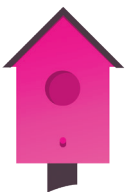


# Winter wrapped up

Your guide to keeping warm, safe and well

## Health & wellbeing



**Nyth Nest**  
Biliau Rhatach, Cartrefi Gwyrddach  
Lower Bills, Greener Homes

This guide is kindly sponsored by Nest

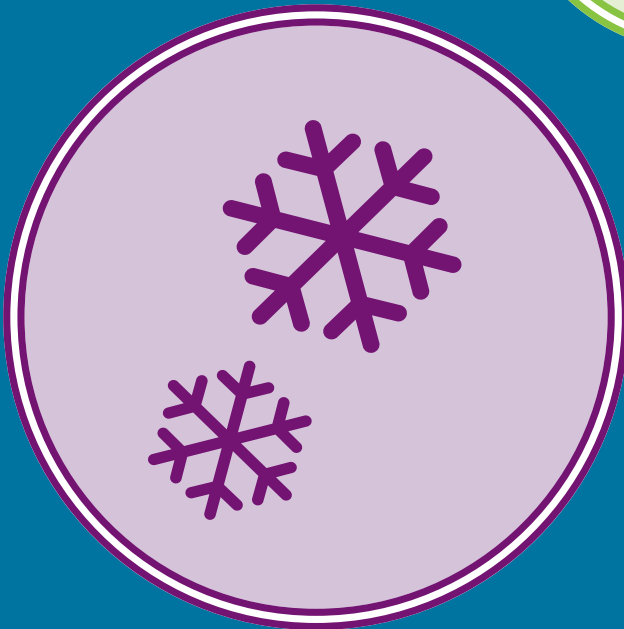


## Worrying about your energy bills?

Nest offers a range of free, impartial advice and, if you are eligible, a package of free home energy efficiency improvements such as insulation, a heat pump, or solar panels.

 Visit [gov.wales/nest](https://gov.wales/nest)

 Call freephone 0808 808 2244



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# What this guide is about

**This guide explains what you can do to get yourself and your home ready for winter, as well as where to go for more information and support.**

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the ‘Useful organisations’ section (see pages 39-43).

You can also call Age Cymru Advice on **0300 303 44 98** for further information.

This information leaflet has been prepared by Age Cymru and contains general advice only, which we hope will be of use to you. Nothing in this leaflet should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age Cymru, nor any of its subsidiary companies or charities accept any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time.



# About Age Cymru and how we can help

## **Age Cymru is the national charity for older people in Wales.**

Our vision is a society which offers all people in Wales the best experience of later life. Older people are valued, included and able to shape decisions affecting their lives.

Our mission is to improve the lives of older people by delivering trusted advice, support and services. We use our knowledge, insight and experience to influence policies and decisions affecting older people.

Together with our local partners:

- We provide information and advice.
- We deliver wellbeing programmes.
- We provide independent advocacy.
- We support carers.
- We campaign and research.

## **Age Cymru**

Mariners House  
Trident Court  
East Moors Road  
Cardiff CF24 5TD

**029 2043 1555**

**[www.agedcymru.org.uk](http://www.agedcymru.org.uk)**

Registered Charity 1128436

Date of publication: October 2024



## Age Cymru Advice: our information and advice service for matters affecting people over 50 in Wales

Age Cymru Advice is committed to being the foremost information and advice service to older people in Wales. We aim to provide effective, accessible, high-quality information and advice while offering a free, impartial and confidential service. Age Cymru Advice can assist older people themselves, their family, friends, carers, or professionals.

All of our guides and factsheets are available to download from our website, or you can contact our advice line to have copies posted to you for free.

### Local support

Age Cymru Advice also acts as a gateway to our local services. Face to face support via local offices and home visits may be available to people requiring additional or more specialised support.

### Getting in touch

If you want to talk to one of our expert advisers, in Welsh or English, call us on **0300 303 44 98**. Our advice line is open between 9am and 4pm, Monday – Friday.

(Calls are charged at the same rate as a call to a standard 01 or 02 number. They will also be automatically included in any landline or mobile inclusive minutes package.)

You can also email us at **[advice@agecymru.org.uk](mailto:advice@agecymru.org.uk)** or visit our website at **[www.agecymru.org.uk/advice](http://www.agecymru.org.uk/advice)**.

# Your home

## Preparing your home for winter



Heating your home is important for your health and is important for keeping your home free from damp and mould.

Low temperatures increase the risk of flu and other respiratory problems and can raise blood pressure. Blood pressure takes longer to return to normal in older people who have been out in the cold, increasing the risk of heart attacks and strokes. Most of us spend a lot of time indoors in winter, so it's important that your home is a comfortable temperature in which to stay warm.

The information covered within this section will be equally applicable whether you're a homeowner or you rent your home. However, if you are renting, the landlord will have certain legal duties in relation to some of the points we outline below (see page 15 for further information).

It can be helpful to think about what steps you need to take to ensure your heating is ready to use ahead of cold weather – for example:

- **If you have a gas central heating system** – make sure your heating system is serviced **annually** by a Gas Safe registered engineer. As well as making sure that there is no risk of carbon monoxide leaks, the boiler will also be checked to make sure that it is in good working order.
- **If you have an oil-fired boiler** – you will need to use an OFTEC (Oil Firing Technical Association) registered technician for your **annual** service.

If your system is serviced correctly, then it will work at its best, so you will get both the best value for your money through it running efficiently and gain peace of mind by knowing it's safe for you to use.

- **If you have a fireplace (open fire), or closed burners (wood/log/multi-fuel)** – dangerous gases can build up in your home if your system is not properly maintained. Chimneys are designed to help keep your home free from these gases by drawing them up and moving them out of your home. Regular chimney cleaning and sweeping will remove problems such as soot build-up, bird nests, cobwebs and any other blockages.

Make sure you use a HETAS approved engineer<sup>1</sup> if you have biomass or solid fuel heating appliances. HETAS recommends that you get your chimney swept by a HETAS approved chimney sweep at least **once a year**.

It's important to only use fuel that is safe to burn for your fire – the manufacturer's handbook for your appliance should contain further information on this.

## Setting your heating

It can help to get to know how the timer and thermostat on your heating system work. If it's very cold, you could set the timer to switch the heating on earlier.

If you have radiators with individual thermostatic radiator valves (TRVs), make sure they're set at the right temperature according to how often you use that particular room and/or in relation to what the room is used for (TRVs allow you to control the temperature of each radiator, so you can turn down the heat in a room you're not using). For more information about how to understand your heating controls, see our free guide *Save energy, pay less*.

**According to the Energy Saving Trust, you should set your central heating thermostat at between 18°C and 21°C.**

People who are less active due to mobility problems or illness may wish to heat their homes nearer the top of this suggested range, or potentially higher.

<sup>1</sup>HETAS stands for Heating Equipment Testing and Approvals Scheme.

You don't need to turn your room thermostat up when it's colder outside – the house will heat up to the set temperature whatever the weather, though it can take longer on colder days. Turning up the thermostat won't make the house heat any faster.

**Energy prices are high at the moment, though there may be schemes that could help if you're concerned about the cost of your heating** – for example, you may be able to obtain financial assistance to improve insulation in your home, or upgrade your heating system, which could reduce your overall bills. See our section 'Help with heating costs' on pages 27-38 for further details. Our free information guide *Save energy, pay less* and factsheet *Help with heating costs in Wales* also contain further information.

**If you are particularly feeling the cold due to ill-health, you could seek advice from your GP, or a specialist charity covering the health condition which affects you.**

## Keeping yourself safe from Carbon monoxide

Carbon monoxide is made when any fuel that burns – gas, coal, oil or wood – doesn't burn properly.

This can happen when an appliance has been incorrectly fitted, badly repaired or poorly maintained.

It could also become present in your home if a flue pipe, chimney or vent is blocked.

**Carbon monoxide is sometimes referred to as a 'silent killer' because you can't see, taste or smell it. Symptoms of carbon monoxide poisoning include having a headache, dizziness, nausea (feeling sick) and vomiting, tiredness and confusion, shortness of breath and difficulty breathing. Call 999 immediately if you think you are experiencing carbon monoxide poisoning.**

Some appliances might have visual signs of carbon monoxide being present due to a fault, such as soot or stains around a boiler; unusually large amounts of condensation on windows; boiler pilot lights that frequently blow out, or gas appliances having a ‘floppy’ orange flame (rather than a crisp and blue flame which should be the case).

### What you can do to protect yourself – carbon monoxide detectors (alarms)



You will need a carbon monoxide detector in **each room** where you have an appliance that burns gas, oil or solid fuel (coal/wood). These will alert you if there's any carbon monoxide in the air in your home.

#### You may be able to get a free carbon monoxide detector

The Fire and Rescue Service may provide carbon monoxide detectors for free as part of a Safe and Well visit – see page 14.

Alternatively, some energy suppliers or network operators run schemes to provide them to households with older people or those with disabilities (network operators deliver energy to your home, whereas a supplier sells it to you).

Age Cymru Advice can provide further information – see page 39 for our contact details.

## Heating safety checklist

- ✓ Get all your home appliances serviced every year.
- ✓ Get your chimneys and flues cleaned every year.
- ✓ Find your ventilation bricks and air vents and check that you're not blocking them with furniture/clutter and that they are clean and free from dust and cobwebs.
- ✓ When you have carbon monoxide alarms in each room, test the alarms every week, so you know that they're working properly for you.

## Fire safety



House fires can happen at any time, often when people are sleeping. A working smoke alarm will wake you up to warn you that there is a fire, giving you time to call for help and to get yourself out of the house and safely away from the fire and harmful smoke.

You should get an alarm fitted on every level of your home (upstairs and downstairs) or across your home if you live in a single storey building, such as a flat or bungalow.

It's possible to get specialist alarms if needed – for example, rather than ones that make a loud sound, there are models that light up and/or flash and/or vibrate. Contact the Royal National Institute for Deaf People (RNID) for further information.

**Get in the habit of testing your alarms every week, so you know that they're working properly.**

## Fire and Rescue Service Safe and Well visits

These visits can provide a fire safety check of your home, as well as other safety measures that may be relevant, such as home security or falls prevention. They may also be able to provide you with free smoke alarms and/or carbon monoxide detectors. See page 40 for contact details.

## Home safety checklist if you rent your home

If you rent your home, the following will apply:

- ✓ Landlords have a legal duty to have all gas appliances in their properties inspected once a year.
- ✓ Your landlord must provide you with a copy of a valid gas safety record (this can only be issued by a registered Gas Safe engineer once they have carried out a safety check).
- ✓ Your landlord must provide you with working carbon monoxide alarms. They must be placed in any room which has a gas, oil or solid fuel burning appliance installed by the landlord (they're not required to install one where a room only contains an appliance installed by you, though you can agree with the landlord for them to provide an alarm in such instances, or to agree for you to install one yourself in that particular room).
- ✓ Landlords must fit a working smoke alarm on every storey of a dwelling.
- ✓ Your landlord will be responsible for most major repairs.
- ✓ Your home must meet 'fitness for human habitation' standards set by the Welsh Government.

See our factsheet *Home improvements and repairs for older people in Wales* for further information.

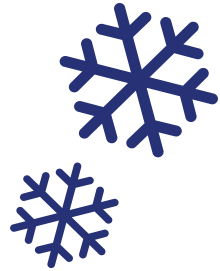
## Housing adaptations

Some types of housing adaptation or disability equipment could help during the winter and cold weather – for example grab rails if you have steps at your front or back door. Contact your local authority, Care & Repair Cymru or Age Cymru Advice for more information, or read our guide *Adapting your home*.

## Preparing for extreme weather or a power cut

### Icy conditions or snow

You can grit the ground around your home to make it safer during icy conditions. Keep a mixture of rock salt and grit handy to put on steps or paths. Some councils provide free bags, or local DIY shops and larger supermarkets may also sell it. You could also stock up with plenty of food in advance, particularly items that last a long time, such as tinned products or food that can be stored in the freezer. If you're worried about walking your dog in icy weather, contact the Cinnamon Trust (see page 39 for contact details). They may be able to match you with a dog-walking volunteer in your area.



### Check your stopcock

If water pipes freeze they can burst, so you need to be able to turn off the water at the main stopcock. You will need to check that it's not jammed – it should be reasonably easy to turn. If it's jammed, you may need to get it replaced.

### Flooding

Details of flood warnings can be found on the Natural Resources Wales website (see page 42 for contact details). They also have a range of other information, including packing a flood kit, checking your insurance and turning off gas, electricity and



water. If you need sandbags, your local authority may be able to supply them. Alternatively, you should be able to buy some from DIY stores or a builders merchants.

### **Winter storms and high winds**

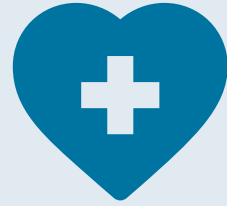
You can find weather warnings and information on staying safe in extreme weather on the Met Office website (see page 41 for contact details). As with icy weather, you may wish to stock up with food in advance, so you don't have to leave the house in high winds or a storm.

### **Power cuts**

Keep a battery operated radio, torch and spare batteries handy in case severe weather causes a temporary power cut. Keep your mobile phone, laptop or tablet fully charged, so you can use the battery power if ever you're without electricity. If you're experiencing a power cut, you can telephone 105. It's free of charge and you'll be put through to your local network operator who can provide advice.



# Your health



## Keeping active

As we get older, it can be hard to stay well especially in winter. But there are things that we can do to maintain our health.

Moving more and keeping active is often the best way to help keep your body working well – it's good for your immune system and blood circulation.

Everyday jobs around the house or garden all count as moving and being active and even just general pottering about can lift your mood and boost your energy.

If you're able to, taking a walk or just standing and stretching can help. Alternatively, you could try some chair-based exercises.

From the comfort of your living room, or perhaps in the company of others in your local community, there are ways to move more that will give you so many things to feel good about.

For more information on sessions taking place in your local area please contact Age Cymru on **029 2043 1555** or visit:

**[www.agecymru.org.uk/physical-activity](http://www.agecymru.org.uk/physical-activity)**

## Healthy eating and drinking

### Eat well

The food you eat is what your body uses to keep warm, so good, healthy, food will give us the best chance of keeping ourselves feeling well.

Foods like potatoes, vegetables, fruit, eggs and meat will offer the best balance and variety of vitamins, minerals and fibre that your body needs. Tinned, dried and frozen foods like rice, pasta, and fish are also good to have.

## Eat in colour

Eat as many different vegetables and fruits as you can – different colours mean different vitamins and minerals, so the more varied the better.

It's nice to sometimes have a treat, but try to avoid 'ultra-processed foods' and those containing 'empty calories' – in other words, energy from food containing little, or no, nutrients, but with lots of sugar, sweeteners, colourants and fat.

## Drink well

Our body needs water, whatever the weather. In colder weather it can be hard to drink much, but we still need water to keep our blood pressure in check and ensure we don't become dehydrated.

Dehydration can cause the heart to have to work harder as blood is thicker and needs the heart to pump harder to push it around the body.

A drop in blood pressure can make you feel dizzy and faint and could cause you to fall suddenly.

If you find it hard to drink much water, try and drink cool boiled water, with honey and lemon juice or ginger.

Having a warm drink before you go to bed is a great way to help relax you and prepare your body for sleep.

You could make up a flask for your bedside. That way if you wake feeling cold you have something warm to drink to help you feel comfortable.



## Taking a vitamin D supplement

Our bodies create vitamin D from sunlight when we're outdoors and we need it for healthy bones, teeth and muscles. However, during the winter months in the UK the sun isn't strong enough for our bodies to make vitamin D. It's also difficult to get the amount we need from food alone. Therefore, you might want to speak to your GP or pharmacist to discuss taking a daily vitamin D supplement to boost your levels in winter.

Calcium and vitamin D taken each day can help keep our bones healthy and lower the risk of fractures.

## Keeping yourself warm

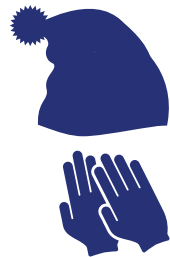
### Keep warm, whether you're indoors or heading out

Cold weather can have serious health risks, particularly as we get older and if we already have a 'chronic health condition', such as diabetes, heart disease, or COPD (chronic obstructive pulmonary disease).

If you're in the cold for a long time, or extreme cold for only a short time, your blood pressure rises which means there is more pressure being placed on your circulatory system, putting you at risk of a heart attack or stroke.

Follow these tips to stay healthy and keep warm:

- Several thin layers of clothing will keep you warmer than one thick layer, as the layers trap warm air. Clothes made from wool or fleecy synthetic fibres such as polyester are a better choice than cotton. Start with thermal underwear, warm tights or socks. Check that your clothing doesn't restrict your circulation. A shawl or blanket will provide a lot of warmth whilst seated. Try to keep your feet up, as the air is cooler at ground level.



- In addition to wearing gloves and a hat, wrapping a scarf around your face can help to warm the air you breathe.
- Wear warm clothes in bed. When it's very cold, wear thermal underwear, bed socks and maybe even a hat – a lot of heat is lost through your head.
- Keep your feet warm. Choose boots with non-slip soles and a warm lining, or wear thermal socks.
- Check local news and weather forecasts for advice when bad weather is forecast.

### **Protect yourself against chilblains**

To help prevent chilblains, always keep your whole body warm.

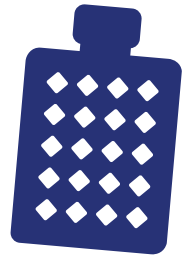
Avoid trying to warm up too quickly, by sitting with your skin in direct contact with a radiator, hot water bottle, hot bath or other heat source.

Talk to your GP if you get chilblains regularly or have diabetes.

### **Hot water bottles**

Use a hot water bottle with a secure fitting cover. Don't use if there are signs of a leak, or the rubber looks as if it's breaking up or splitting.

You can check your hot water bottle is safe to use by filling it with cool water first and turning it upside down over a sink or bath.



### **Electric blankets**

Electric blankets can be used to warm your bed.

**For safety reasons, never use a hot water bottle and an electric blanket together.**

You can now buy electric blankets that have a timer, so that you can arrange to warm your bed in advance and for it to shut off on its own shortly before you get into bed.

## Keeping heat in

Closing blinds and curtains at dusk can help to keep the heat in. Additionally, you could consider fitting thermal linings to your curtains.



Keeping doors closed to individual rooms can also help to keep the warmth in that particular room.

Keep your bedroom window closed at night when the weather is cold. The coldest time of the day is just before dawn. Remember breathing in cold air raises the risk of chest infections, heart attack and stroke.

## Keep up to date with your vaccinations

Talk to your doctor or pharmacist about which vaccines are recommended for you. Vaccines boost your immunity – your body’s ability to fight off a virus. They can help protect you, and others, from a long illness and time in hospital.

### COVID-19 booster vaccine

The Welsh Government makes periodic booster doses of the vaccine available for people in certain groups. In autumn 2024, the eligible groups for a booster dose include:

- residents in a care home for older adults;
- people aged 65 years and older (including those aged 65 by 31 March 2025); *and*
- younger people who are in a ‘clinical risk group’ (including those who are immunosuppressed).

You should receive an appointment invitation from your Local Health Board.

Further information can be found on the Welsh Government’s website at:

**[www.gov.wales/covid-19-vaccination-programme](http://www.gov.wales/covid-19-vaccination-programme)**

## Flu (influenza) vaccine

Every year flu viruses change and can result in people becoming seriously unwell. It's a good idea to get your flu vaccination as soon as it becomes available to you.



If you're eligible, you will be contacted by your GP practice, by letter or phone, to ask you to make an appointment.

Always check that you are registered with a GP practice and that you have given them your most up to date address and telephone number.

The flu vaccine is available to certain groups, including:

- residents in a care home for older adults;
- people aged 65 years and older (including those aged 65 by 31 March 2025); *and*
- younger people with a long-term health condition that puts them at increased risk from flu.

Carers and those who live with someone who has a weak immune system should also be able to get the vaccine.

Further information can be found on the Welsh Government's website at:

**[www.gov.wales/flu-vaccination-programme](http://www.gov.wales/flu-vaccination-programme)**

## **A new vaccination for Respiratory syncytial virus (RSV)**

This is a new vaccination programme starting from September 2024. RSV is a contagious virus that circulates in autumn and early winter. For most people it causes a mild cold-like illness, but older people are more likely to be at risk of developing a more serious infection from it.

Going forward, the vaccination will be offered to **older people as they turn 75** on a year-round basis.

There will also be a one-off 'catch-up' campaign to offer the vaccine to people already aged between 75 and 79.

If your date of birth is between 2 September 1944 and 1 September 1949 you will be eligible for the catch-up programme between 1 September 2024 and 31 August 2025 (after this point, eligibility is retained up until your 80th birthday).

Contact your GP practice for further information.

The Welsh Government also has further details at:

**[www.gov.wales/introduction-rsv-vaccination-programme-2024-whc2024032-html](http://www.gov.wales/introduction-rsv-vaccination-programme-2024-whc2024032-html)**

## **Check you've had a 'pneumo' jab**

The 'pneumo' (pneumococcal) vaccine is a one-off jab that helps protect you against pneumonia, meningitis and septicaemia. Ask your GP about it if you're 65 and over and haven't had one or simply aren't sure.

## **Shingles vaccine**

The shingles vaccine is offered in a phased approach to everyone in Wales aged 60 years old until their 80th birthday.

If you have not had a shingles vaccine before, contact your GP surgery to check if and when you will be eligible, or view the information on the NHS Wales website at:



## <https://phw.nhs.wales/topics/immunisation-and-vaccines/shingles-vaccine>

If you are immunosuppressed (have a very weakened immune system because of a health condition or medical treatment) you will be eligible and invited for the vaccine from the age of 50.

## Protect yourself from germs

### Good hand hygiene

Maintaining good hand hygiene is a simple way to help stop the spread of germs and harmful bacteria and viruses.

Make sure you wash your hands regularly with soap and warm water, especially after coughing or sneezing. Where this isn't possible, use an alcohol based, anti-bacterial hand sanitizer. Clean surfaces that you're likely to touch with your hands, including your phone, door handles, light switches, taps, books and computer equipment.

### Coughs and sneezes

Use disposable tissues to cover your mouth and nose when you cough or sneeze and put used tissues in the bin as soon as possible. If you feel a sneeze coming and you're not ready with a tissue, sneeze into the fold of your arm so you don't catch germs in your hands.

## Could you benefit from a personal alarm?

Personal alarms allow you to call for help if you're unwell or have a fall and can't reach a telephone. You press a button on a pendant you wear around your neck or as a wrist band. This will connect you to a 24-hour call centre, where you can talk to someone who will contact a designated person to help you – usually a neighbour, friend, relative or the emergency services. Contact your local authority to see whether they run a personal alarm scheme.

The Welsh Government has a list of all the local authorities in Wales, together with links to their sites at:

**[www.gov.wales/find-your-local-authority](http://www.gov.wales/find-your-local-authority)**

Alternatively, contact Age Cymru Advice for further information.

## Keep in touch with family and friends

It's not uncommon to feel a little low during the winter, especially when the days are short and getting darker by 4pm.

Try to stick to your usual routine and if you can't visit friends or relatives, make sure you phone them regularly to talk. Alternatively, if you have a computer or smart phone, you can use video call programs, such as Zoom or Skype.



If you feel lonely, contact your local Age Cymru to see if they are offering a befriending service. If there are no local services, contact Age Cymru Advice on **0300 303 44 98** for information on other services that may be available, such as friendship telephone calls.

There may be local classes or social groups you can attend. Check your local community centre or library noticeboard to find out what's on in your area or contact our Age Cymru Advice line.

If you've felt down for a number of weeks, perhaps finding you're not interested or motivated to do anything, it's very important to share these feelings with someone. You could speak to a friend or your GP, or our free guide *Your mind matters* may be helpful.

# Help with heating costs



**This section includes some brief information on a range of government benefits, financial entitlements or other types of schemes that may help you to meet your heating costs.**

It also has some information on help you might be able to get from your energy supplier and what you can do if you can't pay your bill.

If you need more detailed information on any of the things listed, see our factsheet *Help with heating costs in Wales* or contact Age Cymru Advice on **0300 303 44 98**.

Some benefits or schemes that are listed aren't specifically for help with heating costs, but may be relevant in some situations, or the assistance available from them could be used by you towards your heating costs.

## Ofgem price cap on energy bills

The energy price cap aims to provide households with protection by setting a maximum amount that suppliers can charge per unit of energy.

The cap amount is subject to a quarterly review by Ofgem (the Office of Gas and Electricity Markets). Bills are based on your usage, so you may pay more or less than the average price cap level.

See Ofgem's website for more information and to check the current price cap:

**[www.ofgem.gov.uk/information-consumers/energy-advice-households/check-if-energy-price-cap-affects-you](https://www.ofgem.gov.uk/information-consumers/energy-advice-households/check-if-energy-price-cap-affects-you)**

# Pension Credit, Winter Fuel Payments and Cold Weather Payments

## Pension Credit

Pension Credit (PC) is an income-related benefit to give you some extra money in retirement. If you're on a low income or struggling to make ends meet, claiming PC could help, as it tops up your income to a 'guaranteed minimum level' set by the government (the minimum level can be higher for some people – if you have a disability, or are a carer for example).

**It's worth claiming PC even if you're only entitled to a small amount, as it can act as a gateway to help you qualify for a range of other benefits and entitlements**, including the Winter Fuel Payment detailed below.

For further general information on PC – including the current level of the guaranteed income, plus other help it can allow you to receive – see our guide *More money in your pocket* or more detailed factsheet *Pension Credit*.

## Winter Fuel Payments

The Winter Fuel Payment (WFP) is an annual tax-free payment of £200 or £300 to help you with heating costs during the colder months. The Government announced in July 2024 that, from this year onwards, to be eligible you must have reached State Pension age and **also** receive a qualifying means-tested benefit.

It's paid between November and December. In autumn & winter 2024-25, a household is entitled to receive it if:

- someone living there was born on or before **22 September 1958**; and
- during a **'qualifying week'** of 16-22 September 2024, that person was receiving a means-tested benefit, such as Pension Credit<sup>1</sup>.

<sup>1</sup>The other qualifying means-tested benefits include Universal Credit, Income Support, income-based Jobseeker's Allowance and income-related Employment and Support Allowance.

It's worth noting that some care home residents may not be eligible even if they meet these criteria.

Most eligible households should receive their payment automatically – but some may need to make a claim. If you're unsure whether your household is eligible, or you need to make a claim, call the Winter Fuel Payment helpline on **0800 731 0160**. You'll need your National Insurance number and your bank or building society details.

Age Cymru Advice can offer you further information if you're unsure about the changes to WFP. Call us on **0300 303 44 98**, or email **[advice@agecymru.org.uk](mailto:advice@agecymru.org.uk)**.

### **The Winter Fuel Payment (WFP) qualifying week and backdating of Pension Credit entitlement**

Pension Credit has a three-month backdating rule, so a successful claim by 20 December 2024 should mean you can still be eligible for the 2024-25 WFP (as three-months backdated would take you into the qualifying week for WFP detailed above).

### **Cold Weather Payments**

If you receive Pension Credit or other income-related benefits, you're automatically paid a Cold Weather Payment when there's very cold weather in the area where you live. This is defined by the Met Office as being when the average temperature has been, or is expected to be, 0°C or below for 7 days in a row. You get £25 a week for each 7-day period of cold weather between 1 November and 31 March each year.

### **Benefit checks**

A benefit check can help you find out if you're currently missing out on any benefits that could increase your income (and thus make it easier for you to meet your heating costs, or other expenses). We have a number of guides and factsheets

covering benefit topics, including our *More money in your pocket* information guide.

Contact Age Cymru Advice for further information on getting a benefit check. Call us on **0300 303 44 98**, or email **advice@agecymru.org.uk**.

## Warm Home Discount

You're entitled to a Warm Home Discount if you receive the Guarantee Credit part of Pension Credit, or if you receive certain other means-tested benefits or tax credits and have high energy costs.

It's a one-off **£150** discount on your electricity (or sometimes gas) bill, usually made between October and March.

If you have a prepayment electricity meter, you can receive the discount as a voucher to top up your meter.

Not all energy companies participate in the scheme, so check with your supplier. If you already receive the Warm Home Discount and you're thinking about switching supplier, check whether your potential new supplier also participates.

## Help with urgent or one-off expenses

### Budgeting Loans from the Social Fund scheme

If you receive Pension Credit, Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, you may be able to get a Budgeting Loan from the Social Fund (Universal Credit claimants can apply for a Budgeting Advance instead). They are designed to help with intermittent expenses which are difficult to budget for on a low income. Budgeting Loans do have to be paid back, but they are interest-free. See Age UK's Factsheet 49 *Social Fund, advances of benefit and local welfare provision* for further information.

## **The Welsh Government's Discretionary Assistance Fund (DAF)**

DAF can provide non-repayable grants to those in urgent need of assistance where they cannot access any other help or funding. They can only be used for essential needs and items where your health and wellbeing may otherwise be at risk. When you apply, you will need to explain why you need a DAF award, plus what other sources of help you have tried to access first – for example, generally you should first of determined that you are not eligible for assistance via a Budgeting Loan (see above).

## **The Welsh Government's Warm Homes Nest scheme**

The Nest scheme can offer:

- energy efficiency advice to all households in Wales; *and/or*
- for those that meet certain eligibility criteria, provide free energy efficiency improvements.

### **Energy efficiency advice**

Nest's free and impartial energy efficiency advice can cover topics, including:

- making sure you're on the best energy and water tariff;
- checking benefit entitlement; *and*
- information on how to lower your carbon footprint and install low carbon technology.

### **Free energy efficiency improvements**

You may be able to get a package of free home energy efficiency improvements such as:

- insulation measures; *and/or*
- a heat pump (a low-carbon way to heat properties); *and/or*
- solar panels.

To be eligible for these you will need to meet **all** three of the following conditions:

- be a homeowner or privately rent your home (i.e. if you rent from the local authority or housing association you won't be eligible<sup>2</sup>); *and*
- be receiving a means-tested benefit (such as Pension Credit), or be living in a 'low-income household' (this is where income is lower than 60% of the median UK average, not including disability related payments or benefits); *and*
- have a home with an EPC (Energy Performance Certificate) rating of 54 (E) or less **or** an EPC rating of 68 (D) or less where you, or a household member, have an eligible health condition (these include respiratory disease, strokes, heart attacks, dementia and certain mental health conditions).

If you meet the above, Nest can arrange for an assessor to visit you and gather more information about your home, so they can tailor a package most suitable to your needs.

If you privately rent your home, you must get your landlord's permission before any improvements from Nest can be made.

The Welsh Government's website has a full list of the qualifying means-tested benefits and further information on both the low-income household criteria and the eligible health conditions at:

**[www.gov.wales/get-free-home-energy-efficiency-improvements-nest/eligibility](http://www.gov.wales/get-free-home-energy-efficiency-improvements-nest/eligibility)**

If you're unsure of your EPC rating, Nest will be able to advise, or you can find out on the GOV.UK website at:

**[www.gov.uk/find-energy-certificate](http://www.gov.uk/find-energy-certificate)**

<sup>2</sup>Community landlords – local authority or housing associations – must work to improve their housing stock, including that it is adequately heated, fuel efficient and properly insulated. If you have a community landlord and feel your home needs energy efficiency improvements or repairs to the heating system, you could seek advice from Shelter Cymru or Citizens Advice (see pages 43 and 40 for contact details).



**Contact Nest for further information, or if you feel you may meet the eligibility criteria for the energy efficiency improvements. Their contact details can be found in the ‘useful organisations’ section on page 42.**

## **UK Government energy efficiency or insulation schemes**

### **The Energy Company Obligation (ECO)**

You might be able to get help with the cost of energy efficiency improvements under the ECO scheme. You could be eligible if your home isn't energy efficient.

For owner-occupiers, this means an energy performance rating of D, E, F or G.

If you rent your home, it usually means a rating of E, F or G (although social rented homes in band D are sometimes eligible too).

Owner-occupiers and private renters need to be claiming certain benefits to be eligible – such as Pension Credit, Housing Benefit or Universal Credit. This doesn't apply if you rent from a local authority or a housing association.

National Energy Action's Energy Advice and Support Service may be able to offer further information on accessing ECO measures (see page 42 for contact details), or read our factsheet *Help with heating costs in Wales* which contains more in-depth information on ECO.

### **The Great British Insulation Scheme**

The Great British Insulation Scheme (formerly known as ECO+) can provide grants to install low-cost insulation measures for:

- people living in homes within Council Tax bands A, B, C, D and E; *and*
- where their home has an energy performance rating of D, E, F or G.

The scheme's open to homeowners or people who rent from a private landlord or a housing association (if you rent your home you'll need to get permission from your landlord).

A range of different types of insulation measures may be available, including:

- cavity wall insulation;
- solid wall insulation (internal or external);
- loft insulation;
- flat or pitched roof insulation;
- underfloor insulation;
- solid floor insulation;
- room-in-roof insulation; *or*
- insulation suitable for park homes.

Depending on individual circumstances, you may be assessed as needing to contribute towards the cost of the proposed measures. If so, you can choose not to go ahead with the work, if you don't wish to spend the money.

You can begin an application on the GOV.UK website or by ringing the Great British Insulation Scheme helpline – see page 41 for contact details.

### **Boiler Upgrade Scheme (BUS) and Smart Export Guarantee (SEG)**

BUS is a UK Government scheme offering help with the cost of installing low carbon heating systems such as heat pumps and biomass boilers. You can get a grant of £5,000 or £6,000, depending on the technology you choose. Support for biomass boilers is only available if your property is in a rural area or off the gas grid.

If you have a renewable electricity generation system in your home, such as solar PV panels, SEG allows you to be paid for each unit of energy you export back to the grid.

## Energy supplier charitable funds or trusts

Some energy suppliers have charitable trusts or funding schemes to help people in a time of crisis. Some are restricted to helping the supplier's customers, while others are open to everyone. Specific eligibility criteria and the help available varies from scheme to scheme, but you may get a boiler repair or replacement, help with energy debts, or help to buy essential household items such as washing machines and cookers.

The main schemes are, the British Gas Energy Trust, EDF Energy Customer Support Fund and E.ON Next Energy Fund. Contact your supplier to find out whether it runs a scheme. National Energy Action's Energy Advice and Support Service may also be able to assist.

## Priority Services Registers

Energy suppliers and distribution network operators have Priority Services Registers for people who need extra help. This could be because you're over pension age or living with a long-term health condition or disability. You might need support temporarily following an injury or illness.

If you sign up for priority services you could get extra help and support, such as a unique password for you to confirm the identity of an electricity or gas employee calling at your home; or moving a prepayment meter if you are no longer able to access it.

You pay your gas and electricity bills to your energy supplier, and your distribution network operator is the company in charge of the supply to your area. Contact the Energy Networks Association to find out who your network operator is. To make sure you get as many services as possible you should join both your supplier's register and your distribution network operator's register, as they may offer different services.

## What to do if you can't pay your bill

Contact your energy supplier if you're having trouble paying your bills, as you may be able to set up a repayment plan.

Your energy company can make you have a prepayment meter installed if you've been struggling to pay your bills – but this should be a last resort. Energy companies should assess medium-risk households on a case-by-case basis to check whether this would be safe and reasonably practicable. They shouldn't install prepayment meters in the most vulnerable households.

**Companies shouldn't disconnect all-pensioner households over winter – and it should only be a last resort at other times too.**

For more information on getting support to keep your home warm, see our guides *More money in your pocket* and *Save energy, pay less*. Also, our factsheet *Help with heating costs in Wales* may be useful.

Citizens Advice or National Energy Action's Energy Advice and Support Service (see pages 40 and 42) may be able to offer advice if you're concerned about your bills and offer support to contact your energy provider.

## 'Warm hubs'

Some organisations, including local authorities, community centres or faith groups have run Warm Hubs during the last few winters (whilst energy bills and the cost of living has been high). They're intended as places where people can find a safe, accessible and warm environment during the day to help reduce the cost of heating their own homes and to help those facing extreme fuel poverty.

You could contact your local authority, local Age Cymru, or our national advice line to see if there is anything available in your area.

## Care & Repair agencies

Care & Repair Cymru are a charitable organisation that provides support to older people to enable them to remain in their own homes and live independently for longer.

Your local agency should be able to provide you with further information and assistance in regard to accessing help from the local authority and/or applying for other types of grant assistance (including, for example, energy efficiency adjustments that could help to reduce your bills).

## Getting a better energy deal

It can be worth shopping around to see if you can get a better energy deal – you might not even have to change supplier to save money. Speak to your current provider to find out whether they can offer you better rates.

However, switching isn't always the best option. Depending on the energy market, it may not save you any money. It's important to seek impartial advice before switching – for example, from the Citizens Advice Consumer Service (see page 40 for contact details).

Our guide *Save energy, pay less* and our factsheet *Getting the best energy deal* have more information.

## Cost of Living Grants from the Royal British Legion

These grants can provide assistance for people who have served in the Armed Forces – the Royal Navy, British Army or Royal Air Force – and/or their families, dependants and carers.

If you are receiving means-tested benefits, such as Pension Credit or Universal Credit, you should qualify automatically. However, you won't necessarily have to be in receipt of benefits to be eligible, as the Royal British Legion will check your income

and expenditure to assess your needs and there will be a degree of flexibility in deciding who they will support. Under the scheme, you might be able to receive assistance such as:

- vouchers to top-up your gas or electricity prepayment meter, or other help with energy costs;
- vouchers for food, clothing or household items; or
- replacement white goods.

For further information, see the Royal British Legion's website at:

**[www.britishlegion.org.uk/get-support/financial-and-employment-support/finance/grants/cost-of-living-grants](http://www.britishlegion.org.uk/get-support/financial-and-employment-support/finance/grants/cost-of-living-grants)**

## **If you use medical and disability equipment at home**

There are no specific gas or electricity discounts for people with disabilities. However, you could check with your supplier that you're on the most appropriate tariff for your needs.

### **If you use an oxygen concentrator – rebates via the company that supplies your concentrator**

If you use an oxygen concentrator at home, you can get a rebate for the electricity it uses. The company that supplies your concentrator should be able to make these payments to your bank account.

# Useful organisations

## Age Cymru

We provide information and advice for people in later life through our bilingual advice line, publications and online.

To find out if there's a local Age Cymru near you and to order free copies of our information guides and factsheets call:

**Age Cymru Advice 0300 303 44 98 (9am to 4pm, Monday - Friday) or email: [advice@agecymru.org.uk](mailto:advice@agecymru.org.uk)**

If you prefer, you can also contact us by letter at:

Age Cymru, Ground Floor, Mariners House,  
Trident Court, East Moors Road, Cardiff CF24 5TD

Website: [www.agecymru.org.uk/advice](http://www.agecymru.org.uk/advice)

## Care and Repair Cymru

Care & Repair Cymru work to ensure all older people have homes that are safe, secure and appropriate to their needs. There is a network of local Care & Repair Agencies across Wales.

Tel: 029 2010 7580

E-mail: [enquiries@careandrepair.org.uk](mailto:enquiries@careandrepair.org.uk)

[www.careandrepair.org.uk](http://www.careandrepair.org.uk)

## Cinnamon Trust

Charity for older people and their pets. They have volunteers who may be able to walk your dog for you in icy conditions.

Tel: 01736 757 900

[www.cinnamon.org.uk](http://www.cinnamon.org.uk)

## **Citizens Advice**

National network of free advice centres offering confidential and independent advice, face to face or by telephone.

Tel: 0800 702 2020

[www.citizensadvice.org.uk/wales](http://www.citizensadvice.org.uk/wales)

## **Citizens Advice Consumer Service**

Consumer advice and complaints service.

Tel: 0808 223 1133

[www.citizensadvice.org.uk/consumer](http://www.citizensadvice.org.uk/consumer)

## **Energy Networks Association**

Contact them to find out who your network operator is.

Tel: 020 4599 7700

[www.energynetworks.org](http://www.energynetworks.org)

## **Energy Saving Trust**

Provides online advice on saving energy.

[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

## **Fire and Rescue Service**

A website containing Fire and Rescue Service information, including a contact list to find your local service.

[www.fireservice.co.uk](http://www.fireservice.co.uk)

## **Gas Safe Register**

You can check if an engineer is on the register by visiting the website.

Tel: 0800 408 5500

If you suspect a gas leak, call the 24-hour National Gas Emergency Helpline on 0800 111 999

[www.gassaferegister.co.uk](http://www.gassaferegister.co.uk)



### **Great British Insulation Scheme (The)**

UK Government scheme to help with insulation measures.

Tel: 0800 098 7950

[www.gov.uk/apply-great-british-insulation-scheme](http://www.gov.uk/apply-great-british-insulation-scheme)

### **Heating Equipment Testing and Approvals Scheme (HETAS)**

A specialist organisation approving biomass and solid fuel heating appliances, fuels and services. They also keep a register of competent installers, servicing engineers and chimney sweeps.

Tel: 01684 278170

[www.hetas.co.uk](http://www.hetas.co.uk)

### **Help Me Quit**

Find your local group, plus general advice on how to give up smoking.

Tel: 0800 085 2219

[www.helpmequit.wales](http://www.helpmequit.wales)

### **Local Health Boards (LHBs)**

Links to each LHB web page can be found on the NHS Wales website at:

[www.wales.nhs.uk/ourservices/directory/LocalHealthBoards](http://www.wales.nhs.uk/ourservices/directory/LocalHealthBoards)

### **Met Office**

The Met Office is the national meteorological service for the UK. In addition to general weather information, they also produce severe weather warnings to give advance warning of extreme weather.

Tel: 0370 900 0100

[www.metoffice.gov.uk](http://www.metoffice.gov.uk)

### **National Energy Action's Energy Advice and Support Service**

National Energy Action is a charity working to end fuel poverty. Their Energy Advice and Support Service provides information on keeping warm and safe in your home, including advice on how to reduce bills and income maximisation.

Tel: 0800 304 7159

[www.nea.org.uk/get-help/wash-advice/](http://www.nea.org.uk/get-help/wash-advice/)

### **Natural Resources Wales**

A Welsh Government Sponsored Body with responsibilities covering a wide range of environmental areas. This includes information on flooding and the issuing of flood warnings. You can sign up with them to receive these.

Tel: 0300 065 3000

[www.naturalresources.wales](http://www.naturalresources.wales)

### **Nest**

A Welsh Government scheme that offers free, impartial advice to all households in Wales. For people who meet certain criteria, free energy efficiency improvements can also be provided.

Tel: 0808 808 22 44

[www.gov.wales/get-help-energy-efficiency-your-home-nest](http://www.gov.wales/get-help-energy-efficiency-your-home-nest)

### **NHS 111 Wales**

NHS 24-hour helpline for advice if you feel unwell.

Tel: 111

They also have a website that provides information about NHS services, healthy living and health conditions.

[www.111.wales.nhs.uk](http://www.111.wales.nhs.uk)

### **OFTEC (Oil Firing Technical Association)**

OFTEC keeps a register of domestic oil engineers under a 'competent persons scheme'.

Tel: 01473 626298  
[www.oftec.co.uk](http://www.oftec.co.uk)

### **Older People's Commissioner for Wales**

Independent champion for older people across Wales. Produce a range of guides, including 'Know Your Rights: An Easy Guide' and 'GP Practices in Wales: A Guide for Older People'.

Tel: 03442 640 670  
E-mail: [ask@olderpeople.wales](mailto:ask@olderpeople.wales)  
[www.olderpeople.wales](http://www.olderpeople.wales)

### **Royal National Institute for Deaf People (RNID)**

A charity which works to make life fully inclusive for deaf people and those with hearing loss or tinnitus.

Tel: 0808 808 0123  
[www.rnid.org.uk](http://www.rnid.org.uk)

### **Shelter Cymru**

A charity providing advice to people with housing problems.

Housing advice helpline: 08000 495 495  
[www.sheltercymru.org.uk](http://www.sheltercymru.org.uk)

### **Welsh Government**

The devolved government for Wales.

Tel: 0300 060 4400  
[www.gov.wales](http://www.gov.wales)

### **Winter Fuel Payment Centre**

Tel: 0800 731 0160  
[www.gov.uk/winter-fuel-payment/how-to-claim](http://www.gov.uk/winter-fuel-payment/how-to-claim)

# Contact us

## **General enquiries**

029 2043 1555

[enquiries@agecymru.org.uk](mailto:enquiries@agecymru.org.uk)

## **Age Cymru Advice**

0300 303 44 98

[advice@agecymru.org.uk](mailto:advice@agecymru.org.uk)

## **Visit our website**

[www.agecymru.org.uk](http://www.agecymru.org.uk)

# Let's keep in touch



## Sign up to our newsletter

Our quarterly newsletter contains details of our campaigns, services and how you can support our work.

Sign up today by visiting

[www.agecymru.org.uk/agematters](http://www.agecymru.org.uk/agematters)



## Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.

 [www.facebook.com/agecymru](http://www.facebook.com/agecymru)

 [www.x.com/AgeCymru](http://www.x.com/AgeCymru)

 [www.youtube.com/agecymru](http://www.youtube.com/agecymru)

# How you can help



## Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- Call **029 2043 1555**
- Visit **[www.agecymru.org.uk/donate](http://www.agecymru.org.uk/donate)**

Every donation we receive helps us be there for someone when they need us.

- £10 helps towards a fully trained expert advice worker to respond to queries from people who need the support of our information and advice service.
- £20 helps towards the cost of us producing free information guides and factsheets that provide useful advice on issues affecting people over 50.



## Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work.

- Call **029 2043 1555**
- Visit **[www.agecymru.org.uk/getinvolved](http://www.agecymru.org.uk/getinvolved)**



## Volunteer with us

You can support us to make a difference to the lives of older people by helping us in a variety of ways. However you'd like to get involved, we'd love to hear from you.

- Call **029 2043 1555**
- Visit **[www.agecymru.org.uk/volunteer](http://www.agecymru.org.uk/volunteer)**



## Leave us a gift in your Will

With a gift to Age Cymru in your will, you can do so much to make sure older people have the support they deserve in the years to come. Leave a world less lonely.

- Call **029 2043 1555**
- Visit **[www.agecymru.org.uk/legacy](http://www.agecymru.org.uk/legacy)**

