

40) HEATING OPTIONS - The latest in a series of articles by Iain Gregory of Caithness CAB

One winter weekend a mate and I headed for a remote bothy in Torridon where we planned a couple of days in the mountains. We arrived in a snowstorm but swiftly got the fire burning and sparked up the propane powered generator which, as well as providing electricity, also pumped water from the burn and – importantly – caused the WC's to operate. We thought we had the place to ourselves but it transpired that a multi-national group of evangelists had also booked bunks so, with some language difficulties, we showed them how to start the generator and, hoping that they had grasped the instructions, we settled down to a night in front of the fire. Whilst our young friends sang many happy hymns we armed ourselves with a couple of bottles of burgundy, a box of small cigars and a chess set. At 0600 the next morning there was a knock on the members room door. My friend, being a Social Work boss, was of course dead to the world so I grumpily opened the door to be confronted by a beautiful Chinese lady wearing a disgracefully short kimono and a flower in her hair. She then uttered the immortal words "Suzi want bathroom. Iain start his engine". Obviously, as a gentleman, I duly complied and settled down for the statutory 30 minute wait and stood at the porch with a coffee watching the blizzard screaming in and decided that "cold" was an inadequate description for the situation.

Personally I like the winter but one needs heat and this week, with winter not too far away, I thought we could look at the options available to you if you need some help. The first stop should always be "Home Energy Scotland" which is a national advice network funded by the Scottish Government to provide comprehensive, free, independent and impartial advice to households on saving energy, cutting fuel bills and making homes warmer. It is managed by the Energy Saving Trust and the network of local advice centres operates across Scotland giving free energy efficiency advice to householders, community groups, businesses and the public sector and the advisers can help you access both national and local funding and other energy efficiency offers. There is a broad range of help available, including help for people not on means-tested benefits. Call free on 0808 808 2282 to speak to a specialist adviser in your nearest HES advice centre: (Mon – Fri 8am – 8pm; Sat 9 – 5pm). CCAB are also authorised to refer clients via a portal so if you want us to help get you some advice then please call us and ask for Elaine who specialises in this. There have been quite a number of schemes over the years involving measures to help with insulation, boiler replacement, renewables and other measures and it can get complicated so a call to HES or to CCAB is always a good idea. And a word of caution – as always there are sharks in the water and we have had a lot of reports of Caithness folk being contacted by salespeople telling them of wondrous "grants" and "incentives" available to them. Please do not engage with any of them. Contact HES or CCAB or speak to a trusted local firm. It is only a couple of years since numerous chancers claimed to be representing the ill-fated UK Government "Green Deal" scheme and extracted a lot of cash from people

quite illegally. This scheme closed in 2015, but I understand it is to be re-launched in 2017 / 2018 and I sincerely hope that there are a few more controls in place this time. Access to some of the help depends on receipt of particular "Gateway" benefits and we know that many of our more senior clients are not actually claiming things that they are entitled to – and remember you have been contributing all your life – so please call us and we will assist.

Another important benefit is the "Warm Home Discount". You might be able to get £140 off your electricity bill under the Warm Home Discount Scheme if you're either:

- getting the guarantee credit part of Pension Credit (and we know that many people who should be getting this are not doing so)
- on a low income (this we can advise you on)

Check with your supplier to see if they offer the Warm Home Discount - not all suppliers are part of the scheme and if they are not then you might want to consider switching to a supplier who does offer it. And remember - If you've applied for the Warm Home Discount but you switch supplier before you get the payment, you have to apply again with your new supplier. Your new supplier might have different rules about who gets the discount. This doesn't affect you if you get the discount automatically, without having to apply. Find out more about the Warm Home Discount Scheme on the GOV.UK website at www.gov.uk. Or, as always, get in touch with us or call the dedicated "Warm Home Discount Scheme number on 0345 603 9439". It's always worth checking and let's face it £140 off your bill is worth having.

And next we have the "Winter Fuel Payment" scheme. If you are a pensioner then it doesn't matter what your income is – despite many grumbings and threats to withdraw the scheme you are automatically entitled to receive it. How much you get depends on your circumstances during the qualifying week – you need to be "living in the UK" for at least one day during the week of 18 to 24 September 2017 and to have been born before 5th August 1953 (which rules me out!) and any money you get is tax-free and won't affect your other benefits. You will get between £100 and £300 (one of the advantages of being an octogenarian) and this is for you to spend as you wish – for example quite a lot of coal, gas, electricity or oil – and it makes a difference. If you don't get paid automatically then call CCAB or contact The Winter Fuel Payment Centre on 0345 915 1515 Monday to Friday, 8am to 6pm. It is quite surprising how many people do not realise they are entitled to this and have slipped through the net so make sure you get it.

Finally there is the "Cold Weather Payment Scheme". This is entirely different to the "Winter Fuel Payment" and there is often some confusion. To get this one you need to be on certain benefits (CCAB will advise) and the weather in your area needs to meet certain criteria – gov.uk says "You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero

degrees Celsius or below for 7 consecutive days". Not sure how often we will qualify in Caithness on that basis, but rest assured we monitor it. There are many terms and conditions but if you do qualify you'll get a payment of £25 for each 7 day period of "very cold weather" between 1 November and 31 March.

So there we have it – you can beat the cold – and on that topic the next day the two of us headed for Beinn Eighe and when we stuck our frozen noses over the lip of the gully near the summit we found that the wind speed was so strong and the blowing snow so bad that we had to literally crawl to the top and my rucksack cover parted company and was probably logged as a UFO shortly afterwards. And never was a spot of central heating from Old Pulteney more welcome than that night"