

Introduction to Care & Repair

1. Care & Repair has been providing information, advice and practical housing solutions directly into older people's homes for 30 years. Our vision is a Wales in which all older people can live independently in safe, warm, accessible homes.
2. Our network of 13 local agencies delivers trusted, practical, frontline services throughout Wales. A unique combination of person-centred, home-visiting casework and technical housing expertise makes the Care & Repair service unique. Last year in Wales, we:
 - advised over 30,000 older people;
 - increased clients' benefit income by £7.3 million;
 - delivered £13 million's worth of physical alterations and adaptations;
 - improved the health and safety of 28,500 homes;
 - provided 1,186 interventions to tackle fuel poverty.
3. Care & Repair Cymru is the national charity at the centre of the movement. We support local service quality, innovation and collaborative working. We capture performance data and evidence from agencies' frontline teams, working across housing, health and social care to support integrated policy thinking and service commissioning that will enable everyone in Wales to age, with dignity, in the homes and communities of their choosing.

The scale and impacts of fuel poverty

4. Care & Repair works with older people in the private housing sector, owner occupiers and private tenants. A third of our clients live alone, a third have a disability and two thirds are over 74 years old. Our agencies witness the

difficulties older people have staying safe, warm and well. They see the strengths, weaknesses and gaps in the support available. In preparation for this submission, we asked agencies to reflect on their clients' experience of fuel poverty. Their responses, including direct quotes in italics, form the basis to our evidence.

5. The latest fuel poverty estimates for Wales show that Care & Repair's client group – older people in the private housing sector, in particular those on little more than the state pension – are at the highest risk of fuel poverty:

- 43% of fuel poor households are pensioner households;
- single pensioners account for a third of fuel poor households;
- of all pensioner households in Wales, one in five of those living alone and one in five 75+ year olds are living in fuel poverty;
- almost two thirds of fuel poor households are owner occupiers and a quarter are private tenants;
- three quarters of fuel poor households are in receipt of means tested benefit, such as Pension Credit.

6. Our agencies describe older people wearing coats, gloves and hats or multiple layers indoors, living in and heating a single room or limiting their heating to an hour or two a day.

“Some of our clients live in one room (to keep warm) they still use little heaters, blankets and hot water bottles. Their homes are hard to heat so problems with damp, draughty windows and doors and lack of insulation all play a part, as clients struggle to maintain their homes.”

7. They describe older people on incomes below the poverty line and no prospect of funding the structural causes of their cold, damp homes – blown render, leaking gutters and roofs, draughty doors and windows, inadequate insulation, outmoded heating and dangerous electrics. Clients in frailer health are overwhelmed at the complexity of managing the remedial works they need or the sheer scale of disruption to their lives. Their cold, damp home is the accepted 'norm' – *“the client tends to become accustomed to the low temperatures and think it is normal so there isn't a 'problem'”*.

8. Agencies describe an inherent 'frugality' and 'thrift' – *"I think due to the generation of our clients they are the age that they get on and make the best of a situation"*. Many will compound their financial poverty, limiting the 'extravagant' use of gas central heating in favour of running a single oil or electric heater, unwittingly at far greater financial expense. Others, especially those on their own without nearby family or regular visitors, compromise their health and comfort in order not to waste money or energy – *"pointless heating a house just for one"*.

"I visited a client who was only able to sit in the kitchen and was using her oven for heat. The house was full of damp and the client suffered from COPD. There was a fully working heating system but the client was frightened to use it due to increasing fuel bills. Aside from this, there was a huge H & S risk to the client as she was sitting in a chair with a blanket on her in front of an oven."

9. Older clients in rural areas, where the incidence of fuel poverty is highest, may go without heating entirely until their winter fuel payment arrives in November/December. A weekly pension is unequal to the advance payment, which may be hundreds of pounds, required for a bulk oil, solid fuel or LPG delivery. For others, the price of a warm home would be to the cost of another life essential.

"A client I visited rarely used his heating. On every visit he always wore 2 cardigans and a beanie hat. He did not feel that there was a problem but the house smelled of damp. The property was isolated and deteriorating. His neighbours were a lot younger and some he had never even met. His only means of getting out and meeting other people of his own age was his car which he desperately wanted to keep on the road as he liked to go to his weekly club. A lot of his income was going on running the car with insurance, tax, MOT costs and fuel. He never had the heating on when I visited and on one occasion it was bitterly cold outside but the internal temperature was not, it was freezing."

10. Most Care & Repair clients are struggling to manage simple home maintenance, never mind commission structural repairs or energy efficiency

improvements. We see the consequences of inadequate home heating for the fabric of the house and the way in which this compounds the situation. Damp and mould caused by poor heat circulation, condensation on cold walls, water penetration and lack of ventilation are common observations in fuel poor homes.

11. Agencies comment on the hidden and multi-faceted nature of fuel poverty. People living in fuel poverty are neither likely to recognise or identify themselves as fuel poor. Their fuel poverty is often part of a far more complex situation.

"I have visited a client that had no central heating and no gas at the property. She had a coal fire that she would light in the afternoons. The bedrooms were freezing cold. She had no fridge freezer either as she was concerned that having multiple appliances using electric would increase her bills so she would keep her milk and meat etc on the back step."

12. Older people in private housing are both at greatest risk of fuel poverty and of the consequential harm. They spend 70–90% of their time at homeⁱⁱ and are more vulnerable to the respiratory illnesses, cardiovascular disease, stroke, reduced mobility, arthritis, stress and mental health issues associated with cold homesⁱⁱⁱ.

"Client receiving low income, stone terrace house with 2ft thick walls, heating running at 18c, watches TV with fleece on. Unable to upgrade windows from single glazing, minimal ventilation throughout property and throughout winter. Opening the windows to prevent condensation is non-entirety as heat loss would be too much. Health issues created within the dwelling's atmosphere is not good."

13. Older people in Wales are also at greatest risk of dying as a result of their fuel poverty. In 2017/18, excess winter mortality almost doubled, most affecting older people. 3,400 people died in Wales where the UK regional index was highest^{iv}. A third of such deaths to the consequences of living in a cold damp home^v.

Why the Welsh Government did not meet its statutory target

14. The target of eradicating fuel poverty was, and remains, appropriate. But the scale and complexity of the challenge should not be underestimated nor the critical importance of a sustained, methodological and integrated approach.
15. Crucially, the commitment to developing a monitoring and evaluation plan was not fulfilled. And, by 2015, ministerial advisory mechanisms to ensure stakeholder engagement in the Strategy's delivery and oversight had been abandoned.
16. This year, a new civil service team has worked hard to ensure third sector stakeholders', including Care & Repair, contribution to the new Plan's development. This approach has the potential to lay secure foundations for the committed, collaborative working that is required if fuel poverty is to be tackled effectively.

How the Welsh Government's action to date has helped to combat fuel poverty

Nest

17. Nest has become an invaluable part of the options mix necessary to combatting fuel poverty. Agencies comment favourably on its demand-led nature, integrated 'heating and insulation' approach, and the relative efficiency and (generally good) standard of delivery. The new health criteria have enabled agencies to increase client referrals, including previously ineligible clients.
18. The scheme is not without problems which can make it inaccessible or ineffective for some of Wales' most vulnerable older people – or worsen their already desperate situation.
 - *the initial telephone application process* can be “daunting” and “intimidating” for very vulnerable older people who are required to provide complex technical detail with precision to inflexibly scripted questions.

“I've had occasions where my client did not qualify over the phone but when I rung in and explained the situation they did eventually qualify and ended up having a new boiler and 7 radiators . Had I not challenged this, they would have had nothing.”

- **the Pension Credit gateway** excludes many low income pensioners. One in three older people eligible for Pension Credit are not in receipt of the benefit; a private pension of just £13.73 per week will take a single pensioner outside the means test. These older people cannot access Nest but are no more able to fund heating improvements than those on Pension Credit.

“Visited one client recently who has been living in their home for 40 years. The central heating has broken down and she has been living in the property with no heating or hot water for at least the last year. She has no savings and not on the benefits needed to apply for NEST. Social Services have been in touch with Care & Repair to see if we can support this lady. I went there the house is riddled with damp and the only form of heating is a small electric heater and fan heater. For hot water she boils kettle and has a wash down daily.”

- **disability benefits are treated as income** in the household income calculations for the health and disability eligibility criteria. The result is that the more disabled the household, the more benefit they receive and the more likely they are to fall outside the Nest income threshold.

- **inflexible funding criteria** mean that the whole house circumstances are not addressed – “putting a new boiler into a property with draughty windows or leaking roof seems very inefficient way of spending funds”. Agencies cite examples of clients awarded a grant only to have it cancelled due to essential preparatory work that Nest will not fund.

“a client had no heating at all or hot water in her home, I applied for pension credit for her and arranged a Disabled Facilities Grant for level access shower. She was entitled to NEST now but they would not complete survey due to mess and clutter in home. She wasn't a hoarder but it was unclean and cluttered. Because they deemed it messy (the client didn't) they would not install anything.”

- **poor customer care** have left our clients unable to use newly installed central heating because they have not been shown how to operate the control panel, are too fearful for the unknown costs, have no details of who to contact about problems or have new systems that are unaffordable or inappropriate.

"Sometimes they do not consider the client when deciding on a heating system. e.e multi fuel stove for an elderly client. How is the client supposed to carry coal/logs?"

Energy efficiency schemes

19. One in four of our frontline staff have direct client-related experience of Arbed. They commented on its delivery speed, urban focus and strict specifications. These combine to exclude many older people and leave a frustrating sense of inequitable, inflexible coverage.

"Arbed comes in quickly, does its stuff and then moves on. It doesn't go back. If a client is slow to react, they miss it."

20. All agencies have experience of remedying problems caused by inappropriately or poorly installed insulation. Technical Officers refer to poor detailing of external insulation, causing cold bridging or allowing water penetration, and applications of cavity wall insulation to cavities and structures that were inappropriate. Some commented on the lack of technical solutions for older stone properties and a shortage of contractors with the relevant skills and approvals.

"Not every elevation of a property is treated, e.e if there is a conservatory they do not insulate the wall above, Insulating part of property does not improve the energy efficiency of the property."

21. Agencies' clients have had to remove problematic insulation and make good the damage caused, sometimes at a financial cost of thousands of pounds (not always covered by insurance or the Cavity Insulation Guarantee Agency) and always at a personal cost in terms of stress, upheaval and lost confidence.

Welsh Housing Quality Standard

22. The Welsh Government has invested £1.6 billion^{vi} in the WHQS which includes energy efficiency requirements. No equivalent standard or investment have been applied to Wales' private sector which comprises 82% of houses and is home to 81% of older people. It is a crucial national asset, 90% of which will

be still in use in 2050^{vii}. Yet, it is the least thermally efficient and most fuel poor of housing tenures in Wales^{viii}. The home owners with whom we work are simply unequal to shouldering the responsibility for its maintenance alone.

"Housing stock has not been maintained over the years, envelope schemes are a thing of the past for private home owners, clients just cannot afford to spend on maintaining properties never mind upgrading them. Local authority properties are being upgraded but private home owners are being left behind, most properties age with the property owner."

How the Welsh Government's successor to the fuel poverty strategy should differ

23. Care & Repair would like to see the new Plan:

- retain the ambition of the 2010 strategy but anchored to a delivery plan, subject to regular review, with clearly defined targets, milestones and resources – and robust ‘value for money’ and ‘value for householder’ data reporting arrangements;
- recognise a fourth driver of fuel poverty – additional to energy prices, household incomes and energy efficiency – that of the householders themselves so that fuel poverty solutions are developed with and centred around the circumstances, behaviours and capacities of the people affected;
- prioritise the ready availability of independent, impartial, person-centred, expert and holistic information, advice and support;
- target resources on the most vulnerable households of today and tomorrow, taking account of changing demographics, tenures, socio- and wider economic factors, and removing ‘cliff edge’ eligibility criteria in preference for a more nuanced understanding of what constitutes vulnerability;
- ensure explicit, complementary, practical linkages to wider agendas including those at UK-level – in particular, decarbonisation, green finance, housing improvement, public health and poverty – in order to optimise efforts, minimise conflicts and pool resources;
- integrate working across government departments, public bodies and sectors, ensuring a ‘future generations’ and resilience-building approach

to fuel poverty, in particular to address health and mortality impacts, and strengthen private sector housing conditions;

- stimulate, perhaps compel, local leadership in order to facilitate local collaborative action around targeting and delivery, and ensure greater usage of available ECO funding;
- secure the greater involvement and investment on the part of Ofgem, the energy sector and local providers, to address issues of capacity, credibility and consumer confidence in new energy and energy efficiency technologies, solutions and schemes;
- provide flexible, funded 'whole house, whole person' solutions that encompass different approaches and technologies, and a more nuanced approach to those in specific circumstances – private tenants and rural dwellers, for example; re-establish third sector engagement mechanisms to ensure consumer views and insights, delivery intelligence and local knowledge are hardwired into the implementation and oversight of the plan.

What steps the Welsh Government should take to ensure that new-build homes, as well as existing homes, prevent fuel poverty in the future

24. Today's housing stock will be home to the huge majority of Wales' population for decades to come. The 'retrofit challenge' must command the policy focus and investment afforded to sustainable new build. Currently, it is almost entirely reliant on the capacity and good fortune of individual home owners.

"Housing stock needs to be maintained for the generations to come. Even private homeowners are only renting the property in the long run, and require support."

25. This year, we secured £50,000 from the Energy Redress Fund to help older people, with no other support, make urgent repairs to tackle fuel poverty. Almost two thirds of the £22,055 allocated to date has been for replacement doors and windows, roof and external repairs to render and fascia boards. In a number of cases, essential repairs to electrical systems have allowed clients to be discharged from hospital.

26. Our clients' fuel poverty is as much a consequence of poor repair as inefficient heating, and their unaffordable fuel bills that of unresolved damp, draughty homes. Time and again, our Technical Officers stress the value of low key, 'low tech' building solutions. We hope that the Welsh Government will respond to the new housing condition data and household-based evidence such as ours, by embarking upon a programme of investment in Wales' private housing sector, a programme we would be ready and able to help deliver to the homes of vulnerable older people .

ⁱ [Fuel Poverty Estimates for Wales : 2018 – Welsh Government Statistics for Wales \(2019\)](#)

ⁱⁱ [Housing for Older People in Wales Evidence Review – Public Policy Institute for Wales \(2015\)](#)

ⁱⁱⁱ [Excess winter deaths and illness and the health risks associated with cold homes – National Institute for Health and Care Excellence \(2015\)](#)

^{iv} [Excess winter mortality in England and Wales 2017 to 2018 – Office for National Statistics \(2018\)](#)

^v World Health Organisation (2011)

^{vi} [Fuel Poverty – Wales Audit Office \(2019\)](#)

^{vii} [Homes of today for tomorrow : Decarbonising Welsh Housing between 2020 and 2050 – Cardiff University \(2018\)](#)

^{viii} [Welsh housing conditions survey : energy efficiency 2017-2018 – Statistics for Wales \(2019\)](#)