

Keep Warm Keep Well

Information for...

Over 60s

Low-income families

People living with a disability

Keep Warm  Keep Well

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.

For further information on public health and severe cold weather please refer to the Cold Weather Plan for England at www.dh.gov.uk/health/tag/cold-weather-plan

Contents

Be prepared for the cold weather	3
Staying healthy this winter	4
Living a healthy lifestyle	6
Heating your home effectively and safely	7
Financial help to heat your home	11
Winter Fuel Payment	11
The Warm Front scheme	12
Energy Company Obligation	13
Cold Weather Payment	14
Warm Home Discount scheme	14
Other sources of financial support	16
Help and advice	19

Be prepared for the cold weather

Although winter weather and snow can be fun, it is also associated with an increase in illnesses and injuries. There's more to feeling 'under the weather' than most people realise. Cold and wintry conditions can cause severe illness and, in the worst cases, people can die. The cold weather, combined with low levels of sunlight after the clocks go back, means that many of us can feel in poor health. However, with some simple precautions, most people can be prepared for the cold weather and prevent much of the misery often associated with winter weather.

Severe cold snaps can have dramatic effects on everyday life, especially for those people who are already vulnerable as a result of their age, illness or disability.

The Met Office provides weather forecasts on radio and TV, and tuning in to these bulletins regularly can help you keep up to date with the weather. Severe weather warnings are also issued on the Met Office website at www.metoffice.gov.uk, through the Met Office Twitter feed (www.twitter.com/metoffice) or you can ring the Weather Desk on **0870 900 0100**. The Weather Desk is open 24 hours a day, 7 days a week to provide you with accurate and timely weather information so that you can stay one-step ahead of the weather.

Staying healthy this winter

We're all more likely to feel the chill in winter, but cold weather can lead to very serious health problems, such as heart attacks, strokes or pneumonia, and sometimes the cold weather can even kill – especially if you have a long-term health condition or are 65 or over. There are several things that you can do to help yourself stay healthy in winter.

Get a free seasonal flu jab

Not only is seasonal flu unpleasant, but it can also cause serious illnesses, such as pneumonia or bronchitis – in the worst cases it can result in a stay in hospital, or even death. You are more at risk if you have a long-term health condition, are older, or are pregnant.

You can protect yourself against seasonal flu by getting an annual flu jab. You can get a free jab if you:

- are aged 65 or over;
- are pregnant;
- have a serious medical condition such as chronic heart, lung, neurological, liver or kidney disease or diabetes;
- have a weakened immune system due to HIV or treatments that suppress the immune system such as chemotherapy;
- have had a stroke or TIA (transient ischaemic attack) or post-polio syndrome;
- are living in a long-stay residential care home or other long-stay care facility (not prison or university halls); or
- are the main carer for an elderly or disabled person whose welfare may be at risk if you fall ill.

Contact your GP or talk to your pharmacist if you think you might qualify for a free flu jab.

If you are the parent of a child who is over six months old and has a long-term condition listed above, you should also speak to your GP about your child having the flu vaccine. Your child's condition may get worse if they catch flu.

Avoid catching colds or flu

Colds and flu spread very easily. Young children in particular can be at risk of becoming unwell, as their immune systems are still developing. It's worth following these simple and obvious hygiene measures to reduce the risk of catching and spreading infections.

- 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, and use a hand sanitiser gel when you're out and about.
- Stock up on over-the-counter cough and cold remedies.

Living a healthy lifestyle

You probably know that keeping yourself as fit and healthy as you can is important all year round, but your lifestyle can make even more of a difference when it comes to keeping well in winter.

Eat well

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

- Have plenty of hot food and drinks.
- Plan your meals and keep your diet as varied as possible. Aim to include your daily five portions of fruit and veg. Remember that tinned and frozen fruit and vegetables count towards your five a day.
- Stock up on tinned and frozen foods, so that you don't have to go out too much when it's cold or icy.

Parents of children under four and women who are at least 10 weeks pregnant and are on certain benefits may be eligible for free weekly Healthy Start vouchers. The vouchers can be swapped for milk, fresh and frozen fruit and vegetables, infant formula milk and vitamins. To find out if you qualify and for more tips and advice on healthy eating visit www.healthystart.nhs.uk or call the Healthy Start Issuing Unit on **0845 607 6823**.

You also qualify if you are under 18 and pregnant, even if you don't receive benefits or tax credits.

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.

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

Dress for the weather

- Wear lots of thin layers – clothes made from cotton, wool or fleecy fibres are particularly good and help to maintain body heat. Wear shoes with a good grip to prevent slips and falls when walking outside.

Heating your home effectively and safely

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

- By setting your heating to the right temperature, you can keep your home warm and lower your bills. Your main living room should be around 21°C (70°F),

your bedroom should be 18°C (65°F) and the rest of the house at least 16°C (61°F). Above this and you may be wasting money; below this and you may be risking your health.

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 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. If you have open fires make sure they are 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 the 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 TVs and microwaves) off rather than leaving them on standby.
- Do not use a gas cooker or oven to heat your home – it is inefficient and there is a risk of carbon monoxide poisoning.
- If you are not connected to gas or electricity mains, and use a heating oil, LPG or wood products as the

main heating source, make sure that you have a sufficient supply to avoid running out in winter.

Keeping the heat in

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

- Fit draught proofing to seal any gaps around windows and doors.
- Make sure that your loft has at least 10–11 inches (270mm) of insulation. Any home with 4 inches (100mm) or less should have it topped up.
- If you have wall cavities, make sure that they are insulated too.
- Insulate your hot water cylinder and pipes.
- Draw your curtains at dusk to help keep the heat generated inside your rooms.
- Make sure that your radiators are not obstructed by curtains or furniture.

For more information on installing insulation and to find an approved National Insulation Association (NIA) installer in your area, call their enquiry line on **08451 63 63 63** or visit **www.nationalinsulationassociation.org.uk**

Carbon monoxide poisoning

Incorrectly installed, poorly maintained or poorly ventilated cooking and heating appliances which burn carbon-containing fuels can give off carbon monoxide – a poisonous gas which you can't see, smell or taste but which causes approximately 40 accidental deaths per year in England and Wales (range 25–45 between 2006–2011). Low levels of carbon monoxide can

cause serious harm to your health if breathed in over a long time.

- Have your cooking and heating appliances which burn carbon-containing fuels, 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 similar to that of food poisoning or 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 Health and Safety Executive (HSE) Gas Safety Advice Line on **0800 300 363** (9am–5.30pm Mon–Thurs and 9am–5pm Fri) or visit **www.hse.gov.uk/gas/domestic**

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

Financial help to heat your home

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 the benefits you are entitled to.

Winter Fuel Payment

This is a tax-free benefit to help pay for heating during winter. You could be eligible if you have reached the qualifying age and you normally live in Great Britain. For winter 2012/13 people born on or before 5 July 1951 will have reached the qualifying age.

How much could I get?

This year you could get a Winter Fuel Payment of up to £200 for households with someone who qualifies aged up to 79, or up to £300 for someone aged 80 or over. The exact amount you'll get depends on your circumstances during the qualifying week of 17–23 September 2012, 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 qualify; and
- you got a Winter Fuel Payment last winter and you still meet the conditions for getting it, or you got State Pension or another benefit, except Housing Benefit, Council Tax Benefit or Child Benefit, during the week of 17–23 September 2012.

Most payments are made over a number of weeks from November onwards. You should get your payment by Christmas – if you haven't, you should make a claim. All claims must be received on or before 31 March 2013.

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.gov.uk/winter-fuel-payment

The Warm Front scheme

The Warm Front scheme provides government-funded grants towards insulation and heating improvements to make your home warmer, healthier and more energy efficient. Grants are available for people in England who own their home or rent it from a private landlord, are on certain income related benefits, and are living in properties that are poorly insulated and/or do not have a working central heating system.

How to apply

For further information about the scheme, a full list of the eligibility criteria and details on how to apply:

- Visit www.gov.uk/warm-front-scheme
- Call **0300 123 1234** (9am–8pm Mon–Fri and 10am–2pm Sat) for more information on the Warm Front Scheme.
- You can also email your contact details to enquiry@carillionplc.com and an advisor will call you back.

Energy Company Obligation

From early 2013, the new Energy Company Obligation (ECO) will be introduced. Participating energy companies will help pay for all or part of the cost of installing the following types of measures to make your home warmer, healthier and more energy efficient:

- solid wall insulation;
- loft insulation;
- cavity wall insulation; and
- a boiler.

If you live in a property suitable for solid wall or certain types of cavity wall insulation, support may be available to you. For homeowners or people living in private rental accommodation in receipt of certain benefits and tax-credits there will also be free or heavily subsidised support for boiler repairs or replacements, and a range of insulation measures.

How to apply

To find out more, including which suppliers have opened their schemes and what type of support you could be eligible for contact the independent Energy Saving Advice Service on **0300 123 1234** (9am–8pm Mon–Fri and 10am–2pm Sat).

The energy suppliers will open their schemes from 2012–2013. You do not have to be an existing customer of a participating supplier to qualify for support.

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 forecast to be, 0°C or below for seven days in a row. You may be able to get Cold Weather Payments if you are getting:

- Pension Credit;
- Income Support and have a pensioner or disability premium, or you have a child who is disabled or under 5 years old;
- income-based Jobseeker's Allowance and have a pensioner or disability premium, or you have a child who is disabled or under 5 years old; or
- income-related Employment and Support Allowance in the main phase or in the assessment phase and you are in receipt of a pensioner or disability premium or have a child who is disabled or under 5 years old.

A Cold Weather Payment is £25 for each period of very cold weather. To find out more about Cold Weather Payments contact Jobcentre Plus (you can find your nearest office in the phone book) or visit www.gov.uk/cold-weather-payment

Warm Home Discount scheme

The Warm Home Discount scheme is a four-year scheme that began in April 2011 to help low-income and vulnerable households with energy costs.

Participating energy companies will be providing a discount of £130 on the electricity bills of certain customers in winter 2012/13.

I receive Pension Credit – am I eligible for a Core Group discount?

You may qualify for this £130 energy discount if on 21 July 2012 (the qualifying date) you were either:

- aged under 80 and receiving only the Guarantee Credit element of Pension Credit (no Savings Credit); or
- aged 80 or over and were receiving the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well).

And all of the following apply:

- your name, your partner's name or your appointee's name is on your electricity bill; and
- you get your electricity from one of the energy suppliers participating in this scheme. These are Atlantic, British Gas, EDF Energy, E.ON, Equipower, Equigas, Manweb, M&S Energy, npower, Sainsbury's Energy, Scottish Gas, Scottish Hydro, ScottishPower, Southern Electric, SSE, Swalec and Utility Warehouse.

What do I need to do if I am eligible for a Core Group discount?

You do not need to do anything now to claim the Core Group discount. Most people will receive their discount without having to do anything.

If you are eligible for a Core Group discount for winter 2012/2013 you will receive a 'Keep Warm, Keep Well' letter from Government before the end of January 2013. The letter will either:

- tell you that a discount has been paid automatically and that you do not need to do anything; or
- ask you to call a helpline so that you can provide some information from your electricity bill. The helpline will then check whether you can get a discount.

Further information on the Warm Home Discount for people on Pension Credit Guarantee Credit only can be found at www.gov.uk/the-warm-home-discount-scheme

I'm not eligible for a Core Group discount – can I get any help through the Broader Group?

Participating energy suppliers will also be providing discounts to a Broader Group of their vulnerable and low-income customers.

Electricity suppliers have set their own eligibility criteria for the Broader Group discount, which have been approved by Ofgem. Details of the schemes that your electricity supplier may have open and how to apply are available at www.decc.gov.uk/broadergroup

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 in the first instance, as they may be able to offer you a special tariff or payment plan to help you stay on top of your bills.

Energy suppliers

Government requires energy suppliers to help households reduce their carbon footprint under the Carbon Emissions Reduction Target. To meet this target, energy suppliers provide grants for a range of energy efficiency measures, including low-cost or even free insulation offers. There are specific requirements for energy suppliers to help older households (customers aged 70 years and over) or those on certain income-related benefits, who can as a result benefit from some of the best deals. Installing loft or cavity wall insulation where none exists can help save over £100 a year off your energy bill.

Energy suppliers also provide a range of further help, including the Warm Home Discount, energy efficiency advice and the Priority Service Register, which gives extra assistance to customers with disabilities or long-term health conditions.

Please contact your energy supplier for more information or contact the Energy Saving Advice Service on **0300 123 1234** (9am–8pm Mon–Fri and 10am–2pm Sat).

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 the Benefit Enquiry Line on **0800 882 200** (8.00am–6.00pm Mon–Fri, textphone **0800 243 355**).

Compare and switch energy suppliers

There are different energy suppliers on the market. Comparing their prices and switching to a cheaper deal if possible could save you money. Switching to the cheapest dual-fuel, direct debit accounts at the start of the year could save you hundreds of pounds. Savings could be even higher for customers who switch from standard credit or pre-payment meters.

There are a number of websites that can help, many of which have phone helplines. Consumer Focus, the statutory consumer champion for England, Scotland and Wales, runs an accreditation scheme for independent price comparison websites, the Consumer Focus Confidence Code. A full list of accredited sites is available online at www.consumerfocus.org.uk/confidence-code

Consumer Focus produces factsheets showing the standard gas and electricity prices in each area for the biggest energy suppliers. These are updated regularly and are available online at www.consumerfocus.org.uk/get-advice/elected-officials-area/price-comparison-factsheets

For consumers without access to the internet these factsheets can be ordered by calling **08454 04 05 06** (9am–5pm Mon–Fri).

Change your payment method

The cheapest way to pay your energy bills is often by monthly direct debit. Many energy suppliers offer better deals for customers who pay this way and some have special deals online. You can also cut down on your energy costs by getting paperless billing. This is

called e-billing. Many energy suppliers offer discounts on your bills for this.

Contact your supplier to ask about the best deal they can offer you. They should tell you how to do this on the front of your bill.

Help and advice

Check, Switch, Insulate to Save and Big Energy Saving Week

Following the Big Energy Saving Week in October 2012, Citizen's Advice will continue to work with consumer groups, Government, Ofgem and suppliers on the joint Check, Switch, Insulate to Save campaign. The campaign aims to help consumers reduce their bills and save money this winter. For more information visit www.bigenergysavingweek.org.uk

Energy Saving Advice Service (ESAS)

ESAS provides advice on how to reduce bills and make homes more energy efficient. It also gives details on eligibility for the schemes mentioned above, including which parts of the UK they apply to.

Call the Energy Saving Advice Service on **0300 123 1234** (9am–8pm Mon–Fri and 10am–2pm Sat).

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–6pm Mon–Fri, textphone **0800 027 2122**)
or visit **www.homeheathelpline.org.uk**

Age UK

Age UK offers advice and information for people in later life on a range of issues including welfare and disability benefits, health and social care, housing and help with heating. Local Age UK branches are independent charities which offer a variety of services, including benefit checks, exercise and social activities, lunch clubs and day centres.

For free information or contact details for your local Age UK, call Age UK Advice on **0800 169 6565** (8am–7pm, seven days a week). Or you can visit **www.ageuk.org.uk**

Gingerbread

Gingerbread provides advice and practical support for single parents. Call the helpline on **0808 802 0925** (10am–6pm Mon, 10am–4pm Tues, Thurs, Fri and 10am–1pm and 5pm–7pm Wed). Your call is confidential, and completely free if you call from a landline or from the following mobile phone networks: 3, T-Mobile, Vodafone, O2, Orange and Virgin. Visit **www.gingerbread.org.uk** for more information.

Scope and DIAL UK

These organisations offer the best combination of local knowledge and national disability expertise, providing free, impartial and expert information, advice and support to disabled people and their families.

To contact Scope, call the freephone helpline on **0808 800 3333** (9am–5pm weekdays, closed at weekends and on Bank Holidays), email response@scope.org.uk or visit www.scope.org.uk

You can still contact DIAL UK or your local DIAL UK independent member group in the usual ways. For more information call **01302 310123** (9am–5pm weekdays, closed at weekends and on Bank Holidays), or visit www.scope.org.uk/dial

Citizens Advice

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.citizensadvice.org.uk for more information or to find your local bureau.

Call charges

If you call from a BT landline:

- **0800** and **0808** numbers are free; and
- **0845** and **0870** numbers may be free of charge or costs may vary, depending on your package.

0300 numbers are charged at standard geographic rates. Calls from mobiles and other networks may vary – check with your service provider.

Your top tips for keeping warm and well

- 1** Get your free flu jab if you are aged 65 or over, pregnant, have certain medical conditions, live in a residential or nursing home, or are the main carer for an older or disabled person.
- 2** Keep warm. By setting your heating to the right temperature (18–21°C or 65–70°F), you can keep your home warm and your bills as low as possible.
- 3** Look after yourself and check on older neighbours or relatives to make sure they are safe, warm and well. Layer your clothing and wear shoes with a good grip if you need to go outside.
- 4** Food is a vital source of energy, which helps to keep your body warm. Try to make sure that you have hot meals and drinks regularly throughout the day and keep active in the home if you can.
- 5** 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 the benefits you are entitled to before the winter sets in.
- 6** Have your heating and cooking appliances checked – carbon monoxide is a killer.



© Crown copyright 2012
2900475 0p November 12
Produced by Williams Lea for the Department of Health
www.dh.gov.uk/publications

