



Care & Repair
Gofal a Thrsio

Older Not Colder

A Guide to Keeping Your Home
Warm and Your Bills Down



WALES&WEST
UTILITIES



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Who Are Care & Repair?

Care & Repair helps older people in Wales to repair, adapt and maintain their homes.

We are a Wales-wide charitable movement, working to ensure that older people have homes that are appropriate for their needs. Our vision is a Wales where all older people can live independently in safe, warm, and accessible homes.

You may be worried about how you can remain living independently at home as you grow older. That's where Care & Repair can help you.

Older Not Colder: A Care & Repair Service

Our Older Not Colder service can help keep your home warm, your bills down and help you claim the benefits you are entitled to.

The service is for people who:

- Live in Wales
- Are over the age of 60
- Own their own home or privately rent

We can visit and assess your home and give you free expert advice. We will even try and find funding for you if you need repairs or work to improve your homes' warmth and energy efficiency.

Keeping warm at home is essential for your health and wellbeing. Dementia, respiratory conditions and other illnesses are made worse by cold temperatures, and you are also more likely to fall when living in cold conditions.

This is why our Older Not Colder service is here to help.

Our Home Energy Officers

Our friendly Home Energy Officers can assess your needs and give you expert advice. They can:

- Assess your home to make sure it is insulated and warm.
- Offer advice on ways to save energy at home.
- Ensure that your heating system is safe and efficient.
- Help solve damp, mould and condensation issues.
- Support you if you are struggling with energy bills.
- Help you to apply for grants to help you keep warm.

To request a free visit from a Home Energy Officer, please contact your local Care & Repair (**see page 12**).

Wellbeing

There are some small things you can do that can have a big impact on your health and wellbeing:

- Layering up

Wearing lots of thinner layers will help conserve your body heat and keep you warmer throughout the day. A heated blanket for inside the home can also help keep your body warm.
- Eating well and moving around

It's good to keep stocked up on fruit and vegetables and have at least one hot meal a day. Try not to keep still for a long period as movement is a good way to keep warm.
- Preventing damp and mould

Keep your home well-ventilated to avoid the build-up of condensation. Use an extractor fan, open windows for short periods of time in rooms you aren't using and keep good air circulation by leaving gaps between furniture and walls.



Saving Energy

Ways You Can Save Energy at Home

Draught Proofing

Draught proofing is one of the cheapest and most effective ways to reduce home heat loss and keep your energy bills down. Draught proofing windows and doors could save you around £45 a year as blocking up unwanted gaps that let cold air in and warm air out will mean using less energy to heat your home whilst making it generally warmer.

Prioritise Most-Used Rooms

If you're trying to keep heating costs down, prioritise the rooms you spend most of your time, instead of trying to heat your whole home. This will keep yourself warmer and your energy costs down. The World Health Organisation suggests 18°C is the best temperature for your home, but 20°C is better for people who are older or unwell. Whilst it is important to not waste energy, it is more important to keep your home at a temperature that feels comfortable for you.

Insulating Tanks, Pipes and Radiators

Putting reflector panels behind radiators on external walls will reflect heat back into the room as opposed to letting heat out through the wall. Other measures such as insulating your hot water tank will reduce heat loss, meaning you spend less money heating water up and the water stays warmer for longer. Having an 80mm thick hot water tank jacket could save you around £50 per year.

The Small Changes

Implementing small changes in your home can make a big difference to your energy bill, allowing you to save money and do your bit for the environment. Turning appliances off at the socket, such as kettles or televisions, can save up to £50 a year. Washing clothes at a lower temperature, switching to energy saving light bulbs and filling the kettle up just enough for a single cup of tea are other ways to decrease the amount of energy you use, helping to keep your energy bills lower.

Loft Insulation	Insulating a hot water tank	Draught proofing windows and doors	Turning off appliances at the plug
Saves £270 per year	Saves £220 per year	saves £45 per year	Saves £50 per year

Grants

Government Energy Efficiency Grants

ECO4

The majority of energy suppliers in the UK are part of the Energy Company Obligation (ECO) scheme. They are required to improve the energy efficiency of eligible households. The scheme gives low-income and vulnerable households the opportunity to receive a whole house retrofit to improve energy efficiency.

To receive ECO4 funding, you must be receiving means-tested benefits and have an EPC (Energy Performance Certificate) of D or below. If you privately rent, you must have an EPC of E or below. You may still be able to access the scheme if you do not have an EPC.



ECO4 FLEX

Under ECO4 Flex, you may be entitled to support without being in receipt of means-tested benefits. Eligibility criteria for ECO4 Flex includes:

- Household income below £31,000

OR

- Receive council tax reduction and/or eligible for free school meals.
- Have a qualifying health condition. This usually falls under four conditions: cardiovascular, respiratory, limited mobility or immunosuppression.

Participating local authorities can refer vulnerable and low-income households to the scheme. Most local authorities in Wales are offering ECO4 Flex so get in touch with your local council or your local Care & Repair Agency if you think you could be entitled to support from this scheme.

Boiler Upgrade Scheme

The Boiler Upgrade Scheme could entitle you to £5,000 for a biomass boiler and £7,500 for air and ground source heat pumps. You will need to own your property with a valid EPC and no outstanding recommendations for loft or cavity wall insulation.

Great British Insulation Scheme (GBIS)

The GBIS was designed to complement the ECO4 scheme, and eligibility works in a similar way, but it aims to offer support to a wider range of homeowners and tenants. Alongside a 'low-income' eligibility group for households in receipt of means-tested benefits, the GBIS includes a 'general' group of households eligible for help to make energy-efficiency upgrades. This will include all households with an EPC rating of D to G and in Council Tax bands A to E in Wales.

Like with ECO4 Flex, participating local authorities can refer households to the GBIS if they meet low-income or health condition criteria. Local authorities can make a joint referral for both ECO4 Flex and GBIS.

Support from the GBIS can include insulation, including cavity wall, external wall and underfloor insulation. It is the decision of the energy supplier on what project they decide to take and the level of funding they will offer. This means that eligibility for the GBIS will not automatically guarantee that an energy supplier will install energy efficiency measures at your property.

Warm Homes Programme

The Welsh Government Warm Homes Programme offers free advice and if eligible, a package of free home energy improvements to lower your energy bills and to keep you warmer at home. The scheme can make fabric improvements to your property, such as replacing draughty windows or installing insulation. It can also upgrade your heating system.

The Warm Homes Programme takes a whole house approach, making use of low carbon technology when appropriate.

Our Home Energy Officers can help you access grants, guiding you through the application processes. Find your local Care & Repair contact details on **page 12**.

Energy Bills

The DOs and DON'Ts When Struggling with Energy Bills

- ✔ **DO** try and speak to your energy supplier to discuss a way to pay that works for both of you. Our Home Energy Officers can get in touch with your energy supplier on your behalf.
- ✔ **DO** try and agree a payment plan to pay off debt in instalments. It's important to inform your supplier of your circumstances. For example, tell them of any health conditions you may have.
- ✔ **DO** get free energy efficiency advice. We can provide you with expert advice on the best ways to save energy in your home, keeping your bills as low as possible.
- ✔ **DO** sign up for the Priority Services Register (PSR). You can sign up through your energy company. This will mean you will be entitled to priority support in an emergency, regular metering reading services, help with reconnecting your gas supply, and additional support when calling your network.
- ✘ **DON'T** ignore letters or avoid contact with your energy supplier, otherwise you may be at risk of disconnection.
- ✘ **DON'T** struggle in silence. If you pay by prepayment meter, you may be able to access a fuel voucher through your local council or a local support service. We can help you check to see if you are entitled to any financial support.
- ✘ **DON'T** cancel your direct debit or credit agreement to your energy suppliers. You may be able to access financial support from trusts, but this is more likely if you have been trying to make regular payments than if you have stopped paying altogether.

Benefits

Are You Receiving Everything You Are Entitled To?

The cost-of-living crisis, rising inflation and expensive energy bills mean people need all the help they can get. Last year, it was estimated around £19 billion of benefit support and social tariffs went unclaimed, with around one million pension households missing out on unclaimed Pension Credit. You might be able to claim benefits or increase what you do claim if you are:

- A carer
- Sick or disabled
- A pensioner on low income
- Struggling to afford essential things (such as food and housing)

Benefits can be complicated, and many people can feel put off because of the application procedures. But we're here to help you to claim what you're entitled to.



Means-Tested Benefits

You may be entitled to support based on your financial situation. Means-tested benefits include:

- **Pension Credit:** Tops up your income if you're over state pension age. How much you get depends on your circumstances. You can still claim Pension Credit even if you have some savings or a private or workplace pension, although there are some limits. We can help you to calculate whether you'd be entitled to Pension Credit, and if so how much you could get.
- **Cold Weather Payment:** Applies between 1 November until 31 March and is extra financial support for periods of very cold weather.
- **Universal Credit:** Designed to support you if you're on a low income or out of work. The amount you get will depend on your individual circumstances and you may be entitled to extra money if you have housing costs, a disability or health condition or caring responsibilities. You or your partner must be under state pension age and have a low income.
- **Council Tax Reduction:** If you are on a low income, you may be able to get a reduction on your Council Tax. You may not have to pay anything at all.

Non Means-Tested Benefits

Extra support is available regardless of your income or what you own. In many cases these benefits are designed to help with the extra costs of having a disability or being unwell or caring for someone in that position. You don't have to have national insurance contributions for these. Non means-tested benefits include:

- **Attendance Allowance:** helps with extra costs if you have a disability and need to have someone to help look after you. This doesn't have to be a professional carer; it can be a partner, family member or a friend. It can include personal care or help with managing a health condition, or it can simply mean someone helping you to do activities you enjoy or get out and about. It's a cash benefit which you can spend however you want; it isn't limited to care costs.
- **Carer's Allowance:** a benefit if you are giving regular and substantial care to a disabled or unwell person. You can't get Carer's Allowance once you have reached state pension age, but you can get an extra Carer's Element added to your Pension Credit.

- **Personal Independence Payment (PIP):** to help with extra living costs if you have a long-term physical or mental health condition or disability which means you need extra support, special equipment or additional time to do certain everyday tasks, including getting around. You may get the daily living part of PIP and/or the mobility part of PIP. You can't make a new claim for PIP once you have reached state pension age (you would claim Attendance Allowance instead) but if you are getting PIP when you reach that age you can carry on claiming it.
- **Disability Living Allowance (DLA):** Adults can no longer make new claims for this (although if you have been getting DLA for a long time, you may still be entitled to keep receiving it). However, if you are the main carer for a child under 16, including grandchildren who live with you or foster children, you can claim on their behalf.

It is important to check if you are entitled to claim for some extra help. Your local Care & Repair can conduct a benefits check for you, or you can try using an online benefit calculator tool such as the one at benefits-calculator.turn2us.org.uk.

To make a benefit claim you will normally need to fill in a form, either on paper, online or via a telephone call and you might need to have some evidence for your claim. We can help you make this application and guide you through this process. In some cases, claiming one benefit will entitle you to further support payments or social tariffs. For example, if you are entitled to Pension Credit you will be able to get other help such as:

- Housing benefit if you rent the property you live in
- Support for Mortgage Interest if you own the property you live in
- A free TV license if you're aged 75 or over
- Help with NHS dental treatment, glasses, and transport costs for hospital appointments
- Help with your council tax bill
- Warm Homes Discount: £150 off your energy costs in the winter months

Scams

Support Payments

There are other sources of support payments if you are struggling to keep up with your essential costs.

- **Winter Fuel Payment:** An annual one-off payment if you were born on or before 24 September 1957 for winter 2023/24, between £250 to £600 to help you with your utility bills over the winter.
- **Discretionary Assistance Fund:** A grant that you don't need to pay back for people who need help to live independently in the community (Individual Assistance Payment) or have experienced an emergency or crisis (Emergency Assistance Payment). Eligibility to access these payments may depend on whether you are in receipt of means-tested benefits, or your individual financial situation.
- **Fuel Voucher schemes:** The Welsh Government has provided funding for a fuel voucher scheme, aimed at people with pre-payment meters and households not connected to mains gas. This funding has enabled the Fuel Bank Foundation to introduce a national voucher scheme, with eligible households receiving up to three vouchers over a six-month period.
- **Social tariffs and rate reductions:** Whilst energy companies are not required to offer social tariffs on gas and electricity bills, you may be able to find rate reductions.

Dŵr Cymru Welsh Water offers a HelpU tariff for low-income households. This means your water bill is capped so you won't pay over a certain amount each year. You may also be able to get a rate reduction for your broadband connection if you are in receipt of means-tested benefits, such as Pension Credit.

We know that many people worry about claiming what they might be entitled to, or even feel uncomfortable asking about whether they might be entitled at all. However, Care & Repair Caseworkers are here to help, and they don't want you to miss out. If they carry out a benefits check for you, they will keep everything you tell them confidential, and they would never contact a benefits agency without your personal permission.

Find your local Care & Repair contact details on **page 12**.

Protecting Yourself Against Scams

The cost-of-living and energy crisis has meant many households are concerned about paying their energy bills and are looking at making home energy improvements. Unfortunately, rogue traders and scammers have taken this opportunity to sell products claiming to save you money on your energy bills.

Spray foam loft insulation is a product that has risen in popularity in recent years, but unfortunately has the potential to be very damaging to your property. Spray foam loft insulation can also make it difficult to sell your house and can be very costly to remove.

When considering home and energy improvements, always seek a second opinion; your local Care & Repair is here to help you make informed decisions about making changes to your home. It can be a good idea to ensure an installer or tradesperson is TrustMark or Which? Trusted Trader accredited.



Contact Your Local Care & Repair

Contact your local Care & Repair to request a visit from one of our Home Energy Officers.

Care & Repair Blaenau Gwent and Caerphilly

Blaenau Gwent and Caerphilly
01495 321091
enquiries@bgccr.co.uk

Care & Repair Bridgend County

Bridgend
01656 646755
enquiries@bridgendcareandrepair.co.uk

Care & Repair Cardiff and The Vale

Cardiff and the Vale of Glamorgan
02920 473337
careandrepair@crcv.org.uk

Care & Repair Carmarthenshire

Carmarthenshire
01554 744300
office@careandrepaircarms.org.uk

Conwy and Denbighshire Care & Repair

Conwy and Denbighshire
0300 111 2120
post@gofalathrwsio.com

Care & Repair Cwm Taf

Rhondda Cynon Taf and Merthyr Tydfil
01443 755696
enquiries@cwmtafcr.org.uk

Care & Repair Newport

Newport
01633 233887
admin@newportcareandrepair.co.uk

Care & Repair Monmouthshire and Torfaen

Monmouthshire and Torfaen
01495 745936
enquiries@crmon.org.uk

Gofal a Thrwsio Gwynedd a Môn

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Care & Repair North East Wales

Flintshire and Wrexham
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Care & Repair Powys

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enquiries@crpowys.co.uk

Care & Repair Western Bay

Swansea and Neath Port Talbot
01792 798599
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