



September 2007

Key points:

- Replaces previous version dated September 2006

Help with heating

This factsheet is aimed at people aged 60 and over, it also provides advice and information to older people on the help that is available to assist with heating costs and other fuel problems.

This factsheet describes the situation in England. Readers in Northern Ireland, Scotland and Wales should contact their respective national Age Concern offices for information specific to where they live.

Contact details are:

The Scottish Helpline for Older People – Age Concern

Scotland, tel: 0845 125 9732

(local call rates) Monday to Friday, 10am – 4pm; website: www.olderpeoplescotland.co.uk;

Age Concern Cymru, Ty John Pathy, Units 13/14 Neptune Court, Vanguard Way, CF24 5PJ
tel: 029 2043 1555 (national call rate); website: www.accymru.org.uk;

Age Concern Northern Ireland, 3 Lower Crescent, Belfast BT7 1NR, tel: 028 9032 5055 (national call rate) Monday to Friday 10am – 12pm and 2pm – 4pm, website: www.ageconcernni.org.

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1. Energy efficient home

You can reduce your fuel bill by taking a few energy saving measures and using appliances more efficiently, as well as improving your home's insulation.

Gas and electricity companies will give general advice on the best way to use appliances, and on how the effectiveness of your heating system could be improved. You can also get advice from your local Energy Efficiency Advice Centre. There is a national network for these centres that will give free and independent advice to all owner occupiers and tenants on energy efficiency. They will also provide information on how to claim the Warm Front grant and any other grants or schemes that may be available in the area (see Section 2 and 3). They offer a free 'do it yourself' home energy check to help householders discover how they could cut their fuel bills by taking energy efficient measures.

Insulating wall and loft spaces could significantly reduce heat loss in the home. Walls are responsible for around 33% of heat wastage in the majority of homes and 25% of your heating costs could be lost through an un-insulated loft. Insulating hot water tanks and pipes will help to keep your hot water hot for longer and by fitting a British Standard 'jacket' to your hot water cylinder it will cut heat loss by up to 75% and cost you less to heat your water. Draught proofing is a cheap and cost-effective way to reduce your heating bills. Double glazing will cut heat loss through windows by 50%.

If you control your heating more effectively, you could save up to 17% of your heating costs. By installing heating controls, your heating system can react to changes in temperature, provide different temperatures in different rooms and switch your hot water on and off at whatever times you specify. If your boiler is over 15 years old you may want to think about changing it.

From 1 April 2005, in most circumstances when you install a new boiler or replace an existing one, you will have to install a condensing boiler to meet the higher standards for energy efficiency. When it is not possible to install this type of boiler the non condensing boiler will be acceptable. Your installer will use the assessment procedure to decide what boiler to install. If s/he advises you that it would be unreasonable to install a condensing boiler in your home, they should give you a declaration form for you to keep. Always use a CORGI registered installer (see Section 8).

For more information contact your local Energy Efficiency Advice Centre on 0800 512 012 (free call) or visit the Energy Saving Trust website: www.energysavingtrust.org.uk.

Other ways you can save on energy bills are:

- do not have your water heater set too high. For most people setting the cylinder thermostat at 60°C/140°F is enough for baths and washing;
- by turning your heating thermostat down by 1°C you could cut your heating bills up to 10%;
- close curtains at dusk to stop heat escaping through the windows;
- don't leave hot taps running without putting the plug in the sink;
- an ordinary shower uses two-fifths of the hot water needed for a bath;
- fix any dripping hot water tap. In one day this can waste enough water to have a bath;
- do not overfill the kettle for just one drink. Jug type kettles need less water as they have a smaller element;
- when you are not using your television or other electrical appliances, switch it off. Leaving it on stand-by wastes electricity;
- fit energy saving light bulbs. They use a quarter of the electricity of an ordinary bulb and last eight times longer;
- do not leave the fridge door open longer than necessary and defrost it regularly; **and**
- next time you buy an electrical appliance look at its energy labels and buy the most efficient. All white goods and light bulbs are clearly marked with an A-G efficiency rating. An 'A' rating means the product will use energy very efficiently, and a 'G' rating means the product is less efficient. The most efficient product will also carry the Energy Saving Recommended logo.

The Energy Saving Trust (see above) can also advise you on renewable energy sources and grants and programmes that are available to help with the cost of installation.

2. Warm Front Grant and £300 Heating Rebate

Warm Front

Warm Front is a government funded scheme which provides grants to make your home warmer and more energy efficient. You are eligible if you own or privately rent your home and if you are in one of these categories:

- householders who are aged 60 or over and are in receipt of one of the qualifying benefits: Pension Credit, Council Tax Benefit, Housing Benefit, income based Job Seekers Allowance, Income Support;
- householders who have a child under 16 (or are pregnant and have a maternity certificate MAT B1) and receive one of the qualifying benefits: Income Support, income based Job Seekers Allowance, Housing Benefit, Council Tax Benefit;
- householders who are in receipt of one of the following benefits: Working Tax Credit (must include a disability element and your income must be below certain level), Child Tax Credit (your income must be below certain level), Income Support (must include a disability premium), Housing Benefit (must include a disability premium), Council Tax Benefit (must include a disability premium), Attendance Allowance, Disability Living Allowance, Industrial Injuries Disablement Benefit (must include Constant Attendance Allowance), War Disablement Pension (must include the mobility supplement or Constant Attendance Allowance).

Householder's whose partner fulfils the eligibility criteria are also eligible. Partner includes the spouse, civil partner or person with whom the applicant lives as husband and wife or a civil partner.

The Warm Front Grant provides a package of insulation and heating improvements, up to the value of £2,700. Where oil central heating is installed or repaired a maximum grant of £4,000 may be available. It may include cavity and loft insulation, draught proofing, hot water tank insulation, glass-fronted fire, central heating (gas, electric or oil), energy efficiency advice and low-energy light bulbs.

If the property has previously received any measures under Warm Front, the value of the grant available to the existing householder will be the balance of £2,700 (or £4,000 if oil central heating is involved) less the value of all works previously completed in the property under Warm Front since June 2000.

In rented accommodation, the landlord's consent is needed before any work can be undertaken. Landlords must not put rent up because of the improvements funded by the Warm Front for a set period of time (one year following insulation works or two years following heating works).

The Warm Front Grant is being promoted and run by the Eaga Partnership Ltd., the managing organisation, appointed by the Government. For more information and to apply contact Eaga (see Section 9). They will then arrange for a surveyor to visit your property and assess what work needs to be done.

The £300 Heating Rebate

Householders who are 60 or over and are not entitled to the Warm Front Grant can receive a grant of maximum £300 (the Heating Rebate) for the provision or replacement of certain heating systems installed in their home. This is available to those who own or privately rent their home. Qualifying applicants will have to use one of the installers approved by Eaga and the payment will be made directly to the installer on the completion of the work. For more information and to apply contact Eaga (see Section 9).

3. Other grants and schemes

3.1 Help from the Local authority (council)

Local authorities have a general power to help with improving living conditions. Help can include an adaptation or improvement of living conditions by providing a grant, a loan, materials or any other form of assistance. This is a discretionary scheme and should give priority to vulnerable and older people. Each Local authority must have a published policy describing the sort of help it offers.

Your local Home Improvement Agency, sometimes called Care & Repair or Staying Put might be able to provide you with more information and assistance.

To find out whether there is one in your area, contact your local Age Concern, your local council's housing department or **foundations** - the National Co-ordinating body for Home Improvement Agencies (see Section 9).

Further details about assistance available for housing improvements and repairs are explained in Age Concern Factsheet 13, *Older home owners - financial help with repairs and adaptations* available free from Age Concern England (see Section 10).

3.2 Help from the Social Fund

If you receive Pension Credit, Income Support or income-based Job Seekers Allowance you might be able to get a community care grant or budgeting loan from the Social Fund to help you with exceptional expenses. If you do not receive any benefits you may be able to apply for a Crisis Loan; this loan is for people who have emergency needs or are involved in a disaster (eg, fire or flood) and the loan is necessary to prevent serious damage or risk to their health and safety.

Applications for Social Fund payments should be made at your local Jobcentre Plus office. There is a limited yearly budget which restricts the amount that can be awarded. The Social Fund decision makers look at the circumstances of the people who apply and decide which payments can be made from the money available. The payments can be made for the installation of a pre-payment meter, reconnection charges or buying essential household equipment such as cookers and heaters. Community Care Grants do not have to be repaid but budgeting and crisis loans do.

For more information about Social Fund see Factsheet 49, *The Social Fund and other sources of financial help* (see Section 10).

3.3 Help from Energy suppliers

You might be able to get help from your energy supplier (electricity or gas company) to improve the energy efficiency of your home.

If you are aged 70 or over or receiving certain benefits (including Pension Credit, Housing and Council Benefit and disability related benefits) and live in private rented accommodation or you are owner occupier you are entitled to free cavity wall and/or loft insulation. For more information contact your local Energy Efficiency Advice Centre on 0800 512 012 (free call). Your local council or energy provider should also be able to advise you further. If you are not in the above categories you may be able to get a substantial discount with home insulation. Contact the above organisations for more information.

Or you can call the Home Heat helpline on 0800 33 66 99 (free call), minicom: 0800 027 2122 (free call).

It provides advice to vulnerable customers on keeping warm and reducing energy costs that includes advice on payment methods, available grants and benefits.

4. Help with paying bills

4.1 Cold weather payments

You are entitled to cold weather payments of £8.50 for each qualifying week if:

- the average temperature in your area has been, or is expected to be, 0 degrees Celsius or below for seven consecutive days; **and**
- you have been awarded Income Support or income based Jobseeker's Allowance for at least one day during the period of cold weather and you are getting disability premium or you are responsible for a child under 5; **or**
- you have been awarded Pension Credit for at least one of those days and you are not in a care home.

Payment will be made automatically so you do not need to make a claim.

4.2 Winter fuel payments

You are entitled to a winter fuel payment if you are aged 60 or over in the week beginning on the third Monday in September (the qualifying week).

You are **not** entitled to a payment if during that week you fall into one of the following categories:

- you have been in hospital for more than 52 weeks;
- you are getting Pension Credit, Income Support (IS) or income based Job Seeker's Allowance (JSA) and you live in a care home and have been in the home for the 12 preceding weeks;
- you are subject to immigration control;
- you are serving custodial sentence.

The payment is an annual lump-sum payment of £200. Couples receiving Pension Credit, IS or JSA will get only one payment made to either partner; other couples will get £100 each if both partners are aged 60 or over. If you are living in a care home throughout the qualifying week and the 12 preceding weeks and are not getting Pension Credit, IS or JSA you are only entitled to £100.

In households where there is a person aged 80 or over in the qualifying week, an additional payment of £100 will be made on top of the winter fuel payment. If there is more than one person aged 80 or over in the household they will each receive £50 extra. People living in care homes who normally receive a payment will also qualify for £50 extra.

If you are receiving social security benefit (apart from child benefit, housing benefit or council tax benefit) or a state pension or received a payment last year then you should receive the payment automatically.

In other cases you will need to make a claim by 30 March following the qualifying week. There is no time limit for the first three winters 1997/98, 1998/99, 1999/2000.

The Department for Work and Pensions Winter Fuel Payments helpline 0845 915 1515 (lo-call rate) can give information about making a claim or answer questions about the payments.

Additional Payments for 2008 – 2009

For winter 2008-2009 **ONLY** the Government has announced an extra one-off payment of £50 for households where people are 60 or over and an extra £100 where someone is 80 or over. These amounts will be paid on top of the figures quoted above. At the time of writing we do not have any information about extra one-off payments for 2008-2009 for people in care homes.

5. Saving money by changing gas and electricity supplier

You can save money on your bills by changing your energy supplier. You will still use the same meters and have the same gas pipes and electric cables. All that will change will be who sells you your electricity and gas, and sends you your bills.

How to find the best deal?

Comparison of prices can be difficult because different suppliers use different methods of charging, and the actual costs will depend on how much gas or electricity you use and how you decide to pay your bills. For example, some suppliers do not have a standing charge but have a higher price per unit.

This could be attractive if you do not use much gas or electricity in a year. Paying by direct debit tends to be cheaper than paying quarterly, or having a pre-payment meter.

To find the best deal you will need:

- to work out how much you are paying for your gas and electricity each year. You can do this by looking at your last four quarterly bills; **then**
- ring Energywatch which can supply you with price comparison material and a list of suppliers operating in your area. This information is also available on its website (see Section 9).

Some companies offer special payment arrangements for older people eg, you pay a fixed price for all your energy by monthly direct debit and the price is fixed for 12 months from the moment you signed up. Energywatch may be able to direct you to such a provider if you identify yourself as an older person. Make sure you compare the prices as these deals may not be the cheapest option for everyone.

Alternatively there are a number of websites that will calculate which gas and electricity suppliers can offer you the cheapest deal. Check whether any price comparison provided includes tariffs specifically aimed at older people. Twelve of these websites have signed up to Energywatch's Voluntary Code of Practice for companies providing price comparison services to consumers.

They are:

- www.saveonyourbills.co.uk
tel: 0870 005 2095 (national call rate – 24hr automatic quote line);
- www.homeadvisoryservice.com
tel: 0871 408 5598 (national call rate);
- www.ukpower.co.uk;
0845 009 1780 (lo-call rate);
- www.moneysupermarket.com
tel: 0845 345 5708 (lo-call rate):
- www.moneyexpert.com/energy
tel: 01942 710 910;
- www.theenergyshop.com
tel: 0845 330 7247(lo-call rate);
- www.uswitch.com
tel: 0845 601 2856 (lo-call rate);
- www.simplyswitch.com
tel: 0800 0111 395 (free call);
- www.unravelit.com
tel: 0800 279 4091 (free call);
- www.energylinx.co.uk
tel: 0845 225 2840 (lo-call rate);
- www.energyhelpline.com
tel: 0800 074 07 45 (free call);
- www.switchwithwhich.co.uk
tel: 0800 533 031 (free call).

Prices are not the only reason to change supplier. In making your decision you might want to ask the company the following questions before you make a decision:

- what payment methods are offered? - some payment methods may be cheaper than others; for example, it is usually cheaper to pay your bills by monthly direct debit or over the internet, than to pay by cheque on a quarterly basis;
- are there any special discounts or schemes? - some suppliers offer special discounts to consumers who want them to supply both their gas and electricity (ie dual fuel), others have packages which may include other services such as cheaper telephone services;
- are there any extra or hidden charges? - some suppliers add a standing charge to your bill, others do not but they may charge a higher unit price;
- how well do they perform? - Energywatch can provide details of the amount and types of complaints received from consumers about individual suppliers (see Section 9);
- does it offer any other services?, and are you interested in them - all suppliers have to offer special services for older, disabled or chronically sick people (see Section 7);
- what are the supplier's policies on debts and disconnection? (see Section 6).

Changing supplier to help the environment

You can help to stop climate changing by changing to a supplier that sells green energy. You will not necessarily pay more than for the traditional suppliers. Use the above guidelines and websites to compare the prices.

The contract

To change supplier, you will have to sign a contract with the new supplier. This is legally binding so you should not sign it unless you are quite sure you want to, and you are certain you know what it means.

If a sales person calls at your home to try to sell you their gas or electricity supply:

- ask the person for identification - all sales people must carry this;
- if you are still in doubt about the caller, check with the company that they are who they say they are. Get the company number from directory enquiries or the phone book;

- do not let the caller into your house if you are in any way unsure or unhappy;
- if you want a friend or family member to be with you then ask the sales person to come back at a convenient time;
- do not sign anything at the time but leave yourself time to think about what you want to do.

What to do if you change your mind after signing a contract?

If a sales person came uninvited to your home you have seven days (or more if the company says so in their information) to cancel the contract. If you made a verbal agreement with a sales person over the telephone (or signed up over the Internet), you must be sent clear written confirmation of what you have agreed to. You have seven days (or more if the company says so in their information) from the date you received the written confirmation to cancel the contract.

If you change your mind about switching to the new supplier, inform the new company straight away, confirm any phone call you make in writing and keep a copy of your letter.

For further information and advice contact Energywatch (see Section 9). Energywatch also provides publications and leaflets that you might find useful (a copy of their publication list is available on request).

6. Disconnection

If you are threatened with disconnection because you cannot pay your bills, contact the energy company straight away. You might be able to agree payment arrangements to repay your arrears or if you have not been able to manage a payment arrangement, you might be offered a pre-payment meter (if safe and practical) as an alternative to disconnection.

Code of Practice

Both gas and electricity suppliers are obliged to publish codes of practice on their policies for dealing with customers in arrears and when they will or will not disconnect.

Some suppliers will not disconnect certain groups of people at particular times of the year. For example, they will not disconnect if:

- you agree and keep to the payment plan;
- all the people in the household are of pensionable age they will not disconnect between 1st October and 31st March unless it is clear that you have sufficient money to pay;
- the debt is in the name of a past customer and you have made arrangements to take over the supply.

The codes of practice may also advise you of when disconnection can be delayed if you take action. For example, if you are over retirement age, disabled, or sick, disconnection can be delayed for 14 days or 21 days if you inform the fuel companies that you are contacting the social security office or the Social Services department for help.

Fuel direct

If you have a fuel debt and are receiving Pension Credit, Income Support or income-based Jobseeker's Allowance, you may be able to avoid disconnection or get reconnected by going on "fuel direct".

Some of your benefit will be deducted every week and paid direct to the company. Contact your local social security office for advice.

Payments to Landlords

Some tenants pay their landlord for their electricity and gas. There is a maximum price that landlords can charge tenants called the Maximum Resale Price. Energywatch produces a leaflet called Maximum Resale Price which includes information on maximum charges (see Section 9).

If you are disconnected or threatened with disconnection, contact your local authority immediately and ask it for assistance as it has the powers to safeguard the supply or assist in getting it restored in this instance. Also tell your gas or electricity supplier so that it does not cut you off until the council has had a chance to act.

7. Priority services

All gas and electricity suppliers are required under a Code of Practice as part of their licence conditions to give priority services on request and without charge to people of pensionable age, people with disabilities and the chronically sick.

These are:

- free gas appliance and installation annual safety check if all adults in the home are of pensionable age, disabled or chronically sick;
- a meter reading service on a quarterly basis if no one in the household is able to read the meter themselves;
- if you have difficulty using your gas and/or electricity appliances or reading your meter, your company may be able to provide special controls and adapters to help you;
- if you find it difficult to access or read your gas/electricity meter, your supplier will consider moving the meter, free of charge, to a more convenient position;
- sending a bill to a nominated third party for payment;
- providing special means, for example a password, for the person to confirm the identity of an electricity or gas employee calling at their home;
- if you are visually or hearing impaired your energy company must provide information about your meter reading and bills.

They must also have suitable facilities to enable you to make complaints or enquiries. Consumers must provide their own textphone equipment but many companies provide Braille and talking bills;

- priority service in getting your gas supply restored or, if necessary arrangements will be made for temporary heating and cooking facilities.

To be eligible for some of the above services you have to be in receipt of a means tested benefit. For more information or to register contact your supplier or Energywatch (see Section 9).

8. Safety

Electricity

If there is a power cut or you suspect you have a problem with the external wiring, call the emergency number given by your supplier to get someone to come and deal with it. If you have a problem with the wiring inside your home or any of your electrical appliances, you will need to contact a qualified electrician to deal with it.

Gas

If you suspect you have a gas leak you should immediately phone National Grid Gas Emergency Service 0800 111 999 (free call) and report it. The number is open 24 hours a day, 365 days a year.

The operator who takes your call will give you immediate safety advice and get an engineer to call within two hours, depending on the urgency of the problem.

If the leak is outside the home and the gas supply has to be disconnected for some time and you are an older or disabled person or chronically sick, you should be provided with temporary cooking or heating facilities.

If the leak is inside your home but is on the meter or its supply pipe, the engineer will carry out all necessary repairs without charge.

If the leak is one of your appliances or in the gas pipes between the meter and the appliances, the engineer will repair it if the work can be done within 30 minutes.

If the repair will take longer than this, the engineer will merely make the situation safe, either disconnecting the dangerous appliance or, where necessary, disconnecting the whole gas supply.

You will then have to arrange for someone who is registered under the CORGI scheme to come and do the necessary work. You must not reconnect the appliance or gas supply until the work has been done.

CORGI stands for Council of Registered Gas Installers. You can find details of engineers who are CORGI registered in your Yellow Pages or Thompson Local Directory, or on the website www.trustcorgi.com (search by category and postcode). Or you can call CORGI customer services on 0800 915 0485 (free call) or 0870 401 2300 (national call rate).

If your housing association or local council normally repairs and services the equipment, contact them immediately.

If the faulty appliance is owned by your landlord, get in touch with them as soon as possible.

If you qualify for a free annual safety check (see Section 7) this will show whether your gas appliances and installations are safe to use. The check consists of a basic examination. This check is not a substitute for regular servicing. If you use mobile heaters which use liquified petroleum gas you should also have these serviced regularly.

If you are a tenant, your landlord is legally required to arrange for gas appliances they provide to be checked for safety at least once a year. They are required to keep a record of these checks which you can ask to see. If you own any gas appliances in a rented property, then it is your responsibility to get these checked.

TrustMark

The Trustmark website offers assistance in finding builders, plumbers, electricians, roofers and other firms that have been awarded the TrustMark by approved scheme operators who comply with government-endorsed standards.

For more information about TrustMark see website:
www.trustmark.org.uk.

9. Further information

Age Concern

Age Concern locally may be able to inform you of the help available in the area to assist you with your fuel or heating problem. For the address of your local Age Concern, telephone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ.

Citizens Advice Bureau

You can get advice on general heating problems by calling at your local Citizen's Advice Bureau (look in the telephone book) or Neighbourhood Advice Centre. They may help to negotiate with the fuel suppliers on your behalf where disputes arise.

Department for Work and Pensions

The Department for Work and Pensions (DWP) administers pensions and benefits for older people through the Pensions Service. For details of your local office check in the telephone book under Pension Service, social security office, or ask at your local library or advice centre.

EAGA

0800 316 6011 (free call); website: www.eaga.com.

Energy Supply Ombudsman

Independent body set up to resolve disputes between consumers and their energy suppliers associated with bill and transfer issues. Before you take your complaint to the ombudsman you have to complain to your supplier first by following their complaints procedure. Your energy supplier must be a member of the Ombudsman service. For more information and/or to make a complaint contact: Energy Supply Ombudsman, PO Box 966, Warrington, WA4 9DF; tel: 0845 055 0760 (lo-call rate) or 01925 530263; textphone: 18001 0845 051 1513 (free call) or 18001 01925 430886 (free call); website: www.energy-ombudsman.org.uk.

Energywatch

Energywatch is the independent gas and electricity consumer watchdog. It provides free, impartial information and advice to all energy consumers. In case of disputes, you should try to sort it out with your electricity or gas supplier. If you are still not satisfied, contact Energywatch, tel: 0845 906 0708 (lo-call rate), Tynetalk: 18001 08459 06 07 08 (lo-call rate), website: www.energywatch.org.uk.

foundations, Bleaklow House, Howard Town Mill, Glossop, Derbyshire SK13 8HT, tel: 01457 891909, website: www.foundations.uk.com.

Home Heat, helpline tel: 0800 33 66 99 (free call), minicom: 0800 027 2122 (free call). Provides advice to vulnerable customers on keeping warm and reducing energy costs that includes advice on payment methods, available grants and benefits.

Social Services

Your local social services department may be able to help in a number of ways.

If you are disconnected, it may be able to lend you heating, cooking and lighting appliances (such as Calor Gas fires and cookers). It may arrange for you to have short-stay daytime or full-time care at a day centre or a care home if you are without heat and light at home.

Your local social services department can be contacted through your County Council or Metropolitan, or London Borough, or Unitary Authority in some areas.

10. Further information from Age Concern

The following fact sheets may be relevant:

Factsheet 13 *Older home owners: financial help with repairs and adaptations*

Factsheet 49 *The Social Fund and other sources of financial help*

If you would like

- to find your nearest Age Concern
- any additional factsheets mentioned (up to a maximum of 5 will be sent free of charge)
- a full list of factsheets and/or a book catalogue
- to receive this information in large print

phone 0800 00 99 66 (free call) or write to Age Concern FREEPOST (SWB 30375), Ashburton, Devon TQ13 7ZZ. For people with hearing loss who have access to a textphone, calls can be made by Typetalk, which relays conversations between text and voice via an operator.

Age Concern factsheets and other information materials can be downloaded free from our website at: www.ageconcern.org.uk. To receive a free e-mail notification when new and updated factsheets are published, please either contact the Factsheet Subscription Service on tel: 020 8765 7200 by email: factsheet.subscriptions@ace.org.uk, or sign up on-line.

Age Concern provides factsheets free to older people, their families and people who work with them.

If you would like to make a donation to our work, you can send a cheque or postal order (made payable to Age Concern England) to the Personal Fundraising Department, ACE Freepost CN1794, London SW16 4BR.

Find out more about Age Concern England online at: www.ageconcern.org.uk.

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No factsheet can ever be a complete guide to the law, which also changes from time to time. Therefore please ensure that you have an up to date factsheet and that it clearly applies to your situation. Legal advice should always be taken if you are in doubt. (*Age Concern England is unable to give legal or financial advice*).

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