

We'd love to hear from you.

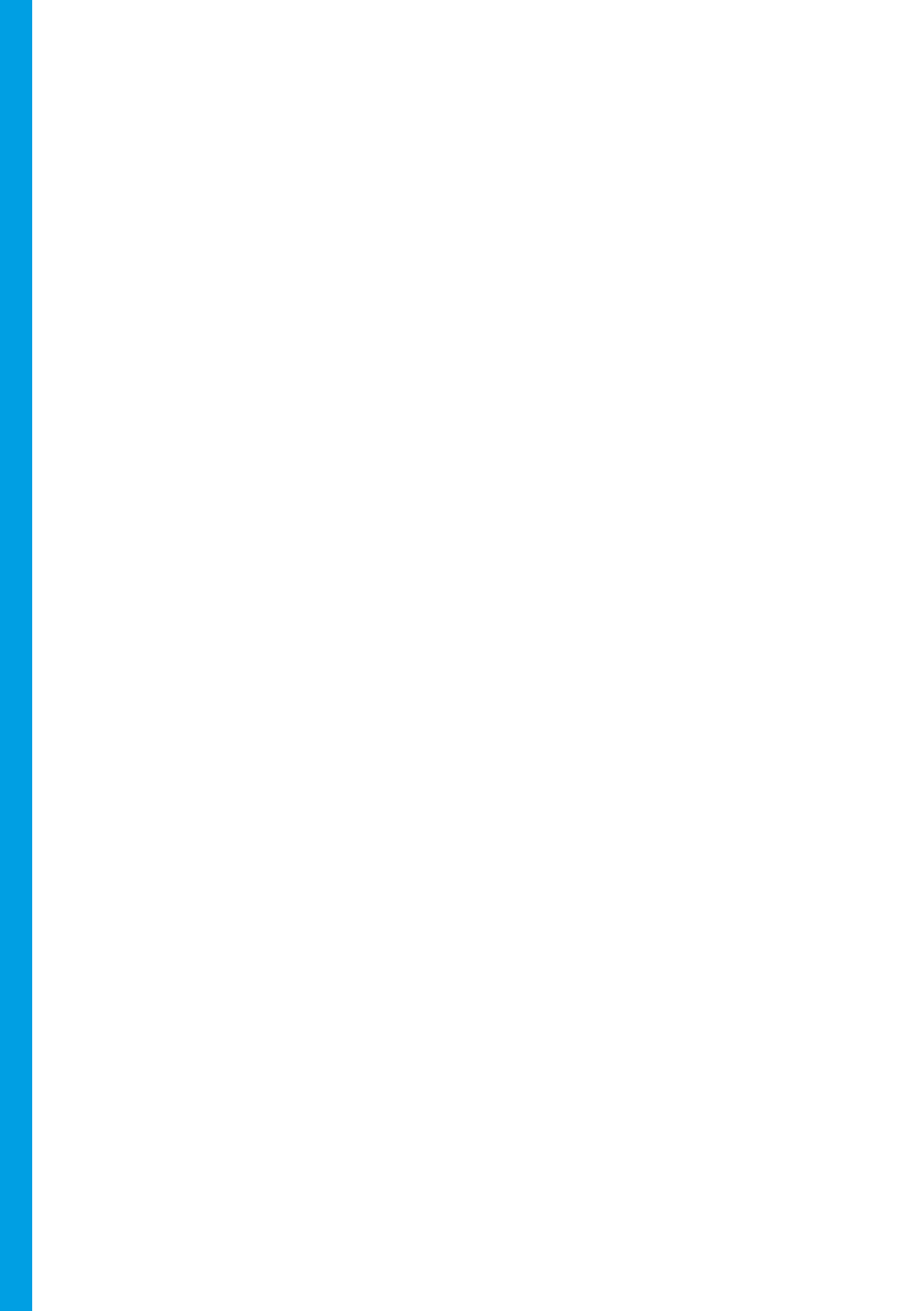
1) Join our Readers' Panel. Have your say and be involved in updating our guides by joining our Readers' Panel. You don't need any specialist knowledge at all.

Join our Readers' Panel at www.ageuk.org.uk/readers-panel.

2) Tell us your story. Have you been affected by any of the issues in this guide? Has Age UK's information and advice helped? If so, we'd love to hear from you to provide relatable examples that benefit others.

Email your story to stories@ageuk.org.uk.





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.

Commonly asked (a)-q.6 (7 (ua)-15

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.

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

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

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



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 coosof(s)-7.y'(c)15.4 5y.



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)

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**

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,

Smart meters

Smart meters are a type of energy meter being offered to

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

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.

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

Major energy-saving changes for your home

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A new boiler

If your boiler is more than 12 years old, consider replacing it.

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

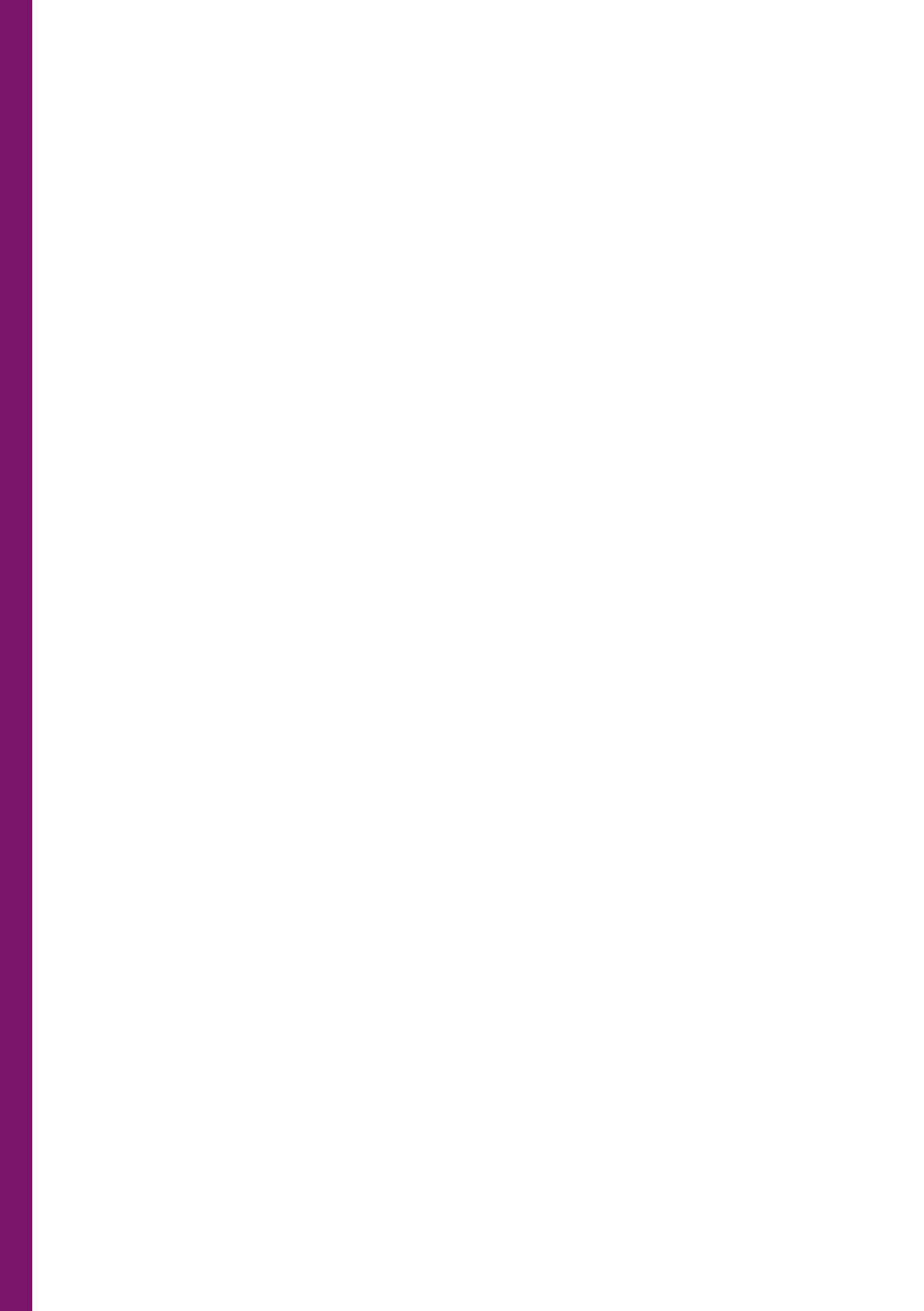
Why is my bill higher than usual?

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

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, and5 ueen- 289.6.1(e)4.3 (n)



Getting the best energy deal

Switching to a better energy deal can save you money on your

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.

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,

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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 JETEMC / P ECTB (

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 help pay for energy-saving measures. For more information, see the ECO Scheme page on the Energy Saving Trust website.

If you don't meet criteria for the ECO scheme, ask your local

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.

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.

You may be eligible for Attendance Allowance (if you're State Pension age or over) or Personal Independence Payment (PIP)

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

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

www.agecymru.org.uk

British Gas Energy Trust

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

Citizens Advice

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

Citizens Advice Consumer Service

Consumer advice and complaints service.

Tel: **0808 223 1133**

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

CCW (Consumer Council for Water)

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

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

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

www.ccw.org.uk

Energy Networks Association

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

www.energynetworks.org

Energy Ombudsman

Independent organisation that helps to resolve disputes with energy suppliers.

Tel: 0330 440 1624

www.energyombudsman.org

Energy Saving Trust

Provides online advice on saving energy.

www.energysavingtrust.org.uk

In Northern Ireland, contact [NI Energy Advice](#)

Tel: 0800 111 4455

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

Foundations

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

Tel: 0300 124 0315

wwwFOUNDATIONS.uk.com

In Wales, contact [Care and Repair Cymru](#)

Tel: 02920 107580

www.careandrepair.org.uk

Gas Safe Register

Official list of gas engineers who are registered to work on boilers and gas appliances. Check if an engineer is registered by visiting the website or calling the free helpline. All registered engineers carry an official photo ID card which displays their engineer's licence number and qualifications.

Tel: 0800 408 5500

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

Jobcentre Plus

Provides information on benefits, loans and grants.

Tel: 0800 055 6688

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

National Gas

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

Tel: 0800 111 999

OFTEC (Oil Firing Technical Association)

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

Tel: **01473 626 298**

www.oftec.org

Radius

Supports the implementation of Disabled Facilities Grant adaptations through the Staying Put home adaptation service in Northern Ireland.

Tel: **0330 123 0888**

www.radiushousing.org

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Help us be there for someone else

We hope you found this guide helpful. When times are tough, it's so important to get some support. Did you know you could help us reach someone else who needs a little help? Here's how:

1

Give your views on guides like this

Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to www.ageuk.org.uk/readers-panel.

2

Donate to us

Every donation we receive helps us be there for someone when they need us. To make a donation, call us on 0800 169 8787 or go to www.ageuk.org.uk/donate.

3

Volunteer with us

Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at www.ageuk.org.uk/volunteer.

4

Campaign with us

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at www.ageuk.org.uk/campaigns.

5

Remember us in your will

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling 020 3033 1421 or visit www.ageuk.org.uk/legacy.



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0800 169 65 65
www.ageuk.org.uk

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