

**WARM
AND
WELL**



Introduction

This guide looks at questions you may have about your energy supply and how to keep your home warm. You may want to know:

Which energy suppliers should I go with? Do I want my electricity from a renewable energy source? Why are my bills higher than my neighbours'? How do I work my heating system? What on earth is a Smart Meter?

This guide is here to answer any questions you may have and let you know who can help if you would like advice and assistance.

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Getting the right tariff

Gone are the days of getting your gas from the Gas Board and your electricity from the Electricity Board.

Changing tariff can save the average household between £200 and £300 a year but there are now as many as sixty different energy suppliers in the market to choose from. The number varies as some stop trading and others join the market. So, how do you find the tariff that suits you and saves you money?

With so many energy suppliers to choose from, changing can seem like a daunting prospect. But if you don't change tariff, you will eventually find yourself on what is known as the **standard tariff** with your energy supplier. The standard tariff is often the most expensive tariff as it changes as the supplier's own costs change and you don't have a fixed price over the year. The easiest way to reduce your bills is to call your supplier or check their website and ask "am I on your cheapest tariff?". They will then let you know if you are and offer to switch you if they can offer you a better deal.

If you want to go a step further, you can go to a new supplier. But, how do you find cheaper energy when there are so many energy companies available? If you are comfortable going online, then you can use such websites as **uSwitch.com**, **comparethemarket.com** or **moneysupermarket.com**. Not everyone is happy doing this and many people would prefer to speak to someone during this process.



citrus energy
Refreshingly Different.

Citrus Energy is a social enterprise based in Scotland which was set up to save people money on their bills.

They will give you advice about the prices different companies offer you, what additional services they may offer, how their customer service is rated, and, most importantly, switch you right there and then whilst sending all the information out to you in the post. You can give them a call for free on **0800 221 8089**.

Make sure you have recent bills to hand so you can explain how much energy you use, what you are being charged and who your current energy supplier is. They will make it as easy as possible for you to get the best deal you can.

Everyday energy efficiency

This is something you have been doing all your life and seems straightforward. When it gets dark you close the curtains to keep the heat in, switch off lights when you're not in the room or we turn down the heating when you leave the house.

These are excellent ways to keep your bills down and there are lots of ideas that can add together to make a big difference:

- Turn down your thermostat. Reducing the temperature from 22 degrees to 21 degrees can save up to £80 a year
- Changing your lightbulbs to LEDs instead of traditional or halogen bulbs can save up to £35 a year
- Not leaving electrical items on standby mode can save up to £30 a year
- Only boiling as much water as you need in the kettle can save up to £14 annually.
- Showering for one minute less than you normally do can save £7 a year. If you take a 10 minute shower and reduce this to a 5 minute shower, that's a saving of £35 a year.

As you can see, these simple ideas can add up to a saving of £166 over the course of a year for the average household. That's not bad for a few small changes.

In the kitchen

- Only boil the amount of water you need for hot drinks.
- Always use the right sized pan for what you are cooking. Keep lids on pans as much as possible, to reduce heat loss and condensation.
- Keep the fridge at least 10cm (4 inches) away from your wall as it will let the coils work more effectively. Clean dust off the coils regularly – dust can increase the fridge’s energy consumption.

Do not put hot food in a fridge or freezer, let it cool to room temperature first. It takes more energy to cool it down and can lead to uneven cooling, which can cause food poisoning.

- Turn your electric oven off 10 minutes before the end of cooking time. It will keep the same temperature.
- Fridges and freezers work best when they are full
- Defrost your freezer regularly.
- Defrost frozen food in the fridge overnight to reduce the cooking time, typically by half.

Washing and laundry

- Wash up in the sink or a washing-up bowl rather than under running water.
- Wait until you have a full load before running the washing machine or use the half-load or quick wash setting.
- Run the washing machine at a lower temperature. Do an occasional hot wash though, to get rid of bacteria and odours in the machine.
- Use a high speed spin so clothes comes out of the washing machine almost dry, reducing the time they will take to dry.
- Hang your washing out to dry when the weather allows and let the sun and wind do the work to save energy and money.

Keeping the heat in your home.

You can save money by taking a few energy efficiency measures to keep heat in your home. The amount you can save will vary depending on the size and age of your home and how you use energy.

Older homes can lose a lot of heat through the walls and roof, which means you will have to use more energy to maintain a comfortable temperature. Some energy saving measures are simple, others will require professional expertise and may be expensive.

Simple measures to reduce heat loss

You could try the following steps:

- Draw your curtains or blinds in the evenings to minimise heat loss through windows.
- If you cannot afford to properly heat all of your rooms, make sure you keep your living room (or the room that you use the most) warm throughout the day and heat your bedroom before you go to bed.
- Keep your radiators clear - don't put a large sofa or a bed in front of one.
- Putting thermal reflectors behind your radiators can prevent heat loss. Adding a shelf above them can throw heat forward into the room.

Insulation

Insulation is an extra layer added to your home to make it harder for heat to escape. Up to a quarter of the heat lost from homes is lost through the roof. The recommended depth of mineral wool insulation is 270mm but there are other materials that you can use. Insulating your loft could reduce your heating bills by up to £175 per year.

Hot-water tanks are another source of heat loss. Fitting a 75mm thick, hot-water cylinder jacket can be straightforward and cheap to install – less than £20 and could save you up to £40 a year.

If your house was built with cavity walls – that is, with a space between the inner and outer layers – this gap can also be insulated. This can cost up to £500. Solid walls can also be insulated but this is usually more expensive. There may be financial help available to help with these costs. Contact Home Energy Scotland for information about steps you can take to insulate your home, the savings you may be able to make, and any financial assistance available.

You can contact **Home Energy Scotland** on **0808 808 2282** or see their website **www.homeenergyscotland.org.uk**.

Draught-proofing your home

A draughty house can be uncomfortable and you will use extra energy to keep rooms warm. Common draughty areas are door frames, window frames, wooden floors, skirting boards, roofs and chimneys. You can reduce draughts by:

- sealing gaps around window frames.
- fitting draught-proofing strips and draught excluders around doors.
- fitting covers to letter boxes and keyholes.
- a chimney balloon blocks cold air from coming down and stops hot air from leaving. It can be deflated and removed when you want to use your fireplace.

You need to have some ventilation to reduce condensation and to ensure that fumes from burning gas, oil or solid fuels can escape.

Glazing

Double-glazing reduces heat loss through windows, saving you up to £160 per year, and reduces noise from outside. You could also partly double-glaze your home, focusing on the rooms that you use and heat the most or where you know most heat escapes.

Alternatively, secondary glazing, a second layer of glass fitted behind your existing windows, can help to reduce heat loss and costs less than full double-glazing and may be more acceptable if you live in a listed building or conservation area and are required to have a certain type of window.

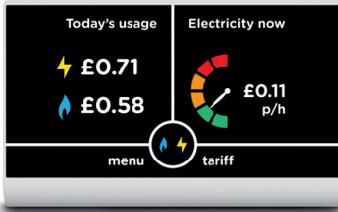
Smart Meters and your energy usage

What are they, why are they being installed and how are they supposed to help you?

Ultimately, Smart Meters will change the way that energy is managed: they will allow suppliers to see how much energy is needed at what times and generate the right amount of energy for customers. They will also help you to reduce your energy consumption in the home.

A Smart Meter is very similar to your current meters but with a few upgrades. The advantages of a Smart Meter are:

- The overall energy supply could be greener because the smart grid will be able to supply more reliable, efficient and low-carbon energy to households and help us all to manage valuable resources more efficiently.
- No more estimated bills - your meter readings will be sent directly to your suppliers so there will be no nasty surprises
- You can see what you're spending - you will get a free monitor (in-home display) that will show you how much you are spending during a week, a day and even by the hour. You can see on the display how steps you take to save energy make a difference
- You won't have to pay for a Smart Meter to be installed and if it stops working your supplier will replace it at no extra cost.



The in-home display

Your in-home display can sit anywhere in your home where you can plug it in. It communicates with your Smart Meter and shows you how much gas and electricity you're using, in pounds and pence.

There are various settings, which let you see your energy usage by the hour, per week or per month. and see what you are spending.

Seeing how much energy you are using as you use it means, for example, on those cold winter nights when you might be worried about the cost of turning up the heating, you can stay warm knowing exactly what it's costing.

If you are blind, partially sighted, have difficulties with dexterity or memory loss, contact your energy supplier to find out whether there is a type of display which would better meet your needs.

Some people who already had a Smart Meter installed needed a new one when they changed energy supplier. From early 2019 the 'second generation' of Smart Meters are being installed, which allow uninterrupted switching between suppliers. If you already have a 'first generation' Smart Meter it should soon be updated so you can easily switch suppliers too.

If you would like more information about Smart Meters and how to get one installed, contact your energy supplier to find out when they are available or simply search 'I want a smart meter' today or call **0300 131 7777**.

Services from your energy supplier

Your gas or electricity energy supplier may be able to help you with free services if you are over pension age or have a disability or long term health condition and you join their priority service register.

Depending on your circumstances these services can include:

- Energy efficiency advice.
- Priority in getting your energy supply restored after power cuts.
- Advance notice of any planned interruptions to your fuel supply if this will affect medical equipment.
- A password scheme protecting you against bogus callers.
- A regular meter-reading service.
- Advice about specialist controls which can make electrical equipment easier to use if you have a disability (including controls which are easy to grip and plugs which have handles).
- Sending your bill to a friend or family member you choose to help you check them.
- Supplying bills in large print, audio or braille.

Warm Home Discount

You may be entitled to the Warm Home Discount of £140 off your electricity bill during the winter months if your electricity supplier is part of the scheme. Suppliers have different rules for who qualifies but if you receive Pension Credit, certain disability benefits or have a low income, you should contact your energy supplier to see if you are eligible. Each supplier has a limit of how many people they can give the discount to so, if you think you may qualify, contact them as soon as possible. If you receive Pension Credit with a Guarantee element and your energy supplier is part of the scheme you should automatically receive the Warm Home Discount and should receive a letter letting you know this.

Have the income you are entitled to

Cold weather payments are paid automatically by the Department for Work and Pensions for each week when the average temperature recorded (or forecast) for your relevant local weather station is zero degrees Celsius or less for seven days in a row. The payment is currently £25 for each qualifying week.

People who qualify include most people who receive Pension Credit, and some people who receive means-tested working age benefits.

A **Winter fuel payment** is an annual lump sum tax-free payment to help with winter heating costs. It is usually paid automatically, but people need to make a claim if they are not claiming social security benefits and have not received a payment before.

There are different rates of payment depending on your age, your partner's age, whether you are receiving Pension Credit and whether you live in a care home. If you are part of a couple and you both qualify for the Winter Fuel Payment, it will be shared between you.

You can call the **Winter Fuel Payment Helpline** on **0800 731 0160** or see **www.gov.uk/winter-fuel-payment**.

Social security benefits like Pension Credit can help people to meet their day-to-day living costs including keeping on top of fuel bills. Around 40% of people who should be receiving Pension Credit are not claiming the help they are entitled to. If you are not clear about how the social security system works and what you are entitled to see our **Benefits Maze** or call the **Age Scotland helpline** on **0800 12 44 222**.

What to do in an emergency

Electricity safety

If there is a power cut or you suspect you have a problem with wires outside your home, call the emergency number given by your supplier or

Scottish and Southern Energy Power Distribution 0800 300 999

Scottish Power Energy Networks 0800 092 9290

If you have a problem with the wiring inside your home or with any of your electrical appliances, you will need to find a qualified electrician to help you.

If you need to employ a qualified electrician contact the **The National Inspection Council for Electrical Installation Contracting** (NICEIC), which can provide you with approved electricians in your area, call **0333 015 6625** or see their website **www.niceic.com**.

Your local Care and Repair Service may be able to help you to find a reliable local electrician, and in many areas local councils have set up Trusted Trader schemes.

Call the **Age Scotland helpline** on **0800 12 44 222** or Care and Repair Scotland on **0141 221 9879**, **www.careandrepairsotland.co.uk**, for details of your local Care and Repair service.

Gas safety

If you suspect you have a gas leak:

- Phone the **National Gas Emergency Service** on **0800 111 999**.
- Do not create a flame or operate electrical switches.
- Put out flames if you can do this without putting yourself at risk.
- Open doors and windows.
- Keep people away from the area and turn off the gas at the control valve.

The operator who takes your call will give you on the spot safety advice. The National Grid aims to attend all uncontrolled gas escapes within one hour, and all controlled escapes (where the gas meter has been switched off and there is no smell of gas) within two hours.

If you need to employ a gas engineer to fix your appliances, only use one who is on the **Gas Safe Register**. You can contact them for details of registered gas engineers in your local area. Call **0800 408 5500** or see their website **www.gassaferegister.co.uk**.

Oil fuel safety

There is good advice about how to make safe use of oil fired heating on the website **www.oilsave.org.uk** where you can also find information about fuel suppliers, heating technicians and keeping your oil tank secure.

Water safety

Know where your water stopcock is too and check that it is easy to turn. If water pipes freeze and burst you need to be able to turn off the water at the main stopcock.

Fire safety

Contact the **Scottish Fire and Rescue** service for advice about fire safety – call them on **0800 0731 999** for a free home safety visit.

Carbon monoxide safety

Carbon Monoxide poisoning causes around 50 deaths a year in the UK, and causes many people to need hospital treatment. The usual cause is gas, oil or solid fuel appliances which have not been properly installed or maintained.

Carbon Monoxide can kill quickly and with no warning, or can make you ill over a period of time. You cannot smell it, taste it or see it. The six main symptoms are headaches, dizziness, nausea, breathlessness, collapse and loss of consciousness

If you experience any symptoms of carbon monoxide poisoning:

- Open doors and windows immediately, turn off gas appliances and leave the house.
- See your doctor as soon as possible or go to hospital - let them know that you suspect carbon monoxide poisoning. They can do a test to check.
- If you think there is immediate danger, call the **Gas Emergency Helpline 0800 111 999**.
- Get a Gas Safe registered engineer to inspect your gas appliances and flues to see if there is a problem.

For peace of mind you could get a carbon monoxide alarm in your home, either from a DIY store or there may be a scheme operated by your local council or fuel supplier which could help with this.

Be scam aware

Most well-known energy suppliers no longer carry out doorstep selling.

If a sales person calls uninvited at your home to try to sell you gas or electricity, wanting to sell you energy efficiency measures, or saying they are from a government scheme you could:

- Ask the person for identification.
- Get the company's number from the phone book or online and ring to check that the sales person is who they say they are.
- Do not let the sales person into your house until you have checked their identity.
- Ask them to call back at another time when a friend or family member can be with you.
- Do not sign anything straight away - leave yourself time to think about what you want to do.

You do not have to let anyone into your home. If you have concerns about someone's behaviour call 999 for the police if you are being threatened; if you feel you are not in any way at risk but wish to report a suspicious incident call your local police station by dialling 101.

When an engineer visits to fit a Smart meter, the time and date should be agreed with you in advance.

Winter survival kit

Make sure you have supplies of essential items in case the weather takes a turn for the worse:

- Keep simple cold, flu and sore throat remedies in the house. Your pharmacist can make suggestions and also advise you on how to manage minor illnesses.
- Order repeat prescriptions in plenty of time, particularly if bad weather is forecast. Your pharmacy may offer a prescription pick-up and delivery service.
- Keep basic food items in the cupboard or freezer in case it's too cold to go shopping.
- Keep a radio and torch handy in case of a power cut. Keep your mobile phone, laptop or tablet fully charged, so you can use the battery power if there is no electricity.



Staying Well

As well as keeping warm in winter, there is a lot you can do to look after yourself:

Eat well – When it is cold it is easy to fall into eating habits which don't provide the combination of foods that you need to stay as healthy as possible. Hot meals and drinks help to keep you warm, so eat at least one hot meal each day and have hot drinks during the day and before you go to bed.

Include a good range of foods in your diet – try to base the balance of your food on the Eat Well plate - and aim for five portions of fruit and vegetables each day, so that you're getting plenty of nutrients and vitamins.

Eating a varied, balanced diet is one of the best ways to contribute to good health. A healthy diet can help reduce cholesterol and blood pressure as well as prevent weight gain and Type 2 diabetes.

It's important to eat enough, especially in winter. Age Scotland's **Eat Well** guide contains information including what balance of foods to aim for, how food can affect your mood and practical tips on understanding food labelling and what to keep in your store cupboard.

Consider taking a vitamin D supplement – even if you eat well, you may not always have enough vitamin D. Your body creates vitamin D from sunlight when you are outdoors. You need it for healthy bones, teeth and muscles. During the winter months in Scotland the sun is not strong enough for your body to make vitamin D, and it is difficult to get the amount you need from food alone. You might want to speak to your GP to discuss taking a supplement to boost your levels in winter.

Keep warm – It is essential that you keep your home warm. Low temperatures increase the risk of flu and other respiratory problems and can raise blood pressure. Blood pressure takes longer to return to normal in older people who have been out in the cold, increasing the risk of heart attacks and strokes. The colder your home, the higher the risk to your health.

Keep your bedroom window closed at night when the weather is cold. The coldest time of the day is just before dawn. Breathing in cold air raises the risk of chest infections.

Keep moving - Staying active is not only essential for your general wellbeing and fitness – it also generates heat and helps to keep you warm. When you are indoors, try not to sit still for more than an hour. Get up and walk around and spread out any chores through the day.

If walking is difficult you can do chair-based exercises while sitting or holding on to the back of a chair. Even moving your arms and legs and wiggling your toes can help you keep warm.

Taking part in physical activity you enjoy is a great way to get out and about, build social networks and meet new people.

Get out and about – it is good to exercise if you can. Exercise is good for your heart, lowers the risk of type 2 diabetes and some cancers and can also help you to feel mentally fit and well. If you are worried about taking exercise, have a chat to your GP about what would be safe for you. You may want to get out for a walk and a chat or prefer to find indoor exercise like dancing or bowling – call Age Scotland’s helpline and we can help you to find out what’s on in your community.

Protect yourself – make sure you have the annual flu jab and the ‘pneumo’ (or pneumococcal) jab is a one-off jab that helps protect you against pneumonia, meningitis and septicaemia. Ask your GP about it if you’re over 65 and haven’t had one.

Stay positive - It is not unusual to feel down in winter – particularly when the days are short and nights are long. Try to keep to your usual routine and if you cannot get out to visit friends or family give them a call instead.

Do something you enjoy every day and get some fresh air if you can. Contact the **Age Scotland helpline** on **0800 12 44 222** to find out what opportunities there to get out and about locally and for good company.

If the cold dark weather affects your mood, see our guide **Mental health and wellbeing: Keeping well and who can help**.

Stay connected – Many older people find that they are lonely; this has been recognised as a serious issue by the Scottish Government as it affects peoples' everyday lives and health.

100,000 older people in Scotland say they feel lonely most or all of the time.

In winter it can be hard to get out to shops and appointments and even harder to visit family and friends. If you can't get out, you can call Age Scotland's helpline for a chat and we can see if there is anything near your home which you could get out to and enjoy. There may be opportunities to go to a lunch club or men's shed, sing, volunteer to help other people or learn to get online so you can email, skype your family or get a better deal on your bills.

Age Scotland's helpline offers information, advice and friendship, call **0800 12 44 222**.

Who can help?

The Age Scotland helpline is the confidential, free-phone helpline for older people in Scotland. It provides information, friendship and advice to older people and those seeking advice on how best to support older friends and family members.

Tel: **0800 12 44 222**

Home Energy Scotland can give you expert information and advice about:

- energy issues
- help which may be available locally or from your energy supplier
- social security benefits
- changing energy suppliers and
- the energy efficiency of your home

Tel: **0808 808 2282**

www.homeenergyscotland.org.uk

Citizens Advice Bureau (CAB)

You can find your local CAB details by calling Citizens Advice Scotland on **0131 550 1000** (this number can give local contact details, not advice) or visiting their website **www.cas.org.uk/bureaux**.

Care and Repair Scotland

Offers advice and assistance to help people repair, improve or adapt their homes.

Tel: **0141 221 9879**

www.careandrepairsotland.co.uk

Gas Safe Register

Official list of gas engineers who are registered to work on boilers, cookers, fires and other gas appliances.

Tel: **0800 408 5500**

Textphone: **0800 408 0606**

www.gassaferegister.co.uk



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0333 323 2400
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www.agescotland.org.uk

Age Scotland helpline
0800 12 44 222



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Age Scotland, part of the Age Network, is an independent charity dedicated to improving the later lives of everyone on the ageing journey, within a charitable company limited by guarantee and registered in Scotland. Registration Number 153343. Charity Number SC010100.

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