



Llywodraeth Cynulliad Cymru  
Welsh Assembly Government

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## About this booklet

This booklet has been produced by the Welsh Assembly Government. It aims to help you maintain good health during winter and take advantage of the financial help and benefits available.

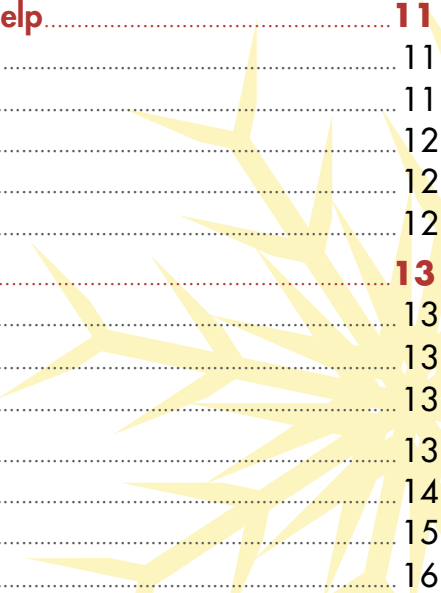
Inside, you'll find useful tips on heating your home effectively, a large section on the financial support available, steps on preparing your home for the winter and advice on staying healthy.

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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

Keep your rooms heated to a temperature between 18° - 21° C (64° - 70° F). Switch 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 feel cold at night, use a hot water bottle or electric blanket – but never use both together.

## 2. Dress well for warmth

Several thin layers of clothing will keep you warmer than one thick layer. Clothes made from wool, cotton or fleecy synthetic fabric are best. If you can, stay indoors when it's very cold, but if you have to go out, wrap up warmly and remember to wear a hat as you can lose a lot of heat through your head.

## 3. 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.

#### 4. 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.

#### 5. Get a flu jab



You can get a free flu jab from your GP if you are over 65, have a long-term health condition, or are the main carer for an elderly or disabled person.



# Top tips for heating your home effectively and saving energy

It is very important to stay warm. We are all more likely to catch colds and flu in winter, but the cold weather can also trigger some more serious health problems such as heart attacks, stroke and pneumonia.

- Get your home insulated if you haven't already done so. Good insulation keeps you warmer and can make a real impact on your bills. There are tips on insulation and information on the grants available for insulation work throughout this booklet.
- Know how your heating controls work and use them. Ask your family or friends to help, or contact your local Care and Repair Agency for free advice. Call **029 2057 6286** to find out where your local Agency is.
- By setting your heating to the right temperature, (between 18° - 21°C, or 64° - 70° F) you can keep your home warm and lower your bills.
- 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 as soon as it gets dark and shut doors to keep heat in the rooms you use the most.
- If you are struggling to pay your electricity or gas bill, or think you might have problems paying, contact your energy supplier as soon as possible. They may be able to help you.

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- Check your meter readings when the bills arrive. Contact your supplier to check you are on the cheapest tariff for you, and if your bills are estimated give the supplier the correct reading.
  - If you rely on oil to heat your home, think about setting up a buying group with local friends and neighbours to get discounts through bulk buying.
  - Save energy wherever you can: for example by switching off appliances rather than leaving them on standby, replacing normal light bulbs with energy efficiency bulbs which use one fifth of the electricity, and only boiling as much water as you need in the kettle. For free, independent and local energy advice call the Energy Saving Trust on **0800 512 012** or visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk) or [www.energysavingwales.org.uk](http://www.energysavingwales.org.uk).
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# Financial help to heat your home

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

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 are eligible if:


- ✓ you are aged 60 or over
- ✓ 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 20 - 26 September 2010, such as your age, whether you live alone and whether you're getting Pension Credit or income-based Jobseekers Allowance.

### You will get the payment automatically if:

- You get a State Pension or other social security benefit (not including Housing Benefit, Council Tax Benefit or Child Benefit);
- You got a payment last winter and your circumstances haven't changed.



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 30th March 2011.

To find out more about Winter Fuel Payments, call **08459 151515** (textphone **0845 601 5613**) 8:30am - 4:30pm Mon- Fri or visit [www.thepensionservice.gov.uk/winterfuel](http://www.thepensionservice.gov.uk/winterfuel).


## 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 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; or 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.

To find out more about Cold Weather Payments contact Jobcentre Plus or visit [www.jobcentreplus.gov.uk](http://www.jobcentreplus.gov.uk)

## The Home Energy Efficiency Scheme (HEES)

This Assembly Government funded scheme offers support for people living in Wales who are on low incomes, disabled or pensioners, to improve the energy efficiency of their homes. Measures in qualifying households include loft insulation, cavity wall insulation, draughtproofing, hot water tank jackets, central heating and repairs to inoperable heating systems.





HEES also offers a benefits entitlement check.

For more information or to make an application, you can either call **0800 316 2815** or visit [www.heeswales.co.uk](http://www.heeswales.co.uk) and apply online.

## Grants from Electricity and Gas Supply Companies

All energy suppliers have a duty to reduce carbon emissions by investing in energy efficiency measures in homes, such as insulation. You can take up grants and offers from any energy company, whether or not they supply your gas and electricity. Most companies offer subsidies regardless of your income or age; and 100% grants are available for householders who are aged 70 and over, are disabled or are on low incomes. Contact the Energy Saving Trust on **0800 512 012** to speak to an adviser about the help energy companies are offering in your area, or visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk) where you can find the help available in your area by postcode. Energy providers have also partnered with Government to provide consumers directly with information on these initiatives.

## 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.

# Sources of other financial information and support

Every year thousands of vulnerable pensioners in Wales may be missing out by not claiming benefits they may be entitled to.

## Make sure you are claiming all your entitlements!

If you are struggling to pay your bills, there are a number of organisations that can help you check your benefits entitlements and advise you how to claim them:

### The Pension Service

The Pension Service is part of the UK Government's Department of Work and Pensions. It has a network of centres to deal with queries and claims from people who are, or are about to be pensioners. You can also meet with an advisor by pre-arranged appointment at home if necessary, or at one of a number of Local Service Information points across Wales.

To contact the service call **0845 60 60 265** 8am-8pm, Mon-Fri (textphone **0845 60 60 285**). Welsh speaking customers living in Wales call **0845 60 60 275** (textphone **0845 60 60 295**).

Alternatively you can visit: [www.thepensionservice.gov.uk](http://www.thepensionservice.gov.uk)

### Age Cymru and Age Concern

To find your local Age Concern for advice on benefits, look in your local phone book. Age Cymru is working with Age UK to provide free information and advice on 0800 169 6565 Mon-Sun 8am-7pm, or visit [www.agecymru.org.uk](http://www.agecymru.org.uk)

### Citizens Advice Bureau

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

Look in your phone book or visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk) to find your local bureau.



## Directgov

Directgov is the official UK Government website for citizens. It has a section on money, tax and benefits, including a benefits adviser that can help you find out information on benefits and tax credits that you may be entitled to. Visit [www.direct.gov.uk](http://www.direct.gov.uk)

## 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** (textphone **0800 243 355**) 8:30 am-6:30 pm Mon-Fri and 9am-1pm Saturdays.

## Benefit Enquiry Line for Disabled People and Carers

This confidential helpline provides advice on benefits for disabled people and carers. Call **0800 882 200** (textphone **0800 243 355**). Lines are open 8:30am-6:30pm Mon-Fri and 9am-1pm Saturdays.

## Dial UK

Disability Information and Advice Line (DIAL) provides information and advice on all aspects of living with disability.

To find your nearest advice centre: call **01302 310 123** (textphone **01302 310 123**) 10am-4pm, Mon-Thu and 10am-3pm Fri. email [informationenquiries@dialuk.org.uk](mailto:informationenquiries@dialuk.org.uk) or visit [www.dialuk.info](http://www.dialuk.info)

# Other sources of information and help

## Local Care and Repair Agencies

Care & Repair Agencies provide advice and assistance to enable older homeowners to remain in their own homes. They can help by bringing together the expertise and finance needed to carry out necessary repairs, improvements and adaptations to older people's homes. The work undertaken can range from small items, such as the repair of a dripping tap, the installation of handrails or new locks, to major jobs such as building a specially adapted bathroom or replacing a roof. They can also help find reputable local contractors and builders.

There is a Care & Repair Agency in every county in Wales. To find your nearest Care & Repair Agency, call **029 2057 6286** or visit [www.careandrepair.org.uk](http://www.careandrepair.org.uk)

## Age Cymru

Age Cymru is the new force combining Age Concern Cymru and Help the Aged in Wales. It is a national charity that is driven by the needs and aspirations of people in later life.

The organisation will achieve this through a variety of work including: promoting healthy living throughout the year; campaigning for the rights of the most vulnerable people; and challenging and changing attitudes.

Age Cymru is working closely with Age UK to provide information and advice free of charge on a range of topics, call 0800 169 65 65 for the advice line or 029 20431555 for the Age Cymru office.



## WRVS

WRVS helps older people get more out of life through a range of services at home, in hospitals and throughout the community. For example, WRVS volunteers may run community centres, lunchclubs, or help people in their homes. To find out what the WRVS offers in your area, call **029 2073 9000**, visit [www.wrvs.org.uk](http://www.wrvs.org.uk) or write to WRVS Customer Service Centre, Beck Court, Cardiff Gate Business Park, Cardiff CF23 8RP.

## Home Heat Helpline

This is a free helpline that offers information on keeping warm, using energy efficiently, cheaper payment schemes and grants for insulating your home. They can help you check you are on the cheapest tariff for you.

Call the Home Heat Helpline on **0800 33 66 99**, 9am-8pm Mon-Fri and 9am-3pm Saturdays, (minicom **0800 027 2122**) or visit [www.homeheathelpline.org](http://www.homeheathelpline.org).

Alternatively, contact your energy supplier to find out what further assistance you may be entitled to. If you are having trouble paying your bill or think you might have problems with paying, it is best to let your energy supplier know as soon as possible.

## 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 efficiency measures that may be available in your local area.

Call **0800 512 012**, 9am-5pm Mon-Fri, to speak to an adviser, or visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk).

# Getting ready for winter

## Consumer Direct

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

Call **08454 040506**, 8am-6:30pm Mon-Fri and 9am-1pm Saturdays, or visit [www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk).

## RNIB

The RNIB provides information, support and advice for anyone with a serious sight problem, their relatives, friends and carers. Call the RNIB Helpline on **0303 123 9999** Mon-Fri 8.45am-6pm Sat 9am-4pm or visit [www.rnib.org.uk](http://www.rnib.org.uk).

## RNID

The RNID provides information, support and advice for anyone who is deaf or hard of hearing, their relatives, friends and carers. Visit their website at [www.rnid.org.uk](http://www.rnid.org.uk) or call the Information Line on **0808 808 0123** (textphone **0808 808 9000**).

## Preparing your home for winter

Insulating your home helps to keep it dry and warm. It also helps 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 escaping:
  - ✓ Make sure your loft has at least 10-11 inches (270mm) of insulation
  - ✓ If you have cavity walls, insulate them as well
  - ✓ Insulate your hot water cylinder and pipes.

For more information on installing insulation, contact the National

Insulation Association on **08451 636363**, 9am-5pm Mon-Fri, or visit [www.nationalinsulationassociation.org.uk](http://www.nationalinsulationassociation.org.uk).

If you can't do insulation work yourself, and have no family or friends to help, contact your local Care and Repair Agency who can advise you of any grant schemes you may be able to apply for. Call **029 2057 6286** to find out where your local Agency is.

## Staying safe at home

### Fire safety


This is especially important in winter. Your local Fire and Rescue service will carry out a free home fire safety check for you, and fit smoke alarms if you do not already have them. Call them on **0800 169 1234**.

### Top tips

- 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 door open.
- Use your electric blanket as instructed and get it tested every three years. Remember never to use an electric blanket and hot water bottle together.

### Carbon monoxide

Incorrectly installed, poorly maintained or poorly ventilated heating and cooking equipment which runs on fossil fuels (gas, oil, coal or wood) can give off carbon monoxide - an invisible, odourless toxic gas 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.

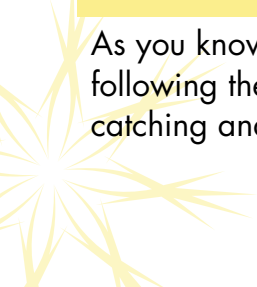
### Top tips

- Have your heating and cooking 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 might be giving off carbon monoxide gas.
- If you suffer from symptoms that feel 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 Health and Safety Executive Gas Safety Advice Line on **0800 300 363** 8am-8pm Mon-Fri and 10am-4pm Saturdays, or visit [www.hse.gov.uk/gas/domestic/index.htm](http://www.hse.gov.uk/gas/domestic/index.htm). For general health advice and information visit [www.nhs.uk/carbonmonoxide](http://www.nhs.uk/carbonmonoxide).

## Preparing yourself for winter

### Avoid catching colds or flu



As you know, colds and flu spread very easily. It's worth following these simple hygiene measures to reduce your risk of catching and spreading infections:

## Top tips

- Cover your nose and mouth with a tissue when you cough or sneeze
- 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

## Get a free flu jab

Not only is flu unpleasant, but it can be a serious health hazard - especially for older people. It can also lead on to more serious illnesses such as bronchitis or pneumonia, which may need treatment in hospital.

The flu jab can help protect you. It contains no live viruses so it can't give you the flu. You can get a free flu jab if you:

- ✓ are aged 65 years or over;
- ✓ have a 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);
- ✓ are living in a residential or nursing home; or
- ✓ are the main carer for an elderly or disabled person.

## Living a healthy lifestyle

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

## Eat well

- Eating a varied and balanced diet is important for everyone. It helps to make eating more enjoyable and will help you to stay healthy and active.
- If you find it difficult to tolerate the meals you used to eat, then try having smaller meals more frequently and with nutritious snacks in between. Also make sure you drink plenty of liquids.
- It's important to eat regularly, at least three times a day. You might not always feel like cooking so you could increase your store of tinned, chilled and frozen ready-prepared meals. These will also be useful if you are unable to go out.
- For some quick, easy recipes and top tips on healthy eating, contact the Food Standards Agency Wales on **029 2067 8999** for their free leaflets "Recipe for Life" and "The Good Life".

Alternatively you can download them from the FSA website at:

[www.food.gov.uk/multimedia/pdfs/welsh/recipeforlife0608.pdf](http://www.food.gov.uk/multimedia/pdfs/welsh/recipeforlife0608.pdf)

[www.food.gov.uk/multimedia/pdfs/publication/goodlife1007.pdf](http://www.food.gov.uk/multimedia/pdfs/publication/goodlife1007.pdf)

Don't be tempted to save money for your fuel bills by not buying food. There may be a food co-op near you where you can buy good local fruit and veg. for less. To find your nearest food co-op visit [www.physicalactivityandnutritionwales.org.uk](http://www.physicalactivityandnutritionwales.org.uk) and click on community initiatives.

## Stay active

In winter it's tempting to just stay indoors for most of the time, but getting out, meeting others and taking part in some sort of activity helps people feel cheerful and stay fit. There may be local walking groups or Ageing Well groups in your area. Call Age Cymru for more information on **029 2043 1555** 9am-5pm Mon-Fri, or call your local council to find out what activities they provide.

## Stop smoking

Within two to twelve weeks of giving up smoking your circulation will improve and you'll find walking and exercise easier. Your body will be stronger and better able to cope with winter. It's never too late to give up smoking and many older smokers have quit using the free NHS Stop Smoking Wales service. Call them on **0800 085 2219**.

For healthcare advice and information 24 hours a day  
contact NHS Direct Wales on **0845 46 47**.

## 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.