

Helping you stay healthy and warm



Your guide to council, health, voluntary and community services in Derbyshire 2017

Staying healthy and warm in Derbyshire 2017

Each year cold weather and cold homes contribute significantly to excess winter deaths and wider health issues. In 2013/2014 there were an estimated 25,000 excess winter deaths in England and Wales.

Some groups, such as older people, very young children and people with serious medical conditions are particularly vulnerable to the effects of cold weather and some of these issues are caused by people living in cold homes.

Snow and ice also cause an increase in falls resulting in injuries which can have a major impact on the quality of life for older and vulnerable people.

The wider health issues put pressure on social care services and the NHS. They estimate millions of pounds each year are spent treating preventable cold related illnesses. Cold weather can affect people's immune systems and aggravate existing long-term conditions, particularly cardiovascular and respiratory illnesses.

This booklet includes information about saving energy in your home and keeping warm, well and healthy. We aim to promote better health through addressing the issues people face living in cold, damp conditions by improving the energy efficiency and warmth of their homes. This booklet also offers health advice and other practical advice about your home including useful contacts for other relevant agencies.

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Advice for homeowners – maintaining your property

It is inevitable at some time that your home will need repairs and maintenance and there are some things that you can do to reduce the need for expensive repairs.

Homeowners need to plan for how they will pay for repairs. If you're worried about finding a reliable contractor, see Derbyshire County Council's Trusted Trader Scheme on page 7.

- Look for blocked downpipes. This is best done during heavy rain to see water coming down from any leaky joints.
- In dry weather look for stained brick work
- Check ground level gullies and drains to make sure they are clear of debris such as leaves, twigs etc.
- Every autumn, clear gutters, hopper heads, flat roofs and drainage channels. It's a good idea to do this in spring to deal with anything that might have found its way into the wrong place. Overflowing gutter water may penetrate and cause internal damage
- Remove damaging vegetation from behind downpipes.
- Fit bird/leaf guards to tops of soil pipes and rainwater outlets to prevent blockages
- Have gutters re-fixed if they are sloping the wrong way or discharging water onto brickwork
- Do not undertake routine maintenance at high level unless you are accompanied and have suitable equipment, or seek help from a professional
- Internally, try and prevent condensation which in turn may lead to mould growth and deterioration of furnishings etc.
- If you have timber windows, ensure that they are painted and resealed, if necessary, on a regular basis to prevent the timber from becoming exposed to damp.

Contact your local council or home improvement agency for advice. See page 52.

Home Insulation

Insulating your home can save you money on your fuel bills and make your home a warmer more comfortable place to live. It also helps to keep you cooler during the summer.

Cavity wall insulation – Around a third of all heat lost in an un-insulated home is lost through the walls. Having cavity wall insulation is a good way to reduce the amount of energy you need to heat your home and could save you around £160 a year on your fuel bills

Loft insulation – without proper loft insulation a lot of the energy used to heat your home will be lost through the roof. The recommended depth for loft insulation is 270mm and if you don't already have it this could save you around £140 per year on your energy bills.

Solid wall insulation – if your home was built before or around 1920 its external walls are likely to be solid rather than have cavity walls. If you

have solid walls you can insulate them with external or internal insulation saving you around £260¹ a year on your energy bills.

Floor insulation – Insulating beneath floorboards will reduce heating bills and improve the comfort of your home. You could save between £40–£55 a year by insulating your floors. Gaps and cracks around floors and skirting boards are easy to fill yourself using sealant.

Draught proofing – using strips and excluders around draughty door and window frames can save between £25 – £50 a year on heating bills

Tank and pipe insulation – tank and pipe insulation keeps your water hotter for longer by reducing the amount of heat that escapes

For more information contact your local council (see page 52) or the Energy Saving Advice Service on 0300 123 1234.

Calls are charged at a local rate.

¹ Figures from the Energy Saving Trust

Damp, Mould and Condensation



Dampness can cause mould on walls and furniture and rot timber window frames, floors and skirting boards. It also encourages the growth of house dust mites and can increase the risk of respiratory illness in some people.

What is Condensation?

Condensation is caused when moisture held in warm air meets a cold surface like a window or wall and condenses into water droplets. If it happens regularly mould growth may start to grow.

Look for it in corners, on or near windows, in or behind wardrobes and cupboards. It often forms on north facing walls.

When does condensation occur?

All houses are affected by condensation at some times. It usually occurs when a lot of moisture and steam is produced. For example:

- When cooking
- Having a bath or shower
- Washing clothes
- Drying clothes inside
- During cold nights when bedroom windows mist up.

How to avoid condensation

Some ordinary daily activities produce a lot of moisture quickly. To avoid these:

- Cover pans and do not leave kettles boiling.
- Dry washing outdoors on a line or put in the bathroom with the door closed and the window open
- Vent tumble dryers using proper vent kits
- Make sure your home is insulated
- Heat the whole house rather than one or two rooms.

Why is condensation a problem?

Condensation can damage both your home and your health. It can provide ideal conditions for mould to grow, which causes black patches on walls and fabric. Severe mould growth has negative impact on asthma and other respiratory illness, due to inhalation of mould spores.

Damp, Mould and Condensation

Condensation can lead to mould growth. Mould is a fungus will grow wherever there are damp surfaces in houses.

Ventilation to remove moisture

You can ventilate your home without causing draughts:

- Keep a small window ajar or a tickle ventilator open when using the room
- When cooking, the kitchen should be ventilated. Use the extractor fan or open the window
- Keep the kitchen door to the rest of the house closed. This will help to prevent moist air circulating through the house.
- When bathing or washing keep the bathroom door closed. Use the extractor fan or open the window. After you have finished keep the fan on or window open to allow the water vapour to disperse. Leave the door closed.

If you have damp, check for the following problems:

- Rubbish or soil piled up against the house above the level of the damp proof course

- Missing or slipped roof tiles
- Damaged flat roof coverings
- Damage to brick work or external rendering
- Rotten or leaking window sills and/or frames
- Broken and blocked guttering or rainwater in down pipes
- Blocked or missing air bricks
- Crumbling brickwork or rendering to chimney stacks

How can you remove mould?

- A solution of water and vinegar will remove light mould staining on hard surfaces.
- To kill and remove mould, wipe down the walls and window frames with fungicidal wash.
- Dry clean mildewed clothes and shampoo carpets – vacuum cleaning will disturb mould spores.
- After treatment, redecorate using good quality fungicidal paint to help prevent mould recurring.

The only lasting way of avoiding severe mould growth is to eliminate the source of damp

Trusted Trader Scheme

Derbyshire County Council set up its Trusted Trader scheme in 2008 and it now has more than 1,200 members

The scheme aims to:

- Help local people find traders and businesses who agree to do a good job at a fair price and commit to providing good customer service.
- Protect older and more vulnerable adults by making it easier for them to avoid rogue traders who typically cold-call and use high-pressure sale techniques
- Support good local business

All the familiar trades are covered; so there are plenty of local plumbers, builders, decorators, electricians and gardeners to choose from.

In addition, there are host of other services on offer – including financial advisors, solicitors, car dealers, will writers and suppliers of mobility aids.

On top of that, the website shows feedback comments from previous customers so you can make sure you're choosing the right trader for your needs.

New members

We're looking for more good Derbyshire businesses to join the

scheme. If you know a business that provides excellent service or goes that extra mile for their customers, please tell us by emailing trusted.trader@derbyshire.gov.uk

We'll try to get them signed up as members so that more Derbyshire residents can benefit.

Protecting consumers

Consumer law requires that any trader should sell goods which are of satisfactory quality and are correctly described. They should also carry out work with reasonable care and skill.

Trusted Trader builds on these legal requirements and is mainly concerned with the quality of customer service delivered by members.

In the unlikely event that you use a Trusted Trader and things go wrong, the county council's trading standards team will get involved and help you resolve the problem.

To find Trusted Trader visit www.derbyshire.gov.uk/tt
Call Derbyshire on **01629 533190***, text **86555** or email trusted.trader@derbyshire.gov.uk

* Call Derbyshire is open 8am to 8pm on weekdays and 9.30am to 4pm on Saturday.

Derbyshire Handy Van Network

Derbyshire Handy Van Network provides practical support to help older and vulnerable people live independently in their own homes.

You can access the service if you are aged 60 and over or are referred by Derbyshire County Council Adult Care, your local district/borough council, Derbyshire Fire and Rescue Service Derbyshire Police or a health professional.

You can phone and ask for a free visit to your home for the following:

- Practical tasks – for example, changing light bulbs, securing carpets and rugs, small DIY tasks and removing and hanging curtains.
- Home fire safety check
- Energy efficiency advice
- Home Security Checks

Each eligible household can access this service twice a year. The service is available Monday to Friday, from 9am until 5pm. This service does not offer an emergency service for plumbing or electrical problems.

For more information or to arrange for a visit, please call your local Handy Van Provider using the contact details below.

- Amber Valley – 01773 604426
- Bolsover – 01246 345748
- Chesterfield – 01246 345748
- Derbyshire Dales – 01298 23970
- Erewash – 01773 604426
- High Peak – 01298 23970
- North East Derbyshire – 01246 217700
- South Derbyshire – 01283 219761



Energy and Money Saving Tips

Using energy efficiently is important for a number of reasons – to save money, to keep you warm, to reduce your carbon footprint and to help you to stay healthy.

For home insulation information see page 4.

Energy and money saving tips:

- Lag all cold water pipes in the loft but do not lag under the cold water tank
- Close curtains and blinds at dusk and tuck curtains behind radiators
- Do not waste water and gas/electric costs by overfilling a bath
- Take a shower it uses 40% less hot water than a bath
- Check the immersion heater, 60°C/140°F is ideal
- Turn off lights when you leave a room
- Do not leave appliances on standby
- Use the washing machine on economy setting and when you have a full load
- Use the kettle to boil water for your saucepans and always use a saucepan lid
- Only boil enough water for what you need
- Descale your kettle regularly
- Add heating controls to your central heating system, this will put you in control
- Fit radiator panels behind your radiators to reflect the heat back into the room
- Do not block radiators with large pieces of furniture as air needs to circulate freely for the radiator to work efficiently
- Always put the plug in the sink or use a washing up bowl. Never wash up under a running tap
- Replace standard light bulbs with energy efficient ones
- Do not leave appliances on charge unnecessarily
- Only use a tumble drier when you cannot dry laundry outside
- Fix dripping taps. Over one week a dripping tap will waste enough water to half fill a bath
- Do not leave the door open on fridges and freezers
- Defrost your freezer regularly

Remember – never block off ventilation in the rooms that which house gas, oil or solid fuel appliances.

For more information contact your local council – details on page 55.

Installing a water meter could save you money

If you think your water bill is high it might be worth installing a water meter. As a rough rule of thumb, if there are more or the same number of bedrooms in your house than people, check out getting a meter: e.g. if you are a couple living in a house with 2 or more bedrooms a water meter may save you money. Some households use more water than others and this can also be a factor.

Existing unmetered water bills are based on the 'rateable value' of your property. Before 1990, councils assessed homes to produce rateable values, and they were based on what rent homes could raise in the private market. Criteria for rateable values included the size of the property. Since 1990 all new homes have been fitted with water meters.

If you do get a water meter installed and subsequently decide it would have been cheaper to pay the rateable value of your previous bill, Severn Trent offer a 2 year cooling off period after the meter is installed during which you can change your mind and return to the previous billing system based on rateable value.

You can use the following Severn Trent calculator to work out whether your water usage is low, medium or high and whether installing a meter could save you money:

www.stwater.co.uk/content/conWebDoc/6515

Alternatively call the Seven Trent helpline (charged at a local rate) which can offer a similar assessment over the phone: **0345 7090 646**.



Derbyshire Discretionary Fund

If you need urgent help following a crisis or disaster the Derbyshire Discretionary Fund could support you.

The fund is there to help people during an emergency or crisis situation and to support people to continue to live independently or cope with exceptional pressure when they have no money to help their situation.

The Derbyshire Discretionary Fund can support people to resolve their immediate difficulties and also puts them in touch with other support and services, so it's less likely to happen again.

What are the payments?

There are two types of payment:

- Exceptional Pressure Grant
- Emergency Cash Payment

How are applications made?

All applications are made via the phone to the Derbyshire Discretionary Fund team.

Contact: Tel: 01629 533399
(Mon–Fri: 10am – 4pm)

The team will take some personal information during the call and then a financial assessor will phone back to discuss the application in more detail.

Exceptional Pressure Grant

An Exceptional Pressure Grant can help people who are on one of the following:

- Income support
- Employment and Support Allowance
- Jobseeker's Allowance
- Pension Credit

Emergency Cash Payment

An Emergency Cash Payment can help people when they cannot pay for food, heating or emergency travel which could lead to an immediate and serious risk to the health and safety of the person or their family. This could be because of a disaster or crisis

Telecare Services

Telecare helps to manage some of the risks associated with independent living. Alerts are automatically generated when there is a problem. An appropriate response ensures that a minor problem is prevented from turning into a crisis.

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Telecare can help if you are worried about:

- Feeling safe at home
- The consequences of falling
- Becoming forgetful
- Maybe caring for a family



The Telecare service helps provide peace of mind for users and their carers and can provide assistance whenever required 24 hours a day.

The Telecare Service consists of four main parts:

- Sensors that generate an alert when there is a problem
- A lifeline that receives the alert and automatically dials for help
- A response centre that receives the call
- An appropriate response to help with the problem

There are a range of different Telecare sensors to meet different needs for example to alert when you have fallen or when smoke or gas is detected.

What will Telecare involve?

To access the Telecare service you will need a telephone line and nearby mains socket for the lifeline unit. Most of sensors are wireless and battery powered and installed for you.

Telecare Services

How much will it cost?

The Telecare equipment is currently provided free of charge as long as you meet the eligibility criteria and your needs have been assessed. However, you may be required to contribute towards the monitoring and response service.

What happens next?

If you require a Telecare Service and are known to the Adult Care service contact your allocated Field Worker who will arrange for an assessment.

If you are not known to Adult Care Call Derbyshire who will make an initial assessment and advise you how your needs could be met and provide you with contact details and advise you if there is likely to be a charge for the service.

If the decision is positive

You will be contacted by your local Adult Care team who will discuss all the details with you. If you are willing to go ahead you will be asked to sign an agreement and Telecare provision will go ahead.

If the decision is made that you are not eligible for Telecare through Derbyshire County Council you will receive a letter explaining this and giving you information about who to contact if you wish to purchase the service privately.

If you have any questions or your relative or carers have any queries they can Call Derbyshire on **01629 533190**.

Derbyshire Falls Alert Service

How can the Derbyshire Falls Alert Service (FAST) help you?

The Falls Alert Service – Telecare (FAST) is designed to support Derbyshire people who have a history or a fear of falling to enable them to remain living independently. Clients can access the service without any assessment.

The FAST package includes equipment such as a lifeline and pendant, automatic lamp activation, bed occupancy sensor and falls detector worn around the waist which are all provided free to clients whilst they are in the service.

The client pays £2.50 per week (36p per day) for the monitoring service plus any telephone charges that will occur only when the alarm is activated. These will appear on the customers' regular telephone bills.

As well as installing the Telecare package the Handy Van Service will also carry out a wellbeing check and advise you about potential hazards in your home.

If you do have a fall it's important that the fall is detected and staff alerted. The falls alert service provides a 24-hour

home safety system and if any of these alarms are activated someone will contact you to check you are safe. If you have fallen they can alert a response team to help you.

You can be reassured you'll benefit from the response of a trained person who can use specialist equipment to lift you from the floor safely. The service can make a real difference to your life in maintaining independence and also giving support to family and carers.

If you want more information on this service and for the contact details of your local provider, please Call Derbyshire on **01629 533190**.

Please state that you want to sign up to the FAST Falls Alert Service when you speak to Call Derbyshire and then when you contact your local service provider.

Please note there are a limited number of these packages. Your local service will advise you about alternative options.

Poppy Calls Maintenance Services

The Royal British Legion helps people of all ages and backgrounds.

To be eligible for help, you must have served in the forces for at least 7 days, or be the dependant of someone who has served.

The Poppy Calls service aims to help give veterans and members of the ex-service community the freedom to stay independent in their own homes.

Poppy Calls offers help with those awkward jobs around the house, such as minor repairs, or fitting of essential devices such as smoke detectors and community care alarms.

A legion 'handyman' or 'fitter' is on call in several areas across the county to provide necessary assistance and practical advice.



For more information about the service call **0800 032 0306**.

Derbyshire Welfare Rights Service

Thousands of people in Derbyshire are missing out on benefits they are entitled to.

We can help with advice and can take on any representation you need. We deal with welfare benefits and tax credits (social security). We can give advice over the phone about which benefits to claim and how to claim them. We'll also send out claim forms and advice on how to challenge decisions by the benefits authorities with a benefits decision you usually have one month in which to challenge the decision.

Contact us by email at **welfarebenefits@derbyshire.gov.uk** call **01629 531535** (Mon–Fri from 11am – 4.30pm) or contact your local Citizens Advice Bureau (CAB)

We assist with benefits appeals and represent Derbyshire claimants at tribunal hearings if you disagree.

Winter Fuel Payments

The Winter Fuel Payment is a yearly tax free payment to help people pay for their heating in the winter. This will not affect any other benefits you may get and is different to Cold Weather Payments which you may get for each week of very cold weather in your area.

Are you eligible? – If you have reached the qualifying age you may get a Winter Fuel Payment:

For **Winter 2015/16** you need to:

- Have reached the qualifying age (born on or before 5 May 1953)
- Live in the UK throughout the week of 19 to 25 September 2016
- (You may still be able to get the payment if you live in another European Economic Area (EEA) country or Switzerland but you must have a genuine link with the UK to claim from abroad)

You won't qualify if throughout the week of 19 to 25 September 2016 you:

- Were in prison
- Were in hospital getting free treatment for more than 52 weeks
- Need permission to enter the UK and didn't qualify for help from the Dept. for Work and Pensions

- Lived in care for the previous 12 weeks or more and got Pension Credit, income based jobseeker's Allowance or income related employment and Support Allowance.
- Lived in Cyprus, France, Gibraltar, Greece, Malta, Portugal or Spain.

Change of circumstance

Report any change of circumstance as these can affect how much you get eg if the qualifying person stops getting a benefit, moves out, dies or goes into care.

Contact the office paying your benefits – their details are on any letters they sent you.

Most Winter Fuel Payments are paid automatically. Write to the office that pays your Winter Fuel Payment if you want to cancel it.

For winter 2015/16 the payment can be between £100 and £300 depending on your situation.

How to claim

You cannot claim Winter Fuel Payment for 2016 to 2017 after 31 March 2017.

Winter Fuel Payments

You need to claim your Winter Fuel Payment if you have not had it before and either of the following apply:

- You do not get benefits or the State Pension
- You only get Housing Benefit, Council Tax Reduction or Child Benefit

You cannot claim Winter Fuel Payment for 2015 to 2016 after 31 March 2016

If you have claimed before

You should get your Winter Fuel Payment automatically from the organisation that pays your benefits. Contact them if you have any questions or there's a change in your circumstances. You can find their details on any letters they've sent you.

Claim for the first time by phone

Call the Winter Fuel Payment Centre to claim by phone.

Telephone: 03459 151515

Text phone: 0345 606 0285

Open Mon – Fri: 8am – 6pm

You will need to know:

- Your National Insurance number
- Your bank or building society details
- Your BIC and IBAN numbers if you live in the EEA or Switzerland the date you were married or entered into a civil partnership (if appropriate)
- Payments cannot be made into a National Savings and Investments (NS&I) account unless you already get other benefits paid into the account.

Email enquiry form

More Information:

www.gov.uk/winter-fuel-payment/how-to-claim

Warm Home Discount Scheme

The Warm Home Discount Scheme provides a £140 rebate on electricity bill during the winter 2015/16

The money is not paid to you – it is a one-off discount on your electricity bill, usually between September and March.

You should qualify for this £140 energy discount if all of the following apply:

- Your supplier is part of the scheme
- Your name, or your partner's name is on the bill
- You are getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well)



How to claim

If you qualify for the discount, you will get a letter this autumn or winter telling you either:

- You do not have to apply – you will get the discount automatically.

If you do not get a letter

Contact the Warm Home Discount Team or your electricity supplier directly if you do not get a letter but believe you qualify.

Warm Home Discount Scheme

Telephone: 0345 603 9439

Monday to Friday, 8:30am to 4:30pm
Find out about call charges

**Warm Home Discount Team
Pink Zone, 1st Floor
Peel Park
Brunel Way
Blackpool
FY4 5ES**

www.gov.uk/the-warm-home-discount-scheme/how-to-claim

If you do not qualify for the discount

If you do not qualify you may be able to apply directly to your electricity supplier for help if you do not get the Guarantee Credit element of Pension Credit but:

- You are on a low income
- You get certain means-tested benefits including certain disability related payments

Check with your supplier to see if you are eligible and how to apply.



Electricity suppliers

The following suppliers are part of the scheme:

Atlantic
British Gas
Co-operative energy
EDF Energy
E.ON
Equipower (Ebico)
Equigas (Ebico)
First Utility
Manweb – see Scottish Power
M&S Energy
npower
OVO
Sainsbury's Energy – see British Gas
Scottish Gas – see British Gas
Scottish Hydro
Scottish Power
Southern Electric
SSE
SWALEC

If your supplier is not on the above list it may still be worth contacting them directly to see if they are taking part in the Warm Home Discount Scheme.

The 'PeoplesPower' Buying Scheme

The PeoplesPower is a Derbyshire based not-for-profit organisation set up to help people get together to save money on their electricity (ordinary or green) and gas bills. How does the PeoplesPower work?

The concept is simple. Energy bills are really expensive for everyone, but as individual households we have no power to negotiate. The PeoplesPower believes that by negotiating together, we have the power to get a cheaper, fairer deal.

There are four simple steps:

1. It's free to sign up
2. Share with friends and family
3. The PeoplesPower negotiates with large and small energy companies for their best deal
4. Switch and Save: they'll send you the best offer with information on how it compares to your current deal – you will be under no obligation to accept the offer.

You can also sign up to negotiate for green energy – you don't need to choose between cheap energy and green energy. Keep an eye on the PeoplesPower.co.uk/blog.

Twitter feed www.twitter.com/thepeoplespower and Facebook page www.facebook.com/thePeoplesPower

for the latest news from the energy-saving, renewable and community energy worlds.

PeoplesPower runs as a social enterprise and is registered as a Community Interest Company (CIC):

1. It is reliant on 'people power' spreading the word and does not advertise to minimise the costs passed on to the customer
2. It is committed to working for community benefits. It spends any surpluses it might generate on not-for-profit energy saving or renewable energy schemes
3. As a social enterprise it involves anyone who takes one of its offers in helping it decide how the surplus should be spent
4. It is completely transparent and impartial

Contact:

www.thepeoplespower.co.uk

email: team@thepeoplespower.co.uk



Derbyshire Community Oil Buying Scheme – saving money for members

Who runs it?

The scheme is run by charity Rural Action Derbyshire with the aim of helping people in homes, community buildings and businesses in rural Derbyshire save money on their oil, particularly those in fuel poverty. There are thousands of properties throughout Derbyshire off the National Gas Grid. A large number of these rely on heating oil (kerosene 28) and are at the mercy of a very volatile market price.



Households on oil have no choice but to buy their oil in minimum order quantities of 500 litres, sometimes making it hard to find a large sum of money in one go. Some oil companies offer payment schemes, but you are then at the mercy of paying whatever price they decide to charge for the oil.

The Oil buying scheme wants to help make oil more affordable for the fuel poor. Buying oil through the scheme means the oil price will always be low

with peace of mind that prices will not be inflated for profit. The more people that use the scheme and the more oil that is ordered, the better the price that can be achieved for the suppliers. So using the scheme is not only saving money, but it is also helping others.

Will I save money?

The Derbyshire Community Oil Buying Scheme has ordered 777,175 litres of oil and saved members collectively around £24,128.69* in the 12 months from August 2015 to July 2016.

How does it work?

Members once registered on the website can log in and order oil at any time. Since March 2016 there is an order window every fortnight. Members also pay for their oil via the new website. Payment is collected 24 hours after the oil price has been agreed and members have been informed of the price and total cost of their oil order. This way, the oil company gives one payment direct to the supplier in advance for all the oil. This means they do not have to collect payments from everyone and they can start getting the oil delivered straightaway.

The system is internet based, in keeping with so many daily household and business functions these days. This does not suit everyone though as some people do not use a computer or have access to the internet.

The oil buying scheme still works for them. All they have to do is phone the project officer who will set up an account for them. Whenever they want to order oil all they need to do is contact the project officer who then enters the order on the system.

www.ruralactionderbyshire.org.uk/oil

Phone 0845 313 8800 (local rate call)
or 01629 592970 email

oil@ruralactionderbyshire.org.uk



Fuel Switching

Changing energy suppliers, or fuel switching' can be one of the easiest ways to save money on your gas and electricity bills

With so many different deals out there it can be difficult to know which is the best for you. You may be able to get a better energy tariff from your current supplier so it's worth contacting them to discuss if you are on the best tariff they offer. However, you may save more money by switching to a completely new supplier.

You can find out about other energy deals by using an internet comparison site such as 'Climate Nottinghamshire', 'the energy helpline' or 'Uswitch'. They are able to carry out the switch if that is what you decide to do.

Contacts:
www.energy.climatenottinghamshire.org.uk
0800 410 1143

www.energyhelpline.com
0800 074 0745

www.Uswitch.com
0800 051 5493

Citizens Advice consumer service can also help with advice on tariff switching, contact: **08454 04 05 06** (Mon–Fri 9am–5pm)



In order to switch, you will need to know

- The name of your current tariff
- How much you are paying each month/year for your gas and electricity or your annual energy
- Consumption in Kwh (which can be found on your bill)
- Who your current supplier is before you contact a comparison helpline.

The information is required so that accurate advice can be given.

Please note: if you are in receipt of the Warm Home Discount you may need to reapply for this offer if you switch to a new supplier. If you do not inform your new supplier you are in receipt of the warm home discount you may lose the payment.

There may be occasions when you are approached by energy supplier's sales person on your doorstep or a public place such as your local shopping centre. Make sure there is a 'cooling off' period where you are able to cancel any deal you may have signed up to.

Consumer Focus publishes independent price factsheets that will help you see the prices the major energy companies charge. To request copies call **08454 04 05 06**.

Fuel Debt Advice

If you are struggling to pay your energy bills or top up your pre-payment meter, you must contact your energy supplier as soon as possible. Energy suppliers can arrange debt payment plans which can be spread over a 2 year period to ease the cost. Fuel debts often appear due to inaccurate meter readings so, if possible, submit regular readings to your supplier or ask them to come and take regular readings if you do not know how to or are unable read your meter.

Q. I'm worried that my health condition will get worse if I get my fuel cut off in the winter, what can I do?

A. Suppliers have agreed not to knowingly disconnect anyone who is considered vulnerable or

- Is a pensioner
- Has a long time illness
- Is disabled
- Has severe financial problems
- Has young children living in their home

If you are really struggling financially, you may be eligible for help towards paying off your fuel related debts by contacting one of the following grant schemes:

The British Gas Energy Trust is open to non-British Gas customers; you do not have to be a customer of British Gas to make a claim. It offers payments for household bills, energy arrears or essential appliances

www.britishgasenergytrust.org.uk
Tel: **01733 421060**

EDF: Payments for household bills/ energy arrears or essential appliances

www.edfenergytrust.org.uk/
Tel: **01733 421020**

Npower: Provides financial assistance to individuals and organisations

www.npowerenergyfund.com/
Tel: **01733 421060**

You can also contact the **Derbyshire Discretionary Fund** (which is described in more detail in this booklet) who may also be able to assist with emergency fuel debt payment. Please also see the section of this booklet entitled **Financial Action and Advice Derbyshire** which contains contact information for other organisations who will be able to offer help and advice regarding managing fuel debt.

Planning for cold weather

What's on the way? – The Met Office provides the weather forecasts for broadcasts on radio and TV, so listen in to these bulletins regularly to keep up to date with the weather. Severe weather warnings are also issued on the Met Office website www.metoffice.gov.uk and on the TV and radio.

Staying Warm, Staying Well – To keep warm and well during periods of cold weather:

- Keep curtains drawn and doors closed to block out draughts
- Have regular hot drinks and at least one hot meal a day if possible. Eating regularly helps keep energy levels up during winter
- Wear several light layers of warm clothes (rather than one chunky layer)
- Keep as active as possible
- Wrap up warm if you need to go outside on cold days

If winter weather is expected make sure you have enough basic food supplies to last 3 days.

If you use oil or solid fuel heating make sure you do not allow your stocks of oil or solid fuel to run low – remember to stock up before winter.

Icy conditions – Icy pavements and roads can be very slippery. Take extra care if you go out and wear boots or shoes with good grip on the soles. The Met Office advises putting grit or cat litter on paths and driveways to lessen the risk of slipping. It adds that you should wait until the roads have been gritted if you are travelling by car.

Bear in mind that black ice on pavements or roads might not be clearly visible, and that compacted snow may turn to ice and become slippery.

Keep your main living room at around 18–21°C (64–70°F), and the rest of the house at least at 16°C (61°F). If you can't heat all the rooms you use, heat the living room during the day and the bedroom just before you go to sleep.



The Healthy Home Project

The project will provide free support for specific householders across Derbyshire that suffer from a health condition made worse by living in a cold or damp home.

Vulnerable householders are likely to be older people, young children and those with an existing respiratory or circulatory health problem.

People with existing conditions are likely to need further medical attention if they are unable to keep their homes warm during the winter

Cold homes have also been linked to an increased risk of developing a wide range of health conditions including, asthma, arthritis, pneumonia, accidental injury and depression.

Derbyshire Public Health recognises the need to direct limited resources to vulnerable households that really need support.

The Healthy Home project has developed a working relationship with a range of NHS and public sector partners within Derbyshire to carefully identify which households would benefit from taking part in the project.

Participating GP practices will write to households that they consider would benefit from the support and services offered by the project

Householders receiving a letter from their GP should contact the Healthy Home team to arrange a home visit.

The home visit will give householders an opportunity to talk about:

- Problems with their heating system
- Loft or cavity wall insulation
- Improving home energy efficiency
- Free smoke detectors, community alarms, door and window locks
- Managing finances
- Benefit entitlement
- Loans and grants
- Help with managing health issues

The Healthy Home project is endorsed by participating GP Practices and Derbyshire Public Health. The project will be delivered by a team working on behalf of the Derbyshire District Councils.

If you receive a letter from your GP inviting you to take part in this project then please do not ignore it because you could be missing valuable support to improve your health, home and wellbeing.



The Effects of Cold on Health

The overall effects of cold on health:

Cold winter temperatures and living in a cold or under heated house can cause physical effects such as thicker blood, increase in blood pressure and tightening of the airways; making people who already have chronic health conditions even more vulnerable. There is also a link between the onset of cold weather and deaths from both heart attacks and respiratory illnesses. Older people are particularly at risk as they do not feel the cold until their body temperature falls. There is also evidence linking reduced immune function with cold chills and hypothermia. It is important therefore to keep up to date with flu jabs and regular check-ups before and during cold weather.

The three main areas of physical illness affected by cold

It is possible to split the large number of possible health conditions affected by cold into three main categories: **respiratory, cardiovascular** and conditions which **affect your mobility** by restricting the movement of the your muscles.

The following checklist highlights the main symptoms and conditions which may appear or worsen during cold weather:

Respiratory Symptoms: Increased mucus secretion, shortness of breath, specific respiratory conditions worsened by cold weather:

- COPD, Asthma

Cardiovascular symptoms: chest pain, irregular heartbeat, shortness of breath. Specific cardiovascular conditions worsened by cold weather:

- Coronary heart disease, angina, hypertension/blood pressure, atrial fibrillation, peripheral arterial disease (PAD), heart failure, TIA/mini stroke.
- Diabetes is considered a 'gateway' condition into cardiovascular illness. Over the winter months patients of all diabetes types tend to have higher levels of HbA1c (glycated haemoglobin). Sugar levels tend to creep up when the temperature drops.

Mobility symptoms: stiffness, swelling, restricted movement, pins and needles, and muscle weakness.

Specific mobility conditions worsened by cold include:

- Rheumatoid arthritis, osteoporosis, and an increased number of injuries caused by falls.

Mental health and the cold

Damp, cold housing is associated with an increase in mental health problems such as depression, stress and anxiety.

Some people may become socially isolated if they live in a cold home as they may be reluctant to invite friends or family to visit, while others might seek refuge elsewhere as an alternative to staying in their own home which can cause instability.

Sudden temperature changes and health

Sudden temperature changes can affect health adversely. Even if your home is kept in the 'safe zone' (between 18–21°C) suddenly stepping outside or moving to a much colder part of the house can place a strain on your body. To a fit and healthy person this may not be a problem. However; for the elderly and people with health conditions sudden changes of temperature from hot to cold (or vice versa) can be dangerous or even life threatening.

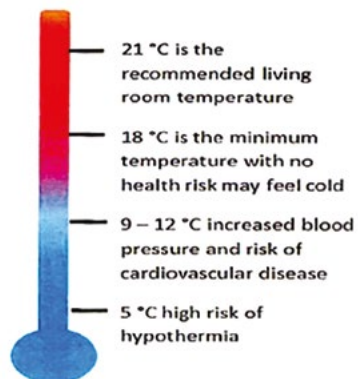
The effect of a cold home on children

Living in a cold home doesn't just affect old or ill people. Poorly heated homes can have a significant impact on children's health, affecting infant's weight gain and development and increasing the frequency of asthmatic symptoms. Growing up in a cold home

may also have a negative impact on the development and emotional wellbeing of babies, children and teenagers. This may impact on educational achievement and worsen chance later on in life.

The safe zone

People with health conditions affected by cold are advised to keep the heating on for long enough to keep illness under control. By keeping your house in the safe zone between 18°C and 21°C you will decrease the chances of your health condition worsening while inside the home. Because sudden changes from hot to cold can also be dangerous, it is important to keep the most used rooms of your house heated to prevent sudden temperature changes. In reality, this means heating your living room, bathroom and kitchen when you are in the home if possible, try to make sure your bedroom is warm when you get up and before you go to bed. Finally, make sure you dress warmly and put on outdoor footwear before stepping outside into much colder air.



Heat Waves

Extreme heat can be dangerous for anyone and it's best for your health to avoid getting too hot in the first place. Remember to think of those who may be more at risk from the effects of heat.

Those at higher risk include those over 75 years old, those living on their own or in care homes, those with ill health including heart conditions, diabetes respiratory or renal illness, homeless people, and other long term conditions. Others affected are those who are unable to adapt behavior to keep cool e.g. people with Alzheimer's or who are bed bound, or disabled, babies and the very young, and those consuming too much alcohol. Below are some tips to keep you and others cool and what to do if someone feels unwell:

Stay out of the heat:

- Keep out of the sun between 11am and 3pm
- Wear light, loose-fitting cotton clothes. If you have to go out in the heat, walk in the shade, apply sunscreen and wear a hat and light scarf and sunglasses.
- Avoid extreme physical exertion. If you can't avoid strenuous outdoor activity (sport, DIY, gardening) keep it for the early morning/evening.

Cool yourself down:

- Have plenty of cold drinks, and avoid excess alcohol, caffeine and hot drinks. Eat cold foods, particularly salads and fruit with high water content
- Take a cool shower, bath or body wash. Sprinkle water over the skin or clothing, or keep a damp cloth on the back of your neck.

Keep your environment cool:

- Keeping your living space cool is especially important for infants, the elderly or those with chronic health conditions or those who cannot look after themselves
- Keep windows that are exposed to the sun closed during the day and open windows at night when the temperature has dropped. Close curtains that receive morning or afternoon sun. However, care should be taken with metal blinds and dark curtains, as these can absorb heat, consider replacing or putting reflective material in-between them and the window space.

- Place a thermometer in your main living room and bedroom to keep a check on the temperature.
- Turn off non-essential lights and electrical equipment – they generate heat
- Keep indoor plants and bowls of water in the house as evaporation helps cool the air
- If possible, move into a cooler room, especially for sleeping
- Electric fans may provide some relief, if temperatures are below 35°C (95°C). At temperatures above 35°C fans may not prevent heat related illness and may cause dehydration. The advice is not to aim the fan directly on the body and to have regular drinks. This is especially important in the case of sick people confined to bed.
- If you find your home to be uncomfortably hot and have concerns about it affecting yours or someone else's health, seek medical advice and advice from the environmental health dept. Within your local authority.
- Use pale, reflective external paints
- Have your loft and cavity walls insulated, heat is kept in when it is cold and out when it is hot
- Grow trees and leafy plants near windows to act as natural air-conditioners.

Look out for others:

- Keep an eye on isolated, elderly, ill or very young people and make sure they are able to keep cool

- Ensure that babies, children and elderly people are not left alone in stationary cars
- Check on elderly and sick neighbours, family and friends
- Be alert and call a doctor or social services if someone is unwell or further help is needed.

If you have a health problem:

- Keep medicines below 25°C or in the refrigerator (read the storage instructions on the packaging)
- Seek medical advice if you are suffering from a chronic medical condition or taking multiple medications.

If you or others feel unwell:

- Get help if you feel dizzy, weak, anxious or have intense thirst and headache; move to a cool place as soon as possible and measure your body temperature, drink some water or fruit juice to rehydrate
- Rest immediately in a cool place if you have painful muscular cramps (particularly in the legs, arms or abdomen, in many cases after sustained exercise during very hot weather), and drink oral rehydration solutions containing electrolytes
- Medical attention is needed if heat cramps last over an hour
- Consult your doctor if you feel unusual symptoms or if symptoms persist

Heat Waves

Seek Advice if you have any concerns:

- Contact your doctor, a pharmacist or telephone NHS 111 if you are worried about your health during a heat wave, especially if you are taking medication, if you feel unwell or have any unusual symptoms
- Watch for cramps in your arms, legs or stomach, feelings of mild confusion, weakness or sleeping problems
- If you have these symptoms, rest for several hours, keep cool and drink water or fruit juice. Seek medical advice if they get worse or do not go away.

If you suspect someone has heatstroke:

- Remember, heatstroke can kill. It can develop very suddenly, and rapidly leading to unconsciousness. If you suspect someone has heatstroke, call 999 immediately. While waiting for the ambulance:
- If possible, move the person somewhere cooler
- Increase ventilation by opening windows or using a fan

- Cool them down as quickly as possible by loosening their clothes, sprinkling them with cold water or wrapping them in a damp sheet
- If they are conscious, give them water or fruit juice to drink
- Do not give those aspirin or paracetamol.

For information on the weather forecast, how to protect your health during a heatwave, how to minimise ultraviolet ray induced skin and eye damage and advice on air pollution, view the following web pages:

www.metoffice.gov.uk

www.nhs.uk/summerhealth

<http://uk-air.defra.gov.uk>

Alternatively ring Defra for information on air pollution:

Tel: **0800 55 66 77**

Financial Action and Advice Derbyshire

Worried about money?

In Derbyshire we want everyone to have access to appropriate financial services and products so they can manage their money effectively

In this section you can find out about banking, where to get help if you have debts or are struggling to make ends meet.

Where to get Help

In Derbyshire there are many organisations that can help people who are struggling. It's important not to face your problems alone and seek advice as soon as possible. Waiting until the bailiffs are knocking on your door limits your options, so get some advice before things get to that stage.

Contact Financial Action and Advice Derbyshire:

www.faaderbyshire.org.uk
email us at
financial@ruralactionderbyshire.org.uk

Facing Eviction, Repossession or Homelessness?

You must act quickly. Contact Citizens Advice for help.

Derbyshire Law Centre (**01246 550674**) and Direct Help and Advice (**01332 287850**) can also provide free legal advice and representation on a range of matters including housing and employment issues.

Debt and Borrowing Money

There are lots of organisations offering help and advice on debt. You do not have to pay for advice.

For free, impartial advice contact your nearest Citizens Advice Bureau www.derbyshirecab.org.uk or call National Debt Line on **0808 808 4000** or Step Change debt charity on **0800 138 1111**.

More information on debt and managing your money is available on the Derbyshire County Council website under Social Care and Health.

Food Banks

If you find yourself without money for food or daily essentials, there are emergency support arrangements in place in Derbyshire.

Food Banks provide food parcels to last your family for 3 days and signpost you to other relevant help. Referrals are made by GPs and other agencies.

For more information visit www.derbyshire.gov.uk/foodbanks

Financial Action and Advice Derbyshire



Say no to Payday Loans

Payday Loans are the fastest growing form of borrowing for the 3.5 million people in the UK struggling to make ends meet between pay packets

Companies offering short term loans are all over the press and TV. They promise ready cash even for people with poor credit ratings.

Unless you are really good with money, payday loans have a habit of spiralling out of control.

What you may not expect when you take out your first loan is that the payday loan company will keep offering you more money. They will make it sound so simple and so tempting and it can be hard to say no and they will automatically take their money straight out of your bank account – whether you can afford it or not. It's easy to see how and can end up in trouble.

There are alternatives:

- If you are borrowing money to pay a bill or your rent – get in touch with the people you owe money to – or seek advice on dealing with your debts.

- Join a credit union – they can help and save and lend you money at reasonable rate when you need it.

Get a copy of our free guide from your local advice service, library or housing provider or by phoning **0845 313 8800**.

Banking – Choosing the right bank account for you is important. There are Current Accounts, Basic Bank Accounts and Packaged Accounts. It is important to look at what will best fit your own needs and to compare the features and any charges of an account before deciding.

For more help ring the Money Advice Service on **0300 500 5000** or see **www.moneyadvice.org.uk/en/articles/how-to-choose-the-right-bank-account**

Do you know about Basic Bank Accounts? They are aimed at giving everyone access to bank accounts. They are basic, no frills accounts, that has no overdraft, but you can still set up standing orders and direct debits. If you are not able to get a standard current account, or you would prefer an account with no overdraft look into basic bank accounts. They are available from most high street banks. For information contact your local bank or the money advice service website: **www.moneyadvice.org.uk/en/articles/basic-bank-accounts**

Financial Action and Advice Derbyshire

Problems with loan sharks – A loan shark lends money illegally. Loan sharks often:

- Offer you a cash loan but do not give you any paperwork
- Don't tell you when you will finish paying
- Increase the amount you owe even if you are making regular payments
- Take your benefit or bank card as security on the loan
- Threaten or use violence to get money from you

If you've borrowed money from a loan shark you haven't broken the law, you can report them in confidence:

Call: **0300 555 2222**

Text: 'loan shark' & details to **60003**

Email: **reportaloanshark@stoploansharks.gov.uk**

Savings and affordable loans

- Do you need/want a safe and easy place to save?
- Do you need a low cost loan?
- Would you prefer to deal with a local trusted provider?

Credit Unions are financial cooperatives owned and controlled by the members. They are not for private profit, and are like a community bank. They operate to help promote savings, provide credit at reasonable rates, and other financial services for its members.

1. Mutual and ethical savings – Credit Unions offer a range of savings accounts. You save as little or as much as you can afford. They operate on values and principles of a cooperative.
2. Affordable loans – Credit Unions offer loan products suited to your individual needs at affordable rates at a maximum of 42.6% APR. Loans where the person saves first may be lower. The interest is charged only on the reducing balance. There are no set up fees and no charges for early repayments.
3. Run by you, for you – As a Credit Union member you are in control of your own finances and have a say in how your Credit Union is run. Credit Unions all operate within a 'common bond' which might either be the common bond of an area, or of an employer or an association.
4. Putting you first – Credit Unions serve you 'the member' by listening to your needs and developing the products and services that you want.
5. Safety – Credit Unions are regulated and authorised by the Financial Conduct Authority and the Prudential Regulation Authority and are part of the Financial Services Compensation Scheme just like banks and building societies, so your money is protected.

Financial Action and Advice Derbyshire

Your Local Credit Unions – now also known as community banks:

High Peak:

Manchester Credit Union
Suites 17 and 18, First Floor,
Building No.2, Universal Square,
Devonshire Street
Manchester, M12 6JH
Tel: **0161 231 5222**
www.manchestercreditunion.co.uk

Chesterfield and North East
Chesterfield and North East
Derbyshire
Credit Union
4–6 Soresby Street
Chesterfield, Derbyshire S40 1JN
Tel: **01246 278833**
www.cnedcu.co.uk
webmail@cnedu.co.uk

Bolsover
2 Shires Credit Union
Queen's Buildings (Annex)
Potter Street, Worksop, S80 2AE
Tel: **01909 500575**
info@2shires.org.uk
www.2shires.org.uk

Erewash and Amber Valley:
Derbyshire Community Bank
Phoenix Street
Derby, DE1 2ER
Tel: **01332 348144**
info@dcbank.org.uk
www.dcbank.org.uk

South Derbyshire:
Money Spider Credit Union
46/48 Grove Street
Swadlincote, DE11 9DD
Tel: **01283 214 434**
www.moneyspidercu.org.uk
services@moneyspidercu.org.uk

Derbyshire's five community banks have now joined forces under one new website. Find out more at
www.communitybanksderbyshire.org.uk

For more information about managing your money and debt visit
www.derbyshire.gov.uk/creditunions

Midlands Community Finance (MCF)
MCF is a 'community development finance institution'. It also offers low cost loans.
Tel: **0845 388 3998** or
email: **info@mcfloans.co.uk**

MCF Loans, Head Office
227 Normanton Road
Derby, DE23 6UT
www.findingfinance.org.uk/cdfi/mcf-loans/



Financial Action and Advice Derbyshire

APR includes both the interest rate and any charges such as arrangement fees. APR varies from lender to lender. Generally the lower the APR, the better it is for you. So always check it and compare!



If you would like more information please contact:

Financial Action and Advice
Derbyshire

financial@ruralactionderbyshire.org.uk

or visit our website

www.faaderbyshire.org.uk



Learning more about dealing with money – If you are interested in learning more about money issues there is lots of free help available. There are short courses and sessions run by various different services, including Derbyshire Adult and Community Education Service.

There is a lot of help on websites including that of the Money Advice Services

Carbon Monoxide

Carbon monoxide (CO) is a colourless, odourless, tasteless, poisonous gas produced by incomplete burning of carbon-based fuels, including gas, oil, wood and coal



What is carbon monoxide – why is it a problem – Carbon monoxide (CO) is a colourless, odourless, tasteless, poisonous gas produced by incomplete burning of carbon-based fuels, including gas, oil, wood and coal. It is only when the fuel does not burn properly that excess CO is produced, which is poisonous.

What preventative measures can I take against carbon monoxide exposure – Ensure all work carried out to gas appliances is undertaken by a Gas Safe Registered engineer. It is advised that gas appliances and/or flues are serviced every year for safety. If you live in tenanted accommodation, your landlord has a legal duty to carry out an annual gas safety check and maintain a gas safety check certificate.

Always make sure there is enough fresh air in the room containing your gas appliance. If you have a chimney or a flue ensure it is not blocked up and also ensure that vents are not covered. Get your chimney swept from top to bottom at least once a year by a qualified sweep.

If you have appliances that use other fossil fuels, make sure they are serviced and maintained by a competent person.

Carbon monoxide alarms are a useful back up precaution but they must not be regarded as a substitute for proper installation and maintenance of gas appliances. Before purchasing a CO alarm, always ensure it complies with British Standard EN 50291 and carries a British or European approval mark, such as a kite mark. CO alarms should be installed, checked and serviced in line with manufacturer's instructions.

How do I know if I am at risk of carbon monoxide (signs of incomplete combustion include):

- Yellow or orange rather than blue flames (apart from fuel effect fires or flue less appliances which display this colour flame)
- Soot or yellow/brown staining around or on appliances
- Pilot lights that frequently blow out
- Increased condensation inside windows.

Carbon Monoxide



What are the symptoms of carbon monoxide poisoning

– early symptoms of CO poisoning can mimic many common ailments and may easily be confused with food poisoning and viral infections. Symptoms to look out for include:

- Headaches
- Nausea
- Collapse
- Tiredness
- Vomiting
- Stomach pains
- Visual problems
- Breathlessness
- Dizziness
- Loss of consciousness
- Drowsiness
- Pains in the chest
- Erratic behaviour

If you or your family experience any of the above symptoms and you believe CO may be involved, seek urgent medical advice from your GP or an Accident and Emergency Dept. Ask for a blood or breath test to confirm the presence of CO. Be aware that CO quickly leaves the blood and tests

may be inaccurate if taken more than four hours after exposure has ceased.

For more information telephone NHS Direct on 111

What should I do if I think my appliance is spilling carbon monoxide?

- Switch off the appliance and do not reuse until remedial action has been taken
- Open all doors and windows to ventilate – DO NOT SLEEP IN IT
- Visit your GP urgently and tell him/her that your symptoms may be related to carbon monoxide poisoning and request either a blood and/or breath sample test
- Make arrangements for a Gas Safety Registered engineer to make repairs contact:
0800 408 5500
www.gassaferegister.co.uk



Your FREE Health and Wellbeing Service

If you are 16 and over and live in Derbyshire we can help you to:



Improve your wellbeing – We know that eating well, being more active and having a sense of emotional wellbeing are all important factors in a happy balanced lifestyle. We also know that feelings of isolation, worry about debt or having a busy family life can all impact on how we look after ourselves. That is where Wellbeing Workers can help – they'll provide you with information and one-to-one support which is specific to your individual needs



Stop Smoking – Are you a smoker and want help to quit? We offer free local support, advice and information for people who want to stop smoking, with easy access to products and you are four times more likely to succeed with our help!



Lose Weight – We offer free support sessions and guidance to help you to lose weight by changing your eating habits and becoming more active. We also offer weekly drop-in clinics to help you monitor your weight and a range of information and resources to help you succeed. This service is available to people aged 16 and over with a minimum BMI of 25 (conditions apply).



Get Active – Do you have high blood pressure, heart disease, joint or mobility problems or are you feeling low? Regular exercise can help. There are lots of free opportunities and activities in your local community to help you to be more active and manage your health better – just get in touch and we can point you in the right direction



www.livelifebetterderbyshire.org.uk



Email: llbd@nhs.net



Freephone 0800 0852299 or 01246 515550 (local rate)



Text 'LLBD' free on: 80800



@llbderbyshire



llbd.nhs

This service is funded by Derbyshire County Council and provided by Derbyshire Community Health Services NHS Foundation Trust.

Mental Health and Wellbeing

What is Mental Health Wellbeing?

It's the ability to make the most of life's opportunities and cope with life's problems. It's about feeling good and functioning well.

10 Steps to Mental Health and Wellbeing:

- 1 Keep physically active – being active helps to reduce stress, boosts self-esteem and helps promote sleep
- 2 Eat well – eating 5 fruit or vegetables a day is recommended. This can improve your mental wellbeing and help prevent disease
- 3 Drink in moderation – drinking in moderation is for mental health and wellbeing (keep within your units)
- 4 Keep in touch with friends or loved ones and care for others. Joining clubs helps to make friends and feel part of the community
- 5 Getting involved, making a contribution, and asking for help. Volunteering is a great way to make friends/help the community
- 6 Value yourself and others – treat yourself as valuable. Look after your own health and needs. To find out more about getting active, losing weight, quitting smoking and sexual health. Contact **01246 515550**
- 7 Talk about your feelings – it's good to talk and it can help you stay in good mental health
- 8 Learning new skills – it's good for your mental wellbeing to have interests. Learning a new activity can boost yourself-esteem.
- 9 Do something creative – in Derbyshire there are many opportunities to get involved with arts and crafts
- 10 Take a break – this may be a walk in the park or countryside, a short break or holiday

Ask for Help

If you regularly do all these things but are still feeling depressed and anxious discuss your feelings with your GP. Information about self-help groups and national help lines can be found on the Community Directory website.

Useful contacts:

www.communitydirectoryderbyshire.org.uk

www.mentalhealth.org.uk

www.nhs.uk (for alcohol advice)

www.activederbyshire.co.uk

www.derbyshire.gov.uk/community

www.derbyshirehealthcareft.nhs.uk

www.artsderbyshire.org.uk

Health Promotion Service

– **01246 515550**

Call Derbyshire – **01629 533190**

Patient Advice & Liaison Service

– **0800 032 3235**

For contact information for CVS and volunteer bureaux Call Derbyshire on 01629 533190.

Stop Smoking in Derbyshire

Stopping smoking is the best thing you will ever do and here's why:

■ **Improve your health**

Half of all long-term smokers die early from smoking-related diseases, including heart disease, lung cancer and chronic bronchitis. By quitting smoking your breathing and general fitness will improve, the appearance of your skin and teeth will improve and your sense of taste will improve. You will notice the benefits of quitting quickly, after 48hrs carbon monoxide will be eliminated from the body with the lungs starting to clear out mucus and other smoking debris, and after 72 hrs breathing becomes easier and energy levels increase.

■ **Save money**

On average most people that quit can save £150 per month, to find out how much you can save enter your details into the cost calculator by visiting:

www.nhs.uk/smokefree/why-quit/cost-calculator

■ **Protect your family**

Stopping smoking is the best way to protect your family from the dangerous effects of second-hand smoke. Over 80% of second-hand smoke is invisible and odourless and it contains over 4000

chemicals. People who breathe in second-hand smoke are at risk of the same diseases as smokers, including cancers and heart disease.

Quit with help from your local stop smoking service

- **Expert advisors** will provide you with advice, support and encouragement
- Stop smoking medicines such as nicotine patches can **help you quit**, your stop smoking advisor will be able to help you chose the right product for you
- **9 out of 10 smokers** who have used their local NHS stop smoking service would recommend them

You are up to **four times more likely to quit** than if you go it alone

- If you're interested quitting and would like to find out more about the free local stop smoking service or find your nearest stop smoking advisor contact:

Live Life Better Derbyshire

T: **01246 515550** or **0800 0852299**

E: **LLBD@nhs.net**

W: **www.livelifebetterderbyshire.org.uk**

Flu Vaccination and Pneumococcal Immunisation

The Department of Health recommends that the following people are at particular risk from the effects of flu and so should be vaccinated every year.

Flu can be unpleasant, but if you are otherwise healthy it will usually clear up on its own within a week.



All adults over 65 and people at high risk of pneumococcal infection should receive the one off pneumococcal polysaccharide vaccine. You are eligible for a FREE flu vaccination if you are over the age of 65 years or suffer from a long term condition such as:

- Chronic chest conditions including asthma, bronchitis, emphysema
- Diabetes
- Chronic heart disease
- Chronic kidney disease
- Lowered immunity due to disease or treatment such as steroid treatment or cancer treatment
- Main carer for elderly or disabled person whose welfare may be at risk if the carer falls ill.

Your GP may advise you to have a flu jab if you have serious liver disease, multiple sclerosis (MS) or some other

diseases of the nervous system. If you are pregnant, you should have the flu jab, regardless of the stage pregnancy you have reached.

The flu vaccine is given free on the NHS as an annual injection to:

- adults over the age of 18 at risk of flu (including everyone aged 65 and over)
- children aged six months to two years at risk of flu

Flu nasal spray vaccination

The flu vaccine is routinely given on the NHS as an annual nasal spray to:

- Healthy children aged two, three and four years old plus children in school years one and two.
- Children aged two to 17 years at a particular risk of flu

Where to get the flu jab

You can have your NHS flu jab at:

- Your GP surgery
- A local pharmacy offering the service

Some community pharmacies now offer flu vaccination to adults (but not children) at risk of flu including pregnant women, people aged 65 and over, people with long-term health conditions and Carers.

Falls Prevention

Strictly No Falling is about the provision of quality activity sessions aimed at helping older individuals improve their strength and balance to increase their independence.

Many older people wonder what action they can take themselves to stay independent, steady on their feet and enjoying life. There are many exercise groups and activities which run across Derbyshire. It can be hard to determine which are good for keeping your general health and which will help you to exercise in a way to develop your strength and balance, reducing the risk of falling.

Our NHS Falls Services across the county are there to help people who are at high risk of falling but we realise that many people do not need that high level support but would like to do something for themselves to improve their balance and mobility. Derbyshire County Council Public Health and partners has now established a directory of activities and group sessions across Derbyshire which specifically include exercises known to help people to stay steady and active. All the sessions in the directory have been checked to ensure they include balance and strength exercises and that they are run in a style suitable to assist individuals to improve and progress. The directory can be found here:

www.activederbyshire.co.uk/fallprevention

If you would like to know more about what sessions are available in your local community please contact our Falls Prevention Activity Advisors who will be able to tell you where the most appropriate class is to where you live.

Central Administration:
Tel: **01773 768240**
administration@
ageukderbyandderbyshire.org.uk

What to do if you fall – Try not to panic, get help if you can. Don't move if you feel pain. Try to attract attention by banging on the floor or wall, use a personal community alarm if you have one, or call 999 if you can reach a phone.

If you can't get help and you are not hurt, try to get up – A lot of people have problems after falling, even if they don't hurt themselves. This is because they lie on the floor for a long time and get cold.

- First, check that you are not hurt
- Then roll on to your hands and knees and crawl to a sturdy piece of furniture: for example, a chair or bed
- Put your hands on the chair or bed and bring one leg up, bending your knee and placing your foot flat on the floor.

Falls Prevention

- Lean forwards, pushing with your hands and foot and bring your other foot up so that it is also flat on the floor and you are crouching
- Turn and sit on the furniture
- Make sure you rest for a while before you try to stand up.
- Have your eyesight and glasses checked regularly by an optician
- Make sure you take your medication in accordance with the advice from the GP and pharmacist
- Ask your GP to review your medication regularly to ensure that it is still the most appropriate for you
- Check your home environment and remove items which could cause you to trip
- Keep your feet healthy and visit a chiropodist, wear well-fitting comfortable shoes

If you are hurt or cannot get up, keep yourself warm – Cover yourself with anything warm within reach. Keep tensing your arm and leg muscles and roll from side to side if you can to keep moving. If you have fallen on a hard floor, try to crawl to a softer carpeted area if possible.

There are many things you can do yourself to keep you mobile and steady on your feet:

Keep yourself physically active and try to maintain and improve your strength and balance by carrying out exercises which work on these things.



Age UK Tootsies Footcare Service



Age UK Derby and Derbyshire NHS Derbyshire County Futures Homescape

Affordable Footcare for people over 50 – Untrimmed toenails can affect your mobility, balance, confidence and lead to long-term implications. Keeping your toe nails trimmed and managing your foot hygiene can be a real problem if you have difficulty with your eyesight, mobility, and grip or if you have thickened toe nails. Caring for someone else can also mean you start to manage another person's personal care but feel anxious and lack confidence to tackle new skills.

Age UK Derby and Derbyshire and NHS Derbyshire County are working together to offer an affordable, long-term solution.

Tootsies quality:

- The service is delivered by a small trained team of paid staff and volunteers
- The team are fully trained by Derbyshire Community Health Services Podiatry Department

Tootsies Treatment:

- Each appointment takes approximately 30 minutes although your first treatment will take longer
- A footcare treatment includes a foot soak, nail trim and file, filing of hard skin and application of moisture lotion
- Tootsies will visit venues across the County every 4–8 weeks allowing you to make regular bookings to manage toe nail growth
- The first appointment costs £17 and includes provision of your own clipper and file set
- Each subsequent appointment costs £12
- At your first appointment a footcare worker will assess your foot health and decide if Tootsies can help or whether you need a referral to a Podiatrist. If everything is alright you can start your first treatment.



Derbyshire Village Games is a community spirited project which helps local people overcome some of the barriers to taking part in physical activity, and recently received a Big Society Award in recognition of its work.

An experienced team of Community Sports Activators supports local people to develop new clubs, classes, activities and festivals for all ages and interests. Among an extensive list of benefits, the provision of local activity introduces people to their neighbours, reaches those who are socially isolated and strengthens family bonds.

Communities benefit in so many different ways from an increase in the amount of activity available locally. There are just two ingredients that are needed; local coaches and volunteers who feel they would like to make a difference and the support needed to help get things off the ground. We are here to provide that support and we are looking for those

volunteers who want to make that difference. If you are interested in bringing the benefits of this project to your community, go to:

www.villagegames.org.uk or contact your local Community Sports Activator for more information.

Amber Valley – Beth Turner
beth@villagegames.org.uk
07584904519

Bolsover
info@communitysportstrust.co.uk

Chesterfield – Jo Brown
jo@communitysportstrust.co.uk
07584905991

Derbyshire Dales – Ian Dipalo
ian@communitysportstrust.co.uk
07791640661

Erewash – Toni Jantschenko
toni@villagegames.org.uk
07584856292

High Peak – Emma Beswick
emma@villagegames.org.uk
07909443043

North East Derbys – Hayley Bramley
hayley@villagegames.org.uk
07909444538

South Derbyshire – Lee English
lee@villagegames.org.uk
0790944299

Jog Derbyshire



Jog Derbyshire is a county wide project which aims to encourage people to become fitter and be more active, by starting to jog on a regular basis, with people of similar fitness levels.

Jog Derbyshire has established a network of community based jogging groups through which anyone who is new to jogging, or has not run for a long time, can be guided through a series of gentle walking and jogging programmes led by a qualified Jog Derbyshire Leader. We also have buggy jog groups and are working with Sight Support to develop a group for people with visual impairments.

Jog Derbyshire is part of the Active Derbyshire Campaign. The Active Derbyshire website has lots of ideas and advice on how you can become more active. You can also keep a record of your activity to show your progress.

If you have not signed up already then log onto **www.activederbyshire.co.uk** to sign up and start logging your activity now.

FRIENDLY. FITNESS. FUN.

Get involved with your local Jog Derbyshire group today

Find us on

www.activederbyshire.co.uk/jog

Facebook **[/jogderbyshire](https://www.facebook.com/jogderbyshire)** and follow us on Twitter **[@JOGderbyshire](https://twitter.com/JOGderbyshire)**

Jog Derbyshire Team:

Michelle Simmons

JOG Derbyshire Co-ordinator

07703 933259

michelle@jogderbyshire.co.uk

Do not worry about not having jogged before. We're here to help you start from the very beginning.

Your local Citizens Advice

The Citizens Advice has offices across Derbyshire. They provide free, expert help and assistance across a broad range of issues, **including benefits, debt, fuel, housing and employment issues.**



How to contact

Most GP practices in the county have a weekly CA advice session. Contact reception at your practice to make an appointment.

Otherwise, you can get advice from your local CA by phoning the following numbers:

Chesterfield:
01246 283872 / 01246 209164

**High Peak, Derbyshire Dales,
Amber Valley and Erewash:**
0300 4568390

**North East Derbyshire and
Bolsover:**
0300 4568437

South Derbyshire:
01283 210109



Healthy Eating



What we eat and drink has a major impact on our health. The body needs a regular source of energy from food and drink in order to work properly, to keep warm, and to repair our bodies and for general health and wellbeing.

Your food choices can reduce your risk of illnesses such as heart disease, cancer and diabetes.

The Eatwell Guide shows types and proportions of food we need to eat to have a balanced healthy diet. It is for anyone over the age of 5 years.

A balanced healthy diet should contain a variety of different foods from each of the groups on the plate, including lots of fruit, vegetables and starchy foods such as wholemeal bread, potatoes, wholegrain rice and pasta, some protein foods such as meat, fish, eggs, beans and lentils and some dairy foods. Staying hydrated is important too so ensure we 6-8 drinks per day. Water, low fat milk, sugar free drinks, tea and coffee all count.

Eating Well for Older People

Sometimes when people get older they find that they may lose their appetite and

start to lose weight. This can lead to tiredness, low mood and lack of energy. This may make you more likely to suffer from infections such as colds and flu as well as finding it harder to stay warm. If you notice that your clothes or shoes are looser, or your rings seem bigger on your fingers, contact your GP for advice.

There is guide with top tips on how to increase your food or calorie intake available at

www.derbyshire.gov.uk/eatwell

Heart of Derbyshire

The Heart of Derbyshire offers support with healthier choices when eating out, cookery classes on a budget and more information on eating healthily. Find out more at:

www.derbyshire.gov.uk/heartofderbyshire



Live Life Better Derbyshire

If you would like support to lose weight, contact Live life Better Derbyshire: **01246 515550** or Free Phone **0800 0852299**

Healthy Eating



So try to eat well and follow these eight top tips:

- 1** Eat plenty of fruit and vegetables. Base your meals on bread, rice, potatoes, pasta and other starchy goods – choose wholegrain varieties when you can.
- 2** Have some milk and dairy products
- 3** Eat lean meat, fish, eggs, beans and other non-dairy sources of protein
- 4** Drink plenty of water and just a small amount of drinks high in fat and or sugar
- 5** Cut down on saturated fat and sugar, and less than 6g salt per day
- 6** Do not skip breakfast
- 7** Get active, and try to be a healthy weight
- 8** The key to a healthy diet is eating the right amount of food for how active you are and making sure that you eat a range of foods to give a balanced diet, and following the five a day fruit and vegetables portions.

On the following pages are some winter warming, healthy inexpensive recipes

For more information visit:

www.nhs.uk/livewell/healthy-eating

You can also get help and advice on healthy eating, portion control and more at **www.derbyshire.gov.uk/portionsizewise**

Healthy Eating

Tomato Pasta Sauce



Tasty and rich, this easy-to-make tomato sauce is great with pasta and can be made in advance and reheated. It's low in salt and fat, and is perfect for vegetarians too.

- Serves: 2
- Time: 35 minutes

Colour-coding

This recipe is colour-coded green because it's low in **fat**, **saturated fat**, **sugar** and **salt**.

Find out more about food labelling.

Ingredients

- 1 tsp oil
- 1 onion, finely chopped
- 1 garlic clove, finely chopped
- 1 tin of chopped tomatoes
- 2 tbsp tomato purée
- a pinch of mixed dried herbs
- pepper to taste
- 210g uncooked wholewheat pasta

Method

1. Heat the oil in a saucepan or frying pan. Cook the onion on a medium heat until it's soft.
2. Add the garlic and cook for another minute. Make sure the pan is not too hot when you add the garlic, as it burns easily. Burnt garlic will make the sauce taste bitter.
3. Add the tin of chopped tomatoes, tomato purée and mixed herbs.
4. Simmer gently for 15 minutes until the sauce is thick and rich.
5. Add pepper to taste.
6. Cook the pasta according to packet instructions and serve topped with fresh herbs.

Other options

- Add a tin of tuna or some sliced vegetables to the sauce at step three. Try mushrooms, peppers or courgettes.
- Pour the sauce over fish fillets and bake in the oven at 180°C or gas mark 4 for 15–20 minutes.
- Use the sauce as a pizza topping. Just sprinkle with grated reduced-fat cheese and your favourite vegetables.
- Suitable for freezing

Healthy Eating

Chilli con carne



A hot and spicy filler that's high on flavour but low in salt.

- Serves: 2
- Time: 50 minutes

Colour-coding

This recipe is colour-coded green because it's low in **fat, saturated fat, sugar** and **salt**.

Find out more about food labelling.

Ingredients

- ½ tbsp oil
- 100g lean beef mince
- 1 onion, finely chopped
- 1 garlic clove, finely chopped
- 400g can of chopped tomatoes
- 1 tbsp tomato puree
- ½ tsp chilli powder
- ¼ tsp cumin
- ¼ tsp coriander
- 1 red pepper, chopped
- 100g mushrooms, sliced
- 1 small can of kidney beans
- black pepper, freshly ground
- 150g wholegrain/brown rice, raw

Method

1. Brown the mince over a gentle heat, stirring to stop it from sticking.
2. Drain any excess fat from the meat, then add the onion and garlic to the mince and cook for two to three minutes.
3. Add the chopped tomatoes, tomato puree and spices. Bring the sauce to the boil, then lower the heat and simmer gently for 10 to 15 minutes.
4. Meanwhile, cook the rice according to the packet instructions.
5. Add the chopped pepper and sliced mushrooms and simmer for five minutes.
6. Add the drained kidney beans and simmer for another five minutes.
7. Add the pepper to taste and serve with boiled rice.

Other options

- Serve any leftover sauce with baked potatoes.

Useful Telephone Numbers

Age UK Derby and Derbyshire	01332 343232 / 01773 768240
Amber Valley Borough Council	01773 570222
Benefits Helpline/Welfare Rights	01629 531535
Bolsover District Council	01246 242424
Call Derbyshire (First Contact)	0845 6058058 / 01629 533190
Chesterfield Borough Council	01246 345345
Citizens Advice	
Chesterfield	01246 283872 / 01246 209164
Amber Valley, Erewash, Derbyshire Dales	0844 3752712
South Derbyshire	01283 210109
North East	0844 8489800
Credit Unions	
High Peak	0161 2315222
Chesterfield and North East	01246 278833
Bolsover	01909 500575
Erewash and Amber Valley	01332 348144
South Derbyshire	07950 391218
Derbyshire County Welfare Rights	01629 531535
Derbyshire Dales District Council	01629 761100
Derbyshire Healthy Lifestyle Programme	01773 525000
Derbyshire Stop Smoking	0800 0852299 / 01246 515550
Energy Helpline	0800 0740745
Erewash Borough Council	0845 9072244 / 0115 9072244
Falls Service – North Derbyshire	01773 768240
Financial Action and Advice Derbyshire	01629 531535
Gas Safe Register	0800 4085500
Green Deal	0300 1231234
Handy Van:	
Amber Valley	01773 604426
Bolsover	01246 217700
Chesterfield	01246 345748
Derbyshire Dales	01298 23970
Erewash	01773 604426
High Peak	01298 23970
North East	01246 217700
South	01283 219761
Health Watch England	03000 683000

Your Notes

Your Notes

Your Notes

Your Notes

Evaluation

Thank you for taking an interest in the Healthy and Warm booklet. To enable us to improve the booklet in the future, would you please spend a few moments to complete the short evaluation form below?

1. Did you find the booklet interesting? If not, why not?	Yes / No
2. Did you find the booklet useful? Could you tell us why?	Yes / No
3. How could the booklet be improved?	
4. Have you received a Healthy and Warm booklet in previous years?	
5. Have you heard of Healthy and Warm and if so where?	Yes / No Press / Pharmacy / GP / Radio?



<p>6. Do you think it is the right time of the year to produce the booklet?</p>	
<p>7. Cold damp homes affect the health of vulnerable people, do you think this booklet would be useful to other groups of people and if 'yes' who</p>	
<p>8. Do you have any other comments?</p>	

Please tear this page out and send by
13th February 2017 to:

Public Health
Derbyshire County Council
Godkin House
Ripley
DE5 7EF





All information in the booklet is correct at the time of printing; we accept no responsibility for changes in information or services provided.

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For other formats please call: 01629 533830

