

**National Assembly for Wales**  
**Environment and Sustainability Committee**  
**EEFP 13**  
**Inquiry into Energy Efficiency and Fuel Poverty**  
**Response from: Care & Repair**



**Care & Repair Cymru**

**Energy Efficiency and Fuel poverty Inquiry Care & Repair Cymru Response**

1.1 Care & Repair Cymru (C&RC) are the “Older People’s Housing Champion”. We are a national charitable body and actively work to ensure that all older people have homes that are safe, secure and appropriate to their needs.

Care & Repair Cymru is committed to improving the health & wellbeing of older people in Wales by providing advice and assistance with home improvements, adaptations and general repairs.

1.2 We work in partnership with a number of organisations including the Welsh Government, Local Government Housing and Social Care Teams, NHS, Occupational Therapists, third sector organisations such as Age Alliance Wales, the Older Peoples Commissioner, and Housing Associations to ensure that older people have access to a range of housing and social solutions that enable them to live in housing that meets their individual needs.

1.3 There are 22 Care & Repair Agencies covering the whole of Wales. Each agency provides a wide range of services and support for older and vulnerable people, helping them to remain living independently in their own homes and communities.

**Targets for reducing fuel poverty**

2. The Welsh Government has set targets to eradicate fuel poverty by 2018, with interim targets to eradicate fuel poverty among vulnerable groups by 2010 and in social housing by 2012. In actuality fuel poverty has risen to an estimated figure of 386,000 in Wales<sup>1</sup>. There are many practical difficulties that have impacted on the achievement of these targets, some of which are difficult for the Welsh Government to directly influence:

- UK households spent an average of £106 a month on household energy in 2012. This was a 55% rise on the 2002 monthly spend, after accounting for inflation. This is despite a decline in average energy usage<sup>2</sup>.
- 264,500 households in Wales have no access to the mains gas and for thousands, solid walls makes effective insulation difficult.
- Rising cost of living, and low incomes.

<sup>1</sup> Wales Fuel Poverty Projection Tool:2011/12 report, Welsh Government, April 2013

<sup>2</sup> Household energy spending in the UK, ONS 2002-2012



## Care & Repair Cymru

### Older people

3.1 The older people's wellbeing monitor for Wales<sup>3</sup> indicated that 1 in 5 households containing someone over 60 were fuel poor, twice the rate of all households.

Older people can be more vulnerable to fuel poverty as the majority live on a fixed income, and the rising costs of living, such as food and fuel affect them disproportionately. According to the Office of National Statistics<sup>4</sup> retired households spend a greater percentage of their income on household fuel than non-retired, even after accounting for winter fuel payments. The retired average is 7% compared to non-retired average of 4%. A recent report by Age Cymru, Life on a Low Income<sup>5</sup> found that the rising cost of energy bills were the biggest concern for older people and that many of them were cutting back on spending in order to manage. It was also reported that 70% of pensioner households in poverty and 80% of households in severe poverty were not currently in receipt of any major state benefits (Pension Credit, Housing Benefit, Attendance Allowance or Disability Living Allowance). This highlights the importance of reaching those people and providing the financial support that they are likely entitled to but are not receiving.

3.2 A report by Age UK<sup>6</sup> claims that illness related to living in a cold home costs the NHS £1.36bn every year. Living in a cold home has huge implications for health and is detrimental to physical health and social and emotional well-being. There were also 1300 excess winter deaths in Wales in 2011/12<sup>7</sup>.

3.3 The above figures demonstrate that WG targets have not been met and that some older people in Wales, remain living in fuel poverty. The Welsh Government however should be commended for their efforts in tackling fuel poverty, through continuing to invest in their Nest and Arbed programmes, in contrast to the UK government which discontinued Warm Front in 2012.

### What we do?

3.4 Care & Repair agencies work with older people to improve the energy efficiency of their homes and to maximise income. Agencies are skilled in accessing all grants, charitable funds and fuel poverty schemes, local, national and UK wide to support older people to live in warmer, more comfortable and more energy efficient homes. In 2013/14

<sup>3</sup> Older People's Wellbeing Monitor for Wales 2009, Welsh Government, 2009

<sup>4</sup> Household energy spending in the UK, ONS 2002-2012

<sup>5</sup> Life on a low Income, Age Cymru, 2014

<sup>6</sup> Age UK (2012) The Cost of the Cold: why we need to protect the health of older people in winter

<sup>7</sup> Excess Winter Mortality in England and Wales, 2012/13 (Provisional) and 2011/12 (Final)

### Member of Community Housing Cymru Group:

#### Aelod Grŵp Cartrefi Cymunedol Cymru:



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Care & Repair agencies provided over 1800 people with energy advice and assistance and over 1000 older people were supported with issues of damp housing. Also nearly 9850 older people were supported with benefits assessments in order to maximise their income.

### Nest

4.0 Care & Repair agencies utilise the Nest Portal system, in order to refer clients directly to the scheme, whilst visiting clients in their own homes. The Nest partnership with Care & Repair ensures that the scheme is accessible to vulnerable older people, living in their own homes. Care & Repair Cymru carried out a survey to evaluate the Nest scheme, in terms of their relationship with Care & Repair and how the scheme worked to support older people to alleviate fuel poverty. The findings included both benefits and concerns.

#### 4.1 Concerns:

- Eligibility criteria – it was felt that the eligibility criteria was too stringent and many people were vulnerable, but did not meet the criteria for support through Nest
- Measures funded – Of particular concern was that the scheme did not cover replacement windows or replace old, inefficient boilers. One comment read; ***'If the windows are old and inefficient and the roof leaks then a new central heating system will not fully meet the needs of the client.'***
- Application process – complicated and difficult for vulnerable people (particularly those without support).

#### 4.2 Benefits:

Respondents felt the benefits included;

- Provision of heating, improving living conditions
- A more fuel efficient home
- Reduced fuel bills
- Improved wellbeing
- Works were fully funded for clients who would struggle to fund such works.

One person summarised the benefits as;

***'Clients who are disabled, elderly or with health problems and on low incomes are able to live more warmly, within their own homes and remain living in their own homes'***

### Case Study Mrs Thomas

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## Care & Repair Cymru

4.3 Mrs Thomas lives in Monmouthshire in an isolated, rural position. She is aged 74 and lives alone. Her husband died many years ago and she raised their 4 children alone. She is diabetic and as a consequence her leg has become ulcerated.

4.4 Mrs Thomas was identified as a vulnerable older person by her GP through Monmouthshire Care & Repair's Healthy at Home scheme. Mrs Thomas was having difficulty managing her finances, and was taking out high interest, doorstep loans to pay for essential repairs to the home. At the time of the referral, the roof to the house was badly damaged and Mrs Thomas had no way of paying for the repairs. The Care & Repair caseworker supported Mrs Thomas to make a welfare benefits application and she qualified for pension credit. Benevolent funding was sought to help Mrs Thomas pay for the roof repairs.

4.5 Care & Repair organised for trusted contractors to repair the roof, which was fully funded by benevolent funds. The house remained damp however due to lack of heating. Mrs Thomas had two coal fires in the house but found it difficult to physically light them and this, along with the cost, meant she rarely lit them. She would sit in the house with a rug around her for warmth. She no longer drives and therefore spends a lot of time in the house and had subsequently become more vulnerable and isolated.

4.6 The Care & Repair caseworker contacted Nest on behalf of Mrs Thomas and a contractor installed oil fired central heating in the house, funded through the Nest programme. The house is not on the mains gas network, due to its location. The Care & Repair caseworker obtained benevolent funding to fund the installation of 2 new windows to the property; as this was not funded by Nest.

### Outcomes

4.7 Mrs Thomas now lives in warm home, which is no longer damp. This is due to the support of Care & Repair Monmouthshire and Nest funding. Her increase in income also enables her to afford to continue to heat her home. Both her comfort and health have improved as a result. As a consequence of having a warm home Mrs Thomas now feels comfortable in inviting her granddaughter stay with her, helping to reduce her isolation.

### UK wide schemes Greendeal and ECO – Care & Repair Role

5.1 Navigating and comprehending fuel poverty and energy efficiency schemes, particularly in Wales, due to the number of national and locally available schemes, is incredibly difficult for the consumer. Care & Repair have ensured that their advisors are able to support older people to access schemes, which are best for them, through training and knowledge transfer.

### Member of Community Housing Cymru Group:

Aelod Grŵp Cartrefi Cymunedol Cymru:



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5.2 Care & Repair agencies support older people throughout Wales and are therefore well placed to promote the delivery of Eco. We believe that partnerships, with such organisations in the public and third sector as Care & Repair, would be of benefit. This would help Eco providers to identify the most vulnerable householders, who would benefit from Eco.

5.3 Care & Repair are actively seeking to set up a social business to work with an energy company/Eco provider to support them in providing measures, funded under Eco. This would enable us to identify and support older home owners through the process and help to lift them out of fuel poverty.

5.4 Care & Repair will utilise all schemes available to older people, including Green Deal, as solutions for clients. Many schemes currently invest in replacing boilers, as a short term solution for the householder; however we feel investment in insulation and renewables would be a more beneficial, long term solution for homes in Wales.

5.5 Policies which most influence levels of fuel poverty, such as energy and welfare are not devolved to Wales, and therefore it is very challenging for Welsh Government to actively influence figures by affecting these drivers. We believe however that the greatest influence would be to continue to invest in Welsh fuel poverty schemes and in agencies such as Care & Repair and others, who directly support people to improve income and their home.

## 6 As members of the Fuel Poverty Alliance Care & Repair Cymru call for;

- A detailed action plan setting out how and when fuel poverty will be eradicated in Wales
- Support to all fuel poor households to stay warm- until fuel poverty is eradicated
- A co-ordinated and united approach across the statutory sector (at UK and Wales level) that involves partners from the private, voluntary and community sectors in Wales

**Rachel Gingell**

**Policy and Research Officer**

**Member of Community Housing Cymru Group:**

**Aelod Grŵp Cartrefi Cymunedol Cymru:**