

Checklist for keeping your fuel bills down

- Switch the lights off when you leave the room
- Turn off appliances rather than leaving them on standby
- Don't overfill the kettle – boil only what you need
- Replace standard light bulbs with energy-saving ones
- Turn down the washing machine to 30°C
- Consider having a shower instead of a bath as this uses less hot water and therefore saves on heating costs
- To save hot water, use a washing-up bowl rather than washing up under a running tap
- Defrost your fridge or freezer regularly to keep it running well and cut running costs

What should I do now?

If you would like more information on the issues in this pack or want to order it in a more accessible format, please get in touch.

Call our Information Line on **0800 00 99 66**

Visit **www.helptheaged.org.uk** or **www.ageconcern.org.uk**

You may also be interested in the following leaflets;

- What Can You Claim?
- Your Safety
- Be Money Smart
- Healthy Eating

British Gas proudly supporting Help the Aged

British Gas has been working with Help the Aged for the past 10 years. During this time, both organisations have worked together on a wide range of initiatives to help and support older people in the UK. Over £25 million additional benefits are now being claimed by older people, through our Benefits Advice Programme; over 10,000 homes have received HandyVan services and 'Safe at Home' packs through our 'here to HELP' programme.

We are very pleased to be able to continue our sponsorship and support this year's campaign.

The details in this leaflet should be correct as at September 2009. 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 advice on your personal situation.

This leaflet has been produced solely by Age Concern and Help the Aged and is completely independent and impartial.

HELPTHEAGED WE WILL

British Gas 

Working together to improve the lives of older people

Staying warm in winter

– without spending more than you need

2009-10
FREE
THERMOMETER
inside

HELPTHEAGED WE WILL **British Gas** 

Working together to improve the lives of older people



Keeping warm will help you to stay safe and well, particularly during the winter.

This leaflet looks at benefits you could claim to boost your income, different ways to pay for heat, how to keep your home warm, grants available for heating, and tips on keeping yourself warm.



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Increasing your income

Fuel bills can be a worry for many older people. If you are struggling to pay your bills, make sure that you are claiming all the benefits you are entitled to.

Claiming means-tested benefits

If your weekly income is low, you may be entitled to Pension Credit – extra money to take your income up to a higher level. If you receive Pension Credit you may also get help with Council Tax, dental treatment and the cost of glasses. It is well worth asking.

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

If you are receiving benefits and you are in debt for fuel, the Department for Work and Pensions (DWP) can pay some of your benefit directly to the fuel company. The 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.

Claiming non-means-tested benefits

Winter Fuel Payment

The Government makes an annual Winter Fuel Payment to people aged 60 and over to help towards fuel bills. **To qualify this year you must be aged 60 or over on or before 27 September 2009.** You don't have to be getting any particular benefit to get a payment.

'The adviser clearly explained what I could claim and helped me with the forms. I would have struggled by myself.'

Action point

For more information on benefits see our free guide **What Can You Claim?**

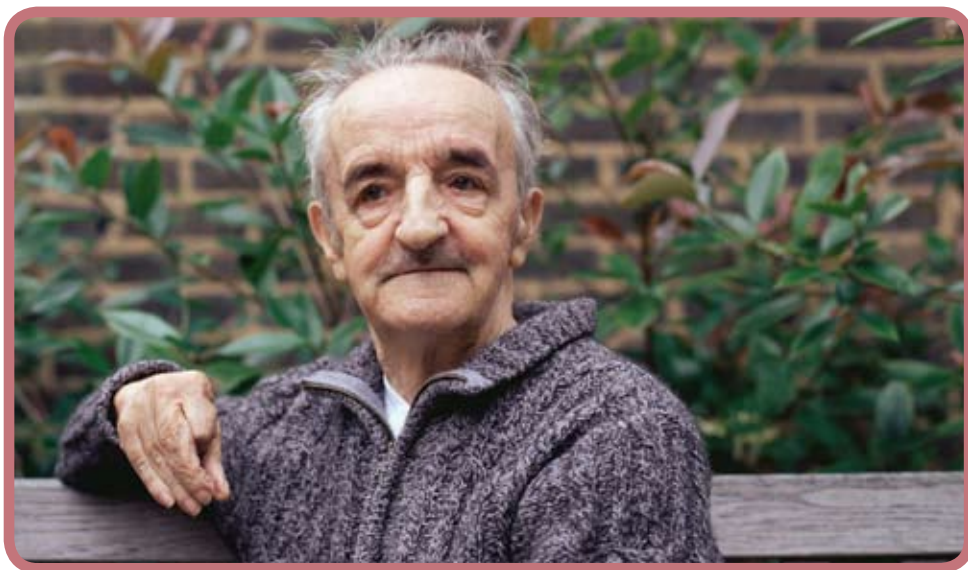
The payment for this winter, 2009–10, is £250 per household, or £400 if someone aged 80 or over lives there.

If you have received a Winter Fuel Payment in previous years, or if you are claiming any benefits (apart from Housing Benefit or Council Tax Benefit) or a State Retirement Pension, you should receive your payment automatically. If you haven't received a payment before Christmas 2009, call the **Winter Fuel Payments helpline** on **08459 15 15 15**.

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. The Cold Weather Payment for this year 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. Your local DWP office will publicise when Cold Weather Payments are available. If you do not get the payment and think that you are entitled to it, contact your local **Jobcentre Plus** office.



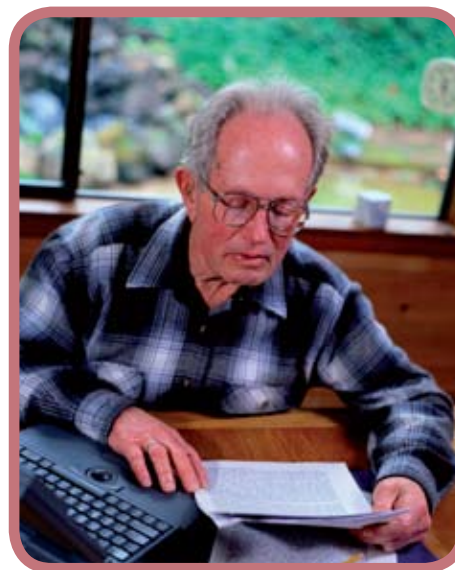
Managing your bills

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

However, electricity and gas suppliers are not allowed to disconnect households that consist only of people aged over 60 between 1 October and 31 March. And 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, mention that you are an older person as this will make a difference.

If you are a British Gas customer, call free on 0800 0480202 for more information about the British Gas services you may be entitled to.

'I thought my income was too high to get any benefits but I was able to get some help with my Council Tax. Thank goodness I checked.'



Action point

For more information and advice about paying for energy contact **Consumer Direct** on **0845 404 0506**.

Ways of paying for heat

Rather than receiving a quarterly bill, you could ask your electricity or gas company about some of the following options – but note that not all companies offer all these ways to pay. You should find the 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 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. You can also use a PayPoint card to put money towards your bill. You can add money to the card at a PayPoint terminal. These are found in many newsagents, supermarkets and garages.
- A **pre-payment meter** is operated by tokens, cards or special keys that have to be charged up. 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 gas or electricity in this way. Also, you may not find it convenient to have to buy cards or charge up your key.

Changing your fuel supplier

If you are finding that your bills are rising very fast, you may want to think about changing your fuel supplier. You can now buy gas and electricity from many different companies.

When choosing a supplier, see what payment plans different companies offer as well as checking their prices. You could also ask if the company has any special tariffs or reward schemes that may benefit you.

Action point

Consumer Direct can give you information to help you compare prices of the different fuel suppliers (tel. 0845 404 0506).



Mary, 67, has severe angina and has been struggling with day-to-day activities:

'I get a lot of pain and breathlessness if I try to walk too far. I have to take tablets now for my thyroid problem and my arthritis, and I was getting very confused about what to take when.'

'I telephoned my local Age Concern and explained the problems I was having and asked if they could give me any help. The adviser I talked to thought I might be able to get Attendance Allowance and arranged a home visit. She helped me to fill out the claim forms and explained that because I am disabled and live alone I should be able to get extra Pension Credit too.'

'About four weeks later I started to get Attendance Allowance and the extra Pension Credit. It's made such a difference to my life. I can now get taxis to the supermarket and visit friends. I have also bought a special dispenser for my tablets and I can keep my place nice and warm now without having to worry so much about paying the bills.'

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 whether your landlord is responsible for this kind of work or if you need to consult them about it. The landlord's permission is usually needed if you want to carry out any home improvements.

Top tips for insulating your home

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, reducing your bills.

- Insulate your **hot water** tank by buying a special jacket to fit around it. This will reduce heat loss and keep your hot water at the right temperature for longer, saving you pounds.
- Insulate your **cold water** tank to stop it freezing in the winter months.
- Insulate your **loft** to help prevent heat escaping through your roof.
- Curtains, particularly if they are heavy and lined, insulate your **windows**. Ideally, they should reach down to the window sill.
- Keep the doors to rooms shut. Leaving them open means your heating system has to work harder and will cost you more.
- Other, more expensive, insulation measures include fitting permanent double glazing, installing cavity wall insulation, and insulating solid walls by adding an extra layer of insulation to the inside or outside of the wall.

Action point

Your local **Energy Saving Trust advice centre** will explain the different ways of saving energy and money in your property, including any local initiatives. Call **0800 512 012**.

Five ways to draughtproof your home

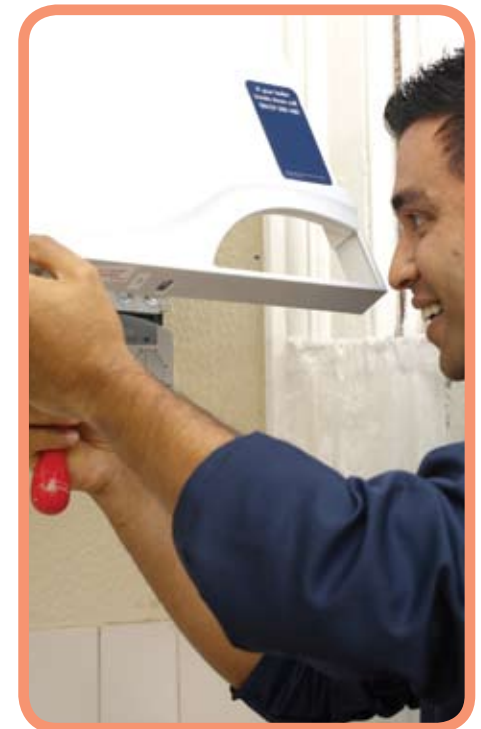
Gaps and cracks around **windows, doors** and **skirting boards** can cause draughts which can make you feel cold and uncomfortable, as well as wasting a lot of energy and money through heat loss.

- Reduce draughts with heavy, well-fitting curtains at the windows and the front door.
- Draughtproof your windows using special material from a DIY store.
- Fix draughtproofing strips around the sides of the doors, and draught excluders to the bottoms of doors, where there are often gaps.
- Fit letterbox and keyhole covers.
- Seal gaps between floorboards and around the skirting boards with sealant or thin wooden strips (beading).

Ventilation

If you are insulating and draughtproofing, make sure that some fresh air can still get into your home to provide ventilation. This is important for your health and comfort, as well as helping prevent condensation. It is also vital for gas fires and heaters and coal fires, which need fresh air so the fuel can burn properly and dangerous waste gases such as carbon monoxide can escape.

Never block any airbricks or ventilator grilles. If you fit draughtproofing strips to your windows, leave a small section untreated to let fresh air in.





John, 74, living in a two-bedroom house

'I hadn't really thought much about energy efficiency until recently. Since my wife died I have lived alone and I don't want to have to move. The cost of running the house is more of a stretch on one income though. In particular I had noticed that my gas and electricity bills were going up quite a bit. The Energy Saving Trust suggested lots of ways that I could cut down on the energy I use. Some of them I already knew about but others were new to me. I've been gradually switching to low energy light bulbs and trying to get into the habit of turning the TV and DVD player off rather than leaving them on standby. It turned out I was eligible for a grant towards the cost of improving my loft insulation as well, which will make a big difference over the next few years. I've also gone on to my energy supplier's Priority Services Register. My eyes aren't as good as they used to be and I appreciate them coming to read my meter more regularly. I don't want to pay any more than I have to.'

You may be entitled to a grant to help with your heating costs, from the government or your energy supplier.

Grants to help you save energy and money in your home

There are different government-funded grant schemes for people over 60 in England, Wales, Scotland and Northern Ireland. 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 and have not used up your maximum grant. An assessor will recommend the best improvements for your home.

In **England**, **Warm Front** grants are available to householders who rent their home from a private landlord or own their homes and are aged 60+ and receiving particular benefits. The grants can help with insulation, heating systems and appliances, and even energy-saving light bulbs.

If you qualify for the scheme, a trained assessor from the Warm Front scheme will arrange a time to visit you. You will normally get a visit, lasting up to an hour, within 21 days from the day that your application is approved.

Alternatively, if you are aged 60+ and installing a new central heating system, you could claim a **Warm Front heating rebate**.

Call the Eaga Contact Centre on **0800 316 2805** for a more detailed explanation of these grants, or visit www.warmfront.co.uk.

In **Wales**, grants to pay for insulation and heating measures are available for those receiving certain benefits under the **Home Energy Efficiency Scheme (HEES) and HEES Plus**.

For more information on these grants call **0800 316 2815** or visit HEES website: www.heeswales.co.uk.



In **Scotland**, the **Energy Assistance Package** may provide cavity wall and loft insulation if you or your partner are over 75, or over 70 and with no central heating, or receiving certain benefits.

You might even qualify for extra help, including installing a new central heating system or boiler; draughtproofing or room thermostats. To find out more, call the Energy Saving Trust on **0800 512 012**.

Northern Ireland offers grants under the Warm Homes Plus and Warm Homes schemes for installing a new heating system or repairing an old one, and for insulation and draughtproofing.

Call 0800 988 0559 to find out more.

Other grants

You might be able to get help from your **energy supplier** to improve the energy efficiency of your home. You could also ask about social tariffs.

In England the Government's information campaign, Save Money, Save Energy, provides information about help available to save energy. For more information call its helpline on 0800 512 012, or visit the Act on CO₂ website at <http://campaigns.direct.gov.uk/actonc02>

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.

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 insulation installer or call your energy supplier for more details (if you are with British Gas, call 0845 605 2535).

To find a registered installer with the National Insulation Association call 0845 1636 363 or visit www.nationalinsulationassociation.org.uk



Keeping yourself warm



There are lots of simple things you can do to help keep yourself warm.

- Regular **hot meals** and **hot drinks** provide warmth and energy. Try to have at least one proper hot meal a day to help you stay warm and well. For more ideas on eating well, see our free advice leaflet *Healthy Eating*.
- Any **physical activity**, from walking to the shops to doing housework, gets your circulation going and warms you up. If you have difficulty walking, moving your arms and legs and wiggling your toes and fingers will help. If it's very cold or icy outside try to keep active indoors.
- **Wearing warm clothing** is important. Wearing several layers of thinner clothes, which trap the warm air between them, will keep you warmer than one thick jumper. Clothes made of wool, cotton or fleecy synthetic fibres are usually warmer.
- Thermal underwear, thick tights, long socks and warm slippers can help beat the chill. If you are sitting down, a shawl and a blanket will provide a lot of warmth.

- When you go out, make sure you're dressed for the weather with warm layers of clothing, gloves and a hat or headscarf. Tuck your scarf into your coat collar to protect you from draughts. Wear warm shoes or boots with good grips.
- **At night**, use 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. Check whether your electric blanket can be kept on all night or whether it is only designed to warm the bed before you get in. Get it checked every three years – your local Age Concern may be able to test it. If you have any continence difficulties, talk to your doctor before using one.
- Thermal underwear, pyjamas, bed socks and a nightcap can keep out the cold, as can a warm milky drink before bed. You may also wish to keep a flask of hot drink on your bedside table in case you wake up feeling cold, but put it where you can't knock it over during the night.
- Make sure 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 winter. In very cold weather, and if bills are a problem, you might have to live and sleep in one room – get friends or family to move your bed into the living room rather than sleeping in an armchair.

Useful contacts

Age Concern and Help the Aged

Information Line: **0800 00 99 66**

In Wales, contact:

Age Concern Cymru and **Help the Aged in Wales**

Tel: **0800 00 99 66**

Web: www.accymru.org.uk

In Northern Ireland, contact:

Age Concern Help the Aged Northern Ireland

Tel: **028 9032 5055**

Web: www.ageconcernni.org

In Scotland, contact:

Scottish Helpline for Older People (Age Concern and Help the Aged in Scotland)

Tel: **0845 125 9732**

Web: www.ageconcernandhelptheagedscotland.org.uk

To get other Age Concern or Help the Aged leaflets, either call the Information Line or download them from www.helptheaged.org.uk or www.ageconcern.org.uk

Consumer Direct

Provides independent help and advice to energy customers. Can also refer you to other useful organisations.

Tel: **0845 404 0506**

Web: www.consumerdirect.gov.uk

Department for the Environment, Food and Rural Affairs (DEFRA)

Provides information on energy-efficiency labelling and has a leaflet called **Energy Labels: helping you make the right choice**, which you may find useful.

To get a copy, call the Publications line on **0845 955 6000**.

Electricity

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

Energy Saving Trust advice centres

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

Energy Saving Trust

Can be contacted on **0800 512 012**; offers advice on how to make homes more energy-efficient. Web: www.energysavingtrust.org.uk

Gas

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

Home Heat Helpline

A freephone number offering practical advice for people concerned about paying their energy bills. It can also give advice on grants you may qualify for. Call free on **0800 33 66 99**.

National Energy Action (NEA)

Campaigns for affordable warmth and improved energy efficiency for people who are vulnerable to the cold. In **England** call **0191 261 5677**; in **Northern Ireland** call **028 9023 9909**; and in **Wales** call **029 2064 4520**.

Web: www.nea.org.uk

In Scotland, call **Energy Action Scotland** on **0141 226 3064**.

Web: www.eas.org.uk

Solid Fuel Association

Gives advice on open fires. Call free on **0845 601 4406**.

Web: www.solidfuel.co.uk

Your own useful numbers

Age Concern England (charity number 261794) has merged with Help the Aged (charity number 272786) to form Age UK, a charitable company limited by guarantee and registered in England: registered office address 207–221 Pentonville Road, London N1 9UZ, company number 6825798, registered charity number 1128267. Age Concern and Help the Aged are brands of Age UK. The three national Age Concerns in Scotland, Northern Ireland and Wales have also merged with Help the Aged in these nations to form three registered charities: Age Scotland, Age NI, Age Cymru.

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Whilst photos are representative of older people we work with, images of named individuals have not been used.