

Winter wrapped up

A guide to keeping warm,
safe and well this winter

Health & wellbeing



**SPREAD
THE
WARMTH**

Who we are

Age Cymru is the national charity for older people in Wales.

Age Cymru works to develop and deliver positive change with and for older people.

Our vision is an age friendly Wales.

Our mission is to make life better for older people.

Together with our local partners:

- We provide information and advice.
- We deliver wellbeing programmes.
- We provide independent advocacy.
- We support carers.
- We campaign and research.

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How we can help

Age Cymru Advice: our information and advice service for matters affecting people over 50 in Wales.

Age Cymru Advice is committed to being the foremost information and advice service to older people in Wales. We aim to provide effective, accessible, high-quality information and advice while offering a free, impartial and confidential service. Age Cymru Advice can assist older people themselves, their family, friends, carers, or professionals.

All of our guides and factsheets are available to download from our website, or you can contact our advice line to have copies posted to you for free.

Local support

Age Cymru Advice also acts as a gateway to our local services. Face to face support via local offices and home visits may be available to people requiring additional or more specialised support.

Getting in touch

If you want to talk to one of our expert advisers, in Welsh or English, call us on **0300 303 44 98**. Our advice line is open between 9am and 4pm, Monday – Friday.

(Calls are charged at the same rate as a call to a standard 01 or 02 number. They will also be automatically included in any landline or mobile inclusive minutes package.)

You can also email us at advice@agecymru.org.uk or visit our website at www.agecymru.org.uk/advice

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What this guide is about

This guide explains what you can do to get yourself and your home ready for winter, as well as where to go for more information and support. Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the ‘Useful organisations’ section (see pages 34-38).

You can also call Age Cymru Advice on **0300 303 44 98** for further information.

Preparing your home for winter

Check your heating system is working safely and efficiently

If your home has gas central heating, this needs to have an annual safety check. Getting your heating system safety checked by a Gas Safe registered engineer will give you the reassurance you need that your heating is working safely and efficiently. As well as making sure that there is no risk of carbon monoxide leaks, the boiler will also be checked to make sure that it is in good working order.



When an engineer comes to your home, you can ask to see their Gas Safe ID card and may wish to note down their licence card number. Contact the Gas Safe Register for further information, or to find a registered engineer in your area (see page 35).

If you rent your home, your landlord is legally required to arrange gas safety checks at least once a year. The landlord must also provide you with a copy of the gas safety record following the check (which must be carried out by a Gas Safe registered engineer).

- Heating is important to your overall health, particularly when it's cold outside.
- Heating keeps you warm, but it can also keep you safe and feeling well too.
- Putting your heating on will warm the air you breathe so your heart and lungs won't have to work so hard.
- If you're considering cutting back, don't cut out your home heating all together.

If you have solid fuel heating or cooking appliances

A good chimney is essential to efficient and safe operation of all solid fuel burning heating and cooking appliances. HETAS (Heating Equipment Testing and Approvals Scheme) recommends that chimney sweeping is best carried out by a HETAS Approved Chimney Sweep at least once a year, depending upon the appliance and fuel being used.

It's also important, for safety reasons, to make sure air vents are never blocked. Good ventilation also helps to prevent condensation.

Check your stopcock

If water pipes freeze they can burst, so you need to be able to turn off the water at the main stopcock. You will need to check that it's not jammed – it should be reasonably easy to turn. If it's jammed, you may need to get it replaced.

Safety in the home

- **Smoke alarms**

You should fit a smoke alarm on every storey of your home. If you rent your home, the landlord is legally required to provide this.



- **Carbon monoxide alarms**

Heaters, boilers or other appliances that burn gas, coal, oil or wood can give off carbon monoxide if they aren't working properly. Carbon monoxide is known as a 'silent killer' because you can't see, taste or smell it.

Symptoms of carbon monoxide poisoning include having a headache, feeling sick, or having a sore throat and a dry cough – similar to a cold or flu. If you're worried that you might have carbon monoxide poisoning, call 999 immediately.

You should place a carbon monoxide alarm in any room which has a gas, oil or solid fuel burning appliance. If you rent your home, the landlord is legally required to provide this.

It's possible to buy alarms that are audible, visible and/or vibrate. For more information on this contact Age Cymru Advice or the Royal National Institute for Deaf People (RNID) (see the useful organisations section on pages 34 and 38 for contact details).

- **Make Tuesday 'Test-it Tuesday'**

Get into the habit of testing your smoke and carbon monoxide alarms on a weekly basis to make sure they're working.

- **Fire and Rescue Service Safe and Well visits**

These visits can provide a fire safety check of your home, as well as other safety messages that may be relevant, such as home security or falls prevention. The Fire and Rescue Service may also be able to provide you with free smoke alarms and/or carbon monoxide alarms. Contact details can be found on page 35.

Preparing for extreme weather

Icy conditions or snow – You can grit the ground around your home to make it safer during icy conditions. Keep a mixture of rock salt and grit handy to put on steps or paths. If temperatures have dropped below freezing you will need to scatter more of the mixture. Some councils provide free bags, or local DIY shops and larger supermarkets may also sell it.



You could also stock up with plenty of food in advance, particularly items that last a long time, such as tinned products or food that can be stored in the freezer.

If you're worried about walking your dog in icy weather, contact The Cinnamon Trust (see page 34). They may be able to match you with a dog-walking volunteer in your area.

Flooding – Details of flood warnings can be found on the Natural Resources Wales website (see page 37 for contact details). They also have a range of other information, including: planning what to do in an emergency, packing a flood kit, checking your insurance and turning off gas, electricity and water. If you need sandbags, your local authority may be able to supply them. Alternatively, you should be able to buy some from DIY stores or a builder's merchants.

Winter storms and high winds – You can find weather warnings and information on staying safe in extreme weather on the Met Office website (see page 36 for contact details). As with icy weather, you may wish to stock up with food in advance, so you don't have to leave the house in high winds or a storm.

Installing grab rails

Consider fitting a grab rail if you have steps at your front or back door. Contact your local authority, Care & Repair Cymru or Age Cymru Advice for more information.

Be prepared for a power cut

Keep a battery operated radio, torch and spare batteries handy in case severe weather causes a temporary power cut. Keep your mobile phone, laptop or tablet fully charged, so you can use the battery power if ever you're without electricity.

If you're experiencing a power cut, you can telephone 105. It's free of charge and you'll be put through to your local network operator who can provide advice.



Keep useful numbers to hand

You can use page 39 of this guide to write down emergency numbers, dates and appointments and keep this by your phone.

Claiming benefits, entitlements or other financial assistance – UK Government, Welsh Government or energy company schemes

Make sure you claim all the financial support you can to help with heating bills. See pages 23-33 for more information.

See our free guide *Save energy, pay less* for tips and our factsheet *Help with heating costs in Wales* for more in-depth information.

Your winter health

Keep moving

- Keeping active boosts your immune system, so it can help to keep you well too.
- Everyday jobs around the house or garden all count as being physically active. For example, washing up, cleaning, hoovering and keeping paths, patios, driveways or gardens maintained and free of weeds, moss or algae.
- Even just general pottering about can lift your mood and boost your energy.
- Move about little and often. Staying seated for too long can leave you feeling cold and tired.
- If you're able to, taking a walk or just standing and stretching can help. Alternatively, you could try some chair-based exercises.
- Visit the 'Physical activity' section of Age Cymru's website for further information on different types of exercises you could try, including LIFT – Low Impact Functional Training. LIFT is a series of exercises that are suitable for everyone and can be followed both seated and standing.

www.agecymru.org.uk/physical-activity

For information on sessions taking place in your local area please contact Age Cymru on **029 2043 1555**.

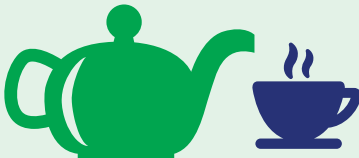


Eat warm, eat well

Hot meals and drinks help to keep you warm, so eat at least one hot meal each day and have hot drinks during the day. Having a hot drink before bed and keeping one in a flask by your bedside can offer warmth, comfort and hydration if you wake early feeling the chill.

You could also do your food shopping online and get it delivered to your door. Include a good range of foods in your diet and aim for at least five portions of fruit and vegetables each day, so that you're getting plenty of nutrients and vitamins.

Frozen vegetables are as good as fresh, if not better. Your body needs proper nutrition at all times, but especially during cold and flu season when your immune system is under threat. You need to drink plenty too. If you're worried about a poor appetite, speak to your GP.



The seasonal flu vaccine

Flu (also known as influenza) can be serious for some people. Flu viruses change regularly and immunity wanes, so it's advisable to have a free flu jab every year if you are eligible. It's the best protection available to protect you from the flu viruses going around.



For autumn/winter 2023-2024 the following people are eligible for a free flu jab, with the roll-out of the vaccine beginning from 11 September 2023:

- people aged 65 and over (age on 31 March 2024);
- people under 65 who have a long-term health condition and are in a 'clinical risk group';
- someone who is a carer for an older person;
- someone who is a carer for a person with a long-term health condition or disability;
- people with a learning disability;
- healthcare workers with direct patient contact and staff providing frontline NHS/Primary care services;
- staff providing homecare services, or working in care homes/nursing homes who have regular contact with vulnerable people;
- individuals experiencing homelessness;
- pregnant women;
- people in prison;
- children aged two and three years old (age on 31 August 2023);
- children in primary school from reception class to year 6 (inclusive); and
- children in secondary school from year 7 to year 11 (inclusive).

If you think you could be eligible for a free flu jab ask at your local pharmacy or your GP practice.

Flu vaccinations are very safe but your vaccinated arm may be sore afterwards, or you may have a slight temperature or aching muscles for a few days – other side effects are rare. The flu jab cannot give you flu as the adult vaccine does not contain a live virus.

COVID-19 booster vaccine

There was originally a universal 2 dose primary course of the vaccine offered from December 2020 to the whole population (aged over 5). This was ended by the Welsh Government on 30 June 2023. **However**, people over a particular age, those in a clinical risk group, carers and people in certain other categories will continue to receive periodic booster vaccinations, as outlined below.

The next COVID-19 booster vaccine programme will be rolled out from 11 September 2023. The following people will be eligible to receive it:

- residents in a care home for older adults;
- all adults aged 65 years and over;
- people aged under 64 years who're in a clinical risk group;
- people aged 12 to 64 years who are household contacts of people with immunosuppression;
- people aged 16 to 64 years who are carers;
- frontline health and social care workers; and
- staff working in care homes for older adults.

Everyone who is eligible for the booster should be invited for their vaccination by their Local Health Board (LHB). If you feel that you should be eligible and you don't receive an invite, contact your LHB to query this – see page 36 below for information on how to contact them.

If you can't travel to get a vaccine, you should still be contacted. The NHS can make special arrangements for people who are housebound.

Check you've had a 'pneumo' jab

The 'pneumo' (pneumococcal) vaccine is a one-off jab that helps protect you against pneumonia, meningitis and septicaemia. Ask your GP about it if you're 65 and over and haven't had one or simply aren't sure.

Shingles vaccine

As of September 2023, more people are eligible for this vaccine.

The shingles vaccine will be offered in a phased approach to everyone in Wales aged 60 years old until their 80th birthday. If you have not had a shingles vaccine before and are aged between 70 (and reached this age before 1 September 2023) and 79 you are eligible straight away and can contact your GP surgery to book an appointment. For people turning 70 from September 2023 onwards, your GP surgery should contact you about the vaccine on, or shortly after, your 70th birthday.

The phased approach for people aged 60 to 69 is quite complicated and further information can be found on the NHS Wales website at:

www.phw.nhs.wales/topics/immunisation-and-vaccines/vaccination-information1/shingles-vaccine

Contact your GP surgery to check if you are unsure when you will be eligible.

If you are immunosuppressed (have a very weakened immune system because of a health condition or medical treatment) you will be eligible and invited for the vaccine from the age of 50, with no upper age limit.

Have good hand hygiene

Good hand hygiene is a simple way to help prevent the spread of bacteria and viruses, such as flu and COVID-19. Make sure you wash your hands regularly with soap and warm water, including after coughing or sneezing (also see below). Where this isn't possible, use an alcohol based, anti-bacterial hand sanitizer. Clean surfaces that are likely to come into contact with your hands, such as your telephone, door handles, light switches, taps, books and computer equipment.

Coughs and sneezes

Use disposable tissues to cover your mouth and nose when you cough or sneeze and place used tissues in the bin as soon as possible.

If you feel a sneeze coming and you're not prepared with a tissue, sneeze into the fold of your arm as you're less likely to spread germs this way.

Consider taking a vitamin D supplement

Our bodies create vitamin D from sunlight when we're outdoors. We need it for healthy bones, teeth and muscles. During the winter months in the UK the sun isn't strong enough for our bodies to make vitamin D, and it's difficult to get the amount we need from food alone. You might want to speak to your GP or pharmacist to discuss taking a supplement to boost your levels in winter.

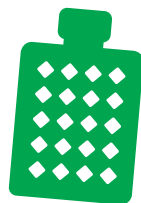
Protect yourself against chilblains

To help prevent chilblains, keep your whole body warm at all times. Avoid trying to warm up too quickly, by sitting with your skin in direct contact with a radiator, hot water

bottle, hot bath or other heat source. Talk to your GP if you get chilblains regularly or have diabetes.

Hot water bottles

Use a hot water bottle with a secure fitting cover. Don't use if there are signs of a leak, or the rubber has perished or split. You can test your hot water bottle for leaks by filling it with cool water first and turning it upside down over a sink or bath.



Electric blankets

Electric blankets can be used to warm your bed. However, it's important for safety reasons to never use a hot water bottle and an electric blanket together. It can be a good idea to purchase an electric blanket that has a timer, so that you can arrange to warm your bed and for it to shut off automatically before you get into bed.

Get a personal alarm

Personal alarms allow you to call for help if you're unwell or have a fall and can't reach a telephone. You press a button on a pendant you wear around your neck or as a wrist band. This will connect you to a 24-hour call centre, where you can talk to someone who will contact a designated person to help you – usually a neighbour, friend, relative or the emergency services.

Contact your local authority to see whether they run a personal alarm scheme. The Welsh Government has a list of all the local authorities in Wales, together with links to their sites at: www.gov.wales/find-your-local-authority

Keep your spirits up and stay connected

It's not uncommon to feel a little low during the winter, especially when the days are short and getting darker by 4pm.

Try to stick to your usual routine and if you can't visit friends or relatives, make sure you phone them regularly to talk. Alternatively, if you have a computer or smart phone, you can use video call programs, such as Zoom or Skype.



If you feel lonely, contact your local Age Cymru to see if they are offering a befriending service. If there are no local services, contact Age Cymru Advice on 0300 303 44 98 for information on other services that may be available, such as friendship telephone calls.

***If you are well enough to do so –
and the weather isn't too bad –
try and get out in the fresh air whilst
there is daylight by going for a short
walk or a stroll in the middle of the day.***



There may be local classes or social groups you can attend. Check your local community centre or library noticeboard to find out what opportunities there are in your area or contact our Age Cymru Advice line.

If you feel down for several weeks and you find little pleasure and interest in anything that you once enjoyed, making you feel listless and lacking in energy, it's very important to share these feelings with someone, perhaps a friend or your GP. For more information, see our free guide *Your mind matters*.

Keeping yourself warm

Cold weather can have serious health risks, particularly as we get older and if we already have a ‘chronic health condition’, such as diabetes, heart disease, or COPD (chronic obstructive pulmonary disease).

If you’re exposed to a cold environment for a long time, or to extreme cold for only a short time, your blood pressure rises which means that there is added pressure being placed on your circulatory system, putting you at risk of a heart attack or stroke.

Follow these tips to stay healthy and keep warm, whether you’re indoors or heading out.

- Several thin layers of clothing will keep you warmer than one thick layer, as the layers trap warm air. Clothes made from wool or fleecy synthetic fibres such as polyester are a better choice than cotton. Start with thermal underwear, warm tights or socks. Check that your clothing doesn’t restrict your circulation. A shawl or blanket will provide a lot of warmth whilst seated. Try to keep your feet up, as the air is cooler at ground level.
- In addition to wearing gloves and a hat, wrapping a scarf around your face can help to warm the air you breathe.
- Wear warm clothes in bed. When it’s very cold, wear thermal underwear, bed socks and maybe even a hat – a lot of heat is lost through your head.
- Keep your feet warm. Choose boots with non-slip soles and a warm lining, or wear thermal socks.
- Check local news and weather forecasts for advice when bad weather is forecast.



Keeping your home warm

Low temperatures increase the risk of flu and other respiratory problems and can raise blood pressure. Blood pressure takes longer to return to normal in older people who have been out in the cold, increasing the risk of heart attacks and strokes.

Most of us spend a lot of time indoors in winter, so it's important that your home is a comfortable temperature in which to stay warm.

The following may help you keep your home warm:

- It can help to get to know how the timer and thermostat on your heating system work. If it's very cold, you could set the timer to switch the heating on earlier.
- If you have radiators with individual thermostatic radiator valves (TRVs), make sure they're set at the right temperature according to how often you use that particular room and/or in relation to what the room is used for (TRVs allow you to control the temperature of each radiator, so you can turn down the heat in a room you're not using). For more information about how to understand your heating controls, see our free guide *Save energy, pay less*.

According to the Energy Saving Trust, you should set your central heating thermostat at between 18°C and 21°C.



People who are less active due to mobility problems or illness may wish to heat their homes nearer the top of this suggested range, or potentially higher. If you are concerned about the cost of doing this, see our section ‘Extra money you may be eligible for to help with heating costs’ on pages 23-33. If you are particularly feeling the cold due to ill-health, you could seek advice from your GP, or a specialist charity covering the health condition which affects you.

You don’t need to turn your room thermostat up when it’s colder outside – the house will heat up to the set temperature whatever the weather, though it can take longer on colder days. Turning up the thermostat won’t make the house heat any faster.

- Closing blinds and curtains at dusk can help to keep the heat in. Additionally, you could consider fitting thermal linings to your curtains. Keeping doors closed to individual rooms can also help to keep the warmth in that particular room.



- Keep your bedroom window closed at night when the weather is cold. The coldest time of the day is just before dawn. Remember breathing in cold air raises the risk of chest infections, heart attack and stroke.

Heating your home efficiently

Energy prices are high at the moment, but keeping your home warm can be easier and more cost effective if it is well insulated and your heating works properly.

Nest or the Warm and Safe Homes (WASH) advice line should be able to advise you (see pages 37 and 38).

For more energy saving tips see our free information guide *Save energy, pay less*.

Priority Services Registers

Energy suppliers and distribution network operators have Priority Services Registers for people who need extra help. This could be because you're over pension age or living with a long-term health condition or disability. You might need support temporarily following an injury or illness. If you sign up for priority services you could get extra help and support, such as a unique password for you to confirm the identity of an electricity or gas employee calling at your home; or moving a prepayment meter if you are no longer able to access it.

You pay your gas and electricity bills to your energy supplier, and your distribution network operator is the company in charge of the supply to your area. Contact the Energy Networks Association to find out who your network operator is. To make sure you get as many services as possible you should join both your supplier's register and your distribution network operator's register, as they may offer different services.

What to do if you can't pay your bill

Contact your energy supplier if you're having trouble paying your bills. Companies should not disconnect all-pensioner households during the winter months. You may be able to set up a repayment plan, or have a prepayment meter installed.

For more information on getting support to keep your home warm see our free guides *More money in your pocket* and *Save energy, pay less*. Also, see our free factsheet *Help with heating costs in Wales*. For further advice contact Citizens Advice or the WASH advice line (see pages 35 and 38).

Also see our section below on extra money you may be eligible to claim that can help you pay your bill.

Switching energy supplier

You can check your current energy tariff and potentially shop around to see if you can get a better deal. See our free factsheet *Getting the best energy deal* for more information.

It should be noted, however, that due to continuing uncertainty in the energy market at the time of writing (September 2023) it might not necessarily be advisable, or even possible, to switch energy suppliers for a cheaper tariff at the current time. Contact Age Cymru Advice on 0300 303 44 98 for the latest information.

Extra money you may be eligible for to help with heating costs

Below is a list of some benefits, entitlements or other schemes that may provide you with extra money or assistance to meet your heating costs, including schemes that may help you to replace or upgrade your central heating, or provide insulation measures. Some benefits or schemes that are listed aren't specifically for help with heating costs, but may be relevant in some situations, or the assistance available from them could be used by you towards your heating costs.

For more detailed information on each of them, see our factsheet *Help with heating costs in Wales* or contact Age Cymru Advice on **0300 303 44 98**.

Welfare benefits or entitlements

Winter Fuel Payment

This is a non-means tested payment from the UK Government to help with heating costs. Most pensioner households will be able to receive it. The payment is £200 if you are under 80 and £300 if you are over 80. However, you'll usually get less if you live with other people who also qualify.

Cold Weather Payment

Cold Weather Payments are paid when there's very cold weather in the area where you live. This is defined by the Met Office as being when the average temperature has been, or is expected to be, 0°C or below for 7 days in a row. You get £25 a week for each 7 day period of cold weather between 1 November and 31 March each year.

Warm Home Discount

The Warm Home Discount is a £150 payment to reduce eligible customers' bills over the winter months. The money won't be paid to you directly – it'll be added as credit to your electricity account. To qualify, you or your partner must have an account with a participating electricity supplier, and one of you must claim the Guarantee Credit portion of Pension Credit or a different 'qualifying benefit' (if you have high energy costs).

The qualifying benefits include the Savings Credit portion of Pension Credit and Housing Benefit. If you claim one of these, the government will assess your energy costs based on the type, age and size of your property.

Budgeting Loans from the Social Fund scheme

If you receive Pension Credit, Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance, you may be able to get a Budgeting Loan from the Social Fund (Universal Credit claimants can apply for a Budgeting Advance instead). They are designed to help with intermittent expenses which are difficult to budget for on a low income. Budgeting Loans do have to be paid back, but they are interest-free. See Age UK's Factsheet 49 *Social Fund, advances of benefit and local welfare provision* for further information.

The Welsh Government's Discretionary Assistance Fund (DAF)

DAF can provide non-repayable grants to those in urgent need of assistance where they cannot access any other help or funding. They can only be used for essential needs and items where your health and wellbeing may otherwise be at risk. When you apply, you will need to explain why you need a DAF award, plus what other sources of help you have tried to access first – for

example, generally you should first of determined that you are not eligible for assistance via a Budgeting Loan (see above).

DAF has also been utilised by the Welsh Government to provide extra support to off-grid households experiencing extreme financial hardship. You may be able to get up to £250 for a one-off oil payment, or up to three £70 payments for Liquefied Petroleum Gas. This part of the scheme is set to run until March 2024.

If you live in an off-grid property, you may also wish to take a look at our factsheet, *Help with heating costs in Wales*, which contains further information on this topic.

The Welsh Government Warm Homes Nest scheme

The Nest scheme aims to reduce the number of households in fuel poverty by making homes more fuel-efficient. This can lower your energy bills and benefit your health and wellbeing. If you are a homeowner or privately rent your home, you may be eligible for a package of free home energy efficiency improvements*.



*If you privately rent your home, you must get your landlord's permission before Nest can carry out any work. If you rent your home from the local authority (council) or a housing association you won't be eligible. However, social landlords must work to improve their housing stock, including that it is adequately heated, fuel efficient and properly insulated. If you live in social housing and feel that it needs energy efficiency improvements or repairs to the heating system, you could seek advice from Shelter Cymru or Citizens Advice (see pages 38 and 35).

If you meet the eligibility criteria, you will progress to a whole house assessment. Depending on individual circumstances, this assessment could recommend:

- a new boiler;
- installation of central heating systems;
- solar panels; or
- various insulation measures.

There are a couple of ways in which you may meet the eligibility criteria:

1. Based on you, or someone who lives with you, receiving a qualifying means tested benefit

The qualifying benefits include Pension Credit; Housing Benefit; Universal Credit or an award from your local authority's Council Tax Reduction Scheme. You would also need to be living in a home that is energy inefficient and, therefore, expensive to heat.

2. Based on you, or someone who lives with you, having a chronic respiratory, circulatory or mental health condition.

In addition to the health condition, you would also need to have a household income below a defined threshold and live in a home that is energy inefficient and, therefore, expensive to heat.

If Nest determines from your initial contact with them that you do not meet the eligibility criteria, they will seek to instead provide advice on saving energy and water; making sure you are on the best energy and water tariffs for your needs; examine benefit entitlements, or advise on money management. They can also provide a referral onto other schemes or grants.

See page 37 for contact details for Nest.

Forthcoming changes to the Nest scheme

The Welsh Government is expected to introduce some changes to the Nest scheme, though at the time of writing – September 2023 – it is not yet clear when they will apply.

Our factsheet *Help with heating costs in Wales* has some further information on potential changes, or ring Age Cymru Advice on **0300 303 44 98** for the latest information.

UK Government schemes

The Energy Company Obligation (ECO)

You might be able to get help with the cost of energy efficiency improvements under the ECO scheme. You could be eligible if your home isn't energy efficient. For owner-occupiers, this means an energy performance rating of D, E, F or G. If you rent your home, it usually means a rating of E, F or G (although social rented homes in band D are sometimes eligible, too).

Owner-occupiers and private renters need to be claiming certain benefits to be eligible – such as Pension Credit, Housing Benefit or Universal Credit. This doesn't apply if you rent from a local authority or a housing association.

The WASH advice line may be able to offer further information on accessing ECO measures (see page 38).

The Great British Insulation Scheme

The Great British Insulation Scheme (formerly known as ECO+) can provide grants to install low-cost insulation measures for:

- people living in homes within Council Tax bands A, B, C, D and E, with an energy performance rating of D, E, F or G; or
- low-income households living in homes with an energy performance rating of D, E, F or G who're not eligible under the main ECO scheme.

The scheme's open to homeowners or people who rent from a private landlord or a housing association (if you rent your home you'll need to get permission from your landlord).

A range of different types of insulation measures may be available, including:

- cavity wall insulation;
- solid wall insulation (internal or external);
- loft insulation;
- flat or pitched roof insulation;
- underfloor insulation;
- solid floor insulation;
- room-in-roof insulation; or
- insulation suitable for park homes.

Depending on individual circumstances, you may be assessed as needing to contribute towards the cost of the proposed measures. If so, you can choose not to go ahead with the work, if you don't wish to spend the money.

You can begin an application on the GOV.UK website or by ringing the Great British Insulation Scheme helpline – see page 36 for contact details.

Boiler Upgrade Scheme (BUS) and Smart Export Guarantee (SEG)

BUS is a UK Government scheme offering help with the cost of installing low carbon heating systems such as heat pumps and biomass boilers. You can get a grant of £5,000 or £6,000, depending on the technology you choose. Support for biomass boilers is only available if your property is in a rural area or off the gas grid.

If you have a renewable electricity generation system in your home, such as solar PV panels, SEG allows you to be paid for each unit of energy you export back to the grid.

Energy supplier charitable funds or trusts

Some energy suppliers have charitable trusts or funding schemes to help people in a time of crisis. Some are restricted to helping the supplier's customers, while others are open to everyone. Specific eligibility criteria and the help available varies from scheme to scheme, but you may get a boiler repair or replacement, help with energy debts, or help to buy essential household items such as washing machines and cookers.

The main schemes are, the British Gas Energy Trust, EDF Energy Customer Support Fund and E.ON Next Energy Fund. Contact your supplier to find out whether it runs a scheme. The WASH advice line may also be able to assist.

Government measures to help with cost of living pressures

The Office of Gas and Electricity Markets (Ofgem) Price Cap on energy bills

The energy price cap applies to most households in Britain. It is a maximum amount that suppliers can charge per unit of energy.

Up until 30 September 2023

For ‘typical’ dual-fuel households paying by direct debit, the Ofgem annual price cap level is **£2,074**.

From 1 October 2023 to 31 December 2023

Between these dates, Ofgem has announced that the annual price cap level will be **£1,923**.

It’s important to note, however, that the actual bills you receive will still be based on your usage, rather than the ‘typical’ figure stated by Ofgem, so you may pay more or less than the price cap level.

Future developments

The price cap is reviewed every 3 months, so it may change again from January 2024. You can check the most up to date information on the Ofgem website at the following link.

www.ofgem.gov.uk/information-consumers/energy-advice-households/energy-price-cap

UK Government ‘Energy Price Guarantee’

The Energy Price Guarantee (EPG) provided support with energy bills from October 2022 to June 2023, by placing a limit on what energy suppliers could charge households for their energy while prices were particularly high.

Since July 2023, the government policy has been for households to pay the lower of the Ofgem price cap or the EPG.

At the time of writing (September 2023) this is the Ofgem Price Cap – i.e. this is on the basis that from July 2023 until the end of March 2024 the EPG has been set at £3,000, whereas the current Ofgem amount is less.

The government has announced that the EPG will continue until March 2024, as it will act as a safety net, applying if energy prices rise again and thus the Ofgem cap goes above £3,000.

UK Government Cost of Living Payments

During 2023 and into early 2024, Cost of Living Payments will be made to low-income and pension age households and to those receiving a qualifying disability benefit.

You should receive this support automatically if you are eligible.

Because cost of living payment support is linked to benefit entitlement, contact Age Cymru Advice on **0300 303 44 98** if you want to know more and check you are receiving all the benefits you are entitled to.

The *‘Help with the cost of living’* page on the Age Cymru website also has some further information on the government’s Cost of Living Payments:

www.agecymru.org.uk/cost-of-living

‘Warm hubs’

Last winter, many organisations including local authorities, community centres and faith groups set up Warm Hubs within local communities. These were intended as places where people could find a safe, accessible and warm environment during the day to help reduce the cost of heating their own homes and to help those facing extreme fuel poverty.

At the time of writing (September 2023), it is unclear what sort of funding Warm Hubs will receive for this winter (2023-2024). However, you could contact your local authority, local Age Cymru, or our national advice line for details on what’s available in your area.

Assistance from a Care & Repair agency

Care & Repair Cymru are a charitable organisation that provides support to older people to enable them to remain in their own homes and live independently for longer.

Your local agency should be able to provide you with further information and assistance in regard to accessing help from the local authority and/or applying for other types of grant assistance (including, for example, energy efficiency adjustments that could help to reduce your bills).

Other schemes

Cost of Living Grants Programme from the Royal British Legion

These grants can provide assistance for people who have served in the Armed Forces – the Royal Navy, British Army or Royal Air Force – and/or their families, dependants and carers.

If you are receiving means-tested benefits, such as Pension Credit or Universal Credit, you should qualify automatically. However, you won't necessarily have to be in receipt of benefits to be eligible, as the Royal British Legion will check your income and expenditure to assess your needs and there will be a degree of flexibility in deciding who they will support.

Under the scheme, you might be able to receive assistance such as:

- vouchers to top-up your gas or electricity prepayment meter, or other help with energy costs;
- vouchers for food, clothing or household items; or
- replacement white goods.

For further information, see our factsheet *Help with heating costs in Wales*, or contact Age Cymru Advice (see page 34).

Rebates when you use an oxygen concentrator

If you use an oxygen concentrator at home, you can get a rebate for the electricity it uses. The company that supplies your concentrator should be able to make these payments to your bank account.

Useful organisations

Age Cymru

We provide information and advice for people in later life through our bilingual advice line, publications and online.

To find out if there's a local Age Cymru near you and to order free copies of our information guides and factsheets call:

Age Cymru Advice 0300 303 44 98 (9am to 4pm, Monday - Friday) or email: advice@agecymru.org.uk

If you prefer, you can also contact us by letter at:
Age Cymru, Ground Floor, Mariners House,
Trident Court, East Moors Road, Cardiff CF24 5TD

Website: www.agecymru.org.uk/advice

Care and Repair Cymru

Care & Repair Cymru work to ensure all older people have homes that are safe, secure and appropriate to their needs. There is a network of local Care & Repair Agencies across Wales.

Tel: 029 2010 7580

E-mail: enquiries@careandrepair.org.uk

www.careandrepair.org.uk

Cinnamon Trust

Charity for older people and their pets. They have volunteers who may be able to walk your dog for you in icy conditions.

Tel: 01736 757 900

www.cinnamon.org.uk

Citizens Advice Bureaus (CABs)

National network of free advice centres offering confidential and independent advice, face to face or by telephone.

Tel: 0800 702 2020

Details of your nearest CAB can be found at:
www.citizensadvice.org.uk/wales

Energy Networks Association

Contact them to find out who your network operator is.

Tel: 020 4599 7700

www.energynetworks.org

Energy Saving Trust

Provides online advice on saving energy.

www.energysavingtrust.org.uk

Fire and Rescue Service

A website containing Fire and Rescue Service information, including a contact list to find your local service.

www.fireservice.co.uk

Gas Safe Register

You can check if an engineer is on the register by visiting the website.

Tel: 0800 408 5500

If you suspect a gas leak, call the 24-hour National Gas Emergency Helpline on 0800 111 999

www.gassaferegister.co.uk

Great British Insulation Scheme (The)

UK Government scheme to help with insulation measures.

Tel: 0800 098 7950

www.gov.uk/apply-great-british-insulation-scheme

Heating Equipment Testing and Approvals Scheme (HETAS)

A specialist organisation approving biomass and solid fuel heating appliances, fuels and services. They also keep a register of competent installers, servicing engineers and chimney sweeps.

Tel: 01684 278170

www.hetas.co.uk

Help Me Quit

Find your local group, plus general advice on how to give up smoking.

Tel: 0800 085 2219

www.helpmequit.wales

Local Health Boards (LHBs)

Links to each LHB web page can be found on the NHS Wales website at:

www.wales.nhs.uk/ourservices/directory/LocalHealthBoards

Met Office

The Met Office is the national meteorological service for the UK. In addition to general weather information, they also produce severe weather warnings to give advance warning of extreme weather.

Tel: 0370 900 0100

www.metoffice.gov.uk

Natural Resources Wales

A Welsh Government Sponsored Body with responsibilities covering a wide range of environmental areas. This includes information on flooding and the issuing of flood warnings. You can sign up with them to receive these.

Tel: 0300 065 3000

www.naturalresources.wales

Nest

Welsh Government scheme to reduce the number of households in fuel poverty.

Tel: 0808 808 22 44 (free from landlines or a mobile)

www.nest.gov.wales

NHS 111 Wales

NHS 24-hour helpline for advice if you feel unwell.

Tel: 111

They also have a website that provides information about NHS services, healthy living and health conditions.

www.111.wales.nhs.uk

Power Up Energy Advice

A scheme run by National Grid Electricity Distribution and the Energy Saving Trust, covering Mid and South Wales.

Offers a range of income, tariff and energy efficiency advice to vulnerable people.

www.nationalgrid.co.uk/customers-and-community/priority-services/power-up

Royal National Institute for Deaf People (RNID)

A charity which works to make life fully inclusive for deaf people and those with hearing loss or tinnitus.

Tel: 0808 808 0123

www.rnid.org.uk

Shelter Cymru

A charity providing advice to people with housing problems.

Housing advice helpline: 08000 495 495

www.sheltercymru.org.uk

Warm and Safe Homes (WASH) Advice line

The WASH Advice Service is operated by the charity, National Energy Action (NEA). It provides free, confidential advice on energy bills and keeping warm and safe in your home.

Tel: 0800 304 7159

www.nea.org.uk/advice/wash-advice/

Welsh Government

The devolved government for Wales.

Tel: 0300 060 4400

www.gov.wales

Winter Fuel Payment Centre

Tel: 0800 731 0160

www.gov.uk/winter-fuel-payment/how-to-claim

This information leaflet has been prepared by Age Cymru and contains general advice only, which we hope will be of use to you. Nothing in this leaflet should be construed as the giving of specific advice and it should not be relied on as a basis for any decision or action. Neither Age Cymru, nor any of its subsidiary companies or charities accept any liability arising from its use. We aim to ensure that the information is as up to date and accurate as possible, but please be warned that certain areas are subject to change from time to time.

Helpful telephone numbers

Gas supplier

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Electricity supplier

.....

Water supplier

.....

Plumber

.....

My local pharmacy

.....

My GP practice

.....

.....

My local Age Cymru

.....

Flu jab / COVID-19 booster jab date

Boiler check date

Other

.....

How you can help



Make a donation

No matter how small or large, donations make a massive difference and help us continue our important work.

- Call **029 2043 1555**
- Visit www.agecymru.org.uk/donate

Every donation we receive helps us be there for someone when they need us.

- £10 helps towards a fully trained expert advice worker to respond to queries from people who need the support of our information and advice service.
- £20 helps towards the cost of us producing free information guides and factsheets that provide useful advice on issues affecting people over 50.



Fundraise

Whether it is having a bake sale, running a marathon or knitting small hats for the Big Knit, there are so many ways to raise vital funds to support our work.

- Call **029 2043 1555**
- Visit www.agecymru.org.uk/getinvolved



Volunteer with us

All volunteer roles at Age Cymru support us to improve lives and help us work towards an age friendly Wales. However you'd like to get involved, we'd love to hear from you.

- Call **029 2043 1555**
- Visit www.agecymru.org.uk/volunteer



Leave us a gift in your Will

With a gift to Age Cymru in your will, you can do so much to make sure older people have the support they deserve in the years to come. Leave a world less lonely.

- Call **029 2043 1555**
- Visit www.agecymru.org.uk/legacy

Let's keep in touch



Sign up to our newsletter

Our quarterly newsletter contains details of our campaigns, services and how you can support our work.


Sign up today by visiting

www.agecymru.org.uk/agematters




Follow us on social media

Our social media channels are a great way to keep up to date with our work and issues that affect older people.

 www.facebook.com/agecymru

 www.twitter.com/agecymru

 www.youtube.com/agecymru

What should I do now?

For more information on the issues covered in this guide, to order any of our publications, or find the contact details of your local Age Cymru, please call us free on **0300 303 44 98** or visit www.agecymru.org.uk



Worrying about your energy bills?

Nest offers a range of free, impartial advice and, if you are eligible, a package of free home energy efficiency improvements such as a new boiler, central heating, insulation, a heat pump, or solar panels.

Visit [nest.gov.wales](https://www.nest.gov.wales)

Call freephone 0808 808 2244



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