

 **Checklist**

Winter benefits in England and Wales

Check if you can get these benefits to help with the cost of living this winter.

Two key benefits for people over State Pension age

- | | |
|---|---|
| <input type="checkbox"/> Pension Credit | 2 |
| <input type="checkbox"/> Attendance Allowance | 2 |

Extra benefits you can get in winter

- | | |
|---|---|
| <input type="checkbox"/> Winter Fuel Payment | 3 |
| <input type="checkbox"/> Cold Weather Payment | 3 |
| <input type="checkbox"/> Warm Home Discount | 3 |

Other support

- | | |
|---|---|
| <input type="checkbox"/> Help from your council | 4 |
| <input type="checkbox"/> Help from your energy supplier | 4 |



Two key benefits for people over State Pension age

Pension Credit

- Extra money from the government to top up your pension income. It also acts as a passport to other entitlements, such as Council Tax Reduction, and help with housing and health costs.
- You may qualify if your income is less than a certain amount a week. You might get more if you have a disability or care for someone else.
- It's worth applying even if you have savings. Claim online at [gov.uk/pension-credit/how-to-claim](https://www.gov.uk/pension-credit/how-to-claim) or call the Pension Credit claim line on **0800 99 1234**.
- Pension Credit can be backdated by up to three months.

Attendance Allowance

- Extra money if you have a long-term disability or health condition.
- You may be able to claim if you need help with personal care or need someone with you to keep you safe.
- Your savings and income are not taken into account.
- You can spend the money however you want.
- If you're claiming Disability Living Allowance or Personal Independence Payment, you may be better off staying on those benefits. Get advice before you claim.
- Claim online at [gov.uk/attendance-allowance/how-to-claim](https://www.gov.uk/attendance-allowance/how-to-claim) or call the Attendance Allowance helpline on **0800 731 0122**.



For more information, see our free guides **Pension Credit** and **Attendance Allowance**.

You can find them online at [independentage.org/publications](https://www.independentage.org/publications), or order them through our free Helpline on **0800 319 6789**.

Extra benefits you can get in winter

Winter Fuel Payment

- Extra, tax-free money each winter if you've reached State Pension age and have an annual income of no more than £35,000.
- If your income is more than £35,000, you'll still get the Winter Fuel Payment but you'll pay it back through your taxes.
- Most payments are made automatically between November and December. If you qualify, you'll get between £100 and £300 depending on your age, who you live with and if you get certain benefits.
- If you have not been paid by 28 January 2026, contact the Winter Fuel Payment Centre to make a claim on **0800 731 0160**.

Cold Weather Payment

- Between 1 November and 31 March, each time the average temperature falls below 0C for seven days in a row where you live, you'll automatically receive £25.
- You may qualify if you get Pension Credit or certain other benefits like Support for Mortgage Interest. You will not be eligible if you're living in a care home.
- You should get a payment within 14 working days. It's paid automatically into the same bank or building society account as your benefit payments.
- If you think you should have received a payment but have not, contact the Pension Service (**0800 731 0469**, [gov.uk/contact-pension-service](https://www.gov.uk/contact-pension-service)) or your Jobcentre Plus office. If you get Universal Credit, add a note to your online journal.

Warm Home Discount

- Money taken off your energy bill if you get Guarantee Pension Credit or have a low income. It's usually worth £150.
- To get the discount, your name or your partner's must be on the bill and your supplier has to be signed up to the Warm Home Discount scheme.
- You can check if they are signed up at [gov.uk/the-warm-home-discount-scheme/energy-suppliers](https://www.gov.uk/the-warm-home-discount-scheme/energy-suppliers) or by calling the Warm Home Discount helpline on **0800 030 9322**.



Other support

Help from your council

- If you're struggling to afford essential costs like food, energy or water bills, you may be able to get help from your local council. You do not have to be claiming benefits to apply.
- They may also be able to help make your home more energy efficient.
- Contact your council to find out what support is available in your area. Visit [gov.uk/find-local-council](https://www.gov.uk/find-local-council) or ask for contact details at your library.

Help from your energy supplier

- If you're struggling to pay your energy bills, your energy supplier may be able to help. Get in touch with them and ask if they have a grant or trust.
- If you're a British Gas customer, or if your supplier does not have their own fund, you may be able to get help from the British Gas Energy Trust (**0121 348 7797**, [britishgasenergytrust.org.uk](https://www.britishgasenergytrust.org.uk)).
- Your energy supplier may also be able to help make your home more energy efficient.



To do

Find out what benefits you could qualify for at [independentage.org/benefits-calculator](https://www.independentage.org/benefits-calculator) or call **0800 319 6789**.

Read our guide **Winterwise** for more information about how you can stay warm, safe and well through winter.