



HM Government

Keep Warm Keep Well

Information for...

Over 60s

Low-income families

People living with a disability

Keep Warm



Keep Well

About this booklet

This booklet aims to help you maintain good health during winter and take advantage of the financial help and benefits available.

For further information on public health and cold weather, please refer to the **Cold Weather Plan for England**.

For further information about winter wellness in Wales, please visit **Public Health Wales**.

For further information about winter wellness in Scotland, please visit **Ready Scotland**.

For further information about winter wellness in Northern Ireland, please visit **NI Direct**.

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Your top tips for keeping warm and well

1 Keep warm

Heat your home to at least 18°C (65°F). You may prefer your main living room to be slightly warmer. Keep your bedroom window closed on a winter's night. Breathing in cold air can increase the risk of chest infections.

2 Get financial support

There are grants, benefits and sources of advice available to make your home more energy efficient, improve your heating or help with bills.

3 Look after yourself

- Contact your GP to get your free flu jab if you are aged 65 or over, live in a residential or nursing home, or are the main carer for an older or disabled person. NHS Choices provides information about flu. Visit www.nhs.uk/flu to learn more.
- Don't delay in getting treatment for minor winter ailments like colds or sore throats. Visit your local pharmacist for advice on treatment before it gets worse so you can recover quicker.
- Layer your clothing whether you are indoors or outside. Wrap a scarf around your mouth to protect your lungs from the cold air.
- Wear shoes with a good grip if you need to go outside.
- When you're indoors, try not to sit still for more than an hour or so. Get up, stretch your legs and make yourself a warm drink.

- Have your heating and cooking appliances checked by a Gas Safe registered engineer to make sure they are operating safely.
- Contact your water and power suppliers to see if you can be on the Priority Services Register, a service for older and disabled people.
- For more winter wellness tips visit **NHS Choices**

4 Check on others

Check on older neighbours or relatives to make sure they're safe and well. Make sure they're warm enough, especially at night, and have stocks of food and medicines so they don't need to go out during very cold weather.

If you're worried about an older person, contact a family member, the local council or ring the Age UK helpline on **0800 00 99 66**.



Be prepared for the cold weather

Although winter weather and snow can be fun, it is also associated with an increase in illnesses and injuries. There's more to feeling 'under the weather' than most people realise. Cold and wintry conditions can cause severe illness and, in the worst cases, people can die. The cold weather, combined with low levels of sunlight after the clocks go back, means that many of us can feel in poor health. However, with some simple precautions, most people can be prepared for the cold weather and prevent much of the misery often associated with winter weather.

Severe cold snaps can have dramatic effects on everyday life, especially for those people who are already vulnerable because of their age, illness or disability.

The Met Office provides weather forecasts on radio and TV, and tuning in to these bulletins regularly can help you keep up to date with the weather. Severe weather warnings are also issued on the **Met Office** website, through the Met Office Twitter feed (www.twitter.com/metoffice) or you can ring the Weather Desk on **0370 900 0100** or **01392 885 680**.

The Weather Desk is open 24 hours a day, 7 days a week to provide you with accurate and timely weather information so that you can stay one step ahead of the weather.

Staying healthy this winter

We're all likely to feel the chill in winter, but cold weather can lead to very serious health problems, such as heart attacks, strokes or pneumonia, and sometimes the cold weather can even kill – especially if you have a long-term health condition or are 65 or over. There are several things that you can do to help yourself stay healthy in winter.

Get a free flu jab

Not only is flu unpleasant, but it can also cause serious illnesses, such as pneumonia or bronchitis – in the worst cases it can result in a stay in hospital, or even death. You are more at risk if you have a long-term health condition, are older, or are pregnant.

Contact your GP or pharmacist if you think you, or someone you care for, might qualify for a free flu jab. There are four flu leaflets available in England: one **general**, one for **pregnancy**, one about **children** and one for people with **learning disabilities**.

Free flu vaccinations are available for those who:

- are aged 65 or older
- are aged two, three or four years old
- are children in school years 1, 2 and 3
- are pregnant
- are aged six months to 64 years old and
 - have a serious medical condition such as chronic heart, lung, neurological, liver or kidney disease or diabetes
 - have a weakened immune system due to disease or treatments that suppress the immune system such as chemotherapy

- have had a stroke or transient ischaemic attack (TIA)
- are living in a long-stay residential care home or other long-stay care facility (not prison or university halls)
- are the main carer for an elderly or disabled person whose welfare may be at risk if you fall ill

If you are the parent of a child who is over six months old and has a long-term condition listed above, you should also speak to your GP about your child having the flu vaccine. Your child's condition may get worse if they catch flu.

If you live in England you can visit **NHS Choices** for more information about flu.

If you live in Scotland you can visit the **Immunisation Scotland** website for more information. There are different arrangements in place for the child flu programme in Scotland, please check the website for more information.

If you live in Northern Ireland you can visit the **Flu Aware NI** website for more information.

If you live in Wales you can visit **NHS Direct Wales** for more information.

There are different arrangements in place for the child flu programme in Wales. Please visit **NHS Direct Wales** for further details.

Avoid catching colds or flu

Colds and flu spread very easily. Young children in particular can be at risk of becoming unwell, as their immune systems are still developing. It's worth

following these simple and obvious hygiene measures to reduce the risk of catching and spreading infections.

- Always cover your nose and mouth with a tissue when you cough or sneeze, and encourage visitors and relatives to do the same.
- Throw away used tissues as soon as possible.
- Wash your hands regularly with soap and water, and use a hand sanitiser gel when you're out and about.
- Stock up on over-the-counter cough and cold remedies.

Living a healthy lifestyle

You probably know that keeping yourself as fit and healthy as you can is important all year round, but your lifestyle can make even more of a difference when it comes to keeping well in winter.

Eat well

Eating regular meals will help keep your energy levels up during winter.

- Hot meals and drinks help keep you warm, so eat at least one hot meal a day and have plenty of hot drinks.
- Plan your meals and keep your diet as varied as possible. Aim to include your daily five portions of fruit and veg. Remember that tinned and frozen fruit and vegetables count towards your five a day.
- Stock up on tinned and frozen foods, so that you don't have to go out too much when it's cold or icy.

Parents of children under four and women who are at least 10 weeks pregnant and are on certain benefits may be eligible for free weekly Healthy Start vouchers. The vouchers can be swapped for milk, fresh and frozen fruit and vegetables, infant formula milk and vitamins. To find out if you qualify and for more tips and advice on healthy eating visit www.healthystart.nhs.uk or call the Healthy Start Issuing Unit on **0345 607 6823**.

You also qualify if you are under 18 and pregnant, even if you don't receive benefits or tax credits.

Stay active

We all know that exercise is good for your overall health – and it can keep you warm in winter. If you can stay active, even moderate exercise can bring health benefits.

- If possible, try to move around at least once an hour. Remember to speak to your GP before starting any exercise plan.
- Keeping active generates heat and helps keep you warm. When you're indoors, try not to sit still for more than an hour. Get up and walk around, make yourself a warm drink and spread any chores throughout the day.
- Chair-based exercises and simply moving your arms and legs and wiggling your toes are helpful if walking is difficult.

Dress for the weather

- Wear lots of thin layers – clothes made from cotton, wool or fleecy fibres are particularly good and help to maintain body heat.
- Wear shoes with a good grip to prevent slips and falls when walking outside. Always take a mobile phone with you when outside.
- A hat is especially effective for keeping warm outdoors.

Heating your home effectively and safely

Some of these heating tips may seem obvious, but they can make a big difference when it comes to protecting your health and reducing your fuel bills.

- Heating your home to at least 18°C (65°F) in winter is particularly important if you have reduced mobility, are 65 and over, or have a health condition, such as heart or lung disease. Having room temperatures slightly over 18°C (65°F) could be good for your health.
- If you are under the age of 65, active and wearing appropriate clothing, you may wish to heat your home to a temperature at which you are comfortable, even if it is slightly lower than 18°C (65°F).
- Overnight in winter, people who are 65 and over or who have pre-existing health conditions, may find bedroom temperatures of at least 18°C (65°F) are good for their health; this may be less important if you are a healthy adult under 65 and have appropriate clothing and bedding.

- To reduce the risk of sudden infant death syndrome, rooms in which infants sleep should be **heated to between 16 – 20°C**

Set your heating to come on just before you get up and switch off after you've gone to bed. If it is very cold, set your heating to come on earlier and turn off later rather than turning the thermostat up.

- Heat your home as best you can but if you can't heat all the rooms you use, heat the living room during the day and your bedroom just before you go to sleep.
- Remember to close curtains and shut doors to keep heat in the rooms you use most.
- Heating your home safely is really important. Remember to get your heating system checked regularly by qualified professionals, and keep your home well ventilated. Please remember to keep the trickle vents open (the small opening in your window frame) to ensure that your home is adequately ventilated.
- If you have open fires, make sure they are properly ventilated. Use safety guards and don't hang your washing near the open flames. If you use a fire to heat your bedroom, avoid using it at night and use an alternative safe heating method.
- Use your electric blanket as instructed and get it tested every three years. Remember never to use an electric blanket and a hot water bottle together.
- Do not use a gas cooker or oven to heat your home – it is inefficient and there is a risk of carbon monoxide poisoning.

- If you are not connected to gas or electricity mains, and use a heating oil, LPG or wood products as the main heating source, make sure that you have a sufficient supply to avoid running out in winter. You might be interested in joining an oil club to save money. These are groups of people, mainly in rural areas, who combine their orders for domestic heating oil. For more information visit **www.citizensadvice.org.uk/oilclubs**
- If you live in Northern Ireland you can contact **Bryson Energy** for information about oil buying clubs in your area, or call their Freephone on **0800 142 2867**.

Keeping the heat in

Insulating your home not only helps to keep you warm and healthy, but it can also help to keep your heating costs down.

- Fit draught proofing to seal any gaps around windows and doors.
- Make sure that your loft has at least 10–11 inches (270mm) of insulation. Any home with 4 inches (100mm) or less should have it topped up.
- If you have wall cavities, make sure that they are insulated too.
- Insulate your hot water cylinder and pipes.
- Draw your curtains at dusk to help keep the heat generated inside your rooms.
- Make sure that your radiators are not obstructed by curtains or furniture.

In England, contact the Energy Saving Advice Service (ESAS) for more advice on how to reduce fuel bills and make your home more energy efficient. ESAS is a government-funded telephone advice service that offers impartial information about available heating and insulation measures. ESAS can signpost callers to a wide range of organisations that can help install energy-saving measures in their homes to help reduce their fuel bills and also give details on eligibility for the schemes mentioned above, including to which parts of the UK they apply. ESAS can be contacted on **0300 123 1234** (9am to 8pm Monday to Friday and 10am to 2pm on Saturday).

For free and impartial advice in Scotland, including support on making your home warmer and cheaper to heat, contact Home Energy Scotland on **0808 808 2282**.

If you live in Northern Ireland, free and impartial advice is available from **Bryson Energy** or you can call their Freephone number on **0800 142 2865**.

For heating advice in Wales people can contact Nest on **0808 808 2244** or visit the **Nest** website. Nest is a Welsh Government scheme which aims to make the least energy efficient homes in Wales warmer and cosier.

Carbon monoxide poisoning

Incorrectly installed, poorly maintained or poorly ventilated cooking and heating appliances which burn carbon-containing fuels can give off carbon monoxide – a poisonous gas which you can't see, smell or taste, but which causes approximately 30 accidental deaths per year in England and Wales. Low levels of carbon monoxide can cause serious harm to your health, if breathed in over a long time.

- You should have cooking and heating appliances, that burn carbon-containing fuels (such as gas, coal, charcoal, oil and wood), as well as flues and chimneys, serviced at least once a year, at the doorstep of winter, by a suitably trained, reputable, registered engineer.
- You may need to remind your landlord that they are legally obliged to have an annual gas safety check completed in the property – please remember to ask for a copy of the certificate.
- Don't block flues or chimneys, even if they are draughty, because these allow carbon monoxide to escape.
- Fit an audible carbon monoxide alarm that meets European Standard EN50291, in any room that contains a gas fuel burning appliance, like a boiler and gas fire, and a solid fuel burning appliance, and test it regularly to ensure that it is working, as effectively as possible.
- According to the Smoke and Carbon Monoxide Alarm (England) Regulations 2015, the landlord has the duty to install a smoke alarm on each storey of your home and a carbon monoxide alarm in any

room that contains a solid fuel burning combustion appliance.

- Follow all instructions for the appliance, keeping rooms well ventilated and stop using an appliance if you think it may be giving off carbon monoxide gas.
- If you suffer from repeated or severe headaches, symptoms similar to that of food poisoning or viral infections, flu or simple fatigue and think they could be caused by carbon monoxide, see your doctor at once and say you think it might be carbon monoxide poisoning.

To find out more about carbon monoxide safety, visit the Health and Safety Executive (HSE) website (**www.hse.gov.uk/gas/domestic**) or call the Gas Safety Advice Line on **0800 300 363** (9am–5.30pm Mon–Thurs and 9am–5pm Fri).

To find a gas engineer in your area call **0800 408 5500**.

If you use solid fuel to heat your home, you can find a HETAS (Heating Equipment Testing and Approval Scheme) registered engineer by calling **0845 6345626**

For oil and biofuel appliances, registered technicians can be found at OFTEC (Oil Firing Technical Association) at **0845 658 5080**.

For general health advice and information about carbon monoxide poisoning visit **NHS Choices**.

Advice and guidance on carbon monoxide (CO), and the prevention, diagnosis and treatment of CO poisoning can be downloaded from gov.uk CO collection

<https://www.gov.uk/government/collections/carbon-monoxide-co>

Financial help to heat your home

There are grants, benefits and sources of advice available to make your home more energy efficient, improve your heating or help with bills. It's worthwhile claiming what you are entitled to.

Winter Fuel Payment

This is a tax-free benefit to help pay for heating during winter. You could be eligible if you have reached the qualifying age and you normally live in Great Britain.

For winter 2016/17 people born on or before 5 May 1953 will have reached the qualifying age.

How much could I get?

This year you could get a Winter Fuel Payment of up to £200 for households with someone who qualifies aged up to 79, or up to £300 for someone aged 80 or over. The exact amount you'll get depends on your circumstances during the qualifying week of 19-26 September 2016, such as your age, whether you live alone and whether you're getting Pension Credit, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.

You will get the payment automatically if:

- you qualify; and
- you got a Winter Fuel Payment last winter and you still meet the conditions for getting it, or you got State Pension or another benefit, except Housing Benefit, Council Tax Reduction, Universal Credit or Child Benefit, during the week of 19-26 September 2016.

Most payments are made over a number of weeks from November onwards. You should get your payment by Christmas – if you haven't, you should make a claim. All claims must be received on or before 31 March 2017.

To find out more about Winter Fuel Payments, call **03459 15 15 15** (8.00am-6.00pm Mon–Fri, textphone **0345 606 0285**) or visit **www.gov.uk/winter-fuel-payment**

Cold Weather Payment

Cold Weather Payments are made during periods of very cold weather to help people to pay for extra heating costs. To get a Cold Weather Payment, the average temperature where you live must be recorded as, or forecast to be, 0°C or below for seven days in a row. You may be able to get Cold Weather Payments if you are getting:

- Pension Credit;
- Income Support and have a pensioner or disability premium, or you have a child who is disabled or under 5 years old, or Child Tax Credit that includes a disability or severe disability element, or child disability premium in Income Support;
- Income-based Jobseeker's Allowance and have a pensioner or disability premium, or you have a child who is disabled or under 5 years old, or Child Tax Credit that includes a disability or severe disability element, or child disability premium in Jobseeker's Allowance; or

- Income-related Employment and Support Allowance in the main phase or in the assessment phase and you are in receipt of a pensioner or disability premium or have a child who is disabled or under 5 years old, or Child Tax Credit that includes a disability or severe disability element, or receive the support or work-related component of Employment and Support Allowance, or child disability premium in Employment and Support Allowance.
- Universal Credit – you will usually get Cold Weather Payments if you get Universal Credit, you are not employed or self-employed and one of the following applies:
 - you or your partner receive either a limited capability for work element or a limited capability for work element with a work-related activity element; or
 - you receive a disabled child element within your assessment; or
 - you have a child under the age of five years living with you.

An exception to this criteria has been made for families with a disabled child; i.e. Universal Credit recipients who are employed or self-employed will be eligible for Cold Weather Payments if they have a disabled child in the family.

A Cold Weather Payment is £25 for each period of very cold weather. To find out more about Cold Weather Payments contact your Pension Centre or Jobcentre Plus (you can find your nearest office in the phone book) or visit **www.gov.uk/cold-weather-payment**

Energy Company Obligation – ECO

Under the Energy Company Obligation (ECO) the largest domestic energy suppliers are obligated to fund energy efficiency improvements in the homes of certain consumers. To meet their obligation, participating energy companies promote and subsidise the cost of installing improvements to make homes warmer, healthier and more energy efficient.

For homeowners or people living in privately rented accommodation, and who are in receipt of certain benefits and/or tax-credits, there may be support available for boiler repairs or replacements and a range of insulation improvements.

The Energy Saving Advice Service (ESAS) will be able to discuss with you whether you may be able to get assistance. If you are likely to be eligible, with your consent, they can check your eligibility with the Department for Work and Pensions (DWP) and then pass your details on to a participating energy supplier who will contact you directly to set up a free, no obligation home assessment. After your assessment the Energy Supplier will be able to give more information about suitable improvements and whether they can subsidise the costs. These improvements may include boiler replacement, loft and cavity wall insulation, and tariff advice. Eligible customers could also get checked to see if they are eligible for the Warm Home Discount, a rebate worth £140.

In addition, if you are not in receipt of benefits and/or tax credits, but live in a property that requires energy efficiency measures, other financial support may be available to you to help cover the costs of these improvements. Again, the Energy Saving Advice Service

will be able to tell you more about other schemes that may be available to help you.

Please note that the Energy Company Obligation does not apply to Northern Ireland.

How to apply

To find out more, including what type of support you could be eligible for, contact the Energy Saving Advice Service on **0300 123 1234** (9am–8pm Mon–Fri and 10am–2pm Sat) in England and Wales.

You do not have to be an existing customer of a participating supplier to qualify for support.

If you live in Scotland, you can contact Home Energy Scotland on **0808 808 2282** for advice, support and possible grants or loans to help you achieve a warmer home.

If you live in Northern Ireland, visit **NI Direct** for information and advice on energy efficiency and grants. You can also contact **Bryson Energy** for free, independent energy advice on **0800 142 2865**.

Warm Home Discount scheme

The Warm Home Discount scheme helps low-income and vulnerable households with energy costs.

Participating energy companies will be providing a discount of £140 on the electricity bills of certain customers in winter 2016/17.

The following suppliers are part of the scheme:

Atlantic, British Gas, Co-operative Energy, EDF Energy, E.ON, Equipower (Ebico), Equigas (Ebico), First Utility, Manweb (Scottish Power), M&S Energy, npower, OVO, Sainsbury's Energy (British Gas), Scottish Gas (British

Gas), Scottish Hydro, ScottishPower, Southern Electric, SSE, SWALEC, Utilita and Utility Warehouse.

Not applicable to Northern Ireland. If you live in Northern Ireland, visit **NI Direct** for information and advice on energy efficiency and grants. Or call **Bryson Energy** for free, independent energy advice on **0800 142 2865**.

Am I eligible for the discount?

You qualify for the discount if, on the qualifying day, 12 July 2016, your supplier was part of the scheme, your name (or your partner's) was on the bill and you were:

- getting the Guarantee Credit element of Pension Credit (even if you get Savings Credit as well).

What do I need to do if I am eligible for the discount?

You do not need to do anything now to claim the discount. Most people will receive their discount without having to do anything.

If you are eligible for a discount for winter 2016/17 you will receive a letter from Government before the end of December 2016. The letter will either:

- tell you that a discount has been paid automatically and that you do not need to do anything; or
- ask you to call a helpline so that you can provide some information from your electricity bill. The helpline will then check whether you can get a discount.

Further information on the **Warm Home Discount** scheme is available online at www.gov.uk/the-warm-home-discount-scheme/what-youll-get

I'm not eligible for the discount – can I get any other help through the Warm Home Discount scheme?

Participating energy suppliers will also be providing discounts to a Broader Group of their vulnerable and low-income customers.

There is standard eligibility criteria for the Broader Group, which include certain means tested benefits, which participating energy suppliers are required to adopt. Energy suppliers can also set their own eligibility criteria for the Broader Group discount, which have been approved by Ofgem (the energy regulator). You can contact your electricity supplier to find out whether you are eligible. A list of participating suppliers is available on the Warm Home Discount Scheme website.

Other sources of financial support

If you're struggling to pay your energy bills, there are plenty of sources of help. Remember to contact your energy supplier in the first instance, as they may be able to offer you a special tariff or payment plan to help you stay on top of your bills.

Compare and switch energy suppliers

There are different energy suppliers in the market. Comparing their prices and switching to a cheaper deal if possible could save you money. Switching to the cheapest dual-fuel, direct debit accounts at the start of the year could save you hundreds of pounds. Savings

could be even higher for customers who switch from standard credit or pre-payment meters.

Be an Energy Shopper is a campaign from Ofgem to help people understand their energy bills and to find a better deal. Visit **www.goenergyshopping.co.uk** for free, impartial advice and information.

You can switch if you rent your property and energy bills are not included in your rental payments. For more information visit www.goenergyshopping.co.uk/tenants. If you pay for your energy by Pre Payment Meter you can switch even if you have debts of up to £500 for each fuel with your current supplier. You can find out more at www.goenergyshopping.co.uk/ppm

There are a number of price comparison websites that can help you to find a better deal for your gas and electricity. The Ofgem Confidence Code is a Code of Practice that governs some independent energy price comparison sites. All the Ofgem-approved energy comparison sites are independent, and the options and prices you find on them will be calculated and displayed in a fair and accurate way – meaning you can be confident when shopping for energy. You can find an up to date list of approved sites here: www.goenergyshopping.co.uk/confidence-code

You can get further independent advice about switching energy supplier from the Citizens Advice consumer service on **03454 04 05 06** (9am-5pm Mon-Fri).

If you live in Northern Ireland, you can get independent advice about switching energy supplier from the **Consumer Council** or you can call their Freephone number **0800 121 6022** for more information.

If you live in Scotland you can call Home Energy Scotland on 0808 808 2282 who can refer you to Citrus Energy for support through the switching journey.

Change your payment method

The cheapest way to pay your energy bills is often by monthly direct debit. Many energy suppliers offer better deals for customers who pay this way and some have special deals online. You can also cut down on your energy costs by getting paperless billing. This is called e-billing. Many energy suppliers offer discounts on your bills for this.

Contact your supplier to ask about the best deal that they can offer you. They should tell you how to do this on the front of your bill.

Save Money on your water bills

All water companies in England and Wales provide ways to help customers who are struggling to pay their water bill and for those eligible offer special tariffs to reduce your water bills.

You can get free independent advice on how to save money on your water bill by contacting the Consumer Council for Water on **0121 345 1017** or visit website www.ccwater.org.uk

Water charges in Scotland are set by reference to Council Tax Band and are collected by Local Councils. Discounts (such as single person) also apply to water charges. To get advice on water charges contact Citizens Advice Scotland on 0808 800 9060 or visit website www.citizensadvice.org.uk/scotland/

Water charges currently only apply to non-domestic customers in Northern Ireland.

Help and advice

Stay Well This Winter

Winter conditions can be seriously bad for our health, especially for people aged 65 or over, and people with long-term conditions. We want to help protect you and those you care for. Find out more at <http://www.nhs.uk/staywell/>.

England

NHS Choices provides information on flu

Wales

NHS Direct Wales

Scotland

NHS Inform

You can also call **0800 224488** (8am to 10pm, 7 days per week)

Ready Scotland

Northern Ireland

NI Direct provides information on taking care in winter

Energy Saving Advice Service (ESAS)

ESAS provides advice on how to reduce bills and make homes more energy efficient. It also gives details on eligibility for the schemes mentioned above, including which parts of the UK they apply to.

Call the Energy Saving Advice Service on **0300 123 1234** (9am-8pm Mon-Fri and 10am-2pm Sat).

Wales, Scotland, Northern Ireland

Home Energy Scotland (HES) from the Scottish Government is your one-stop shop for energy saving advice and support. A warmer home this winter could be just a quick call away. Call to see what help is available on **0808 808 2282**.

If you live in Northern Ireland **Bryson Energy** provides advice on how to reduce bills and make homes more energy efficient. It also gives details on eligibility for local schemes and grants. Freephone **0800 142 2865**.

If you live in Wales you can contact Nest on **0808 808 2244** or visit **Nest** online. Nest is a Welsh Government scheme which aims to make the least energy efficient homes in Wales warmer and cosier.

Citizens Advice

Your local bureau will be able to give you advice on benefits, heating, grants and debt.

Look under 'C' in the Yellow Pages or visit **www.citizensadvice.org.uk** for more information or to find your local bureau.

Age UK

Age UK offers advice and information for people in later life on a range of issues including welfare and disability benefits, health and social care, housing and help with heating. Local Age UK branches are independent charities which offer a variety of services, including benefit checks, exercise and social activities, lunch clubs and day centres.

For free information or contact details for your local Age UK branch, call Age UK Advice on **0800 169 6565** (8am–7pm, seven days a week). Or you can visit **www.ageuk.org.uk**

If you live in Northern Ireland, visit **www.ageuk.org.uk/northern-ireland/** online or call their Freephone number **0808 808 7575**.

Gingerbread

Gingerbread provides advice and practical support for single parents. Call the helpline on **0808 802 0925** (10am–6pm Mon, 10am–4pm Tues, Thurs, Fri and 10am–1pm and 5pm–7pm Wed). Your call is confidential. Visit **www.gingerbread.org.uk** for more information.

If you live in Northern Ireland, visit **<http://www.gingerbreadni.org/>** online or call their Freephone number **0808 808 8090**.

Scope and DIAL UK

These organisations offer a combination of local knowledge and national disability expertise, providing free, impartial and expert information, advice and support to disabled people and their families.

To contact Scope, call the freephone helpline on **0808 800 3333** (9am–5pm Mon-Fri), email **helpline@scope.org.uk** or visit **www.scope.org.uk**

To contact DIAL UK or your local DIAL UK group call the Scope helpline free (9am–5pm Mon-Fri), or visit **www.scope.org.uk/dial**

Please note, DIAL UK is not applicable to Northern Ireland.

Call charges

If you call any of the information lines featured in this booklet make sure you know what call charges to expect.

From a BT landline:

- **0800** and **0808** numbers are free of charge, including from mobiles;
- **0845, 0870** and **0345** numbers may be free of charge or costs may vary, depending on your package, check with your service provider
- **0300** numbers are typically charged up to 10p a minute

Calls from mobiles and other networks may vary – check with your service provider.

For more information visit **Ofcom's** website

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