with a small, easy-to-use digital device (known as an in-home display unit), which sits in your home and allows you to see how much energy you're using in kilowatt hours (kWh) and how much it's costing you in pounds and pence.

Every home will be offered a smart meter by 2020. When you can get one installed depends on your supplier's plans, where you live and what type of meter you have. If you're interested in getting a smart meter, check with your supplier about what would happen if you wanted to switch to a different deal (see page 18 for more information about switching).

### what next?

Find more information about smart meters from your local Age UK. To find out more about getting a smart meter, contact your energy supplier or visit the Smart Energy GB website (see page 41).



Use your heating controls to **heat your home comfortably** without wasting energy.

# Understanding your energy bill

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

- **your account number**, which you need if you want to contact your supplier or query your bill
- **bill period**, which shows you the dates your energy bill covers – usually the last three months
- **how much money you owe** and when you need to pay it by, unless you're paying by direct debit where the money comes out of your account automatically
- **a detailed breakdown of how much energy you've used** measured in kilowatt hours (kWh). The breakdown will also show your latest meter readings, including whether they're estimated or actual, and when the reading was estimated or taken
- **your current plan name**, showing which tariff, or deal, you have chosen
- **your 'personal projection'**, an estimate of what you can expect to pay over the next 12 months
- **the cheapest tariff** offered by your supplier and how much you could save if you move on to it.

Your supplier may also give you the following information:

- **a tariff information label** showing information such as the name of your tariff (you need to know this if you want to switch), your payment method and the unit cost – what you pay for every kWh of energy used
- **a tariff comparison rate table** so you can see how your current deal compares with other rates offered by your supplier, which can help you decide whether to change your tariff.

**what  
next?**

Visit the uSwitch website to see different suppliers' energy bills and how to read them (see page 41).



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

# Why is your bill higher than usual?

It can be a real shock to get a bill that is higher than expected. There are several main reasons why this could be:

- **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, it may have overestimated (or under-estimated) what you've actually used. To get an accurate bill, take your own meter reading and call your supplier so it can send a corrected bill. If you find it difficult to read your meter, ask if you're eligible for priority services such as free quarterly meter readings (see page 20).
- **You might have used more energy than usual.** This may be because of cold weather, because you've bought new appliances, or for various other reasons.
- **Your tariff might have expired.** If you were on a fixed-rate tariff, you would have been protected from price increases for a period of time. If the tariff came to an end and you didn't agree a new deal with your supplier or switch to a new supplier, they will put you on their 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 page 18 for more information about finding the best energy deal.



# What to do if you can't pay your bill

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

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

Some energy companies have their own grants and trusts. Some are restricted to helping their own customers, while others are open to everyone. What you get 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 Trust
- the npower Energy Fund
- the npower Health Through Warmth Scheme

See pages 37-40 for information about these schemes.

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 (see page 40) or your Pension Centre if you receive Pension Credit.

**what  
next?**

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

# Using a prepayment meter

Prepayment meters let you **pay as you go for gas or electricity**. You pay using a key or a card, which you can top up at local shops. If you don't recharge it, you'll run out of energy. When smart prepayment meters start being used, you'll be able to top up by phone.

Prepayment meters can **help you budget**, and can be used to pay off any money you owe to your energy company. If you're in debt to your energy supplier, the company can make you have a prepayment meter installed as a condition of still providing energy to your home.

However, prepayment tariffs **can be more expensive than standard tariffs**. The nearest place you can top up may not be close to your home. And if you don't have enough money to add to the key or card, you won't have any electricity or gas.

**Contact your supplier if you want to switch to a standard meter.** It may charge you around £50 to remove the current meter and install a new one. Some suppliers have their own conditions – for example, that you have a current account or have been debt-free for at least three months.

If you're a tenant, see what your agreement says about making changes to your home.

If you can't change to a standard meter, **shop around to make sure you're on the best prepayment meter tariff** (see page 18). If you switch to a standard meter, make sure you're on the best tariff, and take regular meter readings for accurate bills.



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.

# Getting the best energy deal

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

You don't always have to switch supplier to get a better deal. You can see what other deals your current supplier offers.

Even if you switch supplier, this doesn't change the energy you receive, just who you pay for it. There's no need to change pipes or cables. This also means you don't need to worry about an interruption to your energy supply when switching supplier.

## Three steps to switch and save

### 1. Compare your tariff

If you're comparing tariffs across a range of suppliers, it's best to use a price comparison website. This is because of the large number of tariffs on offer.

You'll need to know your postcode, current tariff, how much energy you use and how much you currently pay. You'll find all of this on your bill (see page 12).



You should use an Ofgem accredited website. See our factsheet *Getting the best energy deal* for a list. In Northern Ireland, contact the Consumer Council (see page 37) for advice on switching.

If you're not online, you can call many of the price comparison companies. For instance, you could call uSwitch (see page 41). They will use the information you give them to work out the best tariffs for you.

## 2. Choose the best deal for you

When comparing prices, ask yourself:

- Are there any special offers or discounts? If so, how long will these run for?
- Are there any extra or hidden charges?
- Is the payment schedule and method right for you? Direct debit is usually the cheapest method, but think carefully about whether this would suit you.
- How much is the standing charge and the consumption charge? The standing charge is a fixed amount that covers the cost of maintaining your supply, and the consumption charge is the amount you're charged for the gas or electricity you use. Some companies have a low standing charge and balance this with a high consumption charge.

## 3. Switch

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

Switching normally takes 17 or 18 days, which includes a two-week 'cooling-off period', during which you can cancel the switch without penalty. If you're in credit with your current supplier, make sure you claim the money back from them when you switch.

### what next?

See our free factsheet *Getting the best energy deal* to find out more and for a list of Ofgem accredited price comparison websites. Personalised advice is available at [www.ageuk.org.uk/personalised-energy-advice](http://www.ageuk.org.uk/personalised-energy-advice). Also see



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

# Priority services

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

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

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

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

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

### what next?

Contact your energy supplier, or both suppliers, to find out how to register. They should also be able to tell you who your network operators are, or you can contact the Energy

- ① Networks Association (see page 38). In Northern Ireland, contact the Consumer Council (see page 37) for a list of the services offered by each supplier.

## Making a complaint about your energy supplier

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

If you haven't got a resolution after eight weeks, you can contact the Energy Ombudsman, who can investigate your complaint (see page 38). You will need to provide the Ombudsman with a record of every contact you've had with

- ① your supplier. In Northern Ireland, contact the Consumer Council (see page 37). Ask a local advice agency, such as your local Age UK, for help and advice.

# Myth-busting

Here are some myths you might hear about saving energy.

Do any of these apply to you?



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.



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



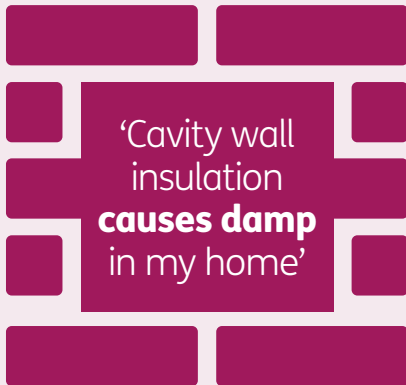


Switching supplier is easy. You can compare deals **online or by telephone**. Once you've filled in the application, your new energy supplier will sort out the switch for you.

A yellow lightbulb icon with a black base and three horizontal lines representing the filament.

'Turning my lights on and off **uses more energy** than leaving them on'

**Lights use a lot of energy** when they're on. You could save £14 a year just by turning off the lights when you don't need them, but not at the expense of your safety. Keep stairs and other areas well lit.



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



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



# What to do if your boiler breaks down

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 well:

- **Get your boiler serviced every year** by an engineer registered with Gas Safe. Do this before winter, in case the service shows that you need a new one – temporarily going without hot water and heating is bad news any time of year, but especially in the colder months.
- If you own your own home, you may qualify for a **free annual safety check**. These are for people who receive means-tested benefits and are over State Pension age, living with a disability or long-term health condition. The check consists of a basic examination but isn't a substitute for regular servicing.
- If you live in a rented property and have a gas boiler, make sure **your landlord has it checked for safety** every 12 months by an engineer registered with Gas Safe. Although this isn't as comprehensive as a full boiler service. Your landlord is also responsible for repairing your boiler if it's not working properly.
- Consider getting **boiler cover or home emergency cover** if you're a homeowner. This can give you peace of mind that the cost of servicing or repairing your boiler is covered but it won't cover the cost of a new boiler.

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

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

- with the Energy Company Obligation scheme (see page 32)
- with a Budgeting Loan, if you receive certain means-tested benefits, including Pension Credit, which you'll repay out of your weekly benefits. Contact your local Jobcentre Plus office to apply (see page 40).
- with emergency assistance from your local council or from one of the schemes on page 15 if you claim certain benefits or are on a low income
- using your Winter Fuel Payment towards a new boiler
-  • in Wales, you might also be able to apply to the Welsh Government's Discretionary Assistance Fund
-  • In Wales, through a government scheme called Nest (see page 40), if you receive certain means-tested benefits such as Pension Credit, your home is classed as having a low energy rating and you own or privately rent your home.

If you have an immersion heater, you can still get hot water even if your boiler has stopped working. If you have a hot water cylinder, there should be a switch or two next to it, usually with a red light. Turn them on, wait half an hour, and see if the water is hot. Don't forget to turn them off afterwards, as this is an expensive way to heat water.

**what  
next?**

**If you need a gas engineer, find one registered with Gas Safe (see page 40).**

# Christine saved money by changing her energy supplier and getting a better deal

**Christine, 64, lives by herself in a one-bedroom flat.**

‘I’ve been with the same energy supplier since I moved in five years ago. I never bothered switching from the company that was supplying the flat. I didn’t see the point – it seemed like a hassle and I thought they were all the same price anyway. It seems that as soon as one company puts their prices up, all the others do the same.

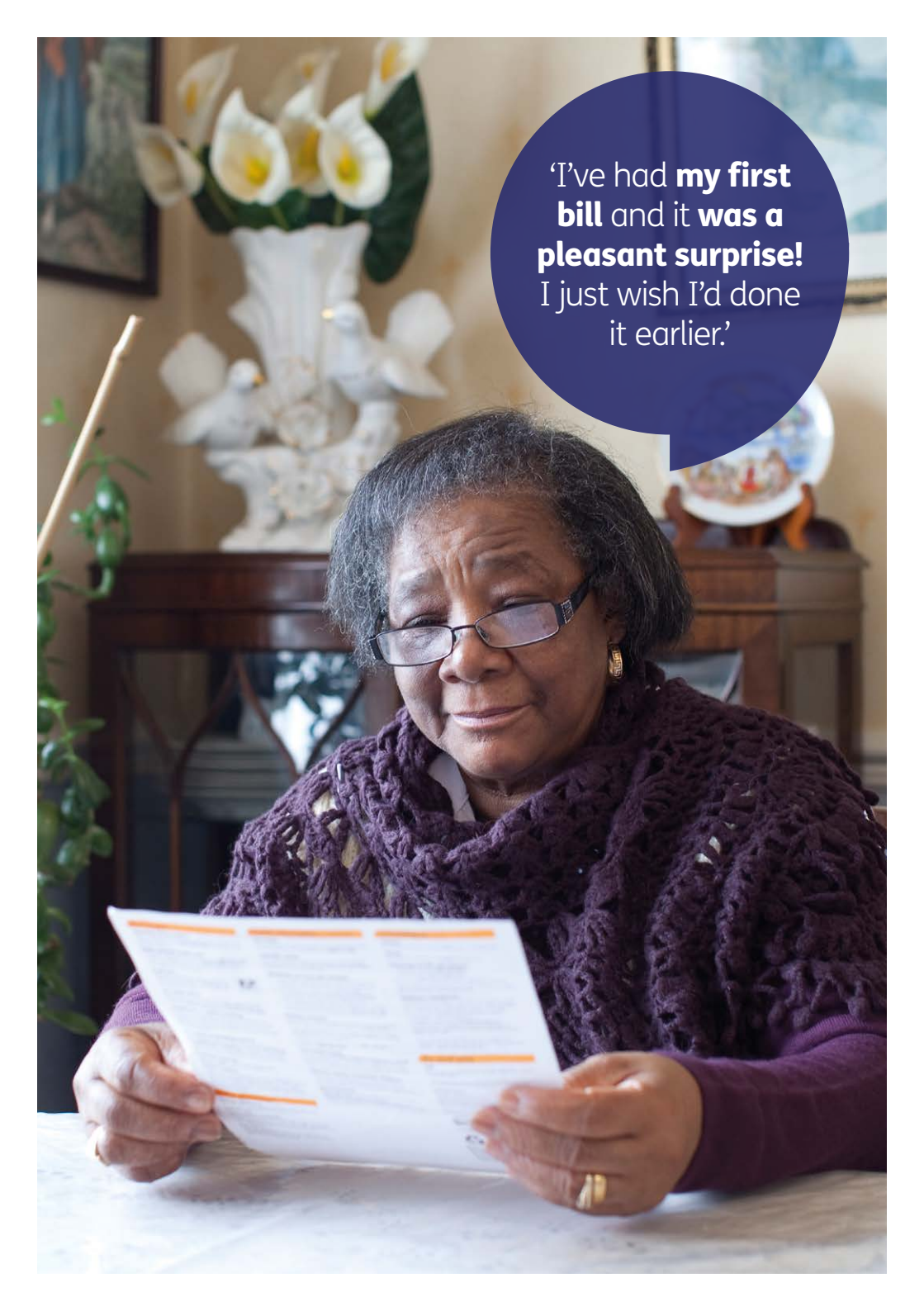
‘Then a friend of mine switched to a new energy supplier online and said she was saving £15 a month. So when I had a bit of time one afternoon, I turned on the computer and went to a price comparison site. I had to put in details about my current tariff, which I found on my last bill.

‘The website showed me a list of cheaper tariffs and I couldn’t believe how much I could save – it reckoned about £200 a year! I had a look at what each company offered and I chose a new plan.

‘It wasn’t the very cheapest one, as that didn’t have paper billing and I like getting a bill in the post, but it was only a bit more for the one I chose.

‘I just had to click a button to select the tariff and enter some more details to set it up. They sent me some paperwork to complete and a few weeks later I was with the new company.

‘I’ve had my first bill and it was a pleasant surprise! I just wish I’d done it earlier.’

An elderly woman with short grey hair and glasses is seated at a table, looking down at a white document she is holding with both hands. She is wearing a dark purple, textured knit scarf and a matching long-sleeved top. The background features a wooden chair, a vase of white calla lilies, and a framed picture on the wall. A dark blue speech bubble is overlaid on the top right of the image, containing white text.

'I've had **my first bill** and it **was a pleasant surprise!** I just wish I'd done it earlier.'

# Other ways to make your home more comfortable

There are larger measures that will make a bigger difference to the comfort of your home, such as insulation and double glazing. Your home will become warmer faster and stay warmer for longer. You'll waste less energy, which puts money back in your pocket and helps the environment.

These measures can be expensive, but there are schemes available to help with the cost (see page 32).

## Insulation

A lot of heat can be lost through the walls and roof of your home, so it takes more energy to maintain a comfortable temperature. Insulation is an extra layer added to your home to make it harder for heat to escape.

- If you have no loft insulation, installing 270mm of new insulation could save around £135 a year. Most homes have some loft insulation but often not enough. Topping up your loft insulation will make your home warmer and save you money on your energy bills.
- If your home has cavity walls (a space between the inner and outer layers of brick), the gap can be insulated. This can cost up to £500 but there may be financial help available. Insulating your cavity walls will make your home feel warmer and in a typical home, cavity wall insulation can save around £150 a year.
- Fitting a jacket to your hot water cylinder can be cheap and straightforward. Topping up your cylinder insulation from 25mm to 80mm costs less than £20 for a jacket and could save up to £20 a year.

## Double glazing

Double glazing reduces heat loss as well as noise from outside. Fitting double glazing can be expensive, but you could double glaze just the rooms you use and heat most often. You could save up to £80 per year in heating bills if you install it throughout your home.

If you live in a conservation area or a listed building where the local planning office doesn't allow double glazing, secondary glazing is still an option. This is 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 or Home Energy

- i** Scotland may be able to advise you on double glazing and insulation or offer a handyman service to make small improvements such as draught-proofing. Contact a national body such as Foundations, Care and Repair Cymru, Care and Repair Scotland (see page 39) or Radius in Northern Ireland (see page 41) to find your local agency. Age UK also offers a handyman service – see page 36 for more information. In Wales, contact Age Cymru about handyman services.
- i** You can call the Energy Saving Trust advice service or Home Energy Scotland (see page 39) for independent advice on energy saving and to find out what assistance you might be eligible for.

### what next?

- i** See our free factsheets *Help with heating costs* and *Home improvements and repairs* for more information. In Scotland, ask Age Scotland for their factsheet *Older homeowners: funding repairs, improvements and adaptations*.

# Major energy saving changes for your home

The energy saving improvements that will make the biggest difference to the comfort of your home and your energy consumption could also be the most expensive and disruptive. However, funding may be available to help, so look into that before making a decision (see page 32).

## **Solid wall insulation**

Solid walls let more heat escape than cavity walls. Because they don't have a cavity, they have to be insulated by attaching insulating material to the inside or outside. This is usually more expensive than insulating a cavity wall, but can make a big difference to your comfort and bills, saving around £255 per year.

## **A new boiler**

If your boiler is more than 12 years old, consider replacing it, as a new boiler will be more energy efficient. Boilers account for more than half of what you spend in a year on energy, so having an efficient boiler makes a big difference. There are two main types of boiler to choose from.

- A combination or combi, boiler is small and economical to run. It heats up water immediately from the mains so you don't have to wait for water to heat up, or worry about it running out. There's no need for a hot water tank or cylinder, saving you space. However, it might not be able to meet the needs of larger households that use a lot of hot water in a short space of time.



- Most older boilers are conventional boilers (also known as heat only, open vent or regular boilers). They have a separate hot water cylinder to store hot water rather than providing it directly from the boiler. They need more space than combination boilers, as you'll need a hot water cylinder in the airing cupboard and a water tank in the loft. You may have to wait for hot water as the tank refills.

Do some research into which boiler is best for you. For gas and propane boilers, the installer must be Gas Safe-registered (see page 40). For oil boilers use an OFTEC-registered installer (see page 41). Call the Energy Saving Trust (see page 39) for further advice.

### **Solar electricity panels**

If your house has a south-facing roof, you may be able to get solar panels fitted to generate electricity for your home. Solar panels convert sunlight into electricity. Energy suppliers pay a 'feed-in tariff' for the energy generated and used, as well as an additional payment for any electricity not used and exported back to the grid. By using the electricity generated by the panels, householders also save on their electricity bills. How much you could save depends on the feed-in tariff rates.

If you pay for the panels yourself, a typical 4 kilowatt peak (kWp) system costs around £6,200. If you live in certain parts of England, a company may fit the panels for free. In return, they keep the feed-in tariff cash and you just get the electricity savings.

Think carefully before signing up for solar panel installation. Ideally, you'll be planning to stay in your home for several years to earn your money back. Call the Energy Saving




Advice Service for advice (see page 39). In Scotland, call Home Energy Scotland (see page 39).


# Help with the cost of energy saving measures

You might be able to get a grant to improve the energy efficiency of your home under the Energy Company Obligation (ECO) scheme. Under the scheme, energy suppliers provide money to help people pay for energy saving measures such as new boilers, draught proofing and loft insulation. This money doesn't need to be paid back and you can get it from any supplier who is part of the scheme – it doesn't have to be your supplier.

You could be eligible for help from the ECO scheme if:

- you're on a low income, or
- you receive certain means-tested benefits such as Pension Credit, or
- it would be costly and difficult to make your home more energy efficient.

 Contact the Energy Saving Advice Service (see page 39) to find out whether you're eligible. In Scotland, contact Home Energy Scotland (see page 39).

 In Wales, in addition to the ECO scheme, there is a Welsh Government scheme called Nest, which aims to reduce the number of households in fuel poverty. You may qualify if your house has a low energy-efficiency rating and you receive certain means-tested benefits, such as Pension Credit. If you're eligible you may be able to get improvements such as a new central heating boiler, insulation measures, draught proofing or renewable energy technology. Contact Nest for more information (see page 40).

- ① In Scotland, contact Home Energy Scotland (see page 39) for information about grants and loans which may be available.
- ① In Northern Ireland, contact Bryson Energy for details of help to make your home more energy efficient (see page 39).

## what next?

- ① Read our free guide *Winter wrapped up* and free factsheet *Help with heating costs* for tips on cutting your energy bills and more information on financial assistance. Age Cymru, Age Scotland and Age NI all have similar factsheets. Age Cymru has its own version of *Winter wrapped up*. Your energy supplier may also be able to help.



You might be able to **get a grant to improve the energy efficiency** of your home.

# Increasing your income

Many older people don't claim all the benefits they're entitled to. Make sure you do – if you qualify for help, you should take up your entitlement. Even a small amount of benefit can make a big difference, and receiving some benefits such as Pension Credit means you're eligible for other sources of help too.

## Means-tested benefits

If you have a low income or limited savings, you may be eligible for certain benefits. These include Pension Credit, Housing Benefit and Council Tax Reduction or Council Tax Support (known as the Council Tax Reduction Scheme in Wales and Scotland). If you live in Northern Ireland, you may be eligible for Rate Relief and Lone Pensioner Allowance to help you pay rates. Whether you qualify for these depends on your income and savings.

## Disability benefits

You may be eligible for Attendance Allowance (if you're 65 or over) or Personal Independence Payment (if you're under 65) if you need help with care and/or mobility needs. These are paid regardless of your income and savings.

## Winter payments

Winter Fuel Payment is an annual payment to help with heating costs. Most people born on or before 5 August 1953 will qualify for a Winter Fuel Payment in winter 2017/18. If you haven't received it before, call the Winter Fuel Payments helpline to ensure you don't miss out (see page 41). After that, you should get it automatically each year.

Cold Weather Payments are made to eligible people when the weather is very cold. You can get an extra £25 if the temperature is freezing or below for seven days in a row. You'll qualify automatically if you receive Pension Credit or certain other benefits.

You may be entitled to a discount on your electricity bill called the Warm Home Discount if you receive Pension Credit or other means-tested benefits. Check with your energy supplier or visit Gov.uk.

## what next?



See our free guides *More money in your pocket*, *Attendance Allowance* and *Pension Credit* for more information. In Wales, contact Age Cymru for their version of *More money in your pocket* or to arrange a benefits check.

In Scotland ask for a copy of Age Scotland's *Benefits Maze*. Contact your local Age UK to arrange a benefits check (see page 36) or use our online benefits calculator at [www.ageuk.org.uk/benefitscheck](http://www.ageuk.org.uk/benefitscheck). Many older people don't claim all the benefits they're entitled to. Make sure you do – if you qualify for help, you should take up your entitlement.



Many older people don't claim all the benefits they're entitled to. **Make sure you do** – if you qualify for help, you should **take up your entitlement**.

# Useful organisations

## **Age UK**

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

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)

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

**Age Cymru:** 0800 022 3444

[www.agecymru.org.uk](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)

The evidence sources used to create this guide are available on request. Contact [resources@ageuk.org.uk](mailto:resources@ageuk.org.uk)

## **British Gas Energy Trust**

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

Tel: 01733 421060

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

## **Citizens Advice**

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

In Wales there is a national phone advice service on 0344 477 2020. It is available in some parts of England on 0344 411 1444. In Scotland there is a national phone advice service on 0808 800 9060.

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

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

Northern Ireland: [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk)

Scotland: [www.cas.org.uk](http://www.cas.org.uk)

## **Citizens Advice Consumer Service**

Consumer advice and complaints service.

Tel: 0345 404 0506 (0345 404 0505 for a Welsh-speaking adviser)

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

## **Consumer Council**

Represents consumers in Northern Ireland in areas of transport, water and energy and handles complaints in these areas.

Tel: 0800 121 6022

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

### **Consumer Council for Water**

Independent voice for customers of water and sewerage companies in England and Wales, and has an online water meter calculator.

Tel: 0300 034 2222

In Wales, contact 0300 034 3333

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

In Scotland, contact **Scottish Water**

Tel: 0800 077 8778

[www.scottishwater.co.uk](http://www.scottishwater.co.uk)

### **EDF Energy Trust**

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

Tel: 01733 421 060

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

### **Energy Network Association**

Contact them to find out who your network operator is.

Tel: 020 7706 5100

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

### **Energy Ombudsman**

Independent organisation that you can contact if a problem cannot be resolved with an energy company.

Tel: 0330 440 1624

Textphone: 0330 440 1600

[www.ombudsman-services.org/sectors/energy](http://www.ombudsman-services.org/sectors/energy)



## **Energy Saving Trust**

Provides free, independent information and advice on how to improve the energy efficiency of your home. They also run the Energy Saving Advice Service.

Tel: 0300 123 1234

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

In Scotland, contact **Home Energy Scotland**

Tel: 0808 808 2282

[www.energysavingtrust.org.uk/scotland/home-energy-scotland](http://www.energysavingtrust.org.uk/scotland/home-energy-scotland)

In Northern Ireland, contact **Bryson Energy**

Tel: 0800 142 2865

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

## **Foundations**

National body for Home Improvement Agencies, with a website you can use to find your nearest one in England.

Tel: 0300 124 0315

[www.foundations.uk.com](http://www.foundations.uk.com)

In Scotland, contact **Care and Repair Scotland**

Tel: 0141 221 9879

[www.careandrepairsotland.co.uk](http://www.careandrepairsotland.co.uk)

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

Tel: 0300 111 3333

[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

Textphone: 0800 408 0606

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

## **Jobcentre Plus**

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

Tel: 0800 055 6688

Textphone: 0800 023 4888

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

## **Nest**

A Welsh Government scheme to tackle fuel poverty.

Tel: 0808 808 2244

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

## **npower Energy Fund**

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

Tel: 01733 421060

[www.npowerenergyfund.com](http://www.npowerenergyfund.com)

## **npower Health Through Warmth**

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

Tel: 0800 022 220

[www.npower.com/health\\_through\\_warmth/index.htm](http://www.npower.com/health_through_warmth/index.htm)

## **OFTEC**

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

Tel: 01473 626 298

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

## **Radius**

Provides a home adaptation service in Northern Ireland.

Tel: 0330 123 0888

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

## **Smart Energy GB**

For more information about smart meters.

Tel: 0203 019 1000

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

## **Thomas Pocklington Trust**

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

Tel: 0208 995 0880

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

## **uSwitch**

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

Tel: 0800 6888 557

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

## **Winter Fuel Payments helpline**

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

Tel: 0345 915 1515

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



# Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: **Freepost Age UK Supporter Services**. Alternatively, phone 0800 169 87 87 or visit [www.ageuk.org.uk/donate](http://www.ageuk.org.uk/donate). If you prefer, you can donate directly to one of our national or local partners. Thank you.

We'd<sup>†</sup> like to let you know about the vital work we do for older people, our fundraising appeals and opportunities to support us, as well as the Age UK products and services you can buy.

## Personal details

Title:	Initials:	Surname:
Address:		
Postcode:		

We will never sell your data and we promise to keep your details safe and secure.

Please tick here if you **do not** wish to receive communications by post.

You can change your mind at any time by telephoning us on 0800 169 8787 or by writing to Supporter Services at the registered address below.

## Your gift

I would like to make a gift of: £

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

## Card payment

MasterCard  Visa  CAF CharityCard

I wish to pay by (please tick)  Maestro  American Express

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Signature **X**

Expiry date  /

## Gift aid declaration

Yes, I want Age UK and its partner organisations\* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as Gift Aid donations. I am a UK tax payer and understand that if I pay less income tax and/or capital gains tax than the amount of Gift Aid claimed on all my donations in that tax year it is my responsibility to pay any difference.  
Date \_\_/\_\_/\_\_ \* Age Cymru, Age Scotland and Age NI



<sup>†</sup> We, includes the charity, its charitable and trading subsidiaries, and national charities (Age Cymru, Age Scotland and Age NI). Age UK is a charitable company limited by guarantee and registered in England (registered charity number 1128267 and registered company number 6825798). The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA. **Age UK provides a range of services and your gift will go wherever the need is the greatest.**



# Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

**1 Make a donation**  
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **[www.ageuk.org.uk/get-involved](http://www.ageuk.org.uk/get-involved)**

**2 Donate items to our shops**  
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **[www.ageuk.org.uk](http://www.ageuk.org.uk)** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

**3 Leave a gift in your will**  
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **[legacies@ageuk.org.uk](mailto:legacies@ageuk.org.uk)**

**Thank  
you!**

# What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit [www.ageuk.org.uk/moneymatters](http://www.ageuk.org.uk/moneymatters)

Our publications are also available in large print and audio formats.



The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

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

