

**WARM
AND
WELL**

Who we are

Age Scotland is the national charity for older people. We work to improve the lives of everyone over the age of 50 so that they can love later life.

Our vision is a Scotland where everyone can love later life.

Our mission is to inspire, involve and empower older people in Scotland, and influence others, so that people can make the most of later life.

Our three strategic aims are to:



Help older people to be as well as they can be



Promote a positive view of ageing and later life



Tackle loneliness and isolation

How we can help

We know that growing older doesn't come with a manual. Later life can bring changes and opportunities to your life and you may need to know about rights, organisations and services which are unfamiliar to you.

That's why we provide free information and advice to help you on a range of topics including benefits and entitlements, social care, legal issues such as Power of Attorney, housing and much more. All of our guides are available to download for free from our website, or you can contact our helpline team to have copies posted to you for free.

The Age Scotland **helpline** is a free, confidential phone service for older people, their carers and families in Scotland looking for information and advice.

Later life can bring times when you just need someone to talk to. Our **friendship line** is part of our wider helpline and older people can call us for a chat. We're here to listen, provide friendship and offer support.

For information, advice and friendship



Call us free on: 0800 12 44 222
(Monday – Friday, 9am - 5pm)



Visit agescotland.org.uk
to find out more.



Contents

Getting the best value gas and electricity tariffs	p1
Everyday energy efficiency	p3
Smart Meters and your energy usage	p8
Have the income you are entitled to	p11
What to do in an emergency	p12
Winter survival kit	p17
Staying well	p18
Who can help?	p21

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 neighbour's? 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.

Getting the best value gas and electricity tariffs

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 60 different energy suppliers in the market to choose from. The number varies as some stop trading and others join the market. So, what is a tariff, and how do you know if you are getting the best value for money?

Both gas and electricity are measured in units called kilowatt hours. A tariff is the amount your energy supplier charges you for each unit of energy you use. Tariffs may be fixed, so the amount per unit doesn't change for a set period of time, or they can be variable and change as the actual cost of providing the energy changes.

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 usually the most expensive variable tariff.

Ofgem, the energy regulator, has introduced price caps on standard variable tariffs that may reduce the amount you pay; however, you could save more money by making sure you are on the best tariff for your level of usage.

The easiest way to reduce your bills is to call your supplier or check their website and ask "am I on your cheapest tariff?". If a better deal is available and you are not tied in to a fixed rate, they can switch you over straight away.

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 and services different suppliers offer, tell you, 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 a recent bill to hand so you can tell them 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 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:

- turning down your thermostat - reducing the temperature of your home 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 an 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

- Draw your curtains and close your blinds in the evenings to minimise heat loss through windows.
- If you cannot afford to heat all of your rooms properly, 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 sofas or other large pieces of furniture in front of them if you can avoid it.
- Put thermal reflectors behind your radiators to reduce heat loss. Add a shelf above them to help throw heat forward into the room.

Insulation

Insulation is an extra layer of material added to the walls of 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 – the space can 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 towards 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**.

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. It costs less than full double-glazing and may be more acceptable if you live in a listed building or conservation area so are required to have a certain type of window.

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.
- installing a chimney balloon to block 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.

Home Energy Efficiency Programme for Scotland (HEEPS)

If you own your own home, the Home Energy Efficiency Programme for Scotland (HEEPS) Equity Loan Scheme is a Scottish Government scheme which allows you to borrow money against the value of your property, to pay for improvements that will make your home more energy efficient. These might include a new boiler, insulation or double glazing.

For more information, and to find out if you could be eligible for this scheme, contact **Home Energy Scotland** on **0808 808 2282** or see their website **www.homeenergyscotland.org.uk**.

Smart Meters

A Smart Meter is similar to a traditional meter, but has some advantages:

- you will get an in-home display, that can show you how much you are spending per week, day or hour
- your meter readings will automatically be sent to your supplier at least once a month, so you won't need to remember to do it yourself
- if you are blind, have low vision, have difficulties with dexterity or memory loss, your supplier may be able to fit a meter that better suits your needs

Your supplier should contact you when they are fitting Smart Meters in your area. There is no additional charge to have one fitted. You don't have to have a Smart Meter, but many suppliers offer tariffs with lower rates for Smart Meter users.

If you have had a Smart Meter for quite some time you may have a first generation meter, and will need a new one if you change energy suppliers. From early 2019, suppliers began installing second generation meters. These don't need to be replaced if you change suppliers, making it easier to switch.

If you would like more information about Smart Meters and how to get one installed, contact your energy supplier.

Services from your energy supplier

Your gas or electricity 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.

These services may 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

If your energy supplier is part of the Warm Home Discount Scheme, you may qualify for a discount of £140 off your electricity bill each winter if you either:

- receive Guarantee Pension Credit and your name (or your partner's name) is on the electricity bill, or
- are on a low income, receive certain means-tested benefits and meet your energy supplier's criteria for awarding the discount.

If you receive Guarantee Pension Credit, you should automatically receive this discount if your supplier is part of the scheme and you were with them on the qualifying date (usually around July each year).

If you are on a low income, check with your supplier to see if you are eligible and to find out how to apply.

If you have a pre-pay or pay-as-you-go electricity meter, you may still qualify. The discount is usually given as a top-up voucher or credit.

If you get both electricity and gas from your supplier, you may be able to ask your supplier for the discount on your gas bill instead.

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.

You will usually be entitled to Cold Weather Payments if you receive Pension Credit, and may also qualify if you receive means-tested working age benefits.

For more information about Cold Weather Payments, visit www.gov.uk/cold-weather-payment or call the Age Scotland helpline on **0800 12 44 222**.

A **Winter Fuel Payment** is an annual lump-sum tax-free payment to help older people with winter heating costs.

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.

If you receive State Pension, or you received a Winter Fuel Payment last winter, it should be paid automatically. If not, you may need to make a claim by calling the Winter Fuel Payment helpline on **0800 731 0160**.

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** guide 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 contact:

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, the **The National Inspection Council for Electrical Installation Contracting** (NICEIC), can provide you with details of approved electricians in your area. Call **0333 015 6625** or see their website **www.niceic.com**.

Your local Care and Repair service or Trusted Trader scheme may have details of reputable electricians in your area.

To find a **Care and Repair** service, contact **0141 221 9879** or visit **www.careandrepairscotland.co.uk**.

To find out if there is a **Trusted Trader** scheme in your area, speak to your local council.

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

Make sure you know where your water stopcock is and check that it is easy to turn. If water pipes freeze and burst, or you need plumbing work done, you need to be able to turn off the water at the main stopcock.

Fire safety

The **Scottish Fire and Rescue** can provide advice about fire safety and arrange a free home safety visit. Contact them on **0800 0731 999** for information.

Carbon monoxide safety

Carbon monoxide poisoning causes around 50 deaths a year in the UK, and leads to 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 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.

You can buy a carbon monoxide alarm online, from most DIY stores or through many energy suppliers.

New laws about fire alarms, smoke alarms and carbon monoxide detectors

The rules about smoke and heat alarms, and carbon monoxide detectors, are changing from February 2022. The new rules mean every home will need to have:

- a smoke alarm in the room you spend most of your time in during the day
- a smoke alarm in every hallway and landing
- a heat alarm in every kitchen

The alarms must be mounted on the ceiling. They must be linked together so that if an alarm goes off in one room, the other alarms will also sound. Many types of smoke alarms can be linked without wires, so you won't need to damage your decor.

All homes must also have a carbon monoxide detector in any room with a carbon-fuelled appliance (for example boilers, fires and heaters, but not cookers), or with a flue. This doesn't need to be linked to the fire alarms.

If you own your own home, you are responsible for making sure your property meets the new rules. If you want to sell your property, the home report will need to show that it has the correct alarms and detectors.

If you are a tenant, your landlord is responsible for ensuring the property has the correct alarms and detectors.

Be scam aware

Many well-known energy suppliers have stopped doorstep sales due to public concern about mis-selling.

If a sales person calls on you uninvited, offering to switch you to a different energy supplier to save money, sell you energy efficiency measures or sign you up to a scheme, don't feel pressured into doing anything that you don't want to do, or that you are unsure about. If you are not interested, simply say 'no thank you' and close your door.

If you ARE interested but want to protect yourself from possible scams, 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
- ask them to wait outside (and close your door or keep it chained) until you have checked their identity
- ask them to call back at another time when a friend or family member can be with you
- ask them to leave some information with you, to give you time to think about what you want to do.

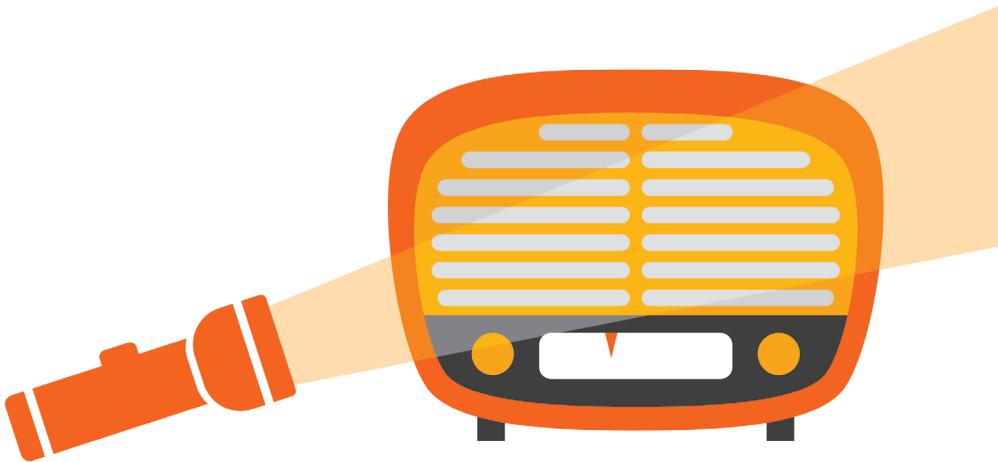
You do not have to let anyone into your home. If you have concerns about someone's behaviour, call 999 for the police if you are being threatened. If you don't feel you are at risk but wish to report a suspicious incident call your local police station by dialling 101.

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 give advice 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 collection 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 the Eat Well plate diagram showing the balance of foods to aim for, how food can affect your mood, 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 at a time. 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 vaccine. The pneumococcal vaccine is also recommended for anyone with a serious health condition and everyone aged 65 years and over. It can be given at any time, and the protection lasts for several years. Speak to your GP if you 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 harder than usual to visit friends and family. But just because you can't see people face to face, that doesn't mean you can't call them for a chat or send them an email or message online.

If you have a mobile phone or computer, now's a great time to make the most of video calls and messages. Why not give it a go, even if you're not a dab hand with technology? Skype, WhatsApp and Facetime all let you make video calls.

If you are feeling lonely or just want someone to talk to, call our helpline for a chat with one of our friendly advisers.

Call us free on **0800 12 44 222**, Monday to Friday 9am – 5pm.

Who can help?

The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.

0800 12 44 222 / www.agesotland.org.uk

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

- energy issues
- energy efficiency
- help that may be available locally or from your energy supplier
- changing energy suppliers

0808 808 2282 / www.homeenergyscotland.org.uk

Citizens Advice Bureau (CAB)

Free, confidential and independent advice on a wide range of topics including heating, housing, money, benefits, employment and consumer issues.

0800 028 1456 / www.cas.org.uk

Care and Repair Scotland

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

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

How you can help

Our vision is a Scotland where everyone can love later life.

All the information and advice we provide is free and completely impartial and in helping people access their rights and entitlements, it can be life changing.

We are an ageing population and more people than ever are coming to us for support. You can help us be there for those that need us most.



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- ▶ Call **03330 15 14 60**
- ▶ Visit **age.scot/donate**
- ▶ Text **LATERLIFE** to **70085** to donate £5.*



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work. To find out more, call **0333 323 2400** or visit **age.scot/fundraise**.



Leave us a gift in your Will

By choosing to leave us a gift in your Will, you can help Age Scotland to continue being there for vulnerable older people in the years to come. To find out more, call **0333 323 2400** or visit **age.scot/legacy**.

* Texts cost £5 plus one standard rate message

Let's keep in touch



Sign up to our newsletter

Our regular newsletters by email contain details of our campaigns, services and how you can support our work.

Sign up today by visiting [**age.scot/roundup**](https://age.scot/roundup)



Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.



[**/agescotland**](https://www.facebook.com/agescotland)



[**@AgeScotland**](https://twitter.com/AgeScotland)



[**@age_scotland**](https://www.instagram.com/age_scotland)



[**/AgeScotland**](https://www.linkedin.com/company/AgeScotland)

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Contact us:

Head office

0333 323 2400

Age Scotland helpline

0800 12 44 222

Email

info@agescotland.org.uk

Visit our website

www.agescotland.org.uk

Follow us on social media:



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/AgeScotland



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