



advice and support for older age

**Independent  
Age**

# Guide

## Guide 26

# How to cope during hot weather and cold weather

This guide covers practical tips on how to cope in very cold or very hot weather. It also covers ways in which you can reduce your energy bills, such as insulating your home, and lists what government grants and benefits may be available to help with energy costs.

The Independent Age advice service offers free information and advice on issues affecting older people. All the guides we publish are available from our website [www.independentage.org](http://www.independentage.org) and paper versions can be ordered by calling **020 7241 8522**.

You can also call our advice line on **0845 262 1863** to arrange an appointment to speak to one of our experienced advisers.



Independent Age is a unique and growing charity providing information, advice and support for thousands of older people across the UK and the Republic of Ireland.

There are differences in the ways each country cares for and supports older people. The information in this guide applies essentially to England, although there may be similarities with countries in the rest of the UK.

We also produce five separate guides for both Scotland and Wales covering the needs assessment process; paying care home fees and making a formal complaint, which are the key areas where the policy and legislation differs significantly from England.

All of the guides we publish may be downloaded from [independentage.org](http://independentage.org) or posted to you if you call our guide order line on 020 7241 8522.

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# 1 Coping with hot weather

Older adults are more likely to suffer adverse effects on their health during hot weather and can become more vulnerable to heat-related illnesses such as heatstroke and heat exhaustion.

The symptoms of heatstroke can include nausea, feeling faint and heavy sweating. Heat stroke can lead to heat exhaustion.

The symptoms of heat exhaustion can include muscle cramps, nausea, mental confusion, hyperventilation and loss of consciousness.

Dehydration can affect anyone in hot weather, but it can be a particular issue for older adults because it is easy to be unaware that you are becoming dehydrated since you are less likely to feel as thirsty as a younger adult.

The symptoms of dehydration can include dizziness, thirst, headaches and tiredness. Ongoing dehydration can lead to urine infections, kidney stones and damage to your liver.

To help keep yourself cool during hot weather you should consider the following:

- Avoid going out during the hottest part of the day (11am–3pm).
- Aim to drink at least two litres of water a day. Juice drinks are also good, but it is best to avoid caffeinated drinks like tea and coffee.
- If you are going outside, make sure you cover up by wearing loose, light-weight clothing and a sun hat to protect against sunburn.

- Apply a generous amount of sunscreen with an SPF of at least 15, preferably water resistant, to any exposed parts of your body before going out.
- If you are leaving the house take a bottle of water with you.
- Keep your curtains and blinds closed to stop the sun shining directly into your house.
- Cool down with a cool shower or bath.
- Try to eat more cold foods such as salads and fruits.
- Wear sunglasses during sunny weather to reduce sun glare and the chance of headaches.
- If possible purchase a good quality electric fan. Make sure this is positioned in a safe place with no trailing wires.
- Avoid strenuous activity.
- Have security locks fitted to windows so that you can leave windows open safely.

If you are in any doubt about any health problems you have, or you feel unwell, always contact your GP. You can also contact NHS Direct (0845 4647, [nhsdirect.nhs.uk](http://nhsdirect.nhs.uk)) who can take the details of your symptoms and advise on what to do next – whether to call 999 immediately, book an appointment with your GP or visit a pharmacist in your own time. It is also a good idea to inform friends, family or a neighbour if you are feeling unwell.

## 2 Coping with cold weather

Cold weather increases the risk of illnesses such as colds, coughs, flu, heart attacks, strokes, breathing problems and hypothermia. It is important, therefore, to make plans for any cold weather spells to reduce any risks to your health.

It is important that you maintain a stable, comfortable temperature in your home during the winter months. Your living room should be heated to 21°C (70°F) and the other rooms in your home should be 18°C (64°F). You may wish to buy a wall thermometer, or ask for a free card thermometer during the winter period from organisations like your local Age UK/Age Concern office, to keep a regular check on the temperature.

You could also consider the following practical tips:

- improving the energy efficiency of your home ([see chapter 4](#))
- servicing your heating system regularly (if you do not already have yearly services provided by the installer) and check it is working before the cold weather starts. To find a registered gas engineer in your local area contact Gas Safe Register (0800 408 5500, [gassaferegister.co.uk](http://gassaferegister.co.uk)).
- turning off or turning down radiators in the rooms you do not use often and keep the doors to these rooms closed so you only have to heat the main rooms in your house
- get a free flu vaccination if you are over 65 or have a serious medical condition. Your GP will usually provide these every autumn
- drink hot drinks and eat hot meals to maintain your body temperature

- stay in your home during the coldest weather. If you need to go out, wear layers of warm clothing and choose warm shoes with good grip on them. Take a walking stick to help you if it is slippery
- moving about, exercising (even chair-based exercises), or spreading your chores out throughout the day, can make you feel warmer and ensure that you are not sitting in one place for too long.
- ensure that you have plenty of tinned goods or other types of non-perishable food stored at home, in case you are unable to leave the house for any reason
- phone a relative or friend if you are not able to get out of your house so that they can bring essential items for you
- use a hot water bottle or electric blanket to warm up your bed at night. Make sure your electric blanket is tested at least every three years. Your local fire service, local council trading standards department or local Age UK/Age Concern office may provide a testing service
- keep a supply of over-the-counter medicines at home for common ailments such as colds, coughs and sore throats. Order repeat prescriptions in plenty of time, especially if bad weather is forecast. Some pharmacists are also able to deliver prescriptions to your home.
- if you feel that you are becoming unwell, call NHS Direct (0845 4647) for advice or call your GP and ask them to make a home visit.

For further information and tips about keeping well during cold weather, have a look at the Government's Keep Warm, Keep Well website:

[www.nhs.uk/Livewell/winterhealth/Pages/KeepWarmKeepWell.aspx](http://www.nhs.uk/Livewell/winterhealth/Pages/KeepWarmKeepWell.aspx)

### **3 How to get the most help from your gas and electricity suppliers**

#### **The Priority Services Register**

If you are of pensionable age, have a disability or are chronically sick, you can apply to be included in your energy supplier's Priority Services Register. The Priority Services Register lists people who could be in need of special care and attention if their gas or electricity supply was cut off. If you register, you will be entitled to:

- a password so that if someone from your energy supplier is visiting you at home or telephoning you, they can easily be identified
- a bill nominee scheme, enabling someone else, such as a relative or friend, to receive or check your energy bills for you if needed
- a free annual safety check for all your gas appliances
- your energy bills can be supplied in large print, audiotape or Braille format if required
- meter readings every three months if you are unable to do this yourself
- advance notice, priority reconnection and special care and attention if your gas or electricity supply is to be disrupted, so that alternative facilities for cooking and heating can be arranged
- moving your meter free of charge to make it more accessible to reach

To apply for the scheme, contact your energy supplier(s) directly by calling the phone number on your bill or call the Home Heat Helpline (0800 33 66 99, [homeheathelpline.org.uk](http://homeheathelpline.org.uk)) who can arrange it for you.



## Top tips for dealing with your energy bills

There are actions you can take to ensure that you are receiving a satisfactory service and competitive prices from your energy suppliers.

- Check your bill when it arrives. Make a note of the meter reading on your bill and check this against the reading on your meter. Do not allow estimated bills to continue as your supplier will eventually present you with an accurate bill, which could amount to hundreds of pounds. Contact your supplier as soon as possible with the actual reading. Their phone number will be on your bill.
- Alternatively, you can set up a payment plan with your supplier so that you pay a fixed amount each month based on your average usage. Ask your supplier to check this for you every six months to ensure your payments are covering the energy you are using.
- All energy suppliers have to offer lower 'social tariffs' to their most vulnerable customers. You may qualify for a social tariff if you are over 60, on means tested benefits, chronically sick or are in 'fuel poverty' (you spend more than 10% of your income on energy costs). The discount can be worth £200-250 a year. For more information, contact your energy supplier or the Home Heat Helpline (0800 33 66 99, [homeheathelpline.org.uk](http://homeheathelpline.org.uk)) who can liaise with your supplier on your behalf.
- Contact your supplier if you do not understand how your bill is calculated – they are there to help you. Do not be afraid to complain or question your supplier about any issues relating to your account.
- Contact your supplier if you are faced with an energy bill you cannot pay. Explain your situation and offer to pay an amount you can afford. Some suppliers have trust funds set up to assist people in financial difficulty. You may also want to ensure that you are claiming

all the benefits that you are entitled to. Your local Citizens Advice Bureau (08444 111 444, [citizensadvice.org.uk](http://citizensadvice.org.uk)) will be able to offer you a benefits check.

- Keep a copy of all your bills in case you need to refer back to them.
- If you have a pre-payment meter for gas or electricity, be aware your charges are likely to be higher than for someone on a direct debit scheme.

### **The Home Heat Helpline**

The Home Heat Helpline (0800 33 66 99, [homeheathelpline.org.uk](http://homeheathelpline.org.uk)) is a free phone helpline offering advice on choosing an energy supplier, getting a cheaper payments scheme, grants for insulating your home, and how to register for extra services and government benefits. Advisors can also speak to your energy supplier on your behalf with your permission. The helpline is open 9am-8pm Monday to Friday and 10am-2pm on Saturdays.

### **Switching your account to another energy supplier**

You may wish to consider changing your energy supplier to find lower prices. You can check if there is a cheaper supplier by contacting the following price comparison companies which have been accredited with the Consumer Focus Confidence Code:

- USwitch (0800 051 5493, [uswitch.com](http://uswitch.com))
- Energy Helpline (0800 074 0745, [energyhelpline.com](http://energyhelpline.com))
- Simply Switch (0800 011 1395, [simplyswitch.com](http://simplyswitch.com))
- the Energy Shop (0845 330 7247, [theenergyshop.com](http://theenergyshop.com)).

## 4 Reducing your energy bills

In recent months, domestic energy bills have increased substantially. This can cause problems for people on a limited income. A good way to reduce your energy bills and save money is to make your home more energy efficient. You could consider the following tips:

- Install cavity wall insulation as around a third of all the heat in your home is lost through the walls. Cavity wall insulation can help to reduce your energy bills.
- Install loft insulation as lining your loft with 25cm of insulation can save you a quarter of your home's heating costs.
- Replace old light bulbs with energy saving bulbs as an energy saving light bulb will reduce energy consumption and lasts up to 10 times longer than the ordinary light bulbs.
- If your boiler is over 15 years old, consider switching to a new energy efficient version. High efficiency condensing-boilers can save up to a third of your annual heating bills.
- Turn your thermostat down – just turning it down by 1°C could cut your heating bills by up to 10%. Make sure that you do not set it below the recommended World Health Organisation temperature of 21°C in your living room and 18°C in other rooms.
- Make sure your hot water thermostat is not turned up too high. Your cylinder thermostat should not be any higher than 60°C.
- Do not leave appliances on standby and do not leave appliances, such as mobile phones, charging unnecessarily.
- Use the half-load or economy programmes if you are not filling up the washing machine, tumble dryer or dishwasher to full capacity. Also set your washing machine to wash at 30°C.

- When using the kettle, only boil as much water as you need, but remember to cover the elements if you're using an electric kettle.
- Make sure taps are fully turned off and repair any leaking taps. A dripping hot water tap can waste enough hot water to fill half a bath in just one week.
- Close your curtains at night to stop heat escaping. Consider fitting draught excluders in the gap around windows and doors.
- Defrost your freezer regularly to keep it running efficiently.
- When choosing a new appliance, such as a fridge, freezer, washing machine or dishwasher, choose a model with a high energy efficiency rating, ideally A-rated (ratings are from A to G, with A being the most efficient and G being the least efficient).
- Fit a jacket to your hot-water tank. This could save you around £15 a year in heating bills.

How many of those changes could you make? By being more energy efficient you could significantly reduce your energy bill. For more information on saving energy at home, contact the Energy Saving Trust (0300 123 1234, [energysavingtrust.org.uk](http://energysavingtrust.org.uk)).

## 5 Financial assistance to help with heating costs

### Warm Front Grants

Warm Front Grants provided money to home owners and private tenants on a low income who live in properties with poor insulation and/or without a working central heating system, to improve the heating and insulation of their homes.

The Warm Front scheme closed to new applications on 19 January 2013, but if you applied before that date, your application for the grant will still be paid and the work will be carried out.

For further information if you have already applied for a Warm Front grant, contact Carillion – formally known as Eaga - (0800 316 2805, [enquiry@carillionplc.com](mailto:enquiry@carillionplc.com), [carillionenergy.com](http://carillionenergy.com)) who administer the scheme in England.

Scotland, Wales and Northern Ireland still run similar schemes to England's Warm Front scheme but are run by different organisations and may have slightly different rules.

- In Scotland the scheme is called the Energy Assistance Package (0800 512 012, [energysavingtrust.org.uk/scotland/Take-action/Home-Energy-Scotland/Energy-Assistance-Package](http://energysavingtrust.org.uk/scotland/Take-action/Home-Energy-Scotland/Energy-Assistance-Package) ).
- In Wales the scheme is known as Nest (0808 808 2244, [nestwales.org.uk](http://nestwales.org.uk)).
- In Northern Ireland the scheme is known as the Warm Homes Scheme (0800 988 0559, [warm-homes.com](http://warm-homes.com)).

For further information about a scheme, its eligibility criteria and how to apply, contact the scheme directly using the contact details listed above.

### **Help with insulation from your local council**

If you are a council tenant and you want to improve the insulation of your home, you should contact your local housing department to ask about any energy efficiency grants that may be available. The council has a general power to help improve living conditions and may have a timetable of planned work that includes increasing the energy efficiency of their properties.

### **Warm Home Discount Scheme**

The Warm Home Discount scheme was introduced in April 2011 to reduce fuel poverty by requiring energy providers to provide older people and low-income households with an annual discount on their electricity bills.

If you receive the Guarantee Credit element of Pension Credit you will automatically receive an annual rebate of £135 on your electricity bill. However, you will not qualify for the rebate if you are aged under 75 and also receive the Savings Credit element of Pension Credit.

If you qualify, you will get a letter sometime between October 2013 and March 2014 from your electricity supplier to confirm that either a one-off discount will be given on your electricity bill, or a voucher sent if you have a pre-pay electricity meter.

For more information, see the Gov.UK website: [gov.uk/the-warm-home-discount-scheme/overview](http://gov.uk/the-warm-home-discount-scheme/overview)

Energy providers also have to provide an annual rebate to customers who would not fall into the above group but are still in or at risk of 'fuel poverty'. Energy providers will set their own eligibility criteria for customers who fall under this category. Each supplier will issue information about their criteria in the coming months.

### **Winter Fuel Payments**

Winter Fuel Payments are annual one-off, non means-tested payments to older people to help with the additional cost of keeping warm over the winter months.

To qualify for a Winter Fuel Payment you must:

- have been born on or before 5 January 1952. (The qualifying age for Winter Fuel Payment for both men and women is rising in line with the increase in women's State Pension age)
- normally live in the UK on any day in the week of 16-22 September 2013.

The amount you will receive depends on your circumstances - how old you are, what benefits you receive and who you live with. To see how much your Winter Fuel Payment is likely to be, see [gov.uk/winter-fuel-payment/what-youll-get](http://gov.uk/winter-fuel-payment/what-youll-get)

Most payments will be made between November and December 2013. If you have not received your payment by January 2014, contact the Winter Fuel Payments Helpline (0845 915 15 15).

If you have previously received a Winter Fuel Payment and there has been no change in your circumstances, you do not need to reapply as you should

automatically get your payment. If you have not received a Winter Fuel Payment before, but you are already receiving a State Pension or another benefit, you should receive a payment automatically.

If you need to apply as you will not receive a payment automatically, or have any further questions, contact the Winter Fuel Payments helpline (0845 915 15 15).

### **Cold Weather Payments**

You can receive a tax-free Cold Weather Payment of £25 per qualifying week if the weather has fallen to, or is predicted to fall, below, 0°C for seven consecutive days in your local area. To be eligible you must be receiving Pension Credit, Income Support, income-based Job Seeker's Allowance or income-based Employment Support Allowance. This will also include Universal Credit when it is introduced in October 2013. You should receive your payment automatically, usually into the same bank or building society account as your other benefit payments. For more information about Cold Weather Payments, contact your local Jobcentre Plus office. The contact details of your local office can be found in your local telephone directory, or by visiting the Gov.UK website: [gov.uk/contact-jobcentre-plus](http://gov.uk/contact-jobcentre-plus)



This guide is not a full explanation of the law and is aimed at people aged over 60.

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For further information on how to support us please see our website [www.independentage.org](http://www.independentage.org) or call 020 7605 4288.

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