



Welcome to the Cosy Homes in Lancashire 'Little Book of Warm'. A guide to help you save energy, save money, stay healthy and improve the environment.

Energy bills are on the rise and it can be very worrying for many people who are on a tight budget, wondering how they are going to afford to heat their homes. Most of us know there are things we can do to save money by saving energy, but some people need help to understand what they can do to make those savings. The Little Book of Warm will outline some of the simple actions you need to take to help cut the cost of your energy bills.

Cosy Homes in Lancashire (CHiL) covers all Council-backed energy efficiency work across the County and has been formally adopted by all 15 Local Authorities and Lancashire Public Health. The scheme is currently administered by Rhea Projects Ltd.

Winter Morning

Winter is the king of showmen,
Turning tree stumps into snow men
And houses into birthday cakes
And spreading sugar over lakes.
Smooth and clean and frosty white,
The world looks good enough to bite.
That's the season to be young,
Catching snow flakes on your tongue.

Snow is snowy when it's snowing,
I'm sorry it's slushy when it's going.

By Frederick Ogden Nash



Contents

Take Control (of your heating)	4
Insulation is Sexy	6
Get in the Kitchen	
• Keep a Lid on it.....	10
• Wash Day Blues.....	11
• Baby Its cold inside.....	12
• Savvy Shopping	13
• Heat and Eat - Recipes.....	14
Let's Save More Money	
• 'No cost' Savers	18
• Low cost savers	19
• Energy Saving Freebies	19
To Switch or not to Switch	
• Payment methods	20
• Tariff Options.....	22
• Switching.....	23
Extra Help with your Bills	24
Safety First	
• Carbon Monoxide	26
• Priority Services Register.....	27
• Be Prepared.....	28
Smart Meters	29
Top Tips for Private Tenants	30
CHiL - Your One Stop Shop	31

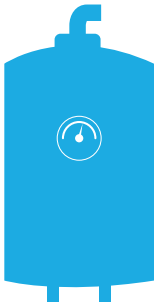
Take Control (of your heating)

A modern A-rated boiler is around **35% more efficient** than previous models, this could mean **a saving of up to £490** per year and a reduction to your homes carbon monoxide emissions.

Types of Boilers



Combination supplies hot water for both radiators and taps and they do it almost instantly, with no hot water tank.



System Boiler (or open vent) these supply hot water to feed radiators and a separate storage tank.



Boilers account for

60%

of what you spend in a year on energy bills, so an efficient boiler makes a big difference when it comes to cutting costs.

Top Tip!

Have your boiler and gas appliances serviced regularly by a qualified professional to ensure it is running efficiently. To arrange a service please contact

CHil on
03306 061 488

If you have a central heating system, whether its gas, LPG or oil-fired, your full set of controls should ideally include a boiler thermostat, a timer or programmer, a room thermostat and thermostatic radiator valves (TRVs).

Using controls wisely
can save you

£75 - £155
per year.

Room thermostat – A room thermostat will switch off your heating when your room gets to the right temperature. We recommend setting it between 18 and 21 degrees.

Cylinder thermostat – this is similar to a room thermostat. It will switch off your water heater when it gets to the temperature you set. We recommend 60 degrees Celsius. That's hot enough to kill off harmful bacteria, any hotter and you'll waste energy and be at risk of scalding.

Thermostatic radiator valves – These let you control the temperature of each room separately. They're smart and sense the air temperature and switch radiators on and off automatically.

Programmers – a good programmer lets you control when your central heating and hot water go on/off. The best ones let you control each element individually.

**Top
Tip!**

Turning
your central heating
down by 1 degree
could cut your
heating bill by up
to **£75** per year.



If you have a timer on your central heating system, set the heating and hot water to come on only when required for example, 30 minutes before you get up in the morning and set it to switch off 30 minutes before you are due to leave or go to bed.



Insulation

In the words of President Barack Obama,

“Insulation is sexy stuff. Here’s what’s sexy about it – saving money”

Insulate your loft

You can always tell who hasn’t insulated their loft space because of the pigeons and seagulls sitting on their roof, enjoying all the warmth coming up from the house below. Or in Winter, a roof with melted snow is a clear sign!

A quarter of the heat lost wafts out through the roof. So fitting insulation in your loft, attic or roof space is a great way to make your home warmer. It lasts for more than 40 years, saves money on your energy bills and in many instances can be installed free of charge or at a discounted rate.

Loft insulation is a barrier of material within your roof space. It can either be laid between the joists (the horizontal beams along the floor of your attic) or the rafters (the angled beams that support the roof).

Either way, it slows down the transfer of heat between your living space and the outside world, creating a warmer home in winter and a cooler one in summer.



Other benefits of roof insulation include:

- ✓ Lower heating bills – around £150 per year
- ✓ Reducing your home’s carbon footprint.
- ✓ Improving its energy efficiency rating.
- ✓ Increasing your home’s value.

You could insulate your loft yourself, but for safety reasons and peace of mind contact Cosy Homes in Lancashire who will organise a qualified local contractor to come and look at your property and will look to access funding for you.

Cavity wall Insulation

If your home was built after the 1920s, the chances are that it's got cavity walls. Filling them with wall insulation could be a very cost-effective way to retain heat in your home and save on your energy bills.

Around one third of the heat loss from most homes is through the walls, so cavity insulation could save you up to £160 a year in heating bills.

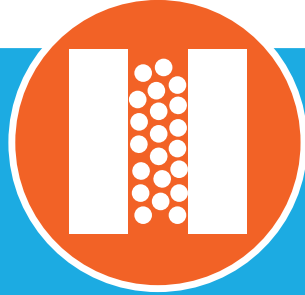
A cavity wall is one made out of two separate thin walls (usually built of brick, and known as 'skins' or 'leaves') with a gap (or cavity) between them. They are held together by metal wall ties.

A professional installer should be able to complete the work in around 2 hours for an average-sized house with easy-to-access walls. They should not need to enter your house for work purposes at all.

After the work is complete, you should be sent a guarantee issued by the Cavity Insulation Guarantee Agency (CIGA).

CIGA - 01525 853300

Cosy Homes in Lancashire can organise for an approved contractor to survey your property and they will assess suitability free of charge and will only go ahead with an install if your property is suitable.



You should only consider cavity wall insulation if:

- ✓ Your home has unfilled cavity walls made of brick.
- ✓ The cavities are at least 2 inches wide.
- ✓ The brickwork or masonry is in good condition.
- ✓ Your external walls are accessible. If some are joined to a neighbouring house, the installer will need to insert a cavity barrier.
- ✓ Your home is less than 12 metres (about 4 storeys) high.
- ✓ Your internal walls are dry. Wet wall insulation is worse than no wall insulation. For the same reason, cavity insulation is not suitable if the walls are regularly exposed to driving rain.
- ✓ There are no areas of steel- or timber-framed construction.

The Home-Owners Guide to overcoming Cavity Wall Insulation problems is available on the CHiL website or call 03306 061 488.

Solid wall Insulation

If your home was built before 1920, it probably has solid external walls rather than cavity walls, which only came into widespread use in the 1920s.

Solid walls let twice as much heat escape as cavity walls, so insulating them does make sense and you can save £150 - £450 per year on your energy bills, however it is an expensive measure.

You can insulate your walls internally or externally. There are advantages and disadvantages to both so consider each method seriously before you decide to go ahead.



“
Snowflakes are one of nature's most fragile things, but just look what they can do when they stick together”

Vista M Kelly



External Wall Insulation

- ✓ It's less disruptive, as the installation is carried out externally.
- ✓ It doesn't reduce the size of any rooms.
- ✓ It can improve the appearance of your outside walls, as you can choose whatever finish you want
- ✓ It can make your home more soundproof and weather resistant.
- ✗ It's expensive – so it's probably best to arrange for it to be done at the same time as other external work on your home, as this could help to reduce the cost.
- ✗ You may need to get planning permission; please check with your local council.
- ✗ The installers need to be able to get access easily to the outer walls of your home – so if you live in a terrace, they may need to carry the scaffolding through your house.
- ✗ It's not suitable for period or character properties.
- ✗ All external pipework and other fittings, such as satellite dishes or security lights, will need to be removed and replaced.



Internal Wall Insulation

- ✓ It's usually less expensive than external insulation.
- ✓ It won't change the outer appearance or character of your home, so it's a better option for visually attractive buildings and period properties.
- ✗ It will reduce the size of the room, as it will bring the wall in by about 4 inches.
- ✗ It's quite disruptive, as the installers will be working in your house.
- ✗ You'll have to move furniture, pull away any carpet laid up to the wall, and remove skirting boards, door frames, wall light fittings, radiators, pipework, coving and cornices.
- ✗ It could damage or cover up period features.

Interesting fact!

Natural insulating materials, such as hemp, flax and sheep wool, are thought to be more durable over time than their traditional counterparts – though you might have to wait 100 years or so to be absolutely sure!

Winter and Summer

In Winter when the air is chill,
And winds are blowing loud and shrill,
All snug and warm I sit and purr,
Wrapped in my overcoat of fur.

In Summer quite the other way,
I find it very hot all day,
But Human People do not care,
For they have nice thin clothes to wear.

And does it not seem hard to you,
When all the world is like a stew,
And I am much too warm to purr,
I have to wear my Winter Fur?

By **Oliver Herford**



Get in the Kitchen

Keep a lid on it! And more!

The kitchen is a great place to save energy and money. Here are just a few easy tips to follow which will add £££ to your budget.

- ✓ Always put a lid on your pan. Wherever possible, simmer instead of boiling
- ✓ When cooking vegetables use just enough water to cover them
- ✓ Always use the right size of pan for your cooking ring
- ✓ Try using pans that can divide into sections so you can cook several items at once
- ✓ Cut food into smaller pieces to speed up the cooking time
- ✓ Cook big batches of food and freeze what you don't need that day
- ✓ Avoid repeatedly opening the oven door while you are cooking
- ✓ Your microwave uses a lot less energy than your oven. Some fresh food can be cooked in the microwave and for a fraction of the time and a fraction of the cost.
- ✓ Never use a cooker to heat a room
- ✓ Make toast in a toaster, not under the grill
- ✓ Defrost food in the fridge overnight rather than using the microwave



Did you know?

If everyone boiled only the water they needed every time they used the kettle, we could save enough electricity in a year to power the UK's street lights for nearly seven months.

Wash Day Blues

Doing the laundry is a weekly chore that we're all faced with. Try and make it a little more pleasurable by saving energy and money whilst you're doing it by following the following tips:

- One full load uses less energy than two half loads so fill up the washing machine, tumble dryer or dishwasher.
- Save energy by washing at a lower temperature. A 30 degree wash can use around 40% less energy than washing at higher temperatures and many washing powders and detergents are specifically designed to work at lower temperatures.

You should dry your washing outside whenever you can, it'll dry much quicker than you'd expect... but if the Lancashire weather doesn't allow this then:

- If you use a tumble dryer, spin your clothes in the washing machine first. They'll dry more quickly
- Pop a 'dryer ball' in the tumble dryer to separate clothes and help them dry quicker
- Make sure the filters in your tumble dryer are clean
- Avoid drying washing on radiators it will make your heating system work harder and could cause condensation which could create damp in your house.



**Top
Tip!**

Turn your washer off properly.
If the lights are on, its still using electricity.

In the average home **75%** of electricity used is consumed while the products are not in use.

Baby its Cold Inside

To ensure that you are using your appliances effectively and not adding to your energy bill you may want to consider the following tips:

- Don't put your fridge or freezer next to a cooker or in direct sunlight and make sure air can circulate around the back
- Don't leave the fridge door open for longer than you need to. Unpack your shopping bags and sort out where everything is going before you open the doors.
- Never put hot food in a fridge or freezer, it warms the whole fridge up so let the food cool first
- Defrost your fridge or freezer regularly. Check the manufacturer's instructions for more details
- Check for gaps in the door seals that could let warm air in. You can do this by putting a piece of paper in the door, if you can easily remove the paper with the door closed, it is not sealed properly and will be letting warm air into the fridge.
- Use a thermometer to check that your fridge or freezer is at the correct temperature. Check the manufacturer's instructions for more details
- Freezers work most effectively when they are tightly packed so fill any space with cardboard or bottles of water



Did you know that fridges and freezers are the biggest contributors to your home energy bill after central heating. They account for

20%

of electricity used in your home.

Most white goods and common kitchen appliances have an energy-efficiency rating on the label (usually between A and G). Since July 2012, all new fridges, freezers and fridge-freezers must have a minimum rating of A+. With so many appliances now rated A or above, it can be difficult to decide between them. New energy labels make this clearer, showing each appliance's annual energy consumption in kWh.

Be a Savvy Shopper

Buy in-season fruits and vegetables.

If they are not in season they can cost twice as much.

Make lists. Before you step out the door, it's always advisable to be more organized with your shopping. Create meal plans and make a list.

Don't go shopping hungry. Going food shopping with an empty stomach is never a good idea. You'll end up buying more than you need and expensive treats.

Buy own-brand goods. Most of the time, own brands taste just as good.

Assess your kitchen before shopping.

Take a look at your kitchen before you create the week's meal plan. Figure out what meals you can make from using up what you already have so you're not letting food go past its expiry date

Be healthy. A healthy lifestyle will actually get you a lower shopping bill. Reducing your portion sizes, and cutting out unhealthy snacks and fizzy drinks will save you money.

Know the cheap but filling and healthy staples. There are some food staples that are cheaper than others, such as beans. Figure out what they are and try to incorporate them more into your meals.

Avoid prepared foods. Some prepared foods can have up to a 40 percent markup, so try to make it yourself.

Cut and slice yourself. Buy your produce whole and cut it up yourself. Precut veggies and fruits are more expensive and go off quicker.

Check your receipt. Check your receipt to be sure the right prices and quantities have gone through and any offers are correctly priced.

Make bigger and fewer shopping trips. Less shopping trips will cut down impulse buys and this also means you'll have less chance of having wasted food left over.

Use your freezer. Buy meat and fish on offer and freeze in portions. Whatever you can't finish, divide it into single-serve portions, and freeze it to reheat for later meals.

Check out the pound shops. They have many great deals and some goods are sold cheaper than in supermarkets.

Stock up on sales. Stocking up on nonperishables and frozen or freezable items when they are on sale can be a great way to save money.



Heat and Eat Recipes

Many households are faced with the choice of heating or eating especially over Winter. By taking control of your heating, insulating your home, following simple energy saving tips and being a savvy shopper should help save you money so you can eat well. Try some of these delicious, healthy recipes which are easy on the pocket.

For even more recipes visit our website www.chil.uk.com.

Chicken Curry (for 4 people)

Ingredients

- 500g chicken, diced (£2)
- 1 onion, chopped (12p)
- 2tsp curry powder (13p)
- 1 tin of tomatoes (31p)
- 300g frozen peas (29p)
- 1 chicken stock cube (2p)
- 300ml water
- 1tbsp oil (1p)
- 280g rice (11p)

Instructions

1. Heat the oil in a pan and cook the chicken for 5 minutes.
2. Add the curry powder and onion, stir in, then cook until the onion has softened.
3. Mix in all the other ingredients and simmer for 40 minutes.
4. Serve with rice.



Total cost:
£2.99
(75p each)

Meatballs and Tagliatelli (for 4 people)

Ingredients

Meatballs

- 500g minced beef (£1.99)
- 100g breadcrumbs (6p)
- 1 egg (9p)
- 1tsp mixed herbs (2p)
- pinch of salt and pepper (1p)
- 1tbsp oil (1p)

Tomato Sauce

- 1 onion, diced (12p)
- 1 clove of garlic, sliced (10p)
- 1 tin of chopped tomatoes (31p)
- 1tsp sugar (1p)
- 1 vegetable stock cube, dissolved in 300ml hot water (2p)
- 1tsp paprika (6p)
- Serve with 400g tagliatelle (78p) and a little grated parmesan (5p)

Instructions

1. For the meatballs, put all the ingredients (except the oil) into a bowl and mix together until well combined.
2. Form into small golf balls. You will get about 12.
3. Add the oil to a pan and, when hot, add the meatballs.
4. Once the meatball's edges have browned, start to make the tomato sauce (in the same pan) by adding the onions and garlic.
5. When the onions have started to soften, add the remainder of the sauce ingredients.
6. Cook on a medium heat for 20 minutes, cooking the tagliatelle about 10 minutes before the end.

Total cost:
£3.63
(91p each)



Sausage Casserole (for 4 people)

Ingredients

- 8 sausages (95p)
- 1 onion, chopped (12p)
- 2 carrots, sliced (12p)
- 100g mushrooms, quartered (21p)
- 1 tin of tomatoes (31p)
- 1 tin butter beans (undrained) (56p)
- 1 chicken stock cube (2p)
- 1tsp paprika (6p)
- 1tsp mixed herbs (2p)
- 100g water
- pinch of salt and pepper (1p)
- 1tbsp oil (1p)

Total cost:
£2.39
(60p each)



Instructions

1. Heat the oil in a big pan then cook the sausages.
2. Once browned, add the onions and carrots.
3. As the onions soften, throw in the mushrooms and mix in the paprika and herbs.
4. Add the remaining ingredients and simmer for 30 minutes.

Notes

Serve with a good helping of mashed potato.

Shepherds Pie (for 4 people)

Ingredients

- 500g lamb mince (£2.35)
- 1 large onion (12p)
- 4 carrots (24p)
- 1 clove of garlic (10p)
- 1 stock cube dissolved in 500ml hot water (2p)
- 2tbsp tomato purée (8p)
- 1tbsp Worcestershire sauce (9p)
- 1tbsp oil (1p)
- 1kg potatoes (47p)
- Big splash of milk (4p)

Total cost:
£3.52
(88p each)



Instructions

1. Chop the onions and carrots and add them to a pan of hot oil.
2. Cook slowly until they start to soften then add the lamb.
3. When the lamb is browned, mix in the stock, Worcestershire sauce and tomato purée.
4. Leave to simmer for 30 minutes.
5. Preheat the oven to 180C then make the mash by boiling potatoes for 15 minutes. Drain then mash together with the milk.
6. Put the mince in an oven proof dish and top with the mashed potato.
7. Bake in the oven for 20 minutes to brown the top.

Notes

Serve with baked beans or loads of green vegetables.

Let's Save More Money

A few small behavioural changes here and there can save you money in the long run. Have a look at these and add up the savings.

'No Cost' Savers

- Always turn the light off when you leave a room. It will save you **£15** per year.
- Whilst on standby, household electrical appliances still use up to 90% of the energy that they use when they are switched on meaning an unnecessary **£80** on your annual electricity bill. A standby reduction device is a good idea. It allows you to switch off multiple devices with a single switch.
- A 15 minute shower costs **32p**. Depending on the size of your household this all adds up. By reducing your showering in half could save you at least **£60** per year.
- Open curtains and blinds during the day to let in natural light and close them at dusk to stop heat escaping through the windows and check for draughts around windows and doors.
- Keep your bedroom window closed on a winter's night.
- Layer your clothing whether you are indoors or outside.
- Use light coloured lampshades.



Did you know?

A heavy coat of dust on a light bulb can block out half of the light.

Low Cost Savers

- Place foil behind your radiators to reflect heat back into the room. You can pick up a roll in many DIY stores for under **£10**. Only use on radiators which are attached to an outside wall
- Buy thermal backed curtains or use detachable linings to keep your rooms warmer in the winter and cooler in summer. The costs can start from as little as **£10** but can save you more on your energy bills.
- Fitting draught excluders around your home could save you up to **£50** on your energy bills and can be cheap to buy.
- Replace your light bulbs with LED bulbs. LED bulbs are more expensive at approximately **£9** per bulb. But if you replace 10 of your old style 60watt bulbs you could save **£240** every year.
- Fit timers and automatic sensors to lights, especially outside. Save up to **£80** per year.

Energy Saving Freebies

Did you know you that all United Utilities customers (and that's everyone in Lancashire who pay for their water) can get a **FREE** pack of energy saving products (including a handy shower timer) to help you save money.

Ring **0800 822 3922**
or order online at **www.unitedutilities.com**.







To Switch or Not to Switch?





If you are considering switching you will need to check a few things first such as your current payment method and whether you want to stay with this method or choose another method. Below are the main methods to consider:

Payment Methods




Direct Debit (monthly or quarterly)

-  Payment is the same time and amount every month which may help with budgeting
-  This option might suit you if you have a regular income and a bank account.
-  You may be offered an extra discount for paying by direct Debit
-  You may be paying too much or too little if your bills have been estimated





Quarterly Bill

-  Payment is every 3 months. Your bill must be paid by a certain date.
-  Most suppliers allow you to pay by cash, cheque, standing order and credit or debit card.
-  There is a risk of being charged a late payment charge if you forget to pay
-  You will need to pay a larger amount in one especially over Winter months.










Fuel Direct

-  Payments for energy use and debt is taken directly out of your Benefits and given to your supplier.
-  Suitable if you find it difficult to manage your money, and on certain benefits.
-  If you use more energy than the amount deducted from your benefits, your debt will increase and so will future payments

Weekly/Fortnightly/Monthly budget payments

-  Smaller payments on a regular basis using a payment card provided by your supplier
-  You can pay your bill for free at a number of different places.
-  Find your nearest outlet at paypoint.com or payzone.co.uk
-  Risk of being charged a late payment charge if you forget to pay

Prepayment Meter (Pay as You Go)

-  Pay in advance for your energy supply
-  You can budget better with your energy spend and how much energy you use
-  You only pay for what you use so there are no estimated bills.
-  Suitable if you want to avoid getting into debt or if you want to manage an existing debt
-  You can still switch supplier even if you have a debt of up to £500 on each fuel
-  If credit runs out there is limited emergency credit before supply is disconnected
-  Limited choice of tariffs means you could end up paying more
-  Can be inconvenient to top up or access the meter
-  Daily Standing Charges can build up a debt on the meter even when a fuel is not being used

To Switch or Not to Switch?

Tariff Options

If you're considering switching, check the current tariff you're on as this is one of the questions you'll be asked. The name of your tariff will be on your bill.

Standard Tariff – This tariff will go up or down in price depending on the state of the market. As the tariff does not have a set end date, you won't have an exit fee.

Fixed Energy Tariff – This tariff means that each unit of gas or electricity is the same price during your contract. The size of your bill is not fixed, the more units you use, the bigger the bill will be. Some fixed tariffs may have an exit fee.

Dual Fuel Tariff – This tariff provides gas and electricity from the same supplier. Often cheaper plans are only open to dual fuel customers.

Online energy Tariff – This tariff requires you to manage your account via the internet, you will be asked to send gas meter readings online and will receive 'paperless' bills attached to emails.

Pre-Payment Tariff – This tariff is for people with prepayment meters. Customers pay in advance for gas and electricity by 'topping up' their meter using prepay tokens, cards or a key. Depending on the terms of your contract you can switch suppliers to a new prepayment tariff if you have up to £500 of debt on your meter.

'Green' energy Tariff – This tariff can be a way for suppliers to contribute towards environmental schemes on your behalf or they will promise to match your usage with regeneration from renewable sources of energy, depending on the terms of your contract then you may have to pay a leaving fee.

Economy 7 and 10 – If you have electric storage heaters and / or a hot water cylinder, then you are more likely to benefit from being on Economy 7 and Economy 10. You can use the cheaper rate or 'off-peak' hours to charge the storage heaters and heat your hot water for the day ahead. Your electricity meter will show two readings.

To Switch or Not to Switch?

Switching



Staying with your current supplier

Sometimes you can save money with your existing supplier by changing to a different payment option or tariff. Simply call them and tell them what you would like to do. They should then write to you confirming the details of your new contract.

Switching to a new supplier

1. Do your research to find out the best deal for you. Contact the supplier to agree a new energy deal. Don't forget to tell them you're preferred payment method. If you use a price comparison site to make a switch, then the site will do this for you (make sure the site is Ofgem approved).
2. Make sure you confirm the deal you would like, for instance the name of the tariff. You should receive a 14 day cooling off period.
3. You will be sent a contract - check it's all correct and that the date you change supplier is correct.
4. Ensure you have paid all outstanding bills with your current supplier. Cancel any Direct Debits or Standing Orders once you pay your final bill (or get a refund).
5. Take a meter reading on the day you change supplier so you can check your bills. You may also need to provide this reading to your old and new supplier.

The Four Seasons

Winter is here it starts to snow
 People are cosy by fireside glow
 Christmas time brings fun and cheer
 It starts to snow winter is here.

Flowers now bloom it must be spring
 Song birds happy they start to sing
 We've left behind the winters gloom
 It must be spring flowers now bloom.

Heat from the sun, temperatures rise
 Longer days with early sunrise
 Beach and barbecues having fun
 Temperatures rise, heat from the sun.

It's getting cold Autumns here now
 Summer season now takes a bow
 Amazing colours, reds and gold
 Autumns here now it's getting cold.

by Tom Cunningham

Extra Help with Your Bills



Take a Meter Reading

Take regular meter readings and submit them to your supplier as this will help you keep an eye on your energy use and keep your bills accurate.

An unexpectedly high bill may be caused by the meter being misread, or by a number of underestimated bills followed by an accurate bill.

Contact Your Energy Supplier to Discuss Your Energy Debt

If you are in debt with your supplier or struggling to keep on top of your bills, then speak to your supplier as soon as possible. If they know you have a problem they will work with you to find a solution.

If you are offered a pre-payment meter and you are not happy with this option, you don't have to agree to it. They must offer you an affordable payment arrangement. Get information on all your options before making a decision.

Are you struggling with your bills?

The Energy Advice Team (based at Preston Citizens Advice Bureau and helping residents across Lancashire) can help.

They offer:

- Help with gas, electric and water bill arrears
- Benefit entitlement checks
- Help towards white goods, funeral expenses and boiler repairs/replacements

Ring **01772 883693**



Check if You Can Receive Other Discounts and Benefits

Ask your energy supplier if you are entitled to a

WARM HOME DISCOUNT.

This is a discount of

£140

on your electricity bill over the Winter months. Those who receive the Guarantee Element of Pension Credit are eligible as are other low income and vulnerable households.

Call the Warm Home Discount Helpline on
0345 603 9439.

If you are at State Pension age you should be eligible for the

WINTER FUEL PAYMENT.

This is an annual payment of between

£100 and £300.

You will be paid automatically between November and December if you have claimed before or are in receipt of State pension or some other benefit.

Call the Winter Fuel payment Helpline on
03459 151515.

THE COLD WEATHER PAYMENT of £25 per week

will be paid automatically to those on certain benefits when very cold weather occurs or has been forecast.

Avoiding Disconnection

If you let your energy debts build up, there is a risk that you will eventually be disconnected although most energy suppliers will fit a prepayment meter as an alternative to disconnection.

However if you are threatened with disconnection there are strict rules as to whether or not this will be allowed to happen. You cannot be disconnected if you are of pensionable age and live alone, someone of pensionable age or chronically sick or a disabled person is living with you, you have a debt relief order, your debt is owed to a previous supplier or you have been made bankrupt.

Safety First

Carbon Monoxide

Carbon Monoxide (CO) is a deadly gas that cannot be seen, smelt or tasted. It can be produced by everyday household items, such as faulty boilers, gas fires, cookers or when a chimney or ventilation shaft is blocked.

The main symptoms of Carbon Monoxide poisoning are headaches, dizziness, nausea, breathlessness, collapse and loss of consciousness and can often feel like a cold or flu.

If your symptoms disappear when you leave the house or are affecting other people in the home as well, you may have been exposed to CO.



Keeping appliances and people safe

- Use a competent person to install and maintain equipment
- Use equipment to manufacturer's instructions
- Ensure adequate ventilation and keep it clear
- Sweep chimneys at least once a year, by a competent sweep
- Remember it's not just gas appliances
- Use an audible Carbon Monoxide alarm and follow the fitting instructions.

In an Emergency

Step 1 Open all Doors or windows for ventilation and leave the room to get some fresh air.

Step 2 If you are feeling unwell, seek medical advice from your doctor, or call 999.

Step 3 Turn off all fuel burning appliances and get them checked by a registered engineer. Do not use them until you are told it is safe to do so.

Step 4 Call the relevant emergency advice line:

Gas Emergency Service **0800 111 999**
 Solid Fuel Advice Line **0845 601 4406**
 OIL (OFTEC) **0845 658 5080**

Step 5 Do not smoke, do not switch lights on or off or do anything that could cause a spark.

Priority Service Register

Energy Suppliers must offer special services to customers who are of state pension age, disabled, have a chronic illness or a visual or hearing impairment.

Among the services provided are:

- A password Scheme
- Statements available in large print and braille as well as talking bills
- Meter reading service
- Meters moved to an accessible location for free
- Control and adapters for appliances
- Priority in an emergency, including alternative heating and cooking facilities
- Free annual gas safety check (subject to additional qualifying criteria)

	Tel: 0800 072 8625 or 0800 294 8064 for Pay As You Go customers
	The Warm Response Service Tel: 0808 172 6999 (Free from most landlines)
	Tel: 0800 269 450 Minicom: 0800 096 2929
	Carefree Scheme Tel: 0800 027 1122 (free from Landline)
	Tel: 0800 051 1480
	Careline Tel: 0800 622 838 Textphone: 0800 622 839
	Tel: 0330 303 5063

Distribution Network Operators

The Distribution Network Operators (DNOs) who are responsible for the safe delivery of electricity through the electricity network also provide support for their vulnerable customers via their own Priority Service Register.

DNOs offer support to certain categories of customer such as those who are older, disabled or have a medical condition and who depend on electricity for medical equipment or other medical needs (e.g. kidney dialysis and oxygen concentrators)

Examples of the additional support they can offer qualifying customers:

- Will let you know in advance of a planned interruption to their electricity supply;
- Will provide you with a special telephone number so they can get straight through to a person if you have a power cut;
- Will work with the oxygen providers to provide assistance during longer power cuts;
- May in the event of an emergency share your information with other responding agencies.

**Contact Electricity North West on
0800 195 4141**

What to do in a power cut

Check on your neighbours. If their power is still on it could mean that there's a problem with your fuses. If safe, check your trip switches, turn all of your appliances off and reset the trip.

If your neighbours' lights are off too. It's likely there's a problem with the network, **call Freephone 105**. If you don't report the problem, they may be unaware that something needs fixing.

Keep a battery operated or wind up torch so you can see if the lights go out.

Have a list of emergency contact numbers to hand. Include your friends, family, your GP, pharmacist and utility companies.

Check if your stair lift has a handle that will let you move it manually. If your stair lift stops, use this handle to return it safely to the ground floor.

Be Prepared

- Keep your first aid kit stocked up.
- Charge up any emergency equipment. Modern bath hoists, for example, will lift a 100kg person up to 10 times on a full charge. Keep things charged in case of emergencies.
- Keep your freezer door closed to protect the contents. Frozen food should last for several hours without power. If you are off supply for a considerable period then you can normally claim from your home insurance for the loss of contents.

Stay Warm and Healthy

Breathing in cold air can increase the risk of chest infections.

Contact your GP to get your free flu jab if you are aged 65 or over, live in a residential or nursing home or are the main carer for an older or disabled person.

Don't delay in getting treatment for minor winter ailments like colds or sore throats. Visit your local pharmacist for advice on treatment before it gets worse so you can recover quicker.

Wrap a scarf around your mouth to protect your lungs from the cold air.

Wear shoes with a good grip if you need to go outside.

When you're indoors, try not to sit still for more than an hour or so. Get up, stretch your legs and make yourself a warm drink.



Smart Meters

What is a smart meter?

Smart meters are the new generation of gas and electricity meters, which will replace the traditional meters in our homes.

What are the benefits of a smart meter?

- Bills will be accurate not estimated
- Regular meter readings will be shared directly with your supplier through a wireless network, meaning no more manual readings
- You will receive an in-home display, which shows you how much energy you're using, as you use it, and what it is costing you
- Switching between suppliers or between credit or prepay, will become quicker and easier
- Prepayment customers will be able to top up online or via a mobile phone

What do I need to know about my smart meter installation?

- Your smart meter will be installed by a trained smart meter installer, at no extra cost to you
- Before they arrive, make sure you know where your current meters are located and check they're easy to access

Many energy suppliers are already installing smart meters so check with your Energy Company.

Top Tip!

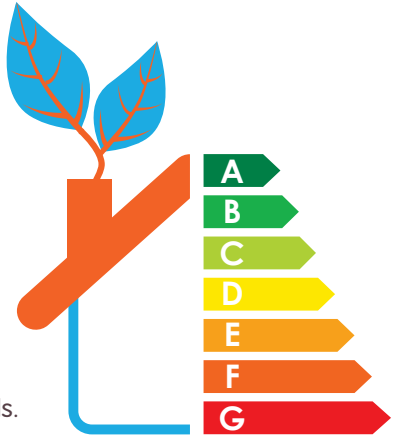
Before having your new smart meter installed check that they will be fitting the latest model (SMET2). Some older models may not work if you decide to switch to a different Energy Supplier.

"Nothing burns like the cold. But only for a while. Then it gets inside you and starts to fill you up, and after a while you don't have the strength to fight it."

George R R Martin - Game of Thrones

Top Tips for Private Tenants

- Before moving into your rented home ask the Landlord for the Energy Performance Certificate (EPC). The certificate rates a property's energy performance from A (very good) to G (very bad). This will give you a good idea of how expensive it will be to keep warm and what energy efficiency measures may be required.
- You may be entitled to free or heavily discounted insulation depending on your circumstances. It is a Landlords responsibility to repair or replace a broken boiler as funding is not available to Landlords.
- Heating and hot water systems must also be kept in good working order by your Landlord. Grants to install new heating appliances are available to eligible tenants. Again, your landlords' permission will be required.
- Landlords are required by law to carry out a Gas Safety inspection of a rented property every year to ensure appliances are working safely. This also applies if your property is heated by LPG. Always check with your landlord for a Gas Safe Certificate.
- When you move into your new home ring your new Energy Supplier with your meter readings straight away. The previous tenant may have run up debts that could become yours!



Ring the CHiL Team on 03306 061 488 to check your eligibility for grant assistance towards energy saving measures. They will even help obtain your Landlords permission to carry out any work.

Landlord Tip!

If you pay for energy saving improvements to your buy-to-let property then as a landlord you may be entitled to a tax allowance called Landlord's Energy Saving Allowance. Check with HMRC for more information.



CHiL – Your One Stop Shop for Warmth

For even more information, help and advice visit our website www.chil.uk.com.

If you prefer to speak to someone in person, call the CHiL Hub on **03306 061 488** (local rate). The team is available **Monday to Friday from 9am to 5pm**.

They will be able to advise you on all schemes that are currently available in the Lancashire area, assess your eligibility, help with your application and provide ‘no obligation’ surveys and quotes.

For residents who do not qualify for funding we can provide competitive quotes for all measures.

You can also follow us for regular energy saving news and updates via Facebook, Twitter and Instagram.

Winter Song

Rain and wind, and wind and rain.
 Will the Summer come again?
 Rain on houses, on the street,
 Wetting all the people’s feet,
 Though they run with might and main.
 Rain and wind, and wind and rain.

Snow and sleet, and sleet and snow.
 Will the Winter never go?
 What do beggar children do
 With no fire to cuddle to,
 P’raps with nowhere warm to go?
 Snow and sleet, and sleet and snow.

Hail and ice, and ice and hail,
 Water frozen in the pail.
 See the robins, brown and red,
 They are waiting to be fed.
 Poor dears, battling in the gale!
 Hail and ice, and ice and hail.

By Katherine Mansfield



**°COSY
HOMES
IN LANCASHIRE**
is supported by:



The scheme is administered by Rhea Projects on behalf of the Lancashire Authorities

