

Winter wrapped up

Keeping warm and well



Information written with you in mind.

Our guides are produced with the help of older people, carers and expert peer reviewers.

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Their feedback helps us ensure that our information is as useful as possible for older people and their carers, family and friends.

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What this guide is about

Winter can be a difficult time – especially as you get older. You might worry about your health or your energy bills, and you might feel isolated from other people. But there are things you can do to keep warm and well.

This guide explains what you can do to get you and your home ready for winter, and where you can get help and support if there's a problem.



All of the information in this guide applies in England. This symbol indicates where it differs for Wales. If you're in Northern Ireland, contact Age NI for their version of the guide. If you're in Scotland, contact Age Scotland for advice.

Before you get started

It's worth jotting down a few important numbers that might come in handy over winter. That way, you're prepared and you can get support quickly if you need it.

Gas supplier:

Electricity supplier:

Water supplier:

Plumber:

Pharmacy:

Doctor:

Local Age UK or Age Cymru:

Other:



Good to know

In this guide, we refer to lots of organisations that can provide further information, advice and support. For a full list of these organisations with their contact details, see pages 24-26.

Preparing for winter

With our weather becoming more unpredictable, it's important to get ready for the colder months well in advance.

Check whether you're entitled to some extra money

Heating bills tend to be higher over winter, so it's a good idea to check you're claiming all the money you're entitled to.

You can do this by going online at www.ageuk.org.uk/benefits-check, by visiting your local Age UK, or by calling the Age UK Advice Line on **0800 169 65 65** to book a telephone appointment with our team of benefits advisers. In Wales, call Age Cymru Advice on **0300 303 44 98** or visit your local Age Cymru.

Check that everything's working

Get your heating system serviced each year in the run-up to winter to make sure it's running safely and efficiently. Make sure gas heating is serviced by a qualified Gas Safe-registered engineer (page 26).

If you rent, your landlord should check that your gas heating system and appliances are safe at least once a year. If you own your home and you're on means-tested benefits or you have a disability or long-term health condition, you might qualify for a free annual safety check from your gas supplier (although this isn't the same as a full service).

You could also ask your energy supplier whether they have any further advice to help you prepare for winter.



Good to know

Our **Save energy, pay less** guide has tips on keeping your home warm and saving money on your bills.

Prepare for bad weather

- Keep some extra food in the cupboard or freezer in case you can't get out to the shops. You could do your food shopping online and get it delivered to your door.
- Water pipes can freeze and burst when it's cold, so it's important to know where your mains stopcock is – and to check that it's easy to turn in case you need to turn the water off. If it's jammed, you might need to replace it.
- Keep a mixture of salt and sand handy to put on steps or paths when it's icy – this can help you avoid slips and falls. Visit your local DIY shop or ask your local council to see if they can provide you with free bags.
- If you're worried about walking your dog in icy weather, contact the Cinnamon Trust (page 25). They might be able to match you with a dog-walking volunteer in your area.

Think about your health

- Make sure you have your yearly flu jab. It's free if you're aged 65 or over, you're a carer or you have certain long-term health conditions – just ask your doctor or your pharmacy. It's worth asking whether you're eligible for any other winter vaccines too.
- Order repeat prescriptions in plenty of time, particularly if the weather might stop you getting out to pick them up. Ask your pharmacy if it offers a prescription delivery. There may be a charge for this.
- Keep simple cold, flu and sore throat remedies at home.
- Take simple hygiene measures, such as regularly washing your hands and keeping your distance from anyone with symptoms of illness.

Stay safe

- Check your smoke alarms are working. Your local fire service might be able to come round and do a free home fire safety check for you – and you might even be eligible to get free smoke alarms fitted. They'll also offer useful information leaflets. You can find the contact details of your local fire service at **www.fireservice.co.uk**.
- Install a carbon monoxide alarm in each room with a gas or solid fuel-burning appliance.
- Consider fitting outdoor lighting, and perhaps a grab rail if you have steps at your front or back door. Ask your local Age UK or Age Cymru for more information or see our guide **Adapting your home**.
- Keep a torch handy in case there's a power cut. You could also keep things like a radio, mobile phone or laptop charged, just in case.
- Could you ask someone to pop over to check in if there's a long period of particularly cold weather?
- Is your area prone to flooding? If so, you can sign up to Floodline (page 25) to receive free flood warnings in England. In Wales, contact Natural Resources Wales (page 25).
- Write down phone numbers you might need and keep them by your phone. You can use page 5 to get started.



Good to know

If you're a private tenant – or a contract holder in Wales – your landlord must install carbon monoxide alarms and smoke alarms for you.

Staying well over winter

As we get older, our bodies respond differently to the cold. This can leave us more vulnerable to falling ill – and to falling over. Keeping warm can help reduce your risk of serious health problems.

Looking after your health

There's plenty you can do to stay as healthy as possible over the winter months.

Get your seasonal flu jab

Flu viruses are always changing, so it's important to get your jab every year. It's free of charge if:

- you're aged 65 or over
- you're a carer
- you're a frontline worker in health or social care
- you have certain health conditions
- you live in a residential care home
- you're a close contact of someone who has a weakened immune system.

The vaccine can take up to 14 days to take effect, so try to get yours as soon as you can once it becomes available (this is between September and October for winter 2026-27). Vaccines are available through doctors' surgeries and some pharmacies, with some offering walk-in services.

Check you're up to date on your other jabs

While you're getting your flu jab, ask about the 'pneumo' (pneumococcal) jab. It's a one-off vaccination offered to people aged 65 or over that helps protect against pneumonia, meningitis and septicaemia. You might be offered it sooner if you're at higher risk of becoming seriously ill.

You should be invited for a free shingles vaccination if you're turning 65 or aged 70-79. If you have a condition that affects your immune system, you may be invited sooner.

If you're aged 75 or over, you should be offered a free vaccine to protect you from respiratory syncytial virus (RSV). This is a common virus that feels like a cold – but it can lead to more serious lung infections. You may be offered a vaccination from the age of 65 if you're in certain at risk groups. In England you will also be eligible if you live in a care home for older adults. In Wales it's offered if you live in a care home whatever your age.

If you're eligible for a COVID-19 booster jab this winter, you should be contacted by the NHS. It's being offered to people aged 75 and over, people with weakened immune systems and care home residents.

Keep moving

Staying active isn't just good for your general wellbeing and fitness – it also generates heat and helps to keep you warm. When you're indoors, try to move about every hour or so.

If walking is difficult, you can do chair-based exercises while sitting or holding on to the back of a chair. Even moving your arms and legs and wiggling your toes can help you keep warm and well. You can watch videos online that demonstrate chair-based exercises by visiting the NHS website (page 26).

There's no one-size-fits-all approach when it comes to keeping moving. Just do what you can as often as you can – and try to find something that you enjoy.

Keep your hands clean

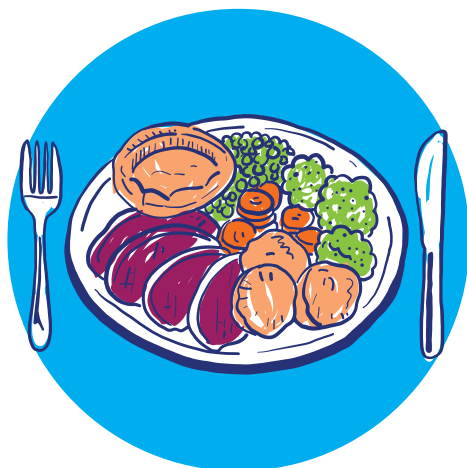
Good hand hygiene is a simple way to help you avoid catching and spreading germs. Wash your hands regularly with soap and water and use tissues to cover your mouth and nose when you cough or sneeze. It's also a good idea to keep surfaces you touch often clean, such as the phone, door handles and counter tops.

Eat well

Hot food and drinks help you keep warm. Try to have at least one hot meal a day. A hot drink before going to bed can help you keep warm in the night. You might even want to keep one in a flask by your bed.

Include a range of foods in your diet and aim to eat fruit and vegetables each day – frozen veg is just as good as fresh.

Not eating enough and becoming underweight is bad for your health, especially in winter. It makes it harder for you to keep warm and fight infections. So while a balanced diet is ideal, eating anything – even something like a slice of cake – is better than eating nothing. If you're worried about a lack of appetite or losing weight, speak to your doctor or practice nurse.



Consider taking a vitamin D supplement

We need vitamin D for healthy bones, teeth and muscles. Our bodies create it from sunlight, but winter makes it difficult to get the amount we need. You might want to speak to your doctor about taking a vitamin D supplement for a boost over winter.

Give up smoking

It can be hard to stop smoking – especially if it's something you've done most of your life – but it's never too late to enjoy the benefits of going smoke-free. After you stop, you'll quickly notice that your breathing feels easier, especially when you're on the move. Your immune system will be stronger too.

NHS Better Health (page 26) offers free tools and support to help you live more healthily – including stopping smoking.

Avoid chilblains

Chilblains are red, itchy swellings you can get when your skin gets cold and then warms up too quickly – for instance, if you sit too close to an open fire, radiator or heater. To help prevent chilblains, keep yourself warm – there are some tips on pages 15-16. It's important to wrap up well when you're going outside too.

If you do get chilblains, dab the swellings with calamine or witch hazel so they're less itchy – but don't scratch them, as that could cause an infection. Speak to your pharmacist for advice on treating chilblains and see your doctor if you get them regularly or if you have diabetes.



Next steps

To find out more about following a healthy lifestyle and staying well, see our guide **Healthy living**.

Get a personal alarm

If you feel more isolated in winter, or if you're less steady on your feet when it's wet or icy, a personal alarm could help. If you fall or become unwell, it can connect you to a 24-hour response centre. You simply press a button on a pendant you wear around your neck or wrist and talk to someone who'll contact a chosen person to help you – usually a neighbour, friend, relative or the emergency services.

A range of personal alarms is available from different providers, including through Age UK Trading (page 24). Visit www.gov.uk/guidance/find-a-telecare-provider in England or contact your local council to find out if there's a scheme in your area.



In Wales, contact your local council – you can find their details at www.gov.wales/find-your-local-authority.

Take care when driving

Bad weather and darker mornings and evenings can make accidents more likely. Keep a torch, some warm clothes and a hi-vis jacket or similar in the boot of your car, just in case there's a problem when you're out and about.

It's always worth making sure your mobile phone is fully charged before you head out. You could also let someone know where you're going and when you should be arriving.

See our **In the driving seat** guide for more tips. The Royal Society for the Prevention of Accidents (page 27) also produces a helpful factsheet about winter driving.

Keep your spirits up

It's not unusual to feel out of sorts over winter – particularly when the days are shorter and the nights are longer. But there are things you can do to feel better.

- Try to keep to your usual routine as best you can. If you find it more difficult to do things like visit friends or family, why not phone or video call them for a chat?
- Keep moving if you can. This might mean a short walk in the middle of the day to make the most of the daylight hours, or perhaps some indoor exercises.
- There might be classes or social groups you can go to in your local area. Check your local community centre or library noticeboard to find out what's going on.
- If you're feeling lonely, contact your local Age UK or Age Cymru to see if they offer friendship services. If there aren't any local services and you're interested in a weekly telephone friendship call, phone Age UK's Telephone Friendship Service on **0800 434 6105** to find out more. Our **Feeling lonely?** guide has more information too. In Wales, contact Age Cymru Advice on **0300 303 44 98** for friendship services in your area.



Next steps

If you've been feeling out of sorts for a while, it might be time to have a chat with your doctor or someone you trust. For more information, have a look at our guide **Your mind matters**.

Keeping yourself warm

Feeling cosy indoors can be one of the best things about winter. And it's not just an excuse to settle in with a good book or your favourite TV programme – being warm helps you stay well.

Keeping warm indoors

- If you're sitting down, wrap up with a shawl or blanket. Air is cooler at ground level, so you could even pop your feet up on something.
- If you struggle to stay warm in bed, try wearing some warmer layers. If it's particularly cold, try thermal underwear and bed socks – and even a hat.
- Use a hot water bottle or an electric blanket to warm the bed – but never use them together.
- Check if your electric blanket can be kept on all night or whether it's only designed to warm the bed up before you get in. It's important you don't use an electric blanket if you experience continence issues, as they can be dangerous if they get wet.
- Use hot water bottles safely. Replace them if there are any signs of wear and tear, never fill them with boiling water, and avoid having them directly against your skin – use a cover or a towel.
- Keep your bedroom window closed at night, and close the curtains at dusk to keep heat in. You might want to fit thermal linings too.



Good to know

You should get your electric blanket checked every 3 years. The Chartered Trading Standards Institute (page 25) can help you find a trusted trader.

Keeping warm when you're out and about

- Make sure you keep your hands and face warm. If your hands and face get very cold, your blood pressure can rise – which can in turn raise your risk of a heart attack.
- As well as wearing gloves and a hat, cover your mouth with your scarf when you go out in cold weather, even for short periods. This helps warm up the air you breathe in.
- Cold feet can also trigger a rise in blood pressure – so choose shoes or boots with a warm lining or wear thermal socks. Non-slip soles can help keep you steady when it's icy too.
- Several thin layers of clothing keep you warmer than one thick layer, as the layers trap warm air between them. Start with thermal underwear, warm tights or woollen socks.
- Check local news and weather reports for advice when particularly bad weather is forecast.



Heating your home

Most of us spend more time indoors over winter, so it's important you feel warm at home without worrying about heating bills.

Keeping your home warm

Low temperatures can increase your risk of flu or other breathing problems and can raise your blood pressure. It's best to keep your home at a steady, comfortable temperature.

Using your heating controls

- Get to know how to use the timer and thermostat on your heating system. If it's very cold, set the timer for the heating to come on a bit earlier than you need it.
- Keep the rooms you spend the most time in warm. Make the most of individual radiator thermostats and keep the temperature higher in the rooms you're in most. Similarly, make sure you're not heating rooms you don't use – you might prefer to keep the heating low in these rooms and shut the doors, or turn it off all together.

Heating your home safely

- Make sure you have a carbon monoxide alarm in each room with a gas or solid fuel burning appliance in it, as these can give off carbon monoxide if they're not working properly or if the air vents become blocked. If you're a private tenant (or a contract holder in Wales), your landlord must install carbon monoxide alarms for you.
- Test your carbon monoxide alarms regularly. You can't see, taste or smell carbon monoxide, but low exposure can cause long-term health problems – and high exposure can be fatal.
- Put guards on open fires, and don't hang any washing too close.
- Keep air vents clear – fires need good ventilation to burn.

Help with heating costs

It can be tempting to leave your heating off and put up with the cold to keep your bills down. But there are benefits and discounts available to help you keep your home warm.

Winter Fuel Payment

Winter Fuel Payment is a tax-free annual payment of £200 or £300 to help with heating costs. It's paid between November and December. If you're a couple, your household's payment may be split, with one part being paid to you and the other to your partner.

In winter 2026-27, a household is entitled to receive it if someone living there was born on or before 27 June 1960. You no longer need to be claiming Pension Credit or another means-tested benefit to qualify.

If your taxable income is over £35,000 per year, HMRC will take back the Winter Fuel Payment you received through the tax system.

You should receive your payment automatically – but if you haven't received it by January, call the Winter Fuel Payment helpline on **0800 731 0160**. See our **Help with heating costs** factsheet for more information. In Wales, see Age Cymru's version.

Watch out for scam text messages or emails claiming to be from HMRC or the Department for Work and Pensions (DWP) inviting you to apply for a Winter Fuel Payment. Our **Avoiding scams** guide can help you spot the warning signs of a scam.



Good to know

If you're having difficulty paying your heating bills, contact the organisation Charis (page 25). They can direct you to grant schemes to help with utility debts.

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 other means-tested benefits. It's a one-off £150 discount on your electricity bill (or sometimes your 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, check whether your potential new supplier also participates. Go online to find out more at [GOV.UK](https://www.gov.uk) (page 26).

Cold Weather Payment

If you receive Pension Credit or other income-related benefits, you're automatically paid a Cold Weather Payment when the average temperature is (or is forecast to be) 0°C/32°F or below for 7 consecutive days.

“My Winter Fuel Payment really helps with the cost of keeping the house warm over winter.”

Roger, 78



Boiler Upgrade Scheme (BUS)

The Boiler Upgrade Scheme (BUS) is a government scheme in England and Wales that helps cover the cost of installing low-carbon heating systems, including heat pumps and biomass boilers. If you live in a rural area or are off the gas grid, you could get a grant of between £2,500 and £7,500, depending on the technology chosen.

To qualify, your property must have a fossil fuel heating system, such as oil, gas, direct electric or liquefied petroleum gas (LPG). You'll also need an Energy Performance Certificate (EPC) with no outstanding recommendations for loft or cavity wall insulation.

BUS grants aren't available for most new-build properties, social housing, or properties that have already received government funding for a heat pump or biomass boiler. For more information, visit www.gov.uk/apply-boiler-upgrade-scheme.

Warm Homes: Local Grant (WH:LG)

The Warm Homes: Local Grant (WH:LG) provides local council funding in England for energy efficiency improvements and low carbon heating. You may be eligible if you:

- own your property
- have a gross annual household income of £36,000 or less
- have an EPC rating between D and G.

If your household income exceeds £36,000, you may still qualify if you live in an eligible postcode area or if someone in your household receives a qualifying means-tested benefit. To check your eligibility, visit www.gov.uk/apply-warm-homes-local-grant.



Good to know

Insulating your home well and checking everything's working efficiently can help you keep costs down.



In Wales, you can get free advice on tariffs, benefit entitlements and low-carbon technology via the Warm Homes Nest scheme (page 27). Some people also qualify for free home energy efficiency improvements. For more information, see Age Cymru's factsheet **Help with heating costs in Wales**.

In Northern Ireland, the Affordable Warmth Scheme gives grants to improve energy efficiency measures within your home if you're on a low income. For more information, contact NI Energy Advice Service (NIAS) on **0800 111 4455**.

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.

Depending on the energy market, switching may not always save you money. Get impartial advice before switching – for example, from the Citizens Advice Consumer Service (page 25) – to check it's the right option for you.

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



Next steps

See our guide **Save energy, pay less** and our factsheet **Help with heating costs**. In Wales, see Age Cymru's version of this factsheet.

What to do if you can't pay your bill

If you're struggling to keep up with your energy bills, get in touch with your supplier. You might 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 always 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 simple to do. They must not 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.

Boosting your income

Are you claiming all the financial support you're entitled to? There are plenty of ways you can check:

- Contact your local Age UK or Age Cymru to get a benefits check.
- Go to www.ageuk.org.uk/benefits-check to use our simple online benefits calculator.
- See our guide **More money in your pocket**. In Wales, see Age Cymru's version of this guide.



Next steps

See our guide **Save energy, pay less** and our factsheet **Help with heating costs**. In Wales, see Age Cymru's factsheet **Help with heating costs in Wales**. For further advice contact the Citizens Advice Consumer Service (page 25).

Additional services that might help

Every energy supplier and distribution network operator has a Priority Services Register. This is a list of customers who need extra help – whether that’s because they’re over pension age, they have a long-term health condition or disability, or they just need support temporarily following an injury or illness.

If you sign up for priority services, you can get extra support, such as a password scheme to protect you from cold callers or help if there’s a power cut.

To make sure you get as many services as possible, you should join all available registers (with your gas network operator, electricity network operator, gas supplier and – if they’re different – electricity supplier).

“I kept getting people at the door claiming to be from my energy supplier. I now have a password so I can check they’re legitimate.”

Aesha, 80



Good to know

Your network operator is the company in charge of the supply to your area. Your supplier is the company who bills you. Contact the Energy Networks Association to find out who your network operator is (page 25).

Useful organisations

Age UK

We provide information and advice for people in later life through our Age UK Advice Line, publications and website.

Age UK Advice: 0800 169 65 65

Lines are open 7 days a week from 8am to 7pm.

www.ageuk.org.uk

In Wales, contact Age Cymru Advice: **0300 303 44 98**

www.agecymru.wales

In Northern Ireland, contact Age NI: **0808 808 7575**

www.ageni.org

In Scotland, contact Age Scotland: **0800 124 4222**

www.agescotland.org.uk

Age UK Trading

Part of Age UK, Age UK Trading offers products and services to meet the needs of older people and raises funds for the charity at the same time. We offer independent living solutions such as personal alarms, stairlifts, bathing solutions and incontinence protection, as well as a range of over 50s insurance services.

Tel: **0800 028 7679**

trading.ageuk.org.uk

Charis

Directs people to grant schemes to help with utility debts owed to certain energy providers.

Tel: **01733 421 021**

www.charisgrants.com

Chartered Trading Standards Institute

Provides an online directory that can help you find an approved trader.

www.tradingstandards.uk/consumer-help

Cinnamon Trust

Offers support to 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

Citizens Advice Consumer Service

Consumer advice and complaints service.

Tel: **0808 223 1133**

www.citizensadvice.org.uk/consumer

Energy Networks Association

Use their website to find out who your network operator is.

www.energynetworks.org

Energy Saving Trust

Provides online information and advice on saving energy.

www.energysavingtrust.org.uk

Floodline

Free 24-hour service that provides flood warnings.

Tel: **0345 988 1188**

Textphone: **0345 602 6340**

www.gov.uk/sign-up-for-flood-warnings

In Wales, contact **Natural Resources Wales**

Tel: **0300 065 3000**

www.naturalresources.wales

Gas Safe Register

Check if an engineer is on the register by visiting their website.

Tel: **0800 408 5500**

www.gassaferegister.co.uk

If you suspect a gas leak, call the **National Gas Emergency Helpline**

Tel: **0800 111 999**

GOV.UK

Website with services and information that includes advice on taking care of yourself in winter and saving energy.

www.gov.uk

www.gov.uk/improve-energy-efficiency

In Wales, visit **GOV.WALES**

www.gov.wales

NHS

Gives information about NHS services and health issues.

www.nhs.uk

In Wales, visit **NHS 111 Wales**

111.wales.nhs.uk

NHS Better Health

Offers help and advice to make healthy lifestyle changes including stopping smoking.

Smokefree Helpline: **0300 123 1044**

www.nhs.uk/better-health/

In Wales, visit **NHS Wales Help Me Quit**

Tel: **0800 085 2219**

helpmequit.wales

The Royal Society for the Prevention of Accidents (RoSPA)

Campaigns to reduce avoidable accidents and provides information and advice on things like driving and safety in the home.

Tel: **0121 248 2000**

www.rospace.com

Warm Homes Nest scheme (Wales)

Offers home energy efficiency improvements to homeowners and private renters who meet certain criteria.

Tel: **0808 808 2244**

www.gov.wales/get-help-energy-efficiency-your-home-nest

Winter Fuel Payment helpline

Call for more information and application forms.

Tel: **0800 731 0160**

www.gov.uk/winter-fuel-payment

What should I do now?

You might want to read some of our relevant information guides and factsheets, such as:

- **More money in your pocket**
- **Save energy, pay less**
- **Your mind matters**

You can find all of our guides and factsheets on our website, along with lots more useful information. Visit **www.ageuk.org.uk** to get started.

You can order free printed copies of any guide or factsheet by emailing **orders@ageuk.org.uk** or calling our Advice Line on **0800 169 65 65**. Our friendly advisers can also help with any questions.

All of our publications are available on request in large print and audio formats.

If contact details for your local Age UK are not in the below box, call Age UK Advice free on **0800 169 65 65**.



0800 169 65 65
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