



Helping you to stay safe and warm with Sue Ryder



SGN



**Because no one
should face death
or grief alone**

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About this guide

Winter can feel challenging. The colder weather and dark nights can leave many people feeling worried about their health and wellbeing and how to keep their homes warm while managing energy costs.

This guide aims to help prepare you and your home for the colder months. It also points you towards free support that is available if you need a bit of extra help to stay safe and warm.

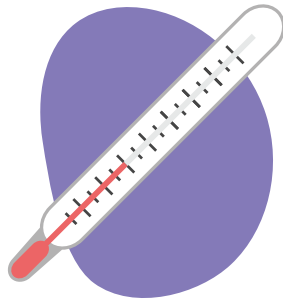
At Sue Ryder, our priority is supporting people who are living with terminal illness, nearing the end of life or grieving. At times in this guide, we will specifically highlight issues affecting these people and the support available for them.

How warm should my home be?

Staying warm and cosy is more important than ever during the colder months. As we spend more time indoors, worries about rising energy costs and heating your home safely can add extra stress. Staying warm isn't just about comfort, it's also vital for your health and wellbeing.

The recommended temperatures for your home are:

- Minimum home temperature: 18°C
- Main living area: 21°C



If you have a terminal illness

It's important to keep your home safe and warm if you are living with a life-limiting condition.

- You may experience heart or breathing problems if you're not warm enough.
- You might rely on medical equipment that needs a constant electricity supply.
- You're more at risk of infections, which spread more easily in cold conditions.
- You need a reliable water supply to stay clean and reduce infection risk.
- It's harder to recover from falls or injuries when your body is working hard to stay warm.
- Stress, anxiety and mental health challenges linked to your illness can be made worse by cold, unsafe or difficult living conditions.

If you are grieving

Grief can weaken your immune system, making it harder to fight off illnesses. Staying warm helps protect you from coughs, colds and other infections.

After a bereavement, many people face changes that make it harder to keep their home safe and warm, such as:

- Having less money, if the person who died contributed financially or received benefits you shared.
- Uncertainty about managing bills or repairs, especially if the person who has died used to handle these tasks.
- Unpaid bills or debts related to their illness or death, such as healthcare or legal costs.
- Poor mental health linked to grief, which can make it difficult to manage practical tasks like paying bills or maintaining your home.

Aim to keep the rooms you use regularly at a minimum temperature of 21°C to stay safe and warm. Keep other rooms at a minimum of 18°C.

Top tip

Keeping yourself warm

To help you keep warm and reduce bills during the colder months, we've put together some practical tips for when the temperature drops.

Dress for the cold

- Dressing in layers can help you stay warm without relying solely on your heating, and can help to save money on your bills.
- Choose thermal wear, sweaters and cosy socks to keep yourself warm.
- Wool, fleece and down are great fabrics for trapping heat and creating a layer of warmth.

Look out for low-cost second-hand clothing or home items in Sue Ryder's charity shops or online community selling sites such as eBay.

Top tip

Use heated or good-quality blankets

If you're sitting or lying down a lot to stay warm, keep blankets close by. Good-quality blankets made out of natural fibres like wool, cotton and fleece are another item you might find at [your local Sue Ryder charity shop](#).

A heated blanket that can go over or under your main duvet can add another layer of warmth, especially through the colder winter nights. It heats a small area, so it is much cheaper than heating your whole house.

Safety warning:

People with certain health conditions, particularly those who are nearing the end of their life, can have very sensitive skin. Hot water bottles and heated blankets may cause burns unexpectedly, so always check the manufacturer's instructions to ensure proper and safe usage.

Fill a hot water bottle

Use a hot water bottle to warm up your bed before you sleep. It's recommended to pre-warm the bed with the hot water bottle before getting in, but then removing it before going to sleep to avoid burns or other injuries. You should also replace your hot water bottle every two years.

Have a hot drink

It sounds simple, but it works! Dehydration can make you feel colder, so drink plenty of fluids.



Find a warm welcome space

If you're looking to stay warm outside of your home, the Warm Welcome Campaign has an [online list of free, warm and welcoming spaces near you](#).

Keeping your home warm

As well as keeping yourself warm, try these top tips to help you save money on your energy bills and keep your home at a comfortable temperature.

Controlling air flow

There are some low-cost things you can do to help improve the insulation in your home, such as:

Sealing draughts

Use weatherstripping or caulk to seal gaps around windows and doors. This stops cold air from coming in and warm air from getting out.

Insulating windows

Apply window film or bubble wrap to your windows. Heavy curtains or thermal blinds can also help keep the warmth in.

Close internal doors

Where possible, close internal doors, such as to your living room, to help keep the warmth in.

Use door draught excluders

Put draught excluders at the base of doors to block cold air. These are quite simple to make at home. For example, you could use old socks or tights filled with rice or sand.

Cover your letterbox

Cover your letterbox with card, fabric or an old tea towel if practical.

Curtains

Open your curtains and blinds during the day to let sunlight warm your space. Close them at night to keep the warmth in and prevent heat loss.

Tuck curtains in to stop warm air escaping behind them and out the window.

Get curtains for external doors or unheated areas like stairwells. Use a curtain tension rod if you prefer not to drill.

Radiators

Bleed radiators if they're not heating properly – trapped air may be the issue. Use a radiator key or ask a friend, neighbour or plumber to help.

Use radiator reflector foil behind radiators on external walls to reflect heat back into the room. Kitchen foil can work but is less effective.

Turn down radiators in unused rooms and keep doors closed. Ventilate occasionally to avoid damp and mould.



Charity shops often have good quality second-hand curtains for reduced prices, as do community selling sites like eBay, Vinted or Facebook Marketplace.

Top tip

Keeping damp and mould away

Damp and mould are an unwelcome sight in the winter months and addressing them early is vital for protecting your health.

Damp and mould can cause problems with your breathing, your eyes and your skin. You may be more likely to get viruses and bacterial infections. It can also be stressful and upsetting when parts of your home or your belongings are damaged.

Children and people who are terminally ill are at greater risk of having health problems related to damp.

Your home can become damp or mouldy for different reasons:

- cold temperatures inside that cause condensation
- water coming up from the ground
- water coming in from another source, such as a leaking gutter, pipe or roof.

You are most likely to find damp and mould:

- in rooms where steam is created, like a kitchen or bathroom
- on and around cold surfaces such as window frames
- on outside walls and in unheated rooms
- in wardrobes and cupboards.

For practical advice on how to tackle condensation, damp and mould, visit [National Energy Action's website](#). There are lots of useful tips – from opening windows when showering to where you should put your furniture.



Heating your home safely

Monitoring your energy and water appliances is important, as worn or broken ones can become dangerous.

Top tip
It is recommended that you service your boiler every year, as it is the best way of keeping it working safely. Even if your boiler is brand new, you'll still need to service it regularly for its warranty to stay valid.

You can find a gas engineer on the Gas Safe Register and a registered electrician from Electrical Safety First. [Find more information on the Sue Ryder website.](#)

Top tip
It is recommended to have an Electrical Installation Condition Report (EICR) every five years in rented homes (which landlords are required to obtain) and every 10 years in privately owned homes. Or as soon as there are signs of wear and tear, such as damaged wires or overloaded sockets. A qualified electrician can also check your smoke alarms if they are hardwired.

Trusted repairs and maintenance

Hiring qualified and trusted gas engineers, plumbers and electricians is important to keep your home safe.

If someone doesn't have the right training, they could make a dangerous mistake.

Regular servicing is important to keep appliances safe and working properly and is recommended annually.

Locking cooker valve: a simple safety device for your home

A locking cooker valve is a simple safety device that can help people with dementia, autism, or memory-related conditions live more independently by preventing gas-related accidents.

[You can apply for a free locking cooker valve via the SGN website.](#)

Fitted for free by SGN or your local gas network provider, to your existing gas pipework, the valve blocks gas flow when locked, stopping the cooker from being accidentally turned on.

A carer or relative can unlock it with a key when it's safe to use. It's easy to operate, offers peace of mind to families, and doesn't require changing your energy supplier.

Carbon monoxide safety

Carbon monoxide is a poisonous gas that can make you seriously ill. You cannot smell it, so it's important to know what other signs to look for.

Any appliances in your home that burn gas, wood, oil or coal may give off carbon monoxide if they are broken or not fitted properly. This includes ovens, boilers, heaters, open fires, wood burners and more.

BS EN 50291 certified carbon monoxide alarms should be fitted in every room where there is a potential source of carbon monoxide, near fuel-burning appliances and bedrooms. They normally last around 7-10 years but should be tested regularly and bought from a trustworthy source. Always check the manufacturer's instructions to ensure proper and safe usage.

Carbon monoxide risks are not limited to your home. They can also be found in caravans, boats, vans and holiday rentals.

Did you know?

Many fire and rescue services in the UK offer free Safe and Well visits, which are conducted by trained firefighters or community safety officers. They will check for fire hazards and provide personalised advice. In certain circumstances, you may be entitled to free smoke and carbon monoxide alarms. To discuss and arrange a visit, contact your local fire service.

Top tip

Carbon monoxide detectors are simple to set up and can be bought easily in many high street shops or online.

Symptoms of carbon monoxide poisoning

If you have carbon monoxide poisoning, you might experience:

- dizziness
- sickness
- confusion
- chest and muscle pains
- shortness of breath
- headaches.

These symptoms can sometimes be mistaken for food poisoning, so be sure to check your appliances if you suspect that could be an issue. You may also experience loss of consciousness or collapse as a result of carbon monoxide poisoning.

If you have a terminal illness, you may be more at risk of carbon monoxide poisoning. It may also be harder for you to notice the signs if you are already experiencing some of the symptoms of your illness.

How you can spot a carbon monoxide leak in your home

If you have a carbon monoxide leak, you might see:

- a yellow or orange flame on a gas appliance which should be blue
- flames that burn weakly, slowly or go out, including the pilot light on your boiler
- yellow or brown sooty marks on an appliance
- lots of condensation in a room with the appliance.

If you think you have a carbon monoxide leak, get everyone out of the house straight away and call the National Gas Emergency Helpline on 0800 111 999.



Do	Don't
<p>✓ Call the National Gas Emergency Helpline on 0800 111 999.</p>	<p>✗ Smoke or use any naked flames.</p>
<p>✓ Open windows and doors to help get carbon monoxide out.</p>	<p>✗ Touch any electrical switches. Turning a switch on or off could ignite a gas leak.</p>
<p>✓ Turn off the gas supply at the meter, as well as any gas appliances.</p>	<p>✗ Enter a cellar, even if your gas meter is in the cellar.</p>



Sign up for the Priority Services Register

We can take our heating, power and water for granted. But what would you do without it? The Priority Services Register (PSR) is a free support service provided by electricity, gas and water companies. It is designed to protect you and your family when you need it most.

By signing up to the register, you could get:

- advance notice of planned outages
- priority assistance in emergencies
- a nominee to speak on your behalf
- help with meter access or readings
- accessible formats like large print or braille.

You can join the PSR by visiting sue Ryder.org/priority

Who can join the Priority Services Register?

You can join the **Priority Services Register** if you:

- use medical equipment needing power or water
- have recently been bereaved
- have a disability or long-term illness
- are of State Pension age
- are pregnant or have children under five
- are blind, partially sighted, deaf or hard of hearing

- have a mental health condition
- need translation support.

Note: If you don't meet the eligibility criteria here, you still may be able to get support. Visit our [Priority Services Register page](#) for help.

Depending on the kind of support you need, you could be offered:

- **Ways to make it easier and safer to stay in contact with your provider**, such as letters in accessible formats, a 24-hour contact number and extra account security.
- **Priority support during supply interruptions** like power cuts and planned maintenance, including early notice to help you prepare, back-up equipment/supplies and links with emergency services.

If you or someone you know would benefit from this free service visit the [Sue Ryder website](#) today.

If you would prefer to sign up via telephone, please call SGN's Priority Services Register line on **0800 912 1700**.

Help with your energy bills

If you're struggling with your energy bills, you're not alone – support is available, and you may be eligible.

Submit regular meter readings

Regular and accurate meter readings ensure you're only charged for the energy you use – unlike estimated bills which can lead to higher bills and unexpected debt.

Get a smart meter

Most homes in England, Scotland and Wales can get one for free. It helps you track usage and save money. If you're in Northern Ireland, check with your supplier.

If you struggle to access your meter, consider joining the Priority Services Register (PSR) (page 10) and contact National Energy Action for advice by calling **0800 304 7159**.

Check your tariff

Make sure you are on the tariff that best suits your needs, whether fixed, variable, or prepayment. If you rely on a continuous supply of fuel for health reasons, a prepayment meter is not suitable, as it may be considered unsafe and impractical for high-risk customers. You may also be eligible for extra help with your bills if you require oxygen therapy, use an oxygen concentrator, have a low income, or have a medical condition that means you use a large amount of water.

Financial support

You may qualify for help you're not aware of. Help may be available based on your health needs – not just your income. This includes one-off or annual payments, fuel vouchers, and support with heating and electricity costs.

Local councils might offer help with bills under schemes called 'welfare assistance' or 'household support'. Visit your council's website to see what they offer. You can also find more information on the **Sue Ryder website** or via **Citizens Advice** and **National Energy Action**.

Did you know?

If your partner has died, you may be able to claim bereavement benefits for up to 18 months. The total amount could be thousands of pounds and may provide significant financial support.

If you're living with a terminal illness, you may be entitled to new or different benefits, especially if your ability to work has changed.

Grants

Some energy companies and charities offer grants or one-off payments. These may be based on:

- your income
- where you live
- your employment history.

Did you know?

Energy providers are legally required to support people who are vulnerable, including those who are unwell or nearing the end of their life. Visit [Sue Ryder's Safe and Warm hub](#) to find out more about managing money when you are grieving or have a terminal illness.

Did you know?

Over 80% of people receiving end-of-life care have struggled to run essential medical equipment due to high energy costs.

People can also struggle to manage their bills while they are grieving, and the winter months can be especially hard. If you're in this situation, know that support is available – and that you might be eligible.

Useful resources

Help with understanding benefits, grants and tariffs, and other support.

Benefits can be complicated. The organisations below can help with more information and support:

- **Citizens Advice** can help with information on grants and benefits to help you pay your energy bills.
- **Turn2Us** can help you find suitable grants, and offers guidance and information for migrants.
- **National Energy Action** helpline can also help you understand your bills.

See our useful contacts on the [Sue Ryder Safe and Warm hub](#).



Borrowing money to pay the bills

Borrowing money might be an option to help you manage short-term pressures – but it's important to understand the risks and explore all the support available first.

Borrowing money

It's not uncommon to feel the need to borrow money or use credit cards during difficult times. However, it's best to avoid borrowing money or using credit cards to pay for essentials like energy or water. Instead, contact your provider – they are legally required to offer support, including payment plans and advice.

If you're worried about debt, **StepChange offers free, 24/7 debt advice**. If you would prefer to speak to someone call **0800 138 1111** (Monday–Friday 8.00am–8.00pm, Saturday 9.00am–2.00pm).

Can my supply be cut off if I don't pay my bills?

It's unlikely that your gas or electricity will be disconnected. Energy suppliers must first offer help – like payment plans or prepayment meters (if safe and practical for you).

If you have a health condition, are over 75, have young children, or are recently bereaved, you're protected by law. Suppliers must consider your circumstances and make several attempts to contact you before taking action.

Water supply cannot legally be cut off for unpaid bills but companies can recover the debt.

Did you know?

Dealing with billing issues and your energy supplier

Billing mistakes and unexpected charges can happen – like high estimates, charges after switching and being billed for someone else's supply.

If your bill seems wrong or unclear, contact your energy supplier. They must explain your charges and offer support if you're struggling.

Organisations such as Citizens Advice and National Energy Action can help you understand your bills and assist with errors and complaints. Please visit the Sue Ryder Safe and Warm useful contacts page.



Support for those who are grieving or dying

At Sue Ryder, we believe no one should face death or grief alone.

Grief and bereavement support

- Our **Sue Ryder Online Bereavement Community** is a place to connect with others who have been bereaved, share experiences and get support.
- Our **Sue Ryder Grief Guide** is an online self-help platform which contains lots of useful resources and tools, to help you understand your bereavement and feelings.
- Our **Sue Ryder Online Bereavement Counselling Service** provides free, confidential and professional video support.
- We offer in-person support at our **Sue Ryder Grief Kind Spaces** (selected locations only). The drop-in sessions are led by trained volunteers and give people who have been bereaved the opportunity to share their feelings and experiences with each other.

You must be over 18 and living in the UK to access our bereavement support services.

Access Sue Ryder's Grief Support.

Palliative and end-of-life care

Sue Ryder offers specialist care for people who are living with a life-limiting condition or terminal illness, providing a range of support from our hospices and in people's homes.

Through inpatient stays, day services and at-home care, we help to manage pain and symptoms, and provide vital emotional and practical support for both the people we care for and those close to them. To find out more, visit [sueryder.org](https://www.sueryder.org)

For details on the useful contacts in this guide visit the useful contacts section on the Sue Ryder Safe and Warm hub.

Everyone deserves to feel safe and warm during the colder months. If you, or anyone you know is worried about energy costs, especially if they are approaching the end of their life or living with grief, don't wait – reach out to us now. We're here to help.

Keep safe and warm this winter

visit: [Sue Ryder Safe and Warm hub](#)

email: safeandwarm@sueryder.org

 [/SueRyderNational](#)

 [@suerydercharity](#)



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