PAYING FOR CARE AND REDUCING THE COST

# Help with heating and energy costs in 2026/27

Last updated 30 October 2026; sources last checked 30 October 2026.

IN BRIEF

Most people born on or before 27 June 1960 get a Winter Fuel Payment of £200 or £300 automatically in November or December 2026, although HMRC takes it back if their own income is over £35,000. People on Pension Credit and some other means-tested benefits also get £150 off their electricity bill through the Warm Home Discount, and £25 Cold Weather Payments in very cold spells. The free Priority Services Register, social tariffs and insulation grants can help further.



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Older and disabled people often need their homes warmer and for longer, especially when they spend most of the day at home, use powered equipment or are recovering from illness. These are the main sources of help in England for winter 2026/27. In Scotland, the Winter Fuel and Cold Weather Payments are replaced by Scottish payments; Wales and Northern Ireland have some differences.

## Winter Fuel Payment 2026/27

**Who gets it:** people born on or before **27 June 1960** who normally live in England, Wales or Northern Ireland. The amount depends on the person's circumstances in the "qualifying week", 21 to 27 September 2026.

| Situation | Born 28 Sep 1946 to 27 Jun 1960 | Born before 28 Sep 1946 |
|---|---|---|
| Lives alone, or with nobody else eligible | £200 | £300 |
| Lives with another eligible person, and gets none of the benefits below | £100 | £150, or £200 if the other person was born on or after 28 Sep 1946 |
| Lives in a care home | £100 | £150 |

If a couple claims Pension Credit, Universal Credit or income-related Employment and Support Allowance together, one partner gets £200 or £300. Someone who gets one of those benefits alone gets the full £200 or £300.

**When:** most people get a letter in October or November and are paid automatically in November or December 2026.

**Who needs to claim:** only people who have never had a Winter Fuel Payment, or who deferred their State Pension since their last one, and who do not get the State Pension or another qualifying benefit such as Attendance Allowance, PIP or Carer's Allowance. Claim by phone to the **Winter Fuel Payment Centre on 0800 731 0160** (Monday to Friday, 8am to 6pm; Relay UK 18001 then 0800 731 0160), or by post with the claim form from GOV.UK sent to Winter Fuel Payment Centre, Mail

Handling Site A, Wolverhampton WV98 1LR, by **31 March 2027**. Have ready the National Insurance number, bank details and the date of any marriage or civil partnership.

**If nothing arrives:** contact the Winter Fuel Payment Centre if there is no letter or payment by **27 January 2027**.

**Income over £35,000:** the payment is still made, but HMRC takes it back through the tax code or Self Assessment. Only the person's own income counts.

## Warm Home Discount: £150 off the electricity bill

In England, you qualify if on **23 August 2026** your energy supplier was part of the scheme, you or your partner got **Pension Credit, Universal Credit, Housing Benefit or income-related Employment and Support Allowance**, and your name or your partner's was on the electricity bill.

- Letters go out between late October 2026 and early January 2027. Most people need do nothing: the supplier applies the discount by 31 March 2027.
- If your letter asks for more information, or no letter has come by early January 2027, call the **Warm Home Discount Scheme on 0800 030 9322** (Monday to Friday, 8am to 6pm; Relay UK 18001 then 0800 229 4325) **before 26 February 2027**.

## Cold Weather Payment: £25 in very cold spells



£25 is paid for each seven-day period when the average temperature in your area is recorded or forecast to be zero degrees or below, between **1 November 2026 and 31 March 2027**. It goes automatically to people getting Pension Credit, and to some people on Universal Credit, income-related Employment and Support Allowance or

Support for Mortgage Interest. It should arrive within 14 working days of the cold spell. If you think a payment is missing, contact the **Pension Service on 0800 731 0469** (Monday to Friday, 8am to 6pm), and tell it if the person goes into hospital.

Because so much of this help depends on it, check **Pension Credit** first.

## The Priority Services Register

The Priority Services Register (PSR) is free. Anyone over State Pension age, disabled, living with a long-term condition, relying on powered medical equipment (such as an electric pressure-relieving mattress, hoist or oxygen concentrator), or recovering from a hospital stay can join. It gives advance warning of planned power cuts, priority help in an emergency, a password scheme for callers, bills in large print or braille, and the option of a nominated relative to receive letters.

Join through your energy supplier and your local electricity network operator (the national PSR website finds yours by postcode), and ask your water company too. Report a power cut on **105**.

**What to say:** "Please add my father to your Priority Services Register. He is 87, has heart failure and uses an electric air mattress. Please add me as his nominee, and set up a password for anyone visiting the house."

## If bills are hard to pay

- **Contact the supplier early.** Ask about an affordable payment plan, and whether it runs a hardship fund or grant scheme; several large suppliers do.
- **Get advice:** the Citizens Advice consumer helpline is **0808 223 1133** (Monday to Friday, 9am to 5pm).
- **Ask the council:** since 1 April 2026, councils in England run local crisis support through the Crisis and Resilience Fund, which replaced the Household Support Fund and runs until March 2029. Each council sets its own rules.
- **Medical equipment:** if someone uses an NHS home oxygen concentrator, ask the oxygen supplier about refunds for the electricity it uses; people on home dialysis can ask their renal unit about help with extra energy costs.
- **Council care charges:** if the council charges for care at home, extra heating needed because of illness or disability can be counted as disability-related expenditure, which can reduce the charge.

## Cheaper broadband, phone and water

- **Broadband and phone social tariffs** cost £10 to £24 a month in 2026. All major providers accept Pension Credit and Universal Credit; some also accept PIP or Attendance Allowance. Moving to one is free and there is no fee to leave.
- **Water:** every water company runs help for low-income customers. **WaterSure** caps metered bills for households on certain benefits that need to use extra water for a medical condition, such as incontinence. The government has said it will extend WaterSure, through new regulations, to households getting a disability benefit with income up to £25,745; ask your water company whether the change has started.

## Insulation and heating grants

- **Warm Homes: Local Grant** (England): your council arranges and pays for improvements such as insulation, heat pumps, solar panels and smart heating controls. The home must be privately owned or privately rented with an Energy Performance Certificate rating of D to G, and household income must usually be £36,000 or less (some benefits and postcodes qualify regardless).
- **ECO4**, run through energy suppliers, has been extended to **31 December 2026**. The Great British Insulation Scheme closed on 31 March 2026.
- **Boiler Upgrade Scheme:** a grant towards replacing a gas, oil or other fossil fuel boiler with a heat pump or biomass boiler.
- For free advice on which schemes fit your home, call the government's energy advice line on **0800 098 7950** (Monday to Friday 8am to 6pm, Saturday 9am to 12pm).

If adaptations are also needed, see equipment and home adaptations.

## Your winter checklist

- [ ] Winter Fuel Payment letter received (chase after 27 January 2027 if not paid)
- [ ] Pension Credit checked
- [ ] Warm Home Discount letter received, or the helpline called before 26 February 2027
- [ ] Priority Services Register joined with the supplier, network operator and water company
- [ ] Broadband and water social tariffs checked

- [ ] Grant eligibility checked for insulation or heating
- [ ] Extra heating costs included in any council financial assessment

## What to do next

1. Check Pension Credit, because it unlocks the Warm Home Discount and Cold Weather Payments.
2. Join the Priority Services Register today; it takes a few minutes.
3. Diary the key dates: 27 January and 26 February 2027.
4. Ask the council about local crisis help and grants.

## How we can help

Day and Nightcare is a CQC-registered home care provider, rated Good, supporting people at home since 2008. A live-in carer can help keep the home warm and safe through the winter and notice early when someone is becoming unwell. Our fully managed live-in care is available anywhere in England from £1,550 a week, with a free initial assessment and written quote. Call 01865 715780.

## Common questions

**Does a Winter Fuel Payment affect other benefits?**

No. GOV.UK confirms that the Winter Fuel Payment does not affect any other benefits, and the Warm Home Discount does not affect Winter Fuel or Cold Weather Payments either. The only clawback is through tax: if the person's own total income for the tax year is over £35,000, HMRC recovers the Winter Fuel Payment through their tax code or Self Assessment. A partner's income is not counted towards that £35,000.

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**Mum moved into a care home this summer. Will she still get a Winter Fuel Payment?**

Probably, but at a lower rate: £100, or £150 if she was born before 28 September 1946. She will not get it at all if she gets Pension Credit, Universal Credit or income-related Employment and Support Allowance and has lived in the care home continuously since 29 June 2026 or earlier. Tell the Winter Fuel Payment Centre on 0800 731 0160 about the move, so the right amount is paid and nothing has to be repaid later.

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**We have a prepayment meter. Can we still get the Warm Home Discount?**
Yes. People who pay for electricity with a prepayment or pay-as-you-go meter can still qualify. The supplier will explain how the £150 is given, for example as a voucher to top up the meter or as credit added to it. The eligibility rules are the same: someone in the household must have been getting a qualifying benefit on 23 August 2026, and their name, or their partner's, must be on the electricity account.

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**Can we stop the Winter Fuel Payment if Dad's income is over £35,000?**
Not for this winter. The deadline to opt out for winter 2026/27 has passed, so if he is eligible he will be paid and HMRC will recover it, usually by changing his tax code. He can opt out of the winter 2027/28 payment from 21 December 2026. Anyone who opted out earlier and now wants the payment can opt back in by contacting the Winter Fuel Payment Centre; to be paid for this winter, they must do so before 31 March 2027.

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**The electricity bill is in Dad's name but Mum gets Pension Credit. Can they get the Warm Home Discount?**
Yes, if they are a couple. The rules look at whether you or your partner got a qualifying benefit on 23 August 2026, and whether your name or your partner's name was on the electricity bill on that date. If the benefit and the bill are in the names of people who are not partners, for example a parent and an adult son, the household is unlikely to qualify, so check whose name is on the account. If no letter arrives by early January, call the helpline before 26 February 2027.

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## Sources and further information

- GOV.UK: Winter Fuel Payment
- GOV.UK: Warm Home Discount Scheme
- GOV.UK: Cold Weather Payment
- Ofgem: Join your supplier's Priority Services Register
- Ofcom: Social tariffs, cheaper broadband and phone packages (updated 2 October 2026)
- GOV.UK: Apply for a Warm Homes: Local Grant
- GOV.UK: Extending the ECO4 end date, government response
- GOV.UK: £1 billion Crisis and Resilience Fund (February 2026)

# Read next

PAYING FOR CARE AND REDUCING THE COST

### Pension Credit: rates, how to claim and what it unlocks

Pension Credit in 2026/27: the rates, who qualifies, how to claim online, by phone or by post, three months' backdating, the severe disability and carer additions, the live-in carer trap, what it unlocks and why up to 900,000 eligible pensioner families do not claim.

Read the guide →

PAYING FOR CARE AND REDUCING THE COST

### Benefits and help for older people: the 2026/27 checklist

Pension Credit, Winter Fuel Payment, free prescriptions, the NHS Low Income Scheme, Blue Badges, railcards and bus passes, VAT relief, social tariffs and the Priority Services Register: what older people in England can claim in 2026/27, with phone numbers and how to apply.

Read the guide →

LIVING SAFELY AND WELL AT HOME

### Staying well in hot and cold weather: a guide for older people

How to keep an older person safe in heatwaves and cold spells in England: UKHSA weather-health alerts, signs of heatstroke, dehydration and hypothermia, keeping the home at a safe temperature, heating safely, winter vaccines, and the 2026/27 help with energy bills.

Read the guide →

All guides in the information centre  Check what help you could get

**Talk to our care team: 01865 715780**

enquiries@dayandnightcare.co.uk · Out of hours: 07775 686272

Day and Nightcare Live In Limited, 9 Hollow Way, Cowley, Oxford OX4 2NA

CQC overall rating: Good (report published 20 April 2018)

The latest version of this page: **www.dayandnightcare.co.uk/guides/help-with-heating-and-energy-costs/**

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Information, not advice: please check anything important with the organisation named.