

Keep Warm Keep Well

A guide for people over 60



Advice on...

Getting financial help
Saving energy and money
Staying well and healthy



About this booklet

This booklet has been produced by the Department of Health, in association with other partners.

It aims to help you maintain good health during winter and take advantage of the financial help and benefits available.

Inside, you'll find useful tips on heating your home effectively, a large section on financial support available, steps on preparing your home for the winter and advice on staying healthy.

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Your top five tips for keeping warm and well

These top tips are some of the best ways to keep your home warm, keep on top of your bills, and keep healthy. Some may seem obvious, but they could help you stay warmer throughout winter.

You'll find more top tips throughout this booklet.

1. Heat your home well

By setting your heating to the right temperature (between 18–21°C or 64–70°F), you can still keep your home warm and lower your bills. If you feel cold at night, use a hot water bottle or electric blanket – but never use both together.

2. Get financial support

There are grants, benefits and sources of advice available to make your home more energy efficient, improve your heating or help with bills. It's worthwhile claiming all of the benefits you are entitled to.

3. Eat well

Food is a vital source of energy, which helps to keep your body warm. Try to make sure you have hot meals and drinks regularly throughout the day.

4. Get a flu jab

You can get a free jab to protect against seasonal flu from your GP if you are over 65 or if you have a long-term health condition.

5. Look after yourself and others

On cold days try to avoid going outside; however, if you do need to, remember to wrap up warm. If you have an older neighbour or relative, look out for them during winter to make sure they are safe and well.

Top tips for heating your home effectively

Some energy-saving tips may seem obvious, but they can make a big difference when it comes to reducing your fuel bills.



Top tips

- By setting your heating to the right temperature, you can keep your home warm and lower your bills. During the day set the thermostat to **21°C (70°F)**, and during the night set it to **18°C (64°F)**.
- Set your heating to come on just before you get up and switch off after you've gone to bed. If it's very cold, set your heating to come on earlier and turn off later rather than turning the thermostat up.
- If you can't heat all of the rooms you use, heat the living room throughout the day and your bedroom just before you go to bed. Remember to close curtains and shut doors to keep heat in the rooms you use most.
- Heating your home safely is really important. Remember to get your heating system checked regularly, and keep your home well ventilated.



Top tips

- If you have open fires make sure the room is properly ventilated. Use safety guards and don't hang your washing near the open flames. If you use a fire or heater in your bedroom at night, always keep a window and door open.
- Use your electric blanket as instructed and get it tested every three years. Remember never to use an electric blanket and a hot water bottle together.
- Switch your appliances (such as televisions and microwaves) off rather than leaving them on standby. This will save money and energy and help you to Act On CO₂.

For more information on energy efficiency, call **0800 316 2805** (8am–6pm Mon–Fri and 9am–5pm Sat) or visit www.warmfront.co.uk/energy-efficiency-advice.htm

Financial help to heat your home

If you're struggling financially to keep your home warm, you could get a grant to make your home more energy efficient, or repair or install a new heating system.

If you don't qualify for some benefits, you may qualify for others. And even if you've been turned down for benefits in the past, you may find that you now qualify for some means of support.

Winter Fuel Payment

This is a tax-free benefit to help pay for heating during winter. You may qualify if:

- you are aged 60 or over; and
- you normally live in Great Britain.

How much could I get?

This year you could get a Winter Fuel Payment of up to £250 for households with someone aged 60–79, or up to £400 for someone aged 80 or over. The exact amount you'll get depends on your circumstances during the qualifying week of 21–27 September 2009, such as your age, whether you live alone and whether you're getting Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.

You will get the payment automatically if:

- ✓ you're aged 60 or over on or before 27 September 2009; and
- ✓ you got a Winter Fuel Payment last winter and you still meet the conditions for getting it; or
- ✓ you get State Pension or another benefit, except Housing Benefit, Council Tax Benefit or Child Benefit, during the week of 21–27 September 2009.

Most payments are made over a number of weeks from November onwards. You should get your payment by Christmas – if you don't, you should make a claim. All claims must be received on or before 30 March 2010.

To find out more about Winter Fuel Payments, call **08459 15 15 15** (8.30am–4.30pm Mon–Fri, textphone **0845 601 5613**) or visit **www.direct.gov.uk**

Warm Front Scheme

Warm Front provides grants for people on income or disability-related benefits to fit insulation and heating improvements in their home. You may be eligible if:

- ✓ you own your own home or rent it from a private landlord; and
- ✓ you get an income or disability-related benefit (such as Disability Living Allowance, Attendance Allowance, Pension Credit, Housing Benefit or Council Tax Benefit); and
- ✓ you live in England.

For further information on benefit eligibility, please see the enclosed application form.

How much could I get?

You may get grants for insulation and heating improvements for your home worth up to £3,500, or up to £6,000 if your home needs oil central heating or a new low carbon technology. You can also get advice on energy efficiency to lower your energy bills.

What improvements are available?

All eligible Warm Front applicants receive a survey of their property, which includes energy efficiency advice and two free energy-efficient light bulbs.

Warm Front can also provide loft insulation, cavity wall insulation and draught-proofing and hot water tank insulation.

Also included are repairs of an existing heating system, a new gas or oil central heating system and electric storage heaters.

How to apply

- Fill in the application form included with this booklet
- Call **0800 316 2805** (8am–6pm Mon–Fri and 9am–5pm Sat)
- Visit **www.warmfront.co.uk**

Benefit Entitlement Checks

Every Warm Front applicant is offered a free and confidential benefit check to make sure they are claiming all the benefits they are entitled to.

Find out more by calling the Benefit Entitlement Check team direct on **0800 072 9006**.

Heating Rebate Scheme

If you do not qualify for a Warm Front grant because you do not receive the relevant benefit but you are over 60, you may be able to claim up to £300 to pay for installing or repairing a heating system.

To find out more, call **0800 316 6012**.

Cold Weather Payment

Cold Weather Payments are made during periods of very cold weather to help people pay for extra heating costs. To get a Cold Weather Payment, the average temperature where you live must be recorded as, or expected to be, 0°C or below for seven days in a row. You may be able to get Cold Weather Payments if you get one of the following benefits: Income Support; Employment and Support Allowance (income related); income-based Jobseeker's Allowance; or Pension Credit. If you get Income Support and Employment and Support Allowance (income related) during the assessment phase or income-based Jobseeker's Allowance, you must also receive a Pensioner or Disability Premium or have a child who is disabled or under the age of 5.

To find out more about Cold Weather Payments, contact Jobcentre Plus or visit www.jobcentreplus.gov.uk

Help from your energy provider

Energy suppliers provide grants for free home insulation and other energy efficiency measures as part of their Carbon Emissions Reduction Targets. They also provide a range of further help including reduced or 'social' tariffs, energy efficiency advice and the Priority Service Register, which gives extra assistance to customers with disabilities or long-term health conditions. Customers who are over 70 or living on a low income can apply.

Energy providers have partnered with the Government's Act On CO₂ campaign to produce a booklet with tips on how to save money and reduce your carbon footprint. This booklet will be available in autumn 2009.

Energy suppliers have also voluntarily agreed with the Government to increase the amount they spend on programmes of social assistance to their most vulnerable customers. These programmes can include social and discounted tariffs, trust funds and debt write-off schemes, rebates, partnership agreements and Benefit Entitlement Checks. You should contact your energy supplier to find out if you are eligible for help under these programmes.

Other sources of financial support

If you're struggling to pay your energy bills, there are plenty of sources of help. Remember to contact your energy supplier, as they may be able to offer you a special tariff or payment plan to help you stay on top of your bills.

Consumer Direct

Consumer Direct is a government-funded service that offers clear, practical and impartial information and advice on consumer issues.

Call **08454 04 05 06** (8am–6.30pm Mon–Fri and 9am–1pm Sat) or visit www.consumerdirect.gov.uk

The Home Heat Helpline

This is a free national helpline offering access to grants for free home insulation and reduced or 'social' tariffs from energy suppliers, as well as advice on managing your bills and reducing your energy use.

Call the Home Heat Helpline on **0800 33 66 99** (9am–8pm Mon–Fri and 10am–2pm Sat, minicom **0800 027 2122**) or visit www.homeheathelpline.org.uk

Energy Saving Trust

The Trust's local advisers provide free, impartial advice on making your home more energy efficient. They can also tell you about grants for implementing energy efficient measures that may be available in your local area.

Call the government-funded Act On CO₂ advice line on **0800 512 012** (9am–5pm Mon–Fri) to speak to an adviser, or visit **www.energysavingtrust.org.uk**

National Energy Action

This charity campaigns for affordable warmth and better energy efficiency for people who are particularly vulnerable to the cold.

Visit **www.nea.org.uk**, email info@nea.org.uk or write to NEA, St Andrew's House, 90–92 Pilgrim Street, Newcastle NE1 6SG.

Home Improvement Agencies

There are about 250 Home Improvement Agencies in the UK, which provide advice on repairs and home improvements to older and disabled people.

To find your nearest agency, call **0145 789 1909** (9am–5pm Mon–Fri) or visit **www-foundations.uk.com**

Citizens Advice Bureau

Your local bureau will be able to give you advice on benefits, heating, grants and debt.

Look under C in the Yellow Pages or visit **www.adviceguide.org.uk** for more information or to find your local bureau.

Local council grants

If you have a low income, your local council may be able to help you with home repairs and improvements, such as insulation. To find out whether you can apply for a grant, contact your local council.

Grants and loans

If you are getting Income Support, income-based Jobseeker's Allowance or Pension Credit, you may be eligible for a community care grant, budgeting loan or crisis loan.

For confidential advice, call **0800 882 200** (8.30am–6.30pm Mon–Fri and 9am–1pm Sat, textphone **0800 243 355**).

Getting ready for winter

We're all more likely to feel the chill in winter, but cold weather can lead to more serious health problems such as heart attacks, strokes or pneumonia. By staying warm, you can stay healthy and well.

Preparing your home for winter

Insulating your home not only helps to keep it dry and warm, it will also help to keep your heating costs down.



Top tips

- Fit draught-proofing to seal any gaps around windows and doors.
- Insulate your home – there are many ways to stop heat from escaping:
 - Make sure your loft has at least 10–11 inches (270mm) of insulation
 - If you have wall cavities, insulate them too
 - Insulate your hot water cylinder and pipes.

For more information on installing insulation and to find an approved National Insulation Association (NIA) installer in your area who can arrange a free survey and quotation for your property and provide details

of the grants available, visit the NIA website
www.nationalinsulationassociation.org.uk

Alternatively call the enquiry line on **0845 163 63 63**.

Staying safe at home

Incorrectly installed, poorly maintained or poorly ventilated cooking and heating appliances can give off carbon monoxide – a poisonous gas which you can't see, smell or taste but which kills more than 50 people a year in England and Wales. Low levels of carbon monoxide can cause serious harm to your health if breathed in over a long time.



Top tips

- Have your cooking and heating appliances, flues and chimneys serviced at least once a year by a suitably trained, reputable, registered engineer.
- Fit an audible carbon monoxide alarm that meets European Standard EN50291.
- Keep rooms well ventilated when using an appliance, and stop using an appliance if you think it may be giving off carbon monoxide gas.
- If you suffer from symptoms like food poisoning, viral infections, flu or simple fatigue and think they could be caused by carbon monoxide, see your doctor at once and say you think it might be carbon monoxide poisoning.

To find out more about carbon monoxide safety, call the HSE Gas Safety Line on **0800 300 363** (8am–8pm Mon–Fri and 10am–4pm Sat) or visit www.hse.gov.uk/gas/domestic/index.htm

For general health advice and information visit www.nhs.uk/carbonmonoxide

Preparing yourself for winter

Get a free flu jab

Not only is flu unpleasant, but it can also be a serious health hazard – especially for older people. You can get a free flu jab to protect against seasonal flu if you:

- ✓ have serious heart, lung or kidney disease or diabetes;
- ✓ have a weak immune system, caused by disease or medical treatment;
- ✓ have had a stroke or TIA (transient ischaemic attack); or
- ✓ are aged 65 years or over.

The swine flu vaccination programme is anticipated to start during the autumn. For further information call **0800 1 513 513** or visit www.direct.gov.uk/pandemicflu



Top tips

- If you feel unwell, call NHS Direct on **0845 4647** (24 hours a day, 7 days a week) for health advice and information.

Avoid catching colds or flu

Colds and flu spread very easily. It's worth following these simple and obvious hygiene measures to reduce the risk of catching and spreading infections.



Top tips

- Always cover your nose and mouth with a tissue when you cough or sneeze and encourage visitors and relatives to do the same.
- Throw away used tissues as soon as possible.
- Wash your hands regularly with soap and water.
- Stock up on over-the-counter cough and cold remedies.

Living a healthy lifestyle

Eat well

Eating regular meals will help keep your energy levels up during winter.



Top tips

- Include plenty of hot food and drinks.
- Stock up on tinned and frozen foods, especially vegetables, so you don't have to go out too much when it's cold.

Stay active

We all know that exercise is good for your overall health – and it can keep you warm in winter. If you can stay active, even moderate exercise can bring health benefits.



Top tips

- If possible, try to move around at least once an hour.
- Remember to speak to your GP before starting any exercise plan.

Help and advice

Age Concern and Help the Aged

The newly merged Age Concern and Help the Aged offers a range of services for older people, including benefit checks, advice on help with heating, day centres and lunch clubs. It also provides information for older people and their carers on welfare and disability benefits, as well as on residential and community care issues.

For free information, call **0800 00 99 66** (8am–7pm, 7 days a week) or SeniorLine on **0808 800 6565** (9am–4pm Mon–Fri), or find your local branch in the phone book. Alternatively, visit www.ageconcern.org.uk or www.helptheaged.org.uk

WRVS

WRVS helps older people get more out of life through a range of services at home, in hospitals and throughout the community.

Call **029 2073 9000** (9am–5pm Mon–Fri), visit www.wrvs.org.uk or write to WRVS Customer Service Centre, Beck Court, Cardiff Gate Business Park, Cardiff CF23 8RP.

The Home Heat Helpline

Call the Home Heat Helpline for access to reduced or 'social' tariffs, grants for free home insulation from energy suppliers and advice on managing your energy bills.

Call **0800 33 66 99** (9am–8pm Mon–Fri and 10am–2pm Sat, minicom **0800 027 2122**) or visit www.homeheathelpline.org.uk

Credit Crunch Stressline

Call the Credit Crunch Stressline if you are worried about the recession and it is affecting your health.

Call **0300 123 2000** (8am–10pm, 7 days a week).

Call charges

If you call from a BT landline:

0800 and **0808** numbers are free

0845 numbers cost maximum 5p a minute

0870 numbers cost maximum 7.5p a minute

Calls from mobiles and other networks vary – check with your service provider.

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