

53) AFTER THE BEST FROM THE EAST - The latest in a series of articles by Iain Gregory of Caithness CAB

If you are reading this it is safe to presume that you have survived the rather dramatically named "Beast From The East" or, as an aged friend of mine from the Royal Burgh of Wick described this unfortunate meteorological event, the recent "puckle of snow". It is fair to say though that there has been a goodly snowfall and the other morning I was awoken – as is standard practice – at 0500 hours by two hungry cats. They did this by removing themselves from Liz's pillow and transferring themselves to my chest where they bounced up and down and proceeded to pat me on the nose until I gave in and got up. Five minutes later two heads were buried in two feeding bowls, and this was followed by agitated meows at the back door. I gave them excellent advice relating to the possible use of litter trays, but both insisted on going out. In very short order indeed there was a frantic banging at the bedroom window and two pure white cats (formerly predominantly black) charged in and, before I could stop them, buried themselves under the duvet next to a less than happy wife. I managed to disappear back to the kitchen before she realised that I might, unfairly, be considered to be at fault. The form of words utilised by her to express her displeasure was quite educational I have to say.

Having escaped to the relative tranquillity of CAB I decided that this would be a good time to have a look at everything related to heating and fuel costs. The first point is this. You may well receive an unexpected visitor at your door – many people in Caithness have – representing one of many firms invariably based well down the line. The salesperson – which is what she or he is – might well indicate to you that they have some connection with the Scottish Government or have access to funds supplied by them and they will tell you all about "Boiler Scrappage Schemes" and "Free Central Heating" and many other wondrous benefits available to you if you simply sign on the dotted line. Please be very careful indeed. I am delighted to say that a lot of people have phoned CCAB for guidance before agreeing to anything and this is excellent news.

There are various schemes on the go – and they change quite frequently – but the Scottish Government does not employ people to wander about Halkirk or Castletown or anywhere else in the County offering free goodies. The first things to consider are these. Do you actually want or need a new heating system? Is your present system running reasonably well and economically? Do you want to spend money on an upgrade? Might you qualify for some help or a loan? If you think that your system could do with replacement then please do your research. What sort of system would you like to have? There is more choice than ever today with the traditional solid fuel, oil, gas and electric types all available, along with the newer options of solar panels and air source and ground source heat pumps. (There is always peat as well if you fancy a spot of cutting on the hill). The first port of call should always be a reliable one – Home Energy Scotland on 0808 808 2282 is funded by the Scottish Government and managed by the Energy Saving Trust. The advice is free and

impartial, and helps householders to save money and help the environment by looking at how they use energy and water, and transport. And this is where you can find out if you are really eligible for some financial assistance or any free insulation measures or anything else. You can also contact CCAB and we can advise you as well. Some people are indeed entitled to assistance which could include Wall / Loft insulation; Draught-proofing; Central heating or perhaps renewable measures. You do need to meet the criteria though and you need to check before committing yourself to anything.

For example let us say you are of pensionable age and have no working heating system and you get a “passport benefit” or you are aged over 75 and are in receipt of such a benefit or, at the other end of the scale, you are pregnant and/or have a child under 16 and get a qualifying benefit? Perhaps you were in the Armed Forces and get a disablement pension or independence payment from them? The “Passport Benefits” are: The Guarantee element of Pension Credit (pensioners on a low income); Attendance Allowance; (older folk with a health issue); Universal Credit or any of the benefits due to be replaced by Universal Credit (Income Based JSA, Child Tax Credit, Working Tax Credit, Employment and Support Allowance, Income Support, Housing Benefit); Council Tax Reduction (excluding 25% discount for single occupancy); Carer’s Allowance; Higher Rate Care or Mobility components of Disability Living Allowance (DLA) or Personal Independence Payment (PIP); Armed Forces Independence Payment; War Disablement Pension; Industrial Injuries Disablement Benefit.

And to read up on how the various systems all work visit the Energy Saving Trust Website - www.energysavingtrust.org.uk - and have a good read through.

We are waiting to see if the recent wintry weather will trigger automatic “Cold Weather Payments” to those in receipt of certain benefits. 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”. According to GOV.UK where I checked 5 minutes ago the answer is currently “No”. (I would have said the answer should be “Yes”, because the wind-chill factor takes it well below 0 degrees but I will be checking in a day or so). You might also be eligible to claim a “Warm Home Discount” – usually £140 per household payable, subject to various criteria, to people on low incomes. Not all energy providers offer this but it is worth checking with your supplier (and considering switching if need be) to see if you qualify - the rules do vary from one provider to another. Finally if you were born before the 5th August 1953 do not forget to make sure that you are getting your “Winter Fuel Payment” (which is not means tested or subject to temperature and is between £100 and £300 depending on the household circumstances).

Finally a quick reminder – CCAB is proud to be working with the “Unforgotten Forces” project so if you or a family member has served (even for a single

day) and you need some help – financial or other support – then please phone CCAB and we will be very pleased to guide you.

And now I propose to chuck another couple of logs on the stove, apply some internal central heating courtesy of our local distiller and have a long overdue sleep. And I hope that our most excellent local emergency services, gritter drivers, hydro staff, medics and others who have worked so hard over the past week manage to get a break as well”