

CLARITY GUIDES

In a world full of disinformation, get Clarity.

HEATING · BILLS · HELP

Keep Warm for Less

A Scottish winter guide



WELCOME

About this guide

Winter in Scotland is long, dark and damp, and heating is the biggest energy cost in most homes. This free guide brings together everything that helps: how the price cap works, which heating habits really save money and which are myths, the cheap fixes that make the biggest difference, and every Scottish and UK winter payment you might be due, with how to get it.

It is written for anyone in Scotland, with extra local details for Fife. You don't need to read it in order. If money is tight right now, start with chapter 8 (winter payments) and chapter 10 (if you can't pay).

Every figure, date and phone number was checked on the official website of the organisation concerned in October 2026. Energy prices change every three months, so check the latest figures before you make a big decision.

How to use this guide

- 1 Understand your bill.** Chapters 1 and 7: the price cap and what January may bring.
- 2 Bust the myths.** Chapter 2: what the evidence says about common heating beliefs.
- 3 Use less, stay warm.** Chapters 3 to 6: controls, cheap fixes, keeping yourself warm, damp and safety.
- 4 Claim what you're due.** Chapters 8 and 9: winter payments, grants and free home improvements.
- 5 Make a plan.** Chapters 10 to 14: if you can't pay, off-gas homes, appliances, helping others and your winter plan.

IN A WORLD FULL OF DISINFORMATION, GET CLARITY

Every fact, figure and phone number in this guide was checked against an official or original source in October 2026, and the sources are listed at the back. Where we could not confirm something, we say so or leave it out. Some chapters mention using everyday AI tools like Grok to help with a task; always check what they tell you against an official source.

PLEASE NOTE

This guide is general information, not financial or professional advice. It does not recommend any supplier, tariff or product. Rules, payment amounts and prices change; check the official source before acting. If you are struggling with energy debt, speak to a free adviser (see Free help and useful contacts at the back).

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CHAPTER ONE · THE BIG PICTURE

Why winter bills bite

Most of a Scottish home's energy goes on heating, and most of that is used between October and March. That is why a small change in prices, or a draughty window, matters so much more in winter than in summer.

The Scottish Government estimates that from October to December 2026 around **820,000 households in Scotland, 32% of all households, are in fuel poverty**. About 440,000 of them (17% of all households) are in *extreme* fuel poverty.¹ If you find it hard to keep warm, you are far from alone, and there is real help available.

The numbers this winter

WHAT	FIGURE
Price cap, 1 October to 31 December 2026	£1,723 a year for a typical home using gas and electricity and paying by Direct Debit, up £60 (4%) from £1,663
Why it went up	Higher wholesale gas prices. Gas bills rose about 8%; electricity stayed broadly stable because the government cut VAT on domestic electricity to 0% from 1 October 2026 to 31 March 2027 (a temporary cut)
January to March 2027	Not yet set. Ofgem announces it in late November. One forecaster (Cornwall Insight) predicted a typical bill of about £1,999, a 16% rise, but this is only a forecast
“Typical” use	9,500 kWh of gas and 2,500 kWh of electricity a year (Ofgem’s updated typical values)

What the evidence says

- **Fuel poverty is higher for renters.** The Scottish Government estimates that 55% of social-rented households and 39% of private-rented households are in fuel poverty this quarter, compared with 22% of owner-occupiers.¹
- **The October rise was mostly gas.** Ofgem says gas bills went up about 8%, while homes that don't use gas saw a rise of less than 1%, because of the temporary VAT cut on electricity (0% until 31 March 2027). Without that cut, the typical bill would have been about £45 a year higher.²
- **January is a forecast, not a fact.** The BBC reported that Cornwall Insight's forecast points to a 16% rise in January 2027. Ofgem will confirm the real figure in late November. Treat any number you see before then as a prediction.³

- **“Typical” may not be you.** Ofgem lowered its typical-use figures in 2026 because homes now use less energy than before. Your own bill depends on your home, your heating and how you pay.⁴

What this guide can and can't do

No guide can change wholesale gas prices. What it can do is help you use less energy without being cold, pay the lowest price you can for what you use, and make sure you get every payment and grant you're entitled to. For many households, those three things together add up to hundreds of pounds a year.

MY STARTING POINT

NOTES

My energy supplier(s)

My tariff name and
whether fixed or variable

How I pay (Direct Debit,
on receipt of bill,
prepayment)

My yearly use: gas kWh /
electricity kWh

What I paid last winter
(roughly)

Rooms we use most in
winter

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CHAPTER TWO · MYTH OR FACT?

Heating myths and what the evidence says

Everyone has a theory about the cheapest way to heat a home. Some are right, some are half right, and some cost you money. Here are the common ones, checked against the Energy Saving Trust, the independent organisation that runs Home Energy Scotland for the Scottish Government.

YOU MIGHT HEAR	VERDICT	WHAT THE EVIDENCE SAYS
“Leaving the heating on low all day is cheaper.”	Myth (for boilers)	The Energy Saving Trust says that with a boiler, keeping the heating on all the time uses more energy and costs more. It is better to have it come on when you need it. Heat pumps are different: they work best left running. ⁵

YOU MIGHT HEAR	VERDICT	WHAT THE EVIDENCE SAYS
“Turning the thermostat up heats the house faster.”	Myth	A thermostat is a switch, not an accelerator. The house warms at the same speed; a higher setting just means it keeps going to a higher temperature and costs more.
“One degree doesn’t make much difference.”	Myth	Turning a thermostat down from 22°C to 21°C could save about £120 a year in Great Britain, says the Energy Saving Trust. It suggests a setting of 18–21°C. ⁵
“You should keep the house as cold as you can stand.”	Risky	NHS inform advises heating the rooms you regularly use to at least 18°C if you can, especially if you are 65 or over or have a health condition. Saving money should not mean being dangerously cold. ⁷
“Draught-proofing isn’t worth the bother.”	Myth	Draught-proofing windows, doors and floors could save around £55 a year in Great Britain, and blocking an unused chimney around £45 more. ⁶

YOU MIGHT HEAR	VERDICT	WHAT THE EVIDENCE SAYS
“Block every vent to keep the heat in.”	Myth, and unsafe	Vents, extractor fans, airbricks and trickle vents are there to control damp and, with some gas appliances, to keep you safe. Never block them. ⁶
“Electric heaters are cheaper than central heating.”	Usually a myth	Per unit, electricity costs several times more than gas. A small heater in one room for a short time can make sense, but heating a whole home with plug-in heaters usually costs more than gas central heating.
“Closing curtains at dusk helps.”	Fact	Curtains add a layer between the room and cold glass. Close them at dusk and open them in the day to let the sun in, but keep them off radiators.

What the evidence says

- **Timing beats constant heat.** The Energy Saving Trust suggests setting the heating to come on about half an hour before you get up and go off about half an hour before bed, and off when nobody is in.⁵
- **Thermostats save without discomfort.** A room thermostat between 18°C and 21°C stops the boiler running when the house is already warm enough.⁵
- **Health comes first.** NHS inform lists people aged 65 or over, people with heart, lung or mental health conditions, young children and pregnant women among those most at risk from the cold.⁷

CLARITY TIP

You can ask everyday AI tools like Grok to explain an energy term, or to help you write a letter to your supplier. Always check prices, rules and eligibility on the official websites named in this guide, because these tools can get details wrong.

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CHAPTER THREE · USE WHAT YOU HAVE

Get the best from your heating controls

Most homes already have the controls they need to save money: a timer, a room thermostat and radiator valves. Setting them up properly takes half an hour and costs nothing.

The four controls, in plain English

Timer or programmer

Decides *when* the heating can come on. Set it for the times you're up and at home.

Room thermostat

Decides *how warm* the house gets. When the room reaches the setting, the boiler stops heating. 18–21°C suits most people.

Radiator valves (TRVs)

The numbered knobs on radiators control each room. Turn them down in rooms you don't use much, like the hall or a spare room.

Boiler flow temperature

How hot the water leaving a combi or condensing boiler is. Lowering it can help the boiler run more efficiently.

Set up your heating in 30 minutes

- 1 Check the time on the timer.** Clocks drift and many reset after a power cut.
- 2 Set your on and off times.** About 30 minutes before you get up, and off about 30 minutes before bed. Add an evening slot if you are out in the day.
- 3 Set the room thermostat.** Start at 20°C. If you are comfortable after a few days, try 19°C.

- 4 Set each radiator valve.** Higher in the living room and any room with a baby or an older person; lower in halls, spare rooms and rooms you rarely use.
- 5 Look at the boiler flow temperature.** Check your boiler manual or the maker's website before changing it. If you are not sure, ask a Gas Safe registered engineer at your next service.
- 6 Bleed the radiators.** If radiators are cold at the top, trapped air is stopping them heating properly.

What the evidence says

- **Lower flow temperature.** The Energy Saving Trust lists lowering the boiler flow temperature, clearing the space around radiators, bleeding them and fitting radiator reflector panels (especially without wall insulation) as ways to get more from your central heating.⁵
- **Room-by-room control.** It says thermostatic radiator valves let you heat only the rooms you use, turning down rooms like the hallway.⁵
- **Heat pumps are different.** If you have a heat pump, the Energy Saving Trust says leaving it running all day can save money; follow your installer's advice rather than switching it on and off.⁵

Storage heaters and electric heating

Many Scottish flats and rural homes have electric storage heaters on a two-rate tariff (such as Economy 7, or a heating tariff with set

off-peak hours). The heaters charge up overnight when electricity is cheaper and release heat during the day.

- **Input** (or charge) controls how much heat is stored overnight. Turn it up on cold days and down on mild days.
- **Output** (or boost) controls how fast the heat is released. Keep it low in the morning so heat lasts into the evening.
- Make sure your tariff and meter match your heating. If you are on the wrong tariff, you could be paying peak rates for heat. Ask your supplier, or Home Energy Scotland, to check.

ROOM	USED FOR	HOW WARM I WANT IT	RADIATOR VALVE SETTING
Living room			
Kitchen			
Bedroom 1			
Bedroom 2			
Bathroom			
Hall and stairs			
Spare room			

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CHAPTER FOUR · SMALL JOBS, BIG DIFFERENCE

Cheap and free fixes

The cheapest energy is the energy you don't lose. These jobs cost little or nothing and most can be done in an afternoon.

Hunt the draughts

The Energy Saving Trust suggests looking for light under and around doors and windows, listening for rattles and whistles on windy days, feeling for moving air, and watching for curtains that move.⁶ Common culprits are front and back doors, letterboxes, keyholes, sash windows, floorboards and skirting, loft hatches, pipes through outside walls, and unused fireplaces.

GAP	CHEAP FIX
Gap under an outside door	Brush or hinged-flap draught excluder

GAP	CHEAP FIX
Around door and window edges	Self-adhesive foam strips (cheap) or brush and wiper strips (last longer)
Letterbox	Letterbox brush or flap
Keyhole	Keyhole cover that drops over the hole
Floorboards and skirting	Flexible filler or decorator's caulk
Unused chimney	Chimney draught excluder or a cap; remove it before lighting a fire
Loft hatch	Draught strip around the hatch

KEEP THE GOOD AIR FLOWING

Don't draught-proof internal doors, and never block extractor fans, airbricks, wall vents or trickle vents. Rooms with open fires, flues or some gas appliances need fresh air to be safe. If your home has no vents at all, it may already be too airtight; get advice before sealing more.⁶

Other quick wins

- ☐ Close curtains at dusk; tuck them behind radiators, not over them
- ☐ Fit thick or thermal-lined curtains on the coldest windows
- ☐ Move sofas and beds away from radiators
- ☐ Fit radiator reflector panels behind radiators on outside walls
- ☐ Bleed radiators that are cold at the top
- ☐ Close doors to keep heat in the rooms you use
- ☐ Use a draught snake at the bottom of doors
- ☐ Lag hot water pipes and fit a tank jacket if you have a hot water cylinder
- ☐ Put a lid on pans and use the right-sized ring
- ☐ Fill the kettle only with what you need
- ☐ Wash at 30°C and run full loads
- ☐ Dry clothes outside or on an airer in a ventilated room rather than a tumble dryer, where you can

- ☐ Switch off appliances at the wall rather than standby
- ☐ Swap old bulbs for LEDs

What the evidence says

- **Draught-proofing pays back.** The Energy Saving Trust estimates professional draught-proofing of windows and doors costs around £250 for a whole house, and saves around £55 a year in Great Britain. DIY is cheaper. Draught-free homes also feel comfortable at lower temperatures.⁶
- **Insulation beats draught-proofing.** The Energy Saving Trust says fully insulating your home is a more effective way to keep warm than draught-proofing alone. Chapter 9 covers grants for insulation.⁶

My draught hunt, room by room

ROOM	DRAUGHT FOUND WHERE?	FIX NEEDED	DONE ✓
Front door			
Back door			
Living room windows			
Kitchen			
Bedrooms			
Bathroom			
Hall and stairs			
Loft hatch			
Fireplace			
Floorboards / skirting			

ITEM TO BUY	WHERE FROM	COST £	BOUGHT ✓
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CHAPTER FIVE · LOOK AFTER YOURSELF

Keeping you warm, not just the house

Heating the person is cheaper than heating the whole house. Layers, warm food, moving about and the right bedding all help, especially when the heating is off.

NHS advice for cold weather

- ☐ Heat your home to a temperature that's comfortable, ideally at least 18°C in the rooms you use regularly⁷
- ☐ Wear several thin layers rather than one thick one
- ☐ Wear a hat and gloves outside, and shoes with good grip on ice
- ☐ Close bedroom windows at night
- ☐ Try to move around every hour when you're indoors

- ☐ Check in on older or vulnerable relatives, friends and neighbours
- ☐ Keep enough medicines, food and heating fuel in case bad weather keeps you in
- ☐ Get the flu and other winter vaccines if you are eligible

Warm-up habits that cost very little

Layer up

Thermal vests, wool socks, slippers with soles and a fleece or cardigan. Feet and hands lose heat fast.

Warm the bed, not the bedroom

An extra blanket or a hot water bottle (filled with hot, not boiling, water and with a cover) lets you keep the bedroom cooler.

Warm food and drinks

Regular hot meals and drinks help your body keep its temperature up. Soups and stews made in batches are cheap and filling.

Keep moving

Even a few minutes of moving about each hour helps circulation, especially if you sit a lot.

SAFETY FIRST

Check electric blankets for fraying, scorch marks or loose wires before winter, and never use one with a hot water bottle.

Replace hot water bottles that are perished or more than a few years old; many have a date mark on the neck. Never sleep with a heater on that isn't designed for unattended use.

What the evidence says

- **Cold harms health.** NHS inform says cold weather can raise the risk of heart attack, stroke and chest infections like flu, and of hypothermia and falls.⁷
- **Who is most at risk.** People aged 65 or over, people with heart, lung or mental health conditions, children under 5, pregnant women and people who are housebound or have low mobility.⁷
- **Wellbeing matters too.** NHS inform suggests rest, regular meals, enough sleep, keeping active and staying in touch with people over the darker months.⁷

WHEN COLD BECOMES AN EMERGENCY

If someone seems very cold, confused, drowsy or is shivering uncontrollably, get them warm and call NHS 24 on **111**, or **999** in an emergency.

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CHAPTER SIX · HEALTHY AND SAFE

Damp, condensation and carbon monoxide

A cold home is more likely to get condensation and mould, and winter is when fuel-burning appliances work hardest. A few habits keep the air healthy and the home safe.

Condensation and mould

Condensation forms when warm, moist air meets a cold surface such as a window or an outside wall. Cooking, showers, drying clothes and even breathing all add moisture. Left alone, it can lead to black mould, which NHS inform says can be harmful to health.

- ☐ Put lids on pans and use the extractor fan when cooking

- ☐ Run the bathroom fan or open the window after a shower, with the door closed
- ☐ Dry clothes outside where you can; indoors, use a ventilated room with the door shut
- ☐ Wipe condensation off windows each morning
- ☐ Leave a small gap between furniture and outside walls
- ☐ Keep trickle vents open
- ☐ Keep a low, steady background heat in cold rooms if you can, rather than letting them get very cold

RENTING?

If damp or mould is caused by a disrepair, such as a leak or broken heating, it is your landlord's job to fix it. In Scotland, private landlords must meet the Repairing Standard and social landlords have their own duties. Report it in writing and keep a copy. Our *Renting in Scotland* guide covers this in detail.

Carbon monoxide: the silent danger

What the law says

- **Since 1 February 2022**, every home in Scotland must have interlinked smoke alarms and a heat alarm in the kitchen. If you have a carbon-fuelled appliance (such as a boiler, open fire, wood burner, heater or flue), you must also have a carbon monoxide detector in that room. Gas cookers and hobs don't need one.⁸
- **NHS inform** advises regular gas safety checks and a carbon monoxide alarm that meets BS EN 50291.⁷

EMERGENCY NUMBERS

Smell gas, or think there's carbon monoxide? Get everyone into fresh air, open doors and windows, don't use switches or flames, and call the free 24-hour gas emergency line on **0800 111 999**. Signs of carbon monoxide poisoning can include headaches, dizziness, nausea and tiredness that ease when you leave the house. **Power cut?** Call **105**, free, 24 hours a day.⁹

- ☐ Book an annual boiler and gas appliance service with a Gas Safe registered engineer
- ☐ Test smoke, heat and carbon monoxide alarms monthly
- ☐ Sweep chimneys used for open fires or stoves before winter
- ☐ Never use a gas oven or hob to heat a room
- ☐ Never bring a barbecue or camping stove indoors
- ☐ Never dry clothes on or right next to a heater

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CHAPTER SEVEN · PAY LESS PER UNIT

Your bill, the price cap and your tariff

Using less is one half of the job. The other half is paying the lowest price you can for the energy you do use: the right tariff, the right payment method and accurate meter readings.

The price cap in plain English

Ofgem sets the price cap every three months. It limits the **unit rate** (price per kilowatt hour, kWh) and the **standing charge** (a daily charge you pay even if you use nothing) on standard variable tariffs. It does **not** cap your total bill: the more you use, the more you pay. The cap varies by region, payment method, fuel and meter type.¹⁰

You are **not** covered by the cap if you are on a fixed tariff, a business contract, a heat network, or if you use heating oil.¹⁰

Ways to pay less per unit

Compare fixed deals

Ofgem said in August that fixed tariffs were available at £100 or more below the October cap. A fix gives certainty, but check exit fees and compare carefully. This guide does not recommend any tariff.²

Payment method

Ofgem says prepayment customers pay the lowest cap rates, on average about £45 a year less than Direct Debit. Paying on receipt of a bill usually costs the most.²

Off-peak electricity

Ofgem notes many suppliers offer cheaper electricity at off-peak times to smart meter customers. Useful if you can shift washing, dishwasher or charging.²

Accurate readings

Estimated bills can be too high or too low. Send readings monthly, especially at the start of winter and when prices change.

FIX OR STAY VARIABLE?

Nobody knows for sure where prices will go.

With a big January rise forecast, some people prefer the certainty of a fix; others don't want to lock in. Compare the fixed price with the current cap rates for your region, check the exit fees and length, and think about what certainty is worth to you.

Free, impartial help is available from Home Energy Scotland and Advice Direct Scotland (see the contacts at the back).

Read your bill: checklist

- ☐ Supplier and exact tariff name
- ☐ Fixed or variable, and the end date of any fix
- ☐ Unit rate for electricity and gas (p per kWh)
- ☐ Standing charge (p per day)
- ☐ Your yearly use in kWh
- ☐ Exit fees, if any
- ☐ Whether readings are actual or estimated
- ☐ Your account balance: in credit or in debt?

My meter reading log

Take a reading on the 1st of each month and the day prices change (1 January, 1 April). Keep a photo too.

DATE	ELECTRICITY READING	GAS READING	SENT TO SUPPLIER	
			✓	NOTES

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CHAPTER EIGHT · MONEY YOU COULD BE DUE

Every winter payment in Scotland

Scotland has its own winter heating payments, run by Social Security Scotland, alongside the UK-wide Warm Home Discount. Most are paid automatically, but not all, and people miss out every year. Check each one.

Pension Age Winter Heating Payment

This replaced the Winter Fuel Payment in Scotland. It is paid once a year to people of State Pension age. Most people get it automatically and Social Security Scotland sends letters from November 2026. The amount depends on your age in the qualifying week (21 to 27 September 2026), who you live with, and whether you get certain benefits.¹¹

YOUR SITUATION (EXAMPLES)	AMOUNT
Aged 66 years 3 months to 79, living alone or getting a qualifying benefit such as Pension Credit	£211.15
Aged 80 or over, living alone or getting a qualifying benefit	£316.70
Both aged 66 years 3 months to 79, living together, no qualifying benefits	£105.55 each
Both aged 80 or over, living together, no qualifying benefits	£158.35 each
Living in residential care (not NHS), aged under 80 / 80 or over	£105.55 / £158.35

If your own income is over £35,000, HMRC will take the payment back through your tax code or Self Assessment. Use the checker on mygov.scot for your exact amount.¹¹

Winter Heating Payment

A single payment of **£62.00** paid from December for people in Scotland who get certain low-income benefits (such as Pension Credit, or Universal Credit and some other means-tested benefits, where conditions are met). It is automatic, doesn't depend on the

weather, doesn't affect other benefits, and shows as "WHP" on your bank statement. If you think you missed it, you can ask Social Security Scotland to look again.¹²

Child Winter Heating Payment

A payment of **£265.50** for each eligible disabled child or young person under 19, usually those getting the highest rate care component of Child Disability Payment (or certain equivalent disability benefits). It is paid automatically from October.¹³

Warm Home Discount (£150 off your electricity bill)

In Scotland the scheme has two parts. You may be eligible if, on **23 August 2026**, your supplier was in the scheme, your (or your partner's) name was on the electricity bill, and you got certain means-tested benefits.¹⁴

CORE GROUP

Paid automatically if you get Pension Credit, or certain Universal Credit, income-related ESA or Support for Mortgage Interest awards (for example, with a disability or health element, or if unemployed with a child under 5). Letters go out between late October 2026 and early January 2027. If you don't get one by early January, call the Warm Home Discount helpline on **0800 030 9322**.

BROADER GROUP

You must **apply to your electricity supplier**. Each supplier sets its own criteria (approved by Ofgem), which must

include people on benefits such as Universal Credit, Housing Benefit, Adult or Pension Age Disability Payment. Places are limited, so apply as early as possible, even if you got it last year, and stay with your supplier until it's paid (by 31 March 2027).

What the rules say

- **The discount is a bill credit, not cash.** Your supplier applies it to your account. Prepayment customers usually get it as a top-up or voucher.¹⁴
- **Winter Heating Payment and the Warm Home Discount core group now use similar qualifying benefits,** so if you get one, check you've had the other.¹⁴

Other help worth checking

- **Pension Credit.** It tops up a low pension income and unlocks other help, including the higher Pension Age Winter Heating Payment, Winter Heating Payment and the Warm Home Discount. Claim on 0800 99 1234 or at gov.uk.¹⁶
- **Scottish Welfare Fund Crisis Grant.** A grant you don't pay back, for emergencies including gas and electricity. In Fife, apply online at fife.gov.uk or call 0300 555 0265 (Mon–Fri, 9am–2.30pm). You can get up to three in a rolling 12 months.¹⁵
- **Council Tax Reduction.** If you are on a low income, apply to your council; in Fife call 03451 55 11 55. It also helps you qualify for Warmer Homes Scotland (chapter 9).
- **A full benefits check.** Citizens Advice and Rights Fife (CARF) has a benefits line on 0345 140 0092, Mon–Fri 10am–3pm.

My winter payments checklist

PAYMENT	DO I QUALIFY?	AUTOMATIC OR APPLY?	RECEIVED / DATE
Pension Age Winter Heating Payment			
Winter Heating Payment			
Child Winter Heating Payment			
Warm Home Discount (core)			
Warm Home Discount (broader: apply)			
Pension Credit			
Council Tax Reduction			
Crisis Grant (if needed)			

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CHAPTER NINE • FIX THE HOUSE FOR GOOD

Grants and free home improvements

Insulation and better heating make the biggest long-term difference to winter bills. In Scotland, Home Energy Scotland is the free, impartial front door to government-funded help, and some households can get improvements fully paid for.

START HERE

Home Energy Scotland • 0808 808 2282
(free) • Mon–Fri 8am–8pm, Sat and bank holidays 9am–5pm • WhatsApp Mon 8am to Fri 4.30pm • homeenergyscotland.org. Free advice on saving energy, keeping warm and funding. It does not give fuel vouchers or crisis cash. You can call for someone else with their permission.¹⁷

Warmer Homes Scotland

The Scottish Government's programme for households struggling to stay warm. Eligible homes can get improvements worth £10,000 or more, such as insulation, draught-proofing and new heating, usually fully funded. It is delivered by Warmworks after a referral from Home Energy Scotland.¹⁸

WHO IT'S FOR (SUMMARY)

- Homeowners and private-sector tenants (with the landlord's permission), living there as your main home for at least six months (with some exceptions)
- A home with a poor energy rating, council tax band A to G, and floor area of 230m² or less
- And someone in the household who gets a "passport" benefit, such as Universal Credit, Pension Credit Guarantee Credit, Council Tax Reduction (not just the 25% single person discount), Adult Disability Payment, Pension Age Disability Payment, Child Disability Payment, Scottish Child Payment, Carer Support Payment or Housing Benefit;

or someone aged 75 or over with no working heating; or someone with certain end-of-life medical certificates

Criteria can change, so check with Home Energy Scotland.¹⁸

Home Energy Scotland Grant and Loan (homeowners)

For homeowners, whether or not you get benefits. Grants and interest-free loans for clean heating and insulation:¹⁹

IMPROVEMENT	GRANT (UP TO)	OPTIONAL INTEREST-FREE LOAN (UP TO)
Heat pump or heat network connection	£7,500	£7,500
Solid wall insulation	£7,500	£2,500
Flat roof or room-in-roof insulation	£3,000	£1,000
Loft, cavity or underfloor insulation	£1,500	£500
Heating controls (with a main improvement)	£450	£150

Insulation grants cover up to 75% of the cost, to a maximum grant of £7,500. Rural and island homes get an extra £1,500 on both the heating and insulation grants.¹⁹

In Fife: Cosy Kingdom

LOCAL HELP IN FIFE

Cosy Kingdom · 01592 807930 · Mon–Fri 10am–3pm · text COSY and your name to 88440 · info@cosykingdom.org.uk · cosykingdom.org.uk. Free, impartial energy and debt advice for all tenants and homeowners in Fife, in person or by phone: bills and tariffs, energy debt, draughts and damp, gas and carbon monoxide safety, grants and discounts, and benefit checks. It is a partnership of Greener Kirkcaldy, St Andrews Environmental Network and Citizens Advice and Rights Fife.²⁰

GRANT SCAMS

Be wary of cold calls, doorstep sellers or adverts offering “free government grants” for insulation, solar panels or boilers. Home Energy Scotland is the official route for Scottish Government funding. If in doubt, hang up and call Home Energy Scotland yourself on 0808 808 2282. Never pay a deposit to someone who has cold-called you.

IO

CHAPTER TEN · IF YOU'RE STRUGGLING

If you can't pay your energy bills

Falling behind on energy bills is frightening, but it is common and there are rules to protect you. The most important step is the first one: tell someone early.

- 1 Contact your supplier now.** Ofgem urges anyone struggling to contact their supplier as soon as possible. Suppliers should help you agree an affordable repayment plan and point you to financial help and advice.²
- 2 Ask about help funds.** Many suppliers run hardship funds or grants. Ask what they offer and how to apply.

- 3 Get free advice.** Advice Direct Scotland's energy advice line (0808 196 8660, Mon–Fri 9am–5pm, energyadvice.scot) helps with billing problems, debt and complaints. In Fife, Cosy Kingdom (01592 807930) helps with energy debt.²¹
- 4 Deal with priority debts first.** Energy, rent or mortgage and council tax come before credit cards and loans. A free debt adviser can help you sort out the order.
- 5 Check every payment in chapter 8.** A missed Warm Home Discount or Pension Credit claim can make a real difference.
- 6 Join the Priority Services Register** if you qualify (see below).²²

The Priority Services Register (PSR)

A free service from your energy supplier and your network operator for people who need extra help. You can join if you have reached State Pension age, are pregnant or have young children, have a disability or long-term condition (including mental health conditions

and sight, hearing or smell conditions), rely on powered medical equipment, or struggle to speak or read English. You can also join for a while after a hospital stay, an injury, a bereavement or losing your job.²²

- Priority help in an emergency and, where possible, warning of planned power cuts
- A password scheme so you know callers are genuine
- Bills in large print or braille, or sent to someone you nominate
- Help to move a prepayment meter you can't reach safely, and regular meter readings

Contact your supplier and your network operator separately, and register again if you switch supplier.²²

Prepayment meters

- If you are struggling to top up, contact your supplier straight away. Ask about emergency and friendly credit (credit that may cover evenings, weekends and bank holidays) and how it is paid back.
- If you can't safely reach your meter to top up, the Priority Services Register can help.
- Ofgem has rules about when a supplier can move someone onto prepayment for debt, and people in some vulnerable situations should not be moved at all. If this is suggested, get free advice before agreeing.

FREE DEBT ADVICE

StepChange Debt Charity 0800 138 1111 .

National Debtline 0808 808 4000 .

Citizens Advice and Rights Fife debt line
0345 140 0094 (Mon–Fri 10am–3pm). All
free and confidential. Free debt charities
never charge you a fee.

WHO I SPOKE TO	DATE	WHAT THEY SAID / AGREED	FOLLOW- UP
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II

CHAPTER ELEVEN · OFF THE GAS GRID

Rural homes, heating oil and other fuels

Many Scottish homes, especially in rural areas and islands, aren't on mains gas. They heat with oil, LPG, solid fuel, wood, electric storage heaters or heat pumps. The same principles apply, but there are a few extra things to know.

Heating oil and LPG

- **Not covered by the price cap.** Ofgem's price cap does not apply to heating oil, so prices can rise and fall quickly.¹⁰
- **Plan ahead.** Check your tank level in early autumn. Oil is often cheaper outside the coldest months, and you may face delays during a cold snap.

- **Shop around.** Get several quotes each time you order. Some areas have oil-buying clubs, where neighbours order together to get a better price; ask your community council or local energy group.
- **Budget monthly.** Many suppliers offer a monthly payment plan so you don't face one big bill.
- **Protect your tank.** Oil theft rises when prices are high. Check your tank regularly and consider a lockable cap or tank alarm.

Solid fuel and wood

- Have chimneys swept before the heating season, and use a carbon monoxide alarm in the room (required by law in Scotland where there is a carbon-fuelled appliance; see chapter 6).
- Burn only dry, well-seasoned wood or approved fuels; wet wood gives less heat, more smoke and more soot.
- Keep a fireguard in front of open fires, especially with children or pets.

Electric heating and heat pumps

- Check you're on the right tariff for your heating. Homes with storage heaters can lose a lot of money on the wrong tariff.
- Heat pumps work best running steadily at a lower temperature. Ask your installer for the best settings and keep the outdoor unit clear of leaves and snow.
- Rural and island homes get an extra £1,500 on Home Energy Scotland grants (chapter 9).

CLARITY TIP

Home Energy Scotland and, in Fife, Cosy Kingdom can give advice on any heating type, not just gas. Ask them to look at your tariff and heating set-up together.

FUEL ORDER / DELIVERY	DATE	LITRES OR AMOUNT	PRICE £	SUPPLIER

I2

CHAPTER TWELVE · AROUND THE HOME

Hot water, cooking and appliances

Heating is the biggest winter cost, but hot water, cooking, lighting and appliances add up too, and they are easy places to save without feeling colder.

Hot water

- **Showers versus baths.** A short shower usually uses less hot water than a bath. A shower timer, or a favourite song, helps keep it short.
- **Hot water cylinder?** Fit a tank jacket and lag the pipes. Keep the cylinder thermostat at around 60°C, the usual recommendation to stop bacteria growing; much hotter wastes energy, much cooler is not safe.

- **Immersion heater?** Use the timer so it heats only when needed, ideally on cheaper off-peak electricity if your tariff has it. Don't leave it on all day.
- **Combi boiler?** Hot water is heated as you use it, so there is no tank to keep hot. Fixing dripping hot taps still saves energy and water.

Cooking for less energy

APPLIANCE	TIPS
Hob	Lid on the pan, right-sized ring, turn down once boiling. Steam veg in a stacked pan over pasta or potatoes.
Oven	Cook several things at once; batch cook and freeze. Don't keep opening the door. Use residual heat for the last few minutes.
Microwave	Often the cheapest way to reheat and to cook small portions, because it heats only the food.
Slow cooker	Uses low power over many hours. Good for cheap cuts, pulses and stews.
Air fryer	Can be cheaper than heating a full-size oven for small amounts. Not worth buying just to save energy if you rarely use it.

APPLIANCE TIPS

Kettle Boil only what you need; descale it in hard-water areas.

Fridges, freezers, washing and drying

- ☐ Keep the fridge at 0–5°C and the freezer at –18°C
- ☐ Defrost the freezer if ice builds up
- ☐ Leave space behind the fridge for air to flow
- ☐ Wash at 30°C and only run full loads
- ☐ Use the eco programme on the washing machine and dishwasher
- ☐ Use a heated airer or dehumidifier rather than a tumble dryer if you dry indoors
- ☐ Clean the tumble dryer filter every time you use it
- ☐ Switch the TV, games console and chargers off at the wall overnight

CLARITY TIP

A plug-in energy monitor (sometimes available to borrow from libraries or local energy groups) shows what each appliance costs to run. A smart meter's in-home display shows your use in real time. Both help you find the energy hogs.

APPLIANCE	HOW OFTEN USED	CHANGE I'LL TRY

I3

CHAPTER THIRTEEN · LOOKING OUT FOR OTHERS

Helping an older relative or neighbour

Older people living alone are among those most at risk from the cold, and many won't ask for help. A regular call or visit, and a little help with forms, can make a huge difference.

Signs someone may be struggling to keep warm

- The home feels cold, or they sit in a coat or under blankets
- Only one room is heated, or the heating is never on
- Condensation, damp or mould
- Unopened bills or energy letters, or worry about money

- They seem more confused, tired or unsteady than usual, or have had a fall

Practical ways to help

- 1 Check their payments.** Most people of State Pension age in Scotland get Pension Age Winter Heating Payment automatically. If they might qualify for Pension Credit, help them claim on 0800 99 1234: it unlocks more help.
- 2 Help with the Priority Services Register.** With their permission, contact their supplier and network operator to sign them up.
- 3 Set up the heating.** Check the timer, thermostat and radiator valves, and that the boiler has been serviced and there is a working carbon monoxide alarm.
- 4 Call Home Energy Scotland together.** They can talk to you on someone's behalf if the person gives permission on the call, or if you have Power of Attorney.

- 5 Plan for cold snaps.** Make sure they have food, medicines and, if needed, heating oil in stock, and agree who will check in during bad weather.
- 6 Agree a check-in routine.** A daily call or text at a set time, and a named person to contact if they don't answer.

What the evidence says

- **Older people are at higher risk.** NHS inform lists people aged 65 or over and those who are housebound or have low mobility among the groups most at risk in cold weather, and asks everyone to check on vulnerable or older relatives and neighbours.⁷
- **Permission matters.** Home Energy Scotland says anyone can contact them on behalf of someone else, but it needs that person's permission, given on the phone or in writing, or proof of Power of Attorney, to give tailored advice and check funding.¹⁷

PERSON I CHECK ON	PHONE	THEIR SUPPLIER	PAYMENTS CHECKED ✓	NOTES
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I4

CHAPTER FOURTEEN · YOUR PLAN

Your winter plan, month by month

Put it all together. Tick off a few jobs each month from October to March, and keep your important numbers in one place.

Month-by-month checklist

MONTH	JOB
October	Book the boiler service · test alarms · bleed radiators · set timer and thermostat · take meter readings · check Warm Home Discount broader group and apply early
November	Draught-proof doors and windows · look out for Pension Age Winter Heating Payment and Warm Home Discount letters · Ofgem announces the January cap in late November
December	Winter Heating Payment arrives for eligible people · compare fixed tariffs with the new cap · check on neighbours before the holidays

MONTH	JOB
January	Prices change on 1 January: take a meter reading · if you haven't had a Warm Home Discount letter by early January, call 0800 030 9322
February	Wipe condensation daily · check for mould · review your energy budget
March	Warm Home Discount should be on your bill by 31 March · plan bigger improvements with Home Energy Scotland for next winter

My winter energy budget

MONTH	EXPECTED £	ACTUAL £	DIFFERENCE	NOTES
October				
November				
December				
January				
February				
March				

My important numbers

WHO	NUMBER / ACCOUNT	NOTES
Electricity supplier		
Gas supplier / oil supplier		
Network operator (power cuts: 105)		
Gas emergency: 0800 111 999		
Home Energy Scotland: 0808 808 2282		
Cosy Kingdom (Fife): 01592 807930		
Social Security Scotland: 0800 182 2222		
My heating engineer (Gas Safe)		
Neighbour or relative to check on		

The 25-point keep-warm checklist

- ☐ Thermostat set between 18°C and 21°C
- ☐ Timer matches when you're in and up
- ☐ Radiator valves turned down in unused rooms
- ☐ Radiators bled
- ☐ Furniture moved off radiators
- ☐ Curtains closed at dusk
- ☐ Front and back door draught-proofed
- ☐ Letterbox and keyhole covered
- ☐ Unused chimney blocked (removably)
- ☐ Loft hatch sealed
- ☐ Vents and trickle vents left open
- ☐ Boiler serviced
- ☐ Carbon monoxide alarm fitted and tested
- ☐ Meter readings sent
- ☐ Tariff and fix end date checked
- ☐ Payment method reviewed
- ☐ Priority Services Register joined (if eligible)

- ☐ Pension Age Winter Heating Payment checked
- ☐ Winter Heating Payment checked
- ☐ Child Winter Heating Payment checked
- ☐ Warm Home Discount checked or applied for
- ☐ Pension Credit checked
- ☐ Council Tax Reduction checked
- ☐ Home Energy Scotland called about grants
- ☐ Someone to check on, and someone to check on you

REFERENCE

Free help and useful contacts

Home Energy Scotland

0808 808 2282 · Mon–Fri 8am–8pm, Sat and bank holidays 9am–5pm · homeenergyscotland.org

Cosy Kingdom (Fife)

01592 807930 · Mon–Fri 10am–3pm · text COSY + your name to 88440 · cosykingdom.org.uk

Advice Direct Scotland (energy)

0808 196 8660 · Mon–Fri 9am–5pm · energyadvice.scot

Social Security Scotland

0800 182 2222 · Mon–Fri 8am–5pm · mygov.scot (winter heating payments)

Warm Home Discount helpline

0800 030 9322 (core group, if no letter by early January 2027)

Pension Credit claim line

0800 99 1234 · Mon–Fri 8am–6pm

Fife Council

Council Tax Reduction 03451 55 11 55 · Crisis Grants 0300 555 0265 (Mon–Fri 9am–2.30pm) · fife.gov.uk

Citizens Advice and Rights Fife

General 0345 140 0095 · Benefits 0345 140 0092 · Debt 0345 140 0094 · Mon–Fri 10am–3pm · cabfife.org.uk

StepChange Debt Charity

0800 138 1111 · stepchange.org

National Debtline	0808 808 4000 · nationaldebtline.org
Gas emergency (Scotland)	0800 111 999 · free, 24 hours
Power cut	105 · free, 24 hours
NHS 24	111 · or 999 in an emergency
Samaritans	116 123 · free, 24 hours, if winter worries are getting too much

REFERENCE

Glossary

Boiler flow temperature

How hot the water is when it leaves the boiler to go to the radiators.

Core group / broader group

The two routes to the Warm Home Discount in Scotland: automatic (core) or by applying to your supplier (broader).

Fixed tariff

An energy deal where the unit rate and standing charge stay the same for a set time.

Fuel poverty

In Scotland, when a household needs to spend more than 10% of its income (after housing costs) on fuel and would be left with too little to live on. Extreme fuel poverty is more than 20%.

kWh

Kilowatt hour: the unit energy is sold in.

Price cap

The maximum unit rate and standing charge on standard variable tariffs, set by Ofgem every three months.

Priority Services Register

A free list kept by energy suppliers and networks of customers who need extra help.

Standing charge

A fixed daily charge, paid whether or not you use any energy.

Storage heater

An electric heater that stores heat overnight on cheaper electricity and releases it during the day.

TRV

Thermostatic radiator valve: the numbered knob that controls each radiator.

Unit rate

The price you pay for each kWh of energy.

Warm Home Discount

A £150 credit on the electricity bills of eligible low-income households.

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20. Cosy Kingdom. Get advice; Contact us; leaflet (2026). ·
cosykingdom.org.uk

IF YOU CAN'T PAY YOUR ENERGY BILLS

21. Advice Direct Scotland. energyadvice.scot. ·
energyadvice.scot
22. Ofgem. Join your supplier's Priority Services Register. ·
ofgem.gov.uk/information-consumers/energy-advice-households/join-your-suppliers-priority-services-register

FREE HELP AND USEFUL CONTACTS

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mygov.scot/contact-social-security-scotland
24. Citizens Advice and Rights Fife. Call CARF. ·
cabfife.org.uk/contact/call-carf
25. Fife Council. Council Tax Reduction; Contact us by phone. ·
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Cover design, worksheets and tables

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A CLARITY GUIDE

Keep Warm for Less

Making the confusing clear.

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