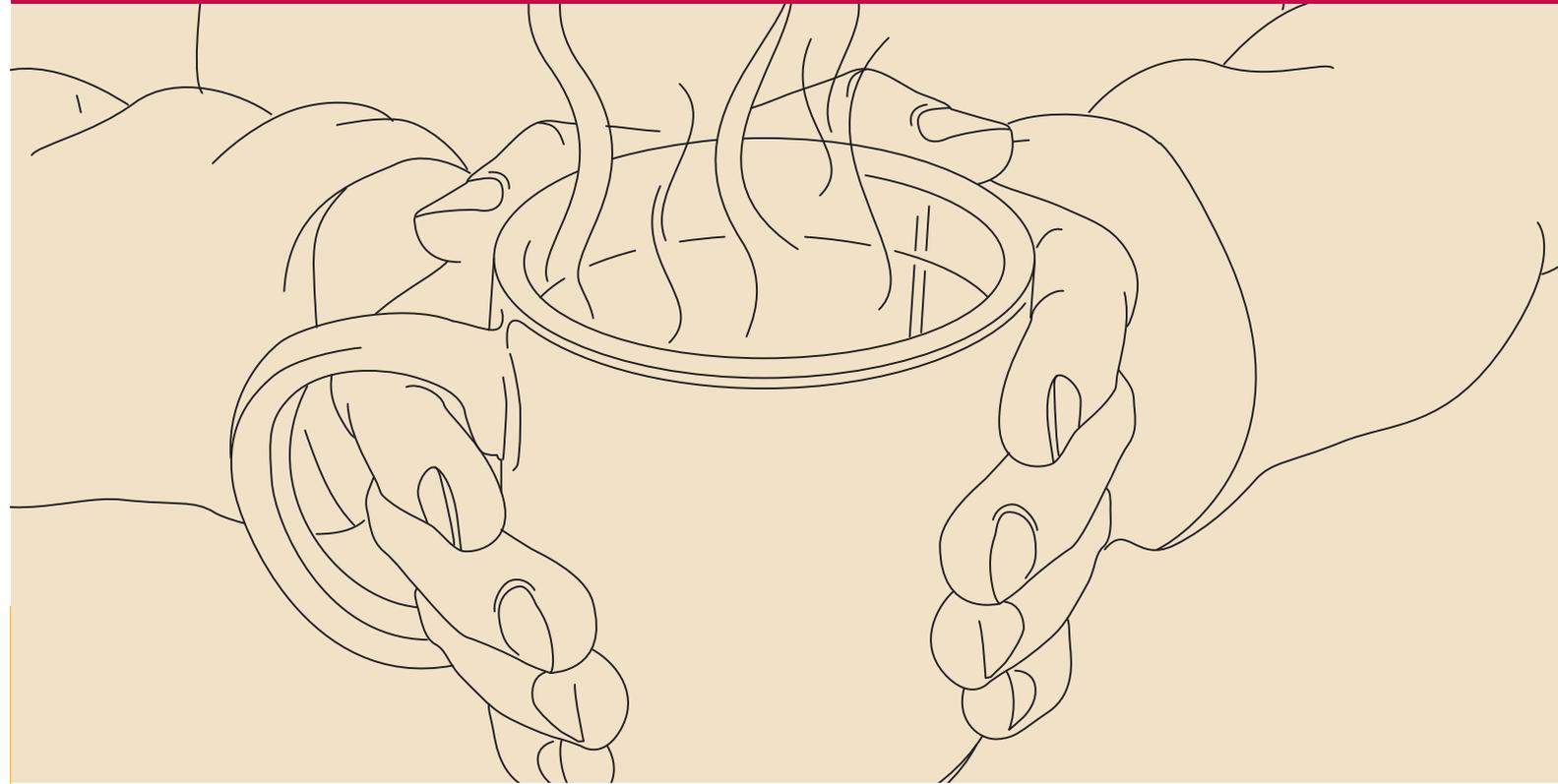


Keep Out the Cold



Staying warm this winter

Advice for older people

Help the Aged produces a range of free advice leaflets for older people

Financial leaflets

- Can You Claim It?
- Check Your Tax
- Claiming Disability Benefits
- Questions on Pensions
- Thinking About Money
- Making a Will

Housing and home safety leaflets

- Care Homes
- Computers and the Internet
- Fire
- Help in Your Home
- Housing Matters
- Keep Out the Cold
- Your Safety
- Your Security

Health leaflets

- Bereavement
- Better Hearing
- Better Sight
- Bladder and Bowel Weakness
- Elder Abuse
- Fitter Feet
- Healthy Bones
- Healthy Eating
- Keeping Mobile
- Managing Your Medicines
- Shingles
- Staying Steady

Leaflets are free of charge and available from the Information Resources Team at the address on the back page, email adviceleaflets@helptheaged.org.uk or fax 0870 770 3282.

The advice given in this leaflet was originally written in association with Energy Efficiency. You can contact your local Energy Savings Trust advice centre by calling **0800 512 012**.

If you would like this leaflet in another format, such as large print or audio tape, please contact the Information Resources Team on **020 7278 1114**.

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Keep Out the Cold was printed in October 2008. Every effort has been made to ensure that the information contained in this leaflet is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation. You can check if there have been any changes to grants and benefits by calling **SeniorLine** on **0808 800 6565** (**0808 808 7575** in **Northern Ireland**).

Help the Aged produces a leaflet on housing and home safety which you may find useful to read alongside this leaflet.

Your Safety identifies possible safety risks in the home and makes suggestions on how to avoid them. It also offers information about simple fire prevention measures.

For free copies contact the **Information Resources Team** at the address on the back page.

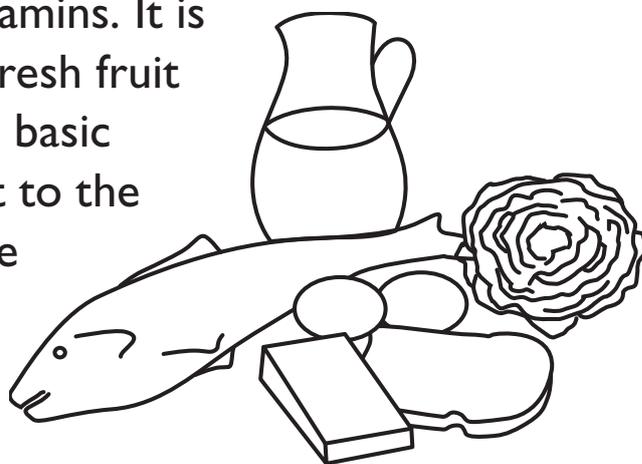
Keeping warm is an important part of keeping safe and well, particularly during the winter. But fuel bills can be a worry for many older people. This leaflet suggests things you can do to keep warm, make the best use of the heat you pay for and save you money.

Keeping yourself warm

There are lots of simple things you can do to help keep yourself warm. Many of the tips we give here are common sense, but it is still important to remember them.

Eat for warmth

Eating properly plays a big part in keeping warm and well. Regular hot meals and hot drinks provide warmth and energy. Even if you don't feel like cooking, try to have at least one proper hot meal a day. Potatoes, beans, bread, milk, eggs, meat and fish are all good sources of protein, energy and vitamins. It is also a good idea to eat plenty of fresh fruit and vegetables. Stock up on some basic foods so you don't need to go out to the shops on very cold days. For more ideas on eating well, see our free advice leaflet, *Healthy Eating*.



Keep moving

Many people find that it gets more difficult to keep warm as they get older. Any activity, from walking to the shops to doing housework, gets your circulation going and warms you up. So try not to stay sitting down for long periods – get up and move around a bit. If you have difficulty walking, moving your arms and legs and wiggling your toes and fingers will help. If it's very cold outside or icy underfoot try to keep active indoors.

Dress for warmth

Wrapping up warmly, both indoors and out, is very important.

- Several layers of thinner clothing, which trap the warm air between them, will keep you warmer than one thick jumper.
- Clothes made from wool, cotton or fleecy synthetic fibres are usually warmer.
- Wearing thermal underwear, such as long sleeved vests and long johns; warm thick tights or long socks; and a warm pair of slippers can help beat the chill.
- When sitting down, a shawl around the shoulders or a blanket over the knees will provide a lot of warmth.

When you go out, be sure you're dressed for the weather. It's very easy to just throw your coat on to go to the shops, only to realise on the way that it's colder than you thought.

- Make sure that you have enough warm layers on under your coat.
- Don't forget your gloves and wear a hat or headscarf as a lot of your body heat is lost through your head.
- A scarf tucked into your coat collar will protect you from draughts and help keep your neck and ears warm.
- Warm shoes or boots with good grips are also important.
- Try to avoid getting wet. If you can't avoid it, get out of your wet clothes and shoes as soon as you get back indoors.

Keep warm at night

It is very important to keep warm in bed at night. Ways to help keep out the cold include:

- using a hot water bottle **or** an electric blanket to warm your bed up – but **never** use the two together as this can be very dangerous;

- wearing thermal underwear, pyjamas, bed socks and even a nightcap;
- having a warm milky drink before bed;
- keeping a flask of hot drink on the bedside table in case you wake up in the night feeling cold but be careful you can't knock it over during the night;
- making sure that you have enough bedclothes; and
- finally, however much you like fresh air, in very cold weather it is advisable to keep your bedroom window closed!

If you do use an electric blanket, check what type you have. Some electric blankets are only designed to warm the bed before you get in and should not to be used throughout the night. If you have continence difficulties, speak to your doctor or continence advisor **before** using any electric blanket.

Always get your electric blanket checked every three years. Your local Age Concern may be able to test electric blankets to make sure they are safe. Contact your local Age Concern to find out whether your local group offers this service. You can find details of your local group in your phone book.

Heating your home

Whatever sort of heating you have, it is important to make sure that your main living room is warm enough. The recommended temperature for older people is 21°C (70°F), but you might be more comfortable at a higher temperature. You are at risk of having hypothermia if you are exposed to a cold environment for a long time, as well as if you are exposed to extreme cold for only a short time.

Try to heat your bedroom overnight in the winter months. In very cold weather, and if bills are a great problem, living and sleeping in one room might be a final option to consider – but get friends

or family to move your bed into the living room rather than sleeping in an armchair overnight.

Cold weather and illness

As we get older we are more likely to get cold without being aware of it. This can be very dangerous. So it is really important to eat well, keep wrapped up and try to maintain a high enough room temperature (21°C / 70°F).

During the winter, many people catch flu. This can be especially dangerous for older people which is why doctors recommend that people aged 65 or over have a flu vaccination. Older people are also more prone to catching pneumonia so it is also recommended that older people have the pneumo vaccination too. **If you are 65 or over, talk to your doctor or practice nurse about having both vaccinations.**

If you are feeling ill, or if you are worried about a friend, relative or neighbour, seek medical advice. Contact your doctor's surgery or call NHS Direct on 0845 46 47 (if you live in Scotland call NHS 24 on 08454 24 24 24).

Always try to let a friend, relative or neighbour know if you're feeling unwell so that they can regularly check you are alright and give you any help you need.

Keeping the house warm

One of the best ways to increase your comfort and keep bills down is to make your home more energy efficient. You can do this by:

- keeping the heat in and draughts out by insulating and draughtproofing your home; and
- making good use of your heating and getting full benefit from your fuel.

By keeping you warmer and saving you money, energy efficiency is good news all round.

Before carrying out any energy efficiency measures it is wise to **get advice** on what measures would benefit your property most and whether you can get any help with the cost. If you are renting your property, check if your landlord is responsible for this kind of work or if you need to consult them about it.

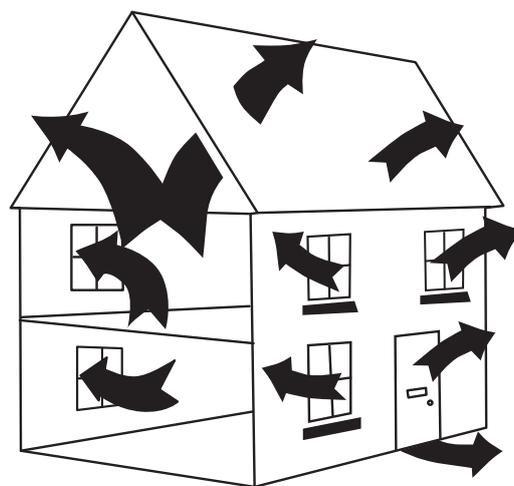
Your local **Energy Savings Trust advice centre** will be able to let you know about the different ways of saving energy and money in your property. It will know of any local initiatives to help people save energy in their homes. Call **0800 512 012**.

For information on the main grants you can get to improve energy efficiency see pages 20 to 26 of this leaflet.

Keeping the heat in

Insulation

Heat will always escape to the outside, flowing through the walls, ceiling, windows, doors and floor. When you insulate your home, you slow down this escape and help to keep the heat you pay for inside your house.



There are two areas where insulation is particularly important: your hot water tank and your loft.

Insulating your **hot water tank** is quick and easy – you can buy a special jacket to fit around it which will stop a lot of heat from escaping. Slowing down the rate of heat loss means that your hot water will stay at the right temperature for longer, so you won't have to use your water heating as much. It is well worth fitting a jacket to your tank – it can save you pounds.

Heat rises, so a lot of heat can be lost through your roof. You can limit this by insulating your **loft**. This is usually done by laying a thick layer of material between the wooden joists in the loft. It is also a good idea to insulate any **pipes** that are up there. This will help avoid heat loss and prevent frozen pipes in very cold weather. The **cold water tank** should also be insulated to stop it freezing over in winter. This becomes more likely when your loft is insulated because the loft is no longer kept warm by escaped heat.

There are other things that you can do to insulate your home that won't cost you much money. A lot of heat is lost through your **windows**. Double glazing a window cuts the heat loss, but is expensive. You can install double glazing yourself on a do-it-yourself basis, but you must make sure that you comply with strict building regulations. You will need to arrange approval from a contractor registered with the Fenestration Self Assessment scheme (FENSA). Call it on 020 7645 3700.

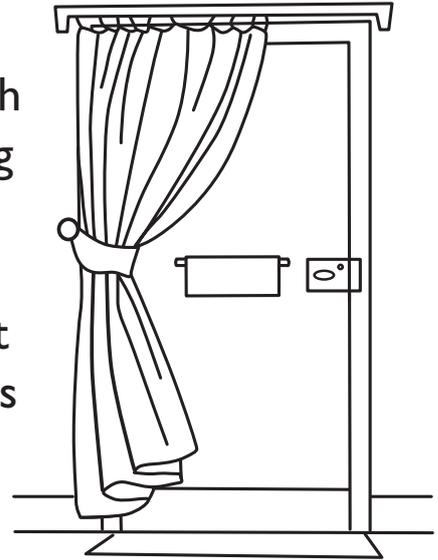
Curtains can also insulate your windows, particularly if they are heavy and lined. Ideally, they should reach down to the window sill. This traps a layer of air between the glass and the curtain, giving added insulation and stopping draughts creeping in through the gaps. For the most benefit, shut your curtains just before it gets dark. A heavy curtain at your front door will also help stop heat escaping.

Keeping the doors to rooms shut unless you are going through them can also help. Try not to leave the doors to rooms you don't use often open as this will mean that your heating has to work harder and will cost you more.

Draughtproofing

A curtain at the front door and heavy, well-fitting curtains at the windows not only provide insulation but can also reduce draughts. Gaps and cracks around **windows and doors**, or around the **skirting boards**, can cause draughts which can make you feel cold and uncomfortable.

Badly-fitting doors and windows mean that you waste a lot of energy and money through heat loss, so it is well worth draughtproofing your home. It is most important to draughtproof your windows and the front and back doors, where most heat is lost. But you can also draughtproof some of the doors inside the house to prevent heat escaping from warm rooms into cold areas.



- Draughtproof your windows by using special draughtproofing material from your local DIY store.
- You can fix draughtproofing strips around the sides of the doors, and draught excluders to the bottoms of doors where there are often gaps. Avoid using loose draught excluders as it is very easy to trip over them. It is much safer if the draught excluder is firmly fixed to the bottom of the door.
- To cut draughts even further you can buy letterbox and keyhole covers.
- You can seal gaps between floorboards and around the skirting boards with sealant or thin wooden strips known as wooden beading.

Other insulation measures

If you have some money to spend, you might be thinking about ways to further insulate your home. These measures will make your home more comfortable and cut your heating bills. But they are more expensive and will not pay for themselves as quickly as insulating your hot water tank and loft will.

- Cavity walls consist of two layers of building materials (usually bricks). **Cavity wall insulation** involves injecting insulating

material into the gap between these layers. You may be able to get cavity wall insulation under one of the government grant schemes (see page 20).

- **Solid walls** are insulated by adding an extra layer of insulation either to the inside or the outside of the wall.
- Installing permanent **double glazing** will cut down on heat loss and cold spots by the windows and reduce noise from outside.

Although expensive, these options can be very effective. It can be worth adding extra insulation if work needs doing anyway: for example, if your windows need replacing because the wooden frames have rotted, it is worth replacing them with double glazed windows.

Ventilation

If you are insulating and draughtproofing, it is important to make sure that some fresh air can still get into your home so that you have enough ventilation. This is important for several reasons:

- It is important for your health and comfort – you need fresh air in your home.
- It helps to help prevent condensation – if moist air can't escape from your house then you could end up with condensation and dampness.
- Gas fires and heaters, and coal fires, need supplies of fresh air. This is so that the fuel can burn properly and dangerous waste gases such as carbon monoxide can escape. You may want to install a carbon monoxide detector which will alert you to high levels of carbon monoxide in the room.

Some rooms have airbricks or ventilator grilles which give background ventilation without draughts. **Never** block these up. If you fit draughtproofing strips to your windows, leave a small section untreated – a small gap will allow some fresh air

into the house. If your house is draughtproofed under one of the government grant schemes the installer should always make sure that you have enough ventilation.

Most draughtproofing and insulating materials are available from DIY stores. But first check with your local Energy Savings Trust advice centre to see whether there is any help available with materials or grant aid. See page 27 for its details.

You may be able to get a grant to help you pay to insulate and draughtproof your home. See page 20.

Making the most of your heating

Central heating

If you have central heating, make sure you are familiar with the controls. Use the **timer** to get the heating to go on and off when you want it. The **thermostat** should be set at the temperature you want. When the room reaches this temperature the thermostat switches the heating off; when the room cools down, it switches the heating on again. Using the thermostat means that your central heating system is not producing heat when you don't need it.

Unoccupied rooms don't need to be kept warm. You need a little heat to prevent condensation, so don't switch radiators off completely. If your radiators are fitted with thermostatic valves then these can be set at a low level.

If you need to get more heat out into certain rooms, fix a layer of foil behind radiators. This will reflect heat back into the room.

Individual room heaters

Individual heaters, such as gas fires, electric fires, gas convector heaters or electric fan heaters, are often less controllable than

central heating. But there are still things you can do to get the best out of them.

- If possible use a heater with a built-in thermostat so that the heater switches off when the room reaches the right temperature.
- Try to make sure that the heater is the right size for the room it is in and experiment until you find a setting that keeps you comfortably warm.
- Heaters which use standard rate electricity, such as electric bar fires or blow heaters, are expensive to run. It might be cheaper in the long term to switch to off-peak storage heating.

Open fires

If you have an open coal fire, keep the grate filled with 75–100mm (3–4 inches) of fuel. Try to make sure that you have plenty of fuel available inside the house, especially when the weather is bad or if it's icy outdoors. Make sure you always use a fire guard and get your chimney swept at least twice a year, if you use coal or wood for fuel. If you use smokeless fuel, get your chimney swept at least once a year. Don't sit too close to an open fire or hang washing up to dry nearby. Your clothes or chair could catch fire and you could also burn your legs if you fall asleep.

Further advice

If you need some advice on your heating system, your electricity company or gas supplier may be able to arrange for an adviser to visit you at home. This service should be free of charge. A local Energy Savings Trust advice centre may also be able to give you advice on making the best of your heating. For advice on open fires contact the Solid Fuel Association. Free advice on your heating system should also be given as part of the government energy grant schemes (see pages 20–26).

Paying for heat

Gas and electricity bills can be a worry, but there are ways of paying for fuel that may make things easier. Rather than receiving a bill four times a year, you could talk to your electricity or gas company about some of the following options. However, not all companies will offer all of these ways of paying; you will need to check with your supplier. You should find their number on your gas or electricity bill or in the local phone book.

- With a **budget scheme** or **payment plan** you can spread payments evenly throughout the year. Usually you arrange for a set amount of money to be paid to the fuel company weekly, fortnightly, or monthly from your bank account by direct debit or standing order. If you want to pay by cash or cheque, you may be able to pay a fixed amount either weekly or monthly. Ask your fuel company how you can make these payments.
- If your income varies over the year and you can't pay a set amount towards your bill regularly, you may want to put some money towards your next bill whenever you are able to do so. This is often called a **flexible** payments scheme. Payments can usually be made at a bank or post office, or by post.
- A **pre-payment meter** is operated by tokens, cards or special keys that have to be charged up. Coin-operated meters are rare these days. By 'paying as you go' you will not have the shock of an unexpectedly large bill at the end of the quarter. However, it can be more expensive to pay for your gas or electricity in this way. It is also important to think about how convenient it will be for you to buy cards or charge up your key.

Changing your fuel supplier

If you are finding that your bills are getting really high, you may want to think about changing your fuel supplier. You can now buy

your gas and electricity from a whole range of different companies. As from **1 October 2008 Consumer Direct** will be able to give you information to help you compare costs of the different fuel suppliers; phone it on **0845 404 0506**. You could also contact **uSwitch**; tel: **0800 404 7908**, web: **www.uswitch.com**

When choosing the supplier that is best for you, you might want to see what payment plans different companies offer, as well as checking their prices.

Companies may call at your home to try to get you to change supplier. But you should only sign an agreement if you are really sure what you are signing up for and that it is the best payment plan for you. See our information sheet no. 19, *Buying Goods and Services at Home and on the Internet*, for further advice.

What if you can't pay?

If you receive a bill you can't pay, tell your gas or electricity company at once. The address and phone number of your supplier will be given on the bill. **Never just ignore the bill.** If you let the company know you are having problems, it should be able to help you. For example, you could arrange to pay off the bill in instalments. If you ignore the bill and don't pay it, you could end up having your gas or electricity supply cut off.

However, **all** electricity and gas suppliers have a code of practice which states that households which consist **only** of people aged over 60 should not be disconnected between 1 October and 31 March. But your supplier should not disconnect you at any time if you agree to have a pre-payment meter installed. When you contact the electricity or gas company, tell it you are an older person as this will make a difference.

You can get more advice on what to do from our free advice service, **SeniorLine** on **0808 800 6565 (0808 808 7575** in

Northern Ireland); or from your local **Citizens Advice Bureau** or **Age Concern** (check your phone book for details of your local group). **Consumer Direct** can also offer help and advice. Its contact details are in the ‘Useful contacts’ section, starting on page 26.

Help with money

If you are having problems with bills, make sure that you are claiming all the benefits you are entitled to. If your weekly income is low, you may be entitled to **Pension Credit** – extra money which brings your income up to a certain level. If you receive Pension Credit then you may also get help with Council Tax, dental treatment and the cost of glasses. It is well worth checking to see if you can get it.

If you need help with personal care you may be able to claim other benefits such as **Disability Living Allowance** or **Attendance Allowance**.

Our free advice leaflets, *Can You Claim It?* and *Claiming Disability Benefits*, will help you to work out what benefits you are entitled to; or call our free advice service **SeniorLine** on **0808 800 6565** (**0808 808 7575** in **Northern Ireland**) for further guidance.

If you are receiving benefits and you are in debt for fuel, the Department for Work and Pensions can pay some of your benefit directly to the fuel company. This is both to help pay off the debt and to cover the cost of the fuel you are using. This scheme is called **Fuel Direct**; ask at your local benefits office about it. Your benefits office can also advise you on Community Care Grants and Budgeting Loans (which may be available for things such as bedding and heating but not for bills); and Crisis Loans, which may very occasionally be given for fuel costs.

Winter Fuel Payment

The Government makes an annual Winter Fuel Payment to people aged 60 and over to help towards fuel bills. To qualify for a payment this year you must be aged 60 or over on or before 21 September 2008. **You don't have to be getting any particular benefit to get a payment – you qualify simply by your age.**

The payment for this winter, 2008–2009, is £250 per household, or £400 if someone aged 80 or over lives there. This amount may be higher if there are more than two people in your household aged 60 or over; or if two or more people are making separate claims for Pension Credit (couples receiving Pension Credit only count as one joint claim). This payment is not means-tested or taxable and will not affect your pension or other benefits.

If you have received a Winter Fuel Payment in previous years, or if you are claiming any benefits or a State Retirement Pension, you should receive your payment automatically. If you haven't received a payment before Christmas 2008, call the **Winter Fuel Payments helpline** on **08459 15 15 15**.

If you have not received a Winter Fuel Payment before and are not receiving a State Retirement Pension or other benefits, you need to make a claim by contacting the **Winter Fuel Payments helpline** on **08459 15 15 15**. You must claim before **30 March 2009**.

Your Winter Fuel Payment will be paid directly into your bank or building society account, or by cheque sent to your home.

Cold Weather Payments

If you get Pension Credit you should get extra money each week that the weather is very cold to help with the extra heating costs. This Cold Weather Payment for this year, 2008–2009, is

£25 each week. It is paid for any period of seven days when the temperature is freezing or below. If you qualify you will be paid automatically, so you don't need to make a claim. Your local DWP office will publicise when Cold Weather Payments are being made. If you do not get payment and think that you are entitled to the payment, contact your local Jobcentre Plus office.

Keeping your bills down

Insulating and draughtproofing your home will keep you warmer and save you money. But there is more that you can do to make your home energy efficient. These ideas may not keep you warmer, but they will save you money.

- Turn off lights where you don't need them. However, be sure to keep areas such as stairs well lit. You may also want to keep some lights on for security reasons: for example, if you are out at night. Or you could use timers to switch lamps on and off at regular times.
- Think about using energy-saving light bulbs. They cost more than a normal bulb but last a lot longer and use much less electricity.
- Don't keep the hot water in your tank at too high a temperature. Most people find that a temperature of 60°C (140°F) is hot enough.
- Don't waste hot water. Use a washing-up bowl instead of washing up under a running tap. If possible, take showers rather than baths. Try not to use the washing machine until you have a full load.
- Use the low economy setting on your washing machine and dishwasher to save energy and money.
- Defrosting your fridge or freezer regularly keeps it running well and cuts running costs.

Buying energy efficient kitchen appliances

If you need to buy new kitchen appliances, you may want to think about how energy efficient the equipment you buy is. By law the following household products must have an **Energy Label** displayed on it if it is displayed for sale or is available for hire or hire-purchase:

- refrigerators, freezers and fridge-freezers
- washing machines and combined washer-dryers
- electric tumble dryers
- dishwashers
- lamps
- electric ovens.

Products which are more efficient will use less energy and will cost you less to run. Products which are less efficient will use more energy and will cost you more to run. Products have a rating between A to G to show how efficient they are; A rated products are the most efficient and G rated products are the least efficient. Labels should be displayed on the product.

To buy the most energy efficient products, look for products that carry the Energy Saving Recommended logo. The logo is blue and white with the wording 'energy saving' across the middle. Only products which meet strict criteria on energy efficiency are given this logo.

For more information about labelling contact the Department for the Environment, Food and Rural Affairs (defra). It has produced a leaflet called *Energy Labels Helping you make the right choice*, which you may find useful. To get a copy, call its Publications line on 0845 955 6000.

Grants to help you save energy and money in your home

There are different government-funded grant schemes for England, Wales, Scotland and Northern Ireland. These are outlined below. These schemes have waiting lists, so you may have to wait some months before you can get the work done. But it is still worth applying. You can apply for one of these grants even if you have had work done under previous grant schemes, as long as you would benefit from some of the new measures. Installers will recommend the best improvements for your particular property.

Other grants

You might be able to get help from your **energy supplier** (electricity or gas company) to improve the energy efficiency of your home. Ask your local Energy Savings Trust advice centre for more information. You could also ask your energy supplier about social tariffs it has.

In England the Government has recently launched an information campaign called Save Money, Save Energy. This will provide information about help available to save energy. For more information call its helpline on 0800 512 012, or you could visit the Act on CO₂ website at <http://campaigns.direct.gov.uk/actonco2>

Local councils also have schemes to help owner-occupiers and private tenants make repairs and improvements to their homes. Contact your local council for more information or see our information sheet no. 4, *Home Repairs and Improvements*.

Your local Energy Savings Trust advice centre should be able to give you information about any energy efficiency grant schemes in your area. Call **0800 512 012**.

Under a scheme called Carbon Emissions Reduction Target (CERT), you may be entitled to free insulation for your home,

such as cavity wall and loft insulation, if you are over 70, or getting certain benefits. Contact a local installer that provides insulation or call your energy supplier for more details. You may like to call the National Insulation Association to find out whether an installer is registered with it; call 0845 1636 363. Or visit www.nationalinsulationassociation.org.uk

England – Warm Front

If you are a private tenant or owner-occupier you may be able to claim **£2,700**, or up to **£4,000**, if your home needs oil central heating under the Warm Front scheme. Warm Front grants are available to householders who rent their home from a private landlord or own their homes and who are:

- aged **60 or over** and are receiving Pension Credit, Housing Benefit, Council Tax Benefit or income-based Job Seeker's Allowance; **or**
- receiving Attendance Allowance, Disability Living Allowance, Constant Attendance Allowance or Mobility Supplement as part of either Industrial Injuries Disablement Benefit or War Disablement Pension; **or**
- receiving a disability premium with Housing Benefit or Council Tax Benefit; **or**
- receiving Working Tax Credit with a disability element or Child Tax Credit, with an income of less than **£15,460**.

The measures that may be provided are:

- installing a central heating system (gas or oil)
- loft and cavity wall insulation
- draughtproofing around windows and doors
- insulating the hot water tank

- gas room heaters with thermostat controls
- individual electric storage heaters with thermostat controls
- conversion of open solid fuel fire to a glass-fronted fire
- energy-saving light bulbs
- repair existing heating systems, where possible
- energy efficiency advice.

If you qualify for the scheme, a trained assessor from the Warm Front scheme will arrange a suitable time to visit you. You will normally get a visit within 21 days from the day that your application is approved. The visit will take no longer than one hour. If oil central heating is installed or repaired the maximum grant is **£4,000**.

For a more detailed explanation of these grants, call 0800 316 6011.

Warm Front heating rebate scheme

The Heating Rebate Scheme offers a **£300** rebate off the cost of installing a new central heating system for anyone aged 60 or over who owns or privately rents their home.

The Heating Rebate Scheme is for people who either have no heating system or one which does not work. The **£300** rebate can be claimed by anyone aged over 60 who does not receive any of the qualifying benefits for the Warm Front grant.

Call the Eaga Contact Centre on 0800 316 2805 for more details.

Wales – Home Energy Efficiency Scheme (HEES) and HEES Plus

HEES Plus

If you live in Wales, you may be able to get a grant of up to **£3,600** (or up to **£5,000** if your home needs oil central heating)

to pay for a range of insulation, heating and security measures such as door and window locks similar to the measures offered under Warm Front in England (see page 21). The grant may also include installing gas or electric central heating systems for those without an existing central heating system. It may also include the conversion of an existing solid fuel central heating system to a gas, electric or oil system. This grant is available to any householder, whether living in private or rented housing, who is:

- **60 or over** and receiving Pension Credit, Housing Benefit, Council Tax Benefit or income-based Jobseeker's Allowance; **or**
- any householder receiving Attendance Allowance, Disability Living Allowance, Constant Attendance Allowance or Mobility Supplement as part of either Industrial Injuries Disablement Benefit or War Disablement Pension; **or**
- any householder receiving a disability premium with Housing Benefit, Council Tax Benefit or Working Tax Credit.

Other people may also qualify, for example single parents. For more information call **0800 316 2815**.

HEES

If you don't qualify for HEES Plus, you may still be able to get some help from the **HEES** grant if you receive one of a group of benefits and are responsible for a child under 16. This is a grant of up to **£2,000**.

You may get help with some of the measures listed on pages 21–22.

Other help

If you are a home owner aged 60 or over and you don't qualify for either of these grants you may be eligible for a grant of up to £500 towards the cost of improvements provided under HEES.

To enquire about these grants, call 0800 316 2815. Ask for a leaflet about HEES and HEES Plus. Or visit HEES website at www.heeswales.co.uk

Scotland – Warm Deal Grant and Central Heating Programme

The Warm Deal Grant provides insulation measures to keep your house warm and to help you save energy. You can get up to **£500** towards cavity wall insulation, draught-proofing, loft insulation and energy advice. This grant is available if you, or your partner, receive one of the following benefits:

- Pension Credit (Guarantee Credit)
- Income-based Job Seekers Allowance
- Attendance Allowance
- Council Tax Benefit
- Disability Living Allowance
- Disabled Person's Tax Credit
- Housing Benefit or Housing Allowance
- Industrial Injuries Disablement Benefit (which must include Constant Attendance Allowance)
- War Disablement Pension (which must include the mobility supplement or Constant Attendance Allowance)

If you are aged 60 or over and a home owner or private tenant, and do not receive one of these benefits, you may be entitled to a grant of up to **£125**.

The Scottish Government's **Central Heating Programme** helps people to install central heating systems in their homes where none exists, and repairs central heating systems that have broken down. It also offers a range of home insulation measures. To qualify for new central heating under the Central Heating Programme the property must be your only or main home, and you:

- must be aged 60 or over
- must live in Scotland and have lived in your present address for at least 12 months, and plan to live in the property for another 12 months after the work is completed

- must own your own home or rent from a private landlord
- have no central heating.

The maximum grant you can get is **£3,500**, although in exceptional circumstances you may be able to get more than this if the lowest cost to install central heating and insulation in your home is more than this. The maximum you can get in these circumstances is **£5,500**.

If you have a central heating system, but it has broken down and you need it repaired, you will only qualify for the Central Heating Programme if you are aged between 60 and 79 and getting Pension Credit and meet all the criteria above except for the age element, or you are aged 80 and over and meet all the criteria above, except for the age element. The maximum repair grant you can get is **£750**.

To find out more about the Central Heating Programme and Warm Deal Grant contact Scottish Gas (British Gas) on **0800 316 1653**. You may be able to get a leaflet about the Warm Deal Grant or Central Heating. Or visit www.britishgas.co.uk/scotland

Northern Ireland – Warm Homes Plus and Warm Homes

Warm Homes Plus

If you own or privately rent your home, you may be able to get a grant of up to **£4,300**. To qualify, you must be aged **60 or over**, and be in receipt of one of the following benefits: Pension Credit, Rate Rebate, Housing Benefit, income-based Job Seeker's Allowance, Attendance Allowance, Disability Living Allowance, Working Tax Credit with Disability Premium and NHS Tax Exemption Certificate, Constant Attendance Allowance or Mobility Supplement as part of either Industrial Injuries Disablement Benefit or War Disablement Pension.

You can get help with:

- converting an existing bottled gas, solid fuel or Economy 7 to oil or gas

- installing a new energy-efficient oil or gas system
- repair of existing heating systems
- loft and/or cavity wall insulation
- draughtproofing to windows and doors
- reflective radiator panels (solid walls only)
- hot water tank jackets
- energy-saving light bulbs
- energy advice.

Warm Homes

If you don't qualify for the above scheme, you may still be able to get some help. The **Warm Homes** grant is worth up to **£850** and offers the same measures as above except for help with converting, installing and repairing heating systems.

To enquire about a grant call 0800 181 667 (textphone 0800 072 0156).

You can also get advice about applying for grants by phoning your local **Energy Savings Trust advice centre** on **0800 512 012**.

Useful contacts

Consumer Direct

Tel: 0845 404 0506 Web: www.consumerdirect.gov.uk

Provides independent help and advice to energy customers. It can also refer you to organisations which may be more able to assist you.

Electricity

Check your bill for the address and phone number of your electricity supplier.

Energy Savings Trust advice centre

Provide free and independent advice on using fuel efficiently. Call **0800 512 012** to be put through to your nearest centre.

Energy Saving Trust

The Energy Saving Trust can be contacted on **0800 512 012** and will be able to advise you on how to make your home more energy efficient. Web: www.energysavingtrust.org.uk

Energywatch

Energywatch the independent watchdog for electricity and gas consumers has now stopped trading. For queries or concerns you have about energy contact Consumer Direct.

Gas

The address and phone number of your gas supplier will be on your bill.

Home Heat Helpline

The Home Heat Helpline is a free, central phone number offering practical energy advice for people concerned about paying their energy bills. It can also give you advice about what grants you may qualify for. Call free on **0800 33 66 99**.

National Energy Action (NEA)

NEA campaigns for affordable warmth and improved energy efficiency for people who are vulnerable to the cold. In **England** call 0191 261 5677; in Scotland, call **Energy Action Scotland** on 0141 226 3064; in **Northern Ireland** call 028 9023 9909; and in **Wales** call 029 2064 4520. Web: www.nea.org.uk

Solid Fuel Association

The Solid Fuel Association can give you advice on open fires. Call free on 0845 601 4406. Web: www.solidfuel.co.uk

Help the Aged distributes over 3 million advice leaflets a year. This service is currently provided free of charge, thanks to the generosity of our supporters. If you found this leaflet useful and would like to make a donation, phone 020 7239 1983 quoting ref **IRT** or send a cheque or postal order, for the attention of Information Resources, to the address below.

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Fighting for disadvantaged older people in the UK and overseas,

WE WILL:

COMBAT POVERTY wherever older people's lives are blighted by lack of money, and cut the number of preventable deaths from hunger, cold and disease

REDUCE ISOLATION so that older people no longer feel confined to their own home, forgotten or cut off from society

CHALLENGE NEGLECT to ensure that older people do not suffer inadequate health and social care, or the threat of abuse

DEFEAT AGEISM to ensure that older people are not ignored or denied the dignity and equality that are theirs by right

PREVENT FUTURE DEPRIVATION by improving prospects for employment, health and well-being so that dependence in later life is reduced

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