

Cymdlogion Cynnes



Make a difference to someone's life over the winter

Welcome to Cymdogion Cynnes

Thank you for being a Warm Neighbour

As a Cymdogion Cynnes (Warm Neighbour) you will make a real difference by helping those you care about in your community keep warm, safe and well during the winter.

With your help, as a trusted friend or member of your community, you can get the advice and help to the people who most need it, people who may not be able to access the information themselves. We are asking each Cymdogion Cynnes **to speak to members of their community who may be vulnerable**, to make sure they keep warm throughout the cold months.

Ceredigion has one of the highest winter death rates in England and Wales for those aged over 65. A cold spell during an otherwise mild winter can result in:

- After two days, a sudden rise in heart attacks, by up to a third;
- After five days, a big rise in the number of strokes;
- And twelve days, a rise in respiratory illnesses.

Exposure to cold conditions can also:

- Increase the likelihood of falls, particularly in the elderly;
- Lead to depression and can result in people becoming socially isolated;
- Affect children's ability to do their homework, as the whole family is forced into one heated room in the house.

There are estimated to be over 400,000 people in Wales living in fuel poverty, many are in rural locations. This is due to many factors, including;

- Living in areas which are off mains gas;
- Older stone walled or harder to heat properties with little or no insulation;
- Household incomes.

This pack has been designed to enable you to support and offer the most effective help for individuals. It lists both **local and national Welsh** energy schemes to ensure wherever possible, our homes and residents are able to be safe and warm this winter. At the back, there is a list of organisations to contact for further information or assistance.

Make a cup of tea...take time to share a hot drink with your most vulnerable neighbours, to give them some company and check if they're okay. So put the kettle on, not just when there is a cold weather alert or snow falls, but throughout the cold months. For someone out there, it could be snowing every day; this is our chance to make a real difference to someone's life this winter.

We need to work together and take solutions to the heart of the community to tackle this huge issue for Ceredigion. Use this pack to provide relevant information to a vulnerable person or a family in need who would benefit from some support. For more information email housing@ceredigion.gov.uk or phone 01545 572185. Download more packs from www.ceredigion.gov.uk.

Thank you very much for your help.

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The Cymdogion Cynnes/Warm Neighbour scheme has been developed by Ceredigion County Council with support from local voluntary sector organisations and representatives from schemes such as NEST (the Welsh Government’s fuel poverty scheme).

Section 1

Keeping Yourself Warm

Staying warm in your home can help reduce the risk of health problems including chest infections, heart attacks and strokes. If exposed to a cold environment for a long time or to extreme cold only for a short time, there is a risk of hypothermia.

Leave a room thermometer in an area where you spend the majority of your time in your home and keep an eye on the temperature shown. The recommended temperature for a living room is between 18-21°C (64-70°F) and other rooms at a minimum 16°C (61°F). **Use a room thermometer to ensure your house is at the right temperature.**

21°C	Recommended living room temperature
18°C	Minimum temperature with no health risk, though may feel cold
Under 16°C	Resistance to respiratory diseases may be diminished
9–12°C	Increases blood pressure and risk of cardiovascular disease
5°C	High risk of hypothermia

HYPOTHERMIA

Hypothermia happens when a person's body temperature drops below 35°C (95°F). Normal body temperature is around 37°C (98.6°F)

People who are particularly at risk are those who are elderly or ill and are unable to move around easily to generate heat. During 2011-12, around 1,500 people seen in hospital were diagnosed with hypothermia, and more than 1,000 were over 60 years of age.

The signs of hypothermia vary depending on how low a person's temperature has dropped. Symptoms and signs to look out for include:

- Lack of awareness of cold conditions
- Shivering (although this will stop completely if the hypothermia worsens further)
- Drowsiness and slurred speech
- Pale, cold skin
- Unsteadiness, slow responses and mental confusion
- Blue lips, slow pulse and breathing.

You should seek immediate medical help if you suspect someone has hypothermia. If someone you know has been exposed to the cold and they are distressed, confused, have slow, shallow breathing or they're unconscious, they may have severe hypothermia. In this case, dial 999 immediately to request an ambulance.

KEEPING WARM

Here are some simple measures you can take to keep warm:

WARM HOME

- Keep all doors closed to unused rooms - you can even place an old towel beneath the gap under the door - as this will keep heat where you most need it.
- Cover keyholes - a simple way to keep the draughts out.
- Invest in properly insulating your windows and doors to be air tight and draught-proof.
- Insulate the loft and lag the hot-water tank and pipes.
- After you've finished cooking supper, turn the oven off and leave the oven door open.
- As soon as it gets dark, draw your curtains to stop the heat escaping and the draughts coming in.
- When sitting down, throw a shawl or a blanket over your legs to provide extra warmth. If possible, try to keep your feet up, on a footstool for example, because air is cooler at ground level.
- If it's very cold, set the timer for the heating to come on earlier, rather than turning the temperature up to warm your house quickly.

WARM CLOTHING

- Most heat is lost through the head so wear a hat.
- Wear several thin layers, as they trap warm air close to the body, which is better than one thick layer.
- Wear socks and appropriate slippers to keep feet warm.

WARM BODY

- Eat a healthy diet with plenty of fluids, warm drinks and regular meals to provide energy so your body can generate heat.
- Avoid alcohol, caffeine and smoking as they all increase the rate at which the body loses heat.
- If you're ill, visit your local pharmacy or GP to ensure you're treated promptly and effectively. If you're taking regular medication, ask whether it affects your body's ability to regulate temperature.

WARM BED

- A hot water bottle is a great way of staying warm. Place it in your bed, along with your pyjamas and bed-socks, half an hour before going to sleep.
- Add more layers of bedding such as sheets, blankets and a blanket underneath the bottom sheet.

Further information is available in this pack detailing more permanent assistance available to heat and insulate your home.

Section 2

Things you can do to keep your house warm

Energy prices are rising but heating a home is cheaper if it is well insulated and your heating system is well maintained.

- Keep your boiler working well and service it once a year. It may cost you more if you wait until your boiler breaks down.
- Cold patches on your radiators may be because there's air trapped inside. Bleeding your radiators will make them work more efficiently.
- Draught proof windows and doors.
- Insulate the loft / attic.
- Place insulation around the hot water tank and pipes.
- Place foil behind radiators to reflect heat back into the room, rather than waste heat with them heating up the walls.

PORTABLE GAS HEATERS

- Using portable gas heaters can cost up to three times more than for people who are paying for off-peak mains electricity and up to 20% more than current standard electricity prices. Running an electric fan heater or oil filled electric radiator could be a lot cheaper for the same amount of heat released into the room.
- Portable gas heaters also deteriorate air quality inside the property by releasing moisture and carbon monoxide, while reducing the amount of oxygen available, all of which can aggravate some respiratory illnesses.
- 1.55 litres of water is released for every kg of butane burned, which typically ends up on cold walls and other surfaces resulting in or exacerbating condensation and mould and damp problems within the home.

If you use **solid fuel, such as wood or coal** remember not to block up any air vents and ensure the chimney is swept every year to avoid soot or ash build up and ensure that the unit burns efficiently.

Call in the experts straight away if:

- your boiler flame is burning yellow rather than blue;
- there is excess condensation or discolouring around your boiler;
- you continually need to restart your heating system.

See section 8 for information on carbon monoxide poisoning.

FROZEN CONDENSATE PIPE

A condensate pipe carries condensation from a boiler to an outside drain and can be susceptible to freezing in very cold conditions. It's usually a white or grey plastic pipe that travels from your boiler through the external wall directly outside.

1. **Thawing the condensate pipe.** During cold weather the condensation in this pipe may freeze and create a blockage and cause the boiler to shut down. Thaw by using a jug or watering can and pour warm water along the length of the pipe, repeating the process until the pipe has thawed (don't use boiling water as this can crack or damage the pipe). Alternatively, use a hot water bottle or heat pack to slowly defrost the pipe.
2. **Restart your boiler.** Once the frozen section has melted and cleared, check your boiler manual for instructions on how to reset the boiler correctly. If the boiler doesn't restart, call out a qualified boiler engineer.
3. **Prevent the pipe from freezing again.** These steps include insulating the condensate pipes that run outside the house by using foam pipe insulation (pick it up from most DIY stores). This insulation comes in a variety of sizes, so measure the pipe's diameter before you buy.

INSULATION

Make sure your home is well insulated. Up to 25% of the heat in your house could be disappearing into your loft space. Having enough insulation in your home can save you money throughout the year.

- Check your loft/attic insulation. Homes more than ten years old often have four to six inches of insulation, but modern standards call for a depth of at least 10 inches (270mm). This has the potential to cut your bills by up to 15%.
- Use draft-proofing kits available from DIY stores to block draughts around external doors and windows, and don't forget the letterbox!
- If you're not using your chimney, you can get a balloon fitted or have the top of your chimney capped, which can save you a huge amount of heat. Never light a fire with these devices in place.

See section 4 for information on financial support toward the cost of keeping your heating system working and/or help with insulation as well as other energy saving measures.

Section 3

Simple tips to save money and spend on keeping warm instead

Changing your habits can save money on your energy bills. These simple tips could save you around £150 per year on your energy bills:

1. **LIGHTING:** Turn off lights when you're not in the room and use energy efficient light bulbs which use up to 80% less energy. These can last up to 15 times longer than ordinary bulbs.
2. **ELECTRICAL ITEMS:** Switch electrical items off at the plug. On average a UK household spends between £50 and £90 a year using standby.
3. **HEATING:** Don't overheat your home. Turn your room thermostat down by one degree. If after a day you feel warm turn down another degree. Carry on until it feels too cool and then turn up by one degree. Every degree you turn down could save around £65 per year.
4. **HOT WATER:** If you have an immersion heater, turn it off when you don't need it. In some homes, particularly those with storage heaters, hot water is heated by an immersion heater – only turn it on when you need it.
5. **WINDOWS AND DOORS:** Draw the curtains or blinds at dusk and use draught-blockers for doors to keep warmth in your home.
6. **RADIATORS:** Make sure radiators are not blocked by furniture, covered by curtains or draped with wet laundry. This will reduce their heating effectiveness or if you're curtain is draped over the radiator; most of the heat will literally disappear out of the window.
7. **WASHING:** Using a **30°C** or quick wash cycle on the washing machine rather than a 60°C cycle uses half the electricity and only use the tumble dryer on rainy days.
8. **COOKING:** If you're boiling potatoes or vegetables turn down the heat on the hob and put a lid on saucepans. Only boil the amount of water you need in the kettle. Good use of energy in the kitchen can save you between £50 and £90 per year.
9. **FRIDGES AND FREEZERS:** Defrost fridges and freezers regularly. Keep your freezer full as an empty freezer uses more power than a full one. When buying a new one, look for the energy rating – the most efficient and cheapest to run are given an 'A' rating.
10. **BILLS:** Energy suppliers often guess how much energy you use in a year and average it out. This can leave you paying much more than you need. Record your usage by providing your supplier with accurate meter readings every three months instead.

ELECTRIC STORAGE HEATERS

Electric storage heaters are one of the most expensive heating options in the UK, learning to control them properly can save a significant amount of money.

Economy 7 and Economy 10 Heating Systems

Economy 7 and Economy 10 is an electricity tariff where you pay a different price for your electricity at different times of the day. Typically, the electricity costs less during the night than during the day. If you have storage heaters check with your electricity company that you are on an economy tariff.

Try and use as much electricity as you can overnight when it is cheap.

Storage heating will often operate on Economy 7 or 10 tariffs and build up the heat in the units during the night using off-peak electricity and this heat is then gradually released during the day to keep your home warm.

Using Storage Heaters effectively

The **output switch** controls the room temperature. On its lowest setting the heat leaves the heater slowly. For the most economical heating, if you're out during the day, leave the output control on a low setting. It can then be turned up in the evening or when you come home, when heat is required. Turn it back to the lowest setting before you go to bed.

On its highest setting, heat leaves the heater quickly and so the stored heat is used up faster.

If your room is warm, turn down the output control to save heat for later in the day, as the higher the output during the day the less heat is available at night. Turn the output switch down at night before going to bed.

CHANGING YOUR ENERGY SUPPLIER

Changing energy suppliers can be one of the easiest ways to save money on your energy bills. To find out about the best deals:

- In Wales, contact NEST on 0808 808 2244
- Contact the Home Heat Helpline on 0800 33 66 99
- Contact your energy supplier directly and ask to speak to an advisor

If you live in social housing, speak to your housing officer or financial inclusion officer. If you are older or disabled telephone your energy supplier and ask about the Priority Services Register. Once registered, you may be eligible for a free annual gas safety check if you use mains gas (see section 5 for more information).

OIL SYNDICATES

The majority of households in Ceredigion (69%) do not have access to mains gas as the county is so rural therefore a high proportion of households are reliant on oil as their main source of heating.

To save money on your oil order, why not join a local fuel syndicate. This is a group of people in an area who have decided to order their heating oil at the same time.

Oil syndicates are organised and coordinated by local volunteers who negotiate with the oil companies and bulk buy oil on behalf of the group, giving them greater buying power. It saves money as the delivery will be made to the same area on the same day on set dates throughout the year. The average household saving per year can be around £150 dependant on circumstances.

Some local syndicates and contact details are listed below:

<p>Aberporth, Llangrannog and area Aberporth Community Council Contact: Vanessa Owen 01239 814992 Aberporthcc@aol.com www.aberporthcommunitycouncil.gov.uk</p>	<p>Capel Iwan Contact: Celia Lang, 01559370991 capeliwanfuelclub@gmail.com</p>
<p>Cenarth Contact: Joy Jones 01239711476</p>	<p>Cwm Cou Cwm Cou Community Heating Oil Syndicate Peta Millard, Dol Gwenffrwd, Cwm Cou, Ceredigion. Tel: 01239710025</p>
<p>Drefach Felindre & District Covers: Drefach and Ffostrasol areas Contact: Josie Johnstone 01559 370127 drefachfelindreoilssyndicate@hotmail.com</p>	<p>Llanfair Clydogau & Cellan Covers: Llanfair Clydogau, Cellan, Lampeter, Cwmann Contact: Amanda Newman amandajanenewman@hotmail.com</p>
<p>Llandewi Brefi fuel syndicate Covers: Llangybi, Tregaron and Ffarmers Contact: June Woodbridge june.woodbridge@talktalk.net</p>	<p>Llangeitho and local area Includes Penuwch and Llwyn y Groes Contact: Mrs Phyllis Eldridge 01974 821 554</p>
<p>Llanybydder fuel syndicate Maria Evans (Carmarthenshire Council Fuel Syndicate Co-ordinator) mlevans@carmarthenshire.gov.uk</p>	<p>Llechryd Oil Group Covers: Llechryd, Llangrannog, Tremain and Llandyfriog areas Contact: Ken McLaughlin llechrydheatingoilgroup@gmail.com 07956 529345</p>
<p>Newcastle Emlyn and Adpar Contact: Angela Owen 01559371434 angelaowenwarwick@gmail.com</p>	<p>Oakford Oakford and Area Contact: Bob Turner oakfordoil@gmail.com</p>
<p>Cymuned Pennant Community Covers: Pennant, Cross Inn, Ciliau Aeron, Bethania, Penwch, Aberaeron, Newquay & Cilcennin Contact: Elaine Bradshaw 01545 570240 info@cymunedpennantcommunity.org.uk</p>	<p>Penrhiwllan/ Llandysul Contact: Ian Burgess 01559418356 tanygraig@outlook.com</p>

www.cymunedpennantcommunity.org.uk	
Pentre Cwrt area Contact: Bryan Cobbold Tel: 01559370865 bryancobbold@gmail.com	Pontrhydfendigaid and area Covers: Ponterwyd and Cwmystwyth Ger-y-Gors Oil Syndicate Carreg Las, Abbey Road Pontrhydfendigaid, SY23 6ER 01974 831435 Duncan.djittaylor@btinternet.com
Tregaron and Uplands Also covers: Capel Seion, Llanilar and Penwch Whilen y Porthmyn/Drovers Wheel Memorial Hall, The Square, Tregaron, SY25 6JL 01974 299 566 whilenyorthmyn@btconnect.com	Tre'r'ddol fuel club Covers Tre'r'ddol and Taliesin areas Cwni Cymunedol Cletwr, Tre'r'ddol, SY20 8PN http://cletwr.tth7.co.uk/en/cosy.php Tel: 01970 832113 e-mail cletwr@cletwr.com

Ymlaen Ceredigion and Ceredigion County Council have recently set up a Fuel Syndicate project in Ceredigion. Anyone who is interested in receiving support for existing networks, or help in developing new syndicates please contact Pete Hughes on 01970 633394 or via email at peterh@ymlaenceredigion.org.uk.

If you are aware of an oil syndicate but it's not listed here, let us know on 01545 572185 and we can ensure that they are contacted to see if they would be happy for their details to be included in future editions of Cymdogion Cynnes. Contact details for fuel syndicates can also be registered for free with the Citizens Advice Bureau www.citizensadvice.org.uk.

WEST WALES CREDIT UNION (WWCU)

West Wales Credit Union (a not for profit bank investing in the local community) is based in Cardigan and covers all of Ceredigion. They can help if you have difficulties in paying for your fuel in one bulk payment, particularly relevant if you use oil as a heating source.

Setting up a fuel account, will prevent you from signing into a direct scheme with an oil provider which prevents you from being able to 'shop around' for the best price when it comes to filling your tank and would also limit you from becoming involved in a fuel syndicate scheme. Being involved in this accredited Credit Union and this scheme will ensure that everyone is still able to afford to heat their homes.

The Oil Prices and Interest Rates as at 14th April 2015 are as follows:

300 litres through an oil syndicate cost £119.70

Repay at 11 x £10.28 and 1 x £10.24; Total repayment £123.32

Total Interest charged £3.62 APR 26.8%

500 litres through an oil syndicate cost £198.45

Repay at 11 x £17.04 and 1 x £17.01; Total repayment £204.45

Total interest charged £6.00 APR 26.8%

WWCU encourage weekly/monthly repayments to include savings towards the next oil order and the setting up of a regular budget payment. Interest is calculated daily and there are no hidden fees. Loan subject to status.

Contact **01239 621408** or visit:

www.wvcu.co.uk for more information.

MONEY CONCERNS?

Benefits advice and assistance e.g. Attendance Allowance, Pension Credit as well as advice on possible grant benevolent funds can be obtained from your local Citizens Advice Bureau, Age Cymru Ceredigion or Care and Repair Ceredigion.

Age Cymru Ceredigion 01970 615151 (Aberystwyth)
01239 615777 (Cardigan)

Care and Repair 01970 639920

Citizens Advice Bureau 01970 621817 (North Ceredigion)
01239 613707 (South Ceredigion)

PROTECT WATER PIPES FROM FROST – FREE LAGGING KITS AVAILABLE

Dŵr Cymru Welsh Water's '*Wrap up Wales*' campaign urges customers in Ceredigion to make sure that water pipes in their homes are protected from frost, avoiding the disruption and expense of a burst pipe which could run into thousands of pounds.

Visit www.dwrcymru.com, where you can complete a free winter home survey and apply for one of the 1,000 free lagging kits being given away.

According to the Association of British Insurers, the winter of 2010 saw up to 3,500 calls a day being made to insurers to report frozen pipes, with the average repair costing up to £7,000 for damage caused by the bursts in that period. Water pipes in homes are the responsibility of the home owner or landlord, so it's worth taking time to check they are well insulated. The advice is also relevant to any type of property which might be left empty for a period of time over the winter period.

Advice on insulating water pipes can be seen on the Welsh Water website <http://www.dwrcymru.com/en/My-Water/Prepare-your-home-for-winter.aspx>

Section 4

Energy Support and Housing Repairs – grants and funding opportunities available

LOCAL AND NATIONAL SCHEMES

The County Council and the local Housing Associations are working together to ensure that the best opportunities are being offered to Ceredigion's residents.

- If you are a **Housing Association** tenant it is likely that your landlord is already working with local energy providers to improve the energy efficiency of your home. Contact them to find out.
- If you are a **private sector landlord, tenant or homeowner** contact the County Council on 01545 572105 to discuss specific energy efficiency projects in your area and the availability of low/interest free home improvement loan assistance.
- If you are a **homeowner**, the following information provides details of grants and funding for improving home energy efficiency as well as energy discounts for people in vulnerable situations or for those struggling to pay their fuel bill.

LOCAL SCHEMES

SAFE, WARM & SECURE (SWS) GRANTS – 2 types available:

1. Fast Track Minor Adaptations

Grant available to: Vulnerable people who need minor adaptations quickly to help them live at home independently.

Amount: up to £400 or £3000 (dependent on work)

Contact: Ceredigion County Council, Housing Team - 01545 572185

Easy access for provision of minor and/or emergency adaptations such as lever taps, bath lifts, grab rails, ramps. Cannot be used as contribution towards more extensive works where Disabled Facilities Grant would be more appropriate. Up to £400 (non means tested) for minor adaptations e.g. handrails, grab rails, lever taps and up to £3000 plus fees and VAT in a 3 year period for eligible clients. The works can be referred directly by any Health Professional and/or Trusted Assessor.

Clients must meet the following criteria:

- Be significantly at risk; or
- Require speedy hospital/care home discharge to prevent undue delay to hospital discharge; or
- Prevent undue readmission to hospital; or
- Require palliative care adaptation both from hospital and in the community; or
- Emergency provision to allow client to maintain personal hygiene, which may prevent the need for a care package to be put in place, or
- There is a threat to being able to live independently

Eligibility for SWS (Safe, Warm & Secure) grants:

- Owner occupiers over 65 years,
- Tenants over 65 with life interest or have a long lease on their home; or
- People aged over 18 and under 65 - if they are in receipt of a means tested benefit, including Income Support, Income based Job Seeker's Allowance, Income based employment & Support Allowance, Guaranteed Pension Credit, Housing Benefit, Council Tax Benefit, Child Tax Credit or Working Tax Credit for which income has been calculated to be less than £15,050 annually who are owner occupiers, tenants with a life interest or have a long lease on their homes.

Is there a need to pay the money back in future?

- **The grant value will be registered as a local land charge and complete repayment made should the property be sold within 5 years.**

2. Emergency Repair

Grant available to: Vulnerable people on means tested benefits and elderly people in need of emergency work

Amount: up to £3000

Contact: Ceredigion County Council, Housing Team - 01545 572185

- Emergency repair assistance to help with urgent works
- Up to £3000 plus fees and VAT in a 3 year period.
- Assistance to overcome serious, unexpected and potentially dangerous situations requiring immediate action to a dwelling, such as:
 - Securing the basic fabric of the property from wind or rain
 - Protecting the occupants from immediate exposure to danger
 - Defective drainage
 - Dangerous wiring or any other works at discretion of County Council

Eligibility for Emergency Repair grants:

- Owner occupiers over 65 years with savings of less than £15,000;
- Tenants over 65 with life interest or have a long lease on their home, with savings of less than £15,000; or
- People aged over 18 and under 65 - if they are in receipt of a means tested benefit, including Income Support, Income based Job Seeker's Allowance, Income based employment & Support Allowance, Guaranteed Pension Credit, Housing Benefit, Council Tax Benefit, Child Tax Credit or Working Tax Credit for which income has been calculated to be less than £15,050 annually who are owner occupiers, tenants with a life interest or have a long lease on their homes.

Is there a need to pay the money back in future?

- **The grant value will be registered as a local land charge and complete repayment made on sale or transfer of the property.**
- No residency conditions

DISABLED FACILITIES GRANT

Grant available to: An owner occupier or tenant who is disabled or cares for a disabled child and needs a large piece of work.

Amount: up to £36,000 (This is based on a Test of Financial Resources of the person requiring the adaptation, **unless the person is a child under the age of 18 where no Test of Financial Resources is required**)

Contact: Ceredigion County Council, Housing team - 01545 572185

If you are an owner-occupier or tenant who is disabled or care for a disabled child or relation, there is grant assistance available up to £36,000. A discretionary top up amount can be given where the cost of work exceeds £36,000 but this is subject to additional approval.

Eligible work is what is assessed by an Occupational Therapist and agreed by the Grants Officer, or by a GP in the case of heating.

A land charge will be registered in respect of owner occupied properties which have benefitted from an adaptation grant; **this will be repayable should the property be sold within 10 years.**

The following are only some examples - this is not an exclusive list:

- Stair-lifts
- Ramps
- Additional heating or change of boiler from solid fuel
- Generally work to help disabled people live independently which is considered necessary, appropriate, reasonable and practical in respect of the disabled person and on the property to be adapted. This includes facilitating access to a garden.
- Relocation costs when it would be cheaper to move to a more suitable home than adapt an existing dwelling.

For more information contact the Social Services Department of Ceredigion County Council on 01545 574000. You should receive an acknowledgement from them within 10 working days.

CARE & REPAIR CEREDIGION

Service available to: Older and disabled people

Service: Free support and advice and help with installations to help you remain in your home

Contact: Care and Repair - 0845 2601640, 01970 639920

This is a home visiting service designed to help older and disabled private tenants or homeowners remain in their homes when their needs change. Any agreed works would be carried out free of charge by their trained Home Safety craftsmen.

It also provides help and information with repairs, improvements and/or adaptations and help with applying for grants and finding reputable builders.

Home improvements can range from fixing a dripping tap, the installation of handrails or fitting new locks, to major jobs such as building a specially adapted bathroom or replacing a roof.

For more information contact: Care and Repair on 0845 2601640 / 01970 639920

SAFE, WARM OR SECURE HOME IMPROVEMENT LOANS

Loan available to: Owner occupiers where there are hazards within the home - such as disrepair, leading to potential harm to the occupant e.g. excess cold, falls etc.

Amount: up to a maximum of £25,000 interest free loan

Contact: Ceredigion County Council, Housing Team - 01545 57218

These Home Improvement Loans are made available to support the following elements:

- Substandard Housing (Category 1 / Category 2 Hazards / Welsh Housing Quality Standard);
- Repair, Fire Safety or Security;
- Empty Homes (Renovation / Conversion);
- Energy Efficiency (ECO top up);
- Group Repair Schemes / Envelope Schemes;
- Private Rented Sector (Access Schemes);
- Aids and adaptations for older or disabled people or Disabled Facilities Grant top up.

This is not an exhaustive list and if the works contribute to making the property warm, safe **or** secure, then it will fall within the terms of the scheme.

Officers from the local authority will visit each property to determine eligible work and discuss the loan application process with the applicant. The owner occupier must satisfy an Affordability Test undertaken by West Wales Credit Union. The loan will be repayable monthly via Direct Debit over a period of up to 10 years. Administration fees will apply.

Cyngor ar Bopeth Ceredigion Citizens Advice Bureau [Ceredigion Citizens Advice]

Ceredigion Citizens Advice has secured funding from Scottish Power's Energy People's Trust, for a Better Fuel Deals - Fitter Finances project, to last a year.

From January 2015, the project worker, William Jones, will deliver a series of workshop sessions throughout the county, aimed at consumers and frontline staff. The workshops will cover issues such as, what to consider when switching, what is the best payment method for you, what help is there to reduce your bills and what is on offer if you are struggling to pay.

The sessions will also look at energy efficiency measures, grant help available with insulation, new boilers and central heating, as well as steps you can take to tackle condensation in your home.

The project will also offer one to one advice to consumers on all these issues and will make referrals, if needed, to the Bureau's specialist Debt or Welfare benefit workers, as well as to any appropriate partner organization.

If you would like to attend a session, or want a one to one appointment, please phone the Ceredigion Citizens Advice office on 01239 621974 and ask for William, or enquiries@cabceredigion.org.



NATIONAL SCHEMES

NEST: Welsh Government scheme - making homes cosy across Ceredigion

Scheme available to: People on a means tested benefit in a house that is hard to heat

Service: Saving energy advice, money management, help with fuel tariffs and relevant benefits. Potentially free home improvements to help save energy

Contact: NEST - Freephone 0808 808 2244, www.nestwales.org.uk

Nearly 400 households across Ceredigion were referred for **free** home energy improvements by NEST last year, delivering an average saving of over £500 per year.

NEST offers home improvements at **no cost** to those who own or privately rent their home. The house must be energy inefficient and someone living in the property receives a means tested benefit, including:

- Child Tax Credit or working tax credit; where the household money coming in is below £15,910 a year
- Council Tax Reduction Scheme (reductions and discounts do not qualify on their own)
- Housing benefit
- Income-based jobseeker's allowance
- Income-related employment and support allowance
- Income support
- Pension Credit - savings and guarantee
- Universal Credit

Following a home visit to check eligibility, a NEST assessor will recommend a tailored package of improvements to help make the property warmer and save money on energy bills. These may include a new central heating boiler, loft insulation, cavity wall or solid wall insulation, or renewable energy technologies.

The NEST scheme also supports applicants through the process with advice via a Freephone number on saving energy, money management, as well as making sure they are on the best fuel tariff, and whether they're entitled to any benefits to boost their income.

ECO AFFORDABLE WARMTH (Energy Company Obligation – ECO)

Grant available to: People in private homes on low incomes, in certain locations or difficult to insulate

Contact: Energy Saving Advice Service - 0300 123 1234

For queries in relation to availability of ECO/Green Deal grants in Ceredigion:

Contact: Ceredigion County Council, Housing Team - 01545 572185

ECO Affordable Warmth provides fully funded home improvements to those living in the private sector and is funded by the energy suppliers, specifically for lower income households or homes in certain locations or solid wall properties or difficult to fill cavity walls. Ceredigion has many properties of this type and for this reason, Ceredigion County Council are continually working with the various energy companies and intermediary brokers for ECO to develop schemes within the County.

Companies are able to access ECO funding and may be able to offer energy efficiency measures at a “free” or “discounted” price to private households, subject to circumstances or types and locations of homes. Measures available include, but may not be limited to free:

- Boiler repair or replacement (main gas areas only)
- Loft insulation
- Cavity wall insulation

It is important to check the rate of funding with a company before saying yes to any works. Different eligibility criteria for each energy supplier exist. Any company offering to do work to your home will need to make it clear how much you will have to pay for that work, if you have to make any contribution towards it at all. Any shortfall in funding will need to either be paid in full by the householder or the company may offer a “Green Deal” repayment scheme. You should get this information in writing.

If you require further information in relation to ECO schemes in your area, contact the Housing Renewal Area Team at Ceredigion County Council on 01545 572185.

GREEN DEAL

Available to: Home owners and tenants

Amount: Long term loans for energy efficiency measures (can include a new boiler) paid back through your electricity bills (the aim is that the savings you make will help pay for the measure)

Contact: Energy Saving Advice Service - 0300 123 1234, www.greendealorb.co.uk

Green Deal is a new way for owners and tenants to pay for energy improvements in their homes such as solid wall insulation and boiler upgrades. It is a Government backed loan / finance mechanism operated by private companies. Green Deal lets you pay for some or all of the improvements over 10-25 years through your electricity bill, and the finance is attached to your property, so you don't have to pay any costs up front.

There are Green Deal Providers across the UK, though the scheme may be branded under different names. Some companies could be Green Deal providers and also have access to ECO funding (see above).

The Green Deal is ultimately a financial arrangement so just be mindful of this when considering signing anything, you are effectively signing up for a long term loan. It is important to consider the total price of the measures, the time taken to “pay back” this cost and any interest rate. Gather all the information you can from the company and get a quote for the recommended improvements, so you can think about the offer. You can shop around for deals and get as many quotes as you like and choose the recommendations you want which are right for you.

What are the benefits of Green Deal?

- You can pay for energy efficiency home improvements through savings on your fuel bills.
- Includes general energy advice to maximise the energy savings from the measures installed to your home will be provided.
- Your Green Deal repayments will be automatically added to the electricity bill for your home.

Assessment - A Green Deal Assessor will come to your home, talk to you about your energy use and see if you could benefit from making energy efficiency improvements to your home.

Recommendation - Your assessor will recommend improvements that are appropriate for your property and indicate whether they are expected to pay for themselves through a reduction of your energy bills. This is called the “Golden rule”. Once you have chosen your provider they will write up a plan, setting out the work to be done, the repayments and interest rate and once you’ve agreed to a Green Deal Plan, your provider will arrange for the improvements to be made to your home by a Green Deal installer.

If you cannot afford an assessment, you may be eligible for other help, call the Energy Saving/Green Deal Advice Service on 0300 123 1234 and they will tell you whether you are eligible under the Energy Company Obligation for any free assistance without going through the Green Deal scheme. Nest, the Welsh Government scheme, can also provide free of charge assistance to householders in Wales

If you are still unsure and you wish to seek advice, contact Citizens Advice Consumer Services on 0845 404 0506 or visit www.adviceguide.org.uk/wales and search for “Green Deal”.

If you have any concerns about Green Deal cold calling (see section 6 which follows).

GREEN DEAL HOME IMPROVEMENT FUND

Available to: Home owners and tenants

Amount: Grant for energy efficiency measures (includes external wall insulation) towards the cost of certain measures. This can be used in conjunction with the Green Deal Loan or any other loan product, and will be re-launched towards the end of November 2014.

Contact: Energy Saving Advice Service - 0300 123 1234, www.greendealorb.co.uk

This is a Department of Energy & Climate Change (DECC), UK Government scheme designed to encourage and assist home owners to install energy efficiency measures to provide warmer homes whilst reducing energy bills. This grant is available for a limited duration or until the earmarked funding has been allocated. Once the funding has been allocated, it is necessary for the works to be complete and the monies claimed within 6 months.

FEED IN TARIFFS

Available to: Anyone interested in installing renewable energy in their home

Service: Payment for electricity you don't use but export to the national grid

Contact: Energy Saving Trust - 0808 808 2244, www.energysavingtrust.org.uk

If you want to generate your own electricity (e.g. with solar panels or a wind turbine) your energy supplier might pay you some money. This is called a 'Feed-in Tariff' (FIT).

You'll get a set amount for each unit (kilowatt per hour or kWh) of electricity you generate. You will also receive an export tariff for any extra units you don't use. The rates and how much money you get will vary depending on the size of system, technology installed and date installed.

Please note, if you are privately renting, your landlord will receive any feed in tariff payments unless agreed otherwise.

RENEWABLE HEAT INCENTIVE

Available to: Anyone interested in installing renewable energy in their home

Service: Funding for the installation of a renewable energy technology payable over 7 years (amounts vary depending upon the technology and kWh)

Contact: Energy Saving Trust - 0808 808 2244, www.energysavingtrust.org.uk

The domestic Renewable Heat Incentive (RHI) is a financial incentive scheme designed to encourage the uptake of renewable heating among domestic consumers. It is targeted, but not limited to, homes off the gas grid. Those without gas have the most potential to save on fuel bills and decrease carbon emissions. The Renewable Heat Incentive (RHI) pays participants who generate and use renewable energy to heat their homes. The eligible technology includes air, ground and water source heat pumps, biomass boilers and solar thermal panels (hot water generation).

RENT- A- ROOF SCHEMES

Contact: Energy Saving Trust - 0808 808 2244

Some companies do offer **free** Solar PV panels, and this is known as 'renting' a roof. Companies that are offering this need their products certified by the Micro-regeneration Certification Scheme and need to be a member of the REAL assurance scheme. Contact the Energy Saving Trust for more information.

THE DISCRETIONARY ASSISTANCE FUND IN WALES – two types available:

1. Emergency Assistance Payments

Available to: A person who needs emergency relief, or when there is immediate threat to their health and wellbeing

Payment towards: General living expenses, emergency travel expenses, or goods to replace items that will not have to be paid back

Contact: Discretionary Assistance Fund in Wales, 0800 859 5924

Emergency Assistance Payments provide help with essential costs after an emergency or when there is an immediate threat to a person's health or wellbeing. The level of support you may be offered will be determined by the needs presented on the application, previous applications and will be dependent on your current circumstances. A person can only be awarded up to three Emergency Assistance Payments grants within a rolling 12 month period.

A person may be eligible for an Emergency Assistance Payment if they:

- Are aged 16 or over
- Don't have any money, means of getting money or the help needed to meet immediate needs after an emergency or a disaster
- Think there will be serious damage or risk to their health and safety without the EAP grant

What a person can apply for under Emergency Assistance Payment:

- Money or goods to replace items that have been stolen, damaged or destroyed as a result of an emergency or a disaster
- General living expenses to help cover day to day living costs - for example, food, essential heating costs, nappies or toiletries
- General living expenses to help buy essential items following an emergency or disaster
- Emergency travel expenses if a person is stranded away from home and don't have any other way of getting home.

2. Individual Assistance Payments

Available to: A person on certain benefits – see below

Payment towards: Helping a person to live as independently as possible in the community and prevent the need for institutional care

Contact: Discretionary Assistance Fund in Wales, 0800 859 5924

Individual Assistance Payments are to help a person to live as independently as possible in the community and prevent the need for institutional care. The level of support offered will depend on the needs demonstrated in the application and current circumstances including whether a person has any savings or access to other money. A person cannot apply for an Individual Assistance Payments for the same items or services which they have previously applied for within the last 28 days unless there has been a relevant change in your circumstances or they have experienced a disaster or emergency.

A person must be getting one of the following benefits to be eligible for an Individual Assistance Payment:

- Income Support
- Income-based Jobseeker's Allowance
- Employment and Support Allowance (income-related)
- Pension Credit
- Or, payment on account of one of them.

One of the following must also apply:

- A person is leaving an institution within the next 6 weeks after having lived there for 3 consecutive months or more, or on a frequent and regular basis due to disability or circumstances.
- If someone else plans to care for someone leaving such accommodation and neither person has any other means of meeting their needs, the carer may be eligible to apply for an Individual Assistance Payments award
- A person needs help to stop from being admitted to an institution
- A person needs help as part of a planned resettlement either after a period of homelessness, or a young person leaving supported accommodation.
- A person or a family need help to ease exceptional and urgent pressures currently experienced by them, e.g. as a result of experiencing domestic violence or increased needs of a family member due to disability, chronic illness, or an accident.
- A person needs help with one-off or short term travelling expenses when deemed essential to support them to continue to live independently in the community.

Section 5

Help and Assistance

WARM HOME DISCOUNT

Available to: People over 75 or on means tested benefit

Amount: £140 discount on your bill

Contact: Warm Home Discount Scheme Helpline - 0345 603 9439

Each financial year, all of the big six energy suppliers offer what is known as the Warm Home Discount. For 2014/15, this could mean £140 discount on your electricity bill, even if you have a pre-payment meter. This doesn't affect the Cold Weather Payment or Winter Fuel Payment.

The Warm Home Discount consists of a core and broader group. The core group should automatically receive the discount. The core group is:

- Those who are 75 or over and getting the Guarantee Credit element of Pension Credit
- Those who are under 75 and only getting the Guarantee Credit element of Pension Credit (you won't qualify if you also get Saving Credit)

The discount is also offered to a 'broader group' consisting of those on a low income or means tested benefits. Each supplier has their own rules about who is in the broader group. Therefore contact your suppliers directly or call the Warm Home Discount Scheme Helpline direct to check if you qualify.

WINTER FUEL PAYMENT

Available to: People over pension credit age

Amount: Between £100-£300

Contact: Winter Fuel Payments Helpline - 0845 915 1515

Winter Fuel Payment is an annual payment to help with heating costs, made to households with someone over Pension Credit Age. You could get between £100 and £300 tax-free to help pay your heating bills if you were born on or before 5 January 1952.

You usually get a Winter Fuel Payment automatically if you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction or Child Benefit) and most payments are made automatically between November and December. If you qualify but don't get paid automatically, you'll need to make a claim. It's worth remembering that any money you get, won't affect your other benefits.

You only need to claim once. After this, you should get it automatically each year, as long as your circumstances do not change.

COLD WEATHER PAYMENT

Available to: People on pension credit age or on certain means tested benefits

Amount: An additional £25 per week when the average temperature falls.

Contact: If you have not automatically received cold weather payments and believe that you are eligible, contact Jobcentre Plus - 0800 0556688

Cold Weather Payments are made to eligible people when the weather is very cold. You can get an additional £25 a week when the average temperature has been, or is expected to be 0°C or below (zero degrees Celsius) for seven days in a row. You will automatically receive the Cold Weather Payment if you get Pension Credit or certain other means-tested benefits. This year's scheme starts on the 1st November 2014.

FUEL DIRECT

Available to: People on certain benefits – see below

Service: Help with managing energy bill payments

Contact: Your local job centre can arrange Fuel Direct for you

If you are struggling to pay your bills or maintain an affordable payment scheme, then Fuel Direct could allow you to make manageable payments directly from specific qualifying benefits that you may receive.

You are only eligible for Fuel Direct if you currently receive one of the following benefits:

- Income-based Jobseekers Allowance
- Employment and Support Allowance
- Income Support
- Pensions Credit

On fuel direct, a weekly payment will be made directly to the energy supplier and deducted from the amount of money you receive in benefits. The set amount that is paid for debt recovery is currently £3.65. On top of this, another amount would be taken each week to cover your on-going energy consumption. Generally if you have a debt of £71 or more (and are in receipt of a qualifying benefit), then you can also request that the energy supplier applies for Fuel Direct for you on your behalf.

TURN 2 US

Available to: People in financial need

Service: Help find the support available

Contact: 0808 802 2000, www.turn2us.org.uk

Turn2us is a charity that helps people in financial need to access welfare benefits, charitable grants and other financial help.

PRIORITY SERVICES REGISTER

Available to: People of pensionable age, registered disabled or have a long term ill health

Service: Variety of free services to help you with energy supply and management

Contact: See below

The Priority Services Register is a scheme run by energy suppliers which offers extra free services as part of their energy provision. This is available for householders who are of pensionable age, are registered disabled, have a hearing or visual impairment, or have long term ill-health.

Services which might be available as part of this register include:

- Having controls or adaptors provided to make your meter or appliances easier to use
- Free quarterly meter readings - if you tell your supplier you can't read it yourself
- An annual safety check of your gas appliances if you ask for it (unless you are a tenant, in which case this is your landlord's obligation)
- Priority reconnection if your supply is interrupted and advance notice if they have to stop your supply
- Moving your meter free of charge to make it easier for you to access
- Having your bills and meter readings in braille, large type or audio tape.
- Alternative facilities for cooking and heating if your energy supply is interrupted
- Additional protection from bogus callers with a password protection scheme
- Arranging for your bills to be sent or copied to someone else, such as a carer, who can help you read and check them

The main contact numbers for the priority services register are:

British Gas Home Energy Care Register	0800 072 8625
Scottish Power	0845 2727111
Powergen	0800 363363
Scottish & Southern Energy (Southern Electric, SWALEC and Scottish Hydro)	0800 622838
Npower	0845 166 3535

If you have a different energy provider to those listed above; call the number on your energy supplier's bill to find out help available to you as part of their priority services register.

Alternatively, you can log on to the consumer watchdog 'Energy Watch' website at www.energywatch.org.uk and complete an online registration form which will be sent to the supplier directly.

ENERGY SUPPLIER TRUST FUNDS

Available to: Anyone needing financial help to clear their debts (fuel debts or other priority debts)

Fund: Variable dependent on energy supplier and situation

Contact: Energy Suppliers detailed below

These funds are available for those who are experiencing hardship and struggling to pay their gas and electricity bills, it aims to help households regain a hold on finances and become financially stable with the ability to meet future bills.

At present E.ON, British Gas, EDF and Npower offer trust funds for their customers, which can help consumers pay off all or a portion of their customer's fuel debts. In certain situations they may be able to offer some financial help towards making other essential household purchases such as fridge-freezers. Currently, British Gas also welcome applications from consumers supplied by other energy providers.

All applications must be on a standard form available from the following:

E.ON	0800 051 1480	www.eonenergy.com
EDF	01733 421060	www.edfenergytrust.org.uk
British Gas	01733 421060	www.britishgasenergytrust.org.uk
Npower	01733 421060	www.npowerenergyfund.com

Proof of income and all relevant bills must be sent with the application form.

WELSH WATER ASSIST

Available to: People on low incomes, with large families or medical conditions who need help with water and sewerage bills

Assistance: Bills are capped at £128 for water and £128 for sewerage

Contact: Welsh Water Assist - 0800 052 0145

www.dwrcymru.com and search for Welsh Water Assist

Helps low income households with large families or a medical condition (which means more water is used). Your charges from 1st April 2014 to 31st March 2015 could be capped at a maximum of £131 for water and £131 for sewerage.

STEP CHANGE

Available to: People in financial need

Service: Help to manage and repay debts

Contact: 0800 138 1111, www.stepchange.org

Free tailored advice on debt based problems and practical solutions to help you manage debt and make a fresh start on what's best for you.

FOODBANKS in Ceredigion

There are currently three Food Banks in Ceredigion, each providing emergency food supplies and support to people who are experiencing crisis. All food is donated by the public and sorted by volunteers. A variety of frontline care professionals such as doctors and social workers as well as some organisations, such as Citizens Advice Bureau, West Wales Women's Aid and Housing Associations are able to identify people in crisis and issue a food voucher.

JUBILEE STORE HOUSE

Jubilee Store House offers food parcels to people in immediate need in Aberystwyth. A voucher can be issued by a recognised organisation that works with people on a professional basis, such as Citizen's Advice, West Wales Women's Aid, Housing Associations, Social Services, and Ceredigion Care Society. Relevant sections need to be completed by a representative of that organisation and the client then needs to ring the Foodbank on the free phone number. Support can be offered over the phone and arrangements made to take the voucher to St Anne's Church, Penparcau, Aberystwyth where it can be exchanged for food.

CARDIGAN FOODBANK

Cardigan Food Bank is part of the Trussle Trust. Vouchers are held by a variety of third sector and statutory organisations, including social workers, Age Cymru Ceredigion, Citizens Advice Bureau, Job Centre. Each of these organisations are able to issue vouchers in emergency situations and need to be redeemed within 3 days from New Life Church, Quay Street, Cardigan. The food provided is non-perishable and Trussle Trust guidelines detail how much each person or family is allocated.

LAMPETER FOODBANK

Lampeter Food Bank exists to meet the food needs of those who find themselves in a crisis situation that leaves them without food. This Food Bank is run by volunteers from Lampeter Churches. Vouchers are available from a variety of organisations including social services, Student Union Welfare, Tai Ceredigion, Lampeter Evangelical church, Emmaus fellowship, Noddfa church, Ceredigion Care, Lampeter Family Centre, Women's Aid, Camfan, CAB Lampeter Outreach, Home Start, The Wallich, Tai Cantref, British Legion, R.A.B.I., Mid Wales Housing, Team Around The Family, M.I.N.D., St Thomas' church and Mount Carmel Catholic church.

OLDER PEOPLE SUPPORT SERVICE

Available to: People over 55 years of age and living in or around Aberystwyth and Cardigan or in areas North of Pembrokeshire

Service: Support and advice

Contact: Ann Harris, 01239 712 031, annah@cantref.co.uk, www.cantref.co.uk

If you would benefit from support and advice, support can be provided as long as is needed, whether you are a home owner or living in rented property.

Support could be to assist you:

- to manage the upkeep of your home
- accessing benefits
- in getting involved in the community
- at times of bereavement
- to access care services
- to set up alarm systems or assistive technology
- with advice about other housing options
- with accessing adaptations and equipment

Referrals for the service are taken from statutory services, self-referrals and voluntary sector agencies. Cantref Support Workers will visit you at home to assess your needs and see if they can help. They will provide housing related support to you until you are happy that your needs have been met. Support can be in your home or at a location of your choice such as a café or a drop-in centre.

AGE CYMRU POLICY STATEMENT

Available to: Older people

Service: Support with changing suppliers or offering a basic understanding of fuel bills

Contact: Age Cymru Ceredigion, 01970 615151 (Aberystwyth), 01239 615777 (Cardigan)

Energy suppliers must now provide an annual statement to every customer and display a Tariff Comparison Rate and a Tariff Information Label on all bills. These are intended to show clearly what energy the household is using and an analysis of the different ways of paying, in order to provide a clearer picture of how different tariffs compare and whether a customer could save money by changing tariff or payment method. 'Help with Heating Costs' factsheet is available to download off the Age Cymru website <http://bit.ly/1v5uq0o>.

FAIR PLAY PRE PAY

As the statutory consumer watchdog for energy customers, Citizens Advice is demanding the energy companies offer pre-payment customers:

- A better price
- More control
- Easier use

For more information please see

http://www.citizensadvice.org.uk/index/campaigns/current_campaigns/fairprepay.htm

The Government Electricity Rebate (GER) is a £12 government contribution to help lower the impacts of these Government environmental and social policy costs on consumer energy bills.

You will receive the Government Electricity Rebate directly from your electricity supplier shortly as it is rolled out over the autumn 2014 onwards.

However, if you pay for your electricity through a pre-payment meter, you may need to actively redeem the rebate. Your supplier should inform you about how you can claim the rebate but it is likely to be one of two methods:

- You may be sent a voucher (likely with a barcode) to be redeemed for electricity credit when you next top up at your usual retail outlet. This voucher must be redeemed at a pre-payment vending site within the validity period stated on the GER voucher. You will need to show a valid form ID along with the voucher.
- Alternatively, you may receive the rebate automatically as your supplier will have sent an electronic credit which you will pick up when you next top up.

Arrangements for how pre-payment customers receive the GER will depend on suppliers.

What to do if you think you have not received your rebate

The GER will be paid to eligible domestic electricity customers over the course of the autumn from the 12 October 2014.

If you are a pre-payment customer – look out for a letter from your supplier between In October and November which should include either a £12 GER voucher or instructions to take your pre-payment key to a pre-payment vending site to collect your £12.

If following this you have still not received your GER, you should get in contact with your electricity supplier asap.



Section 6

Avoiding scams and cold calling

You may be approached by energy companies and/or installers who are offering to provide energy efficiency measures to your home.....

Ceredigion County Council and other local agencies are aware that local residents are receiving calls from individuals and companies offering Green Deal/Energy Assessments on their homes. Members of the public need to be aware that there are some great opportunities to improve the efficiency of their homes, however, there may be the odd occasion where less scrupulous operators may be taking advantage of the opportunity.

If a cold caller knocks on your door selling you goods or services, if you make a request for them to leave (either verbally or displayed on a window sticker) and they refuse or return later, they may have committed a criminal offence

If you are told that any work agreed is free but are being asked to pay something ask why and say that you want to seek advice on this (you don't have to make an immediate decision). Even if the measures are free there may be an initial cost for the "energy assessment" but you need to ensure the company explains what any payments are for.

You are not under pressure to agree to work. If unsure, don't agree at the time – take time to talk to family or friends or carry out independent research on the deal being given to you.

If you agree to pay any money over £35 for any service, you have the right to cancel the contract within 7 days of agreeing. You must also be given a notice giving you the right to cancel the contract, if not, there may be a criminal offence and you can report this to the Trading Standards section of Ceredigion County Council.

If you have concerns about any cold calling or any of the offers given by Green Deal/Energy companies please call Ceredigion County Council on 01545 572105 and the matter can be investigated by the Trading Standards team.

Section 7

Household improvements - what you need to know

- Some energy efficiency measures e.g. external wall insulation, may require Planning Permission. You should contact your Local Planning Department to check prior to the commencement of any works that affect the external appearance of your property
- If you thermally upgrade your property in any way it is likely that you will need Building Regulations Approval and if you renew any windows or alter the gas or electrical installation in any way then Building Regulations Approval may also be required if you don't use approved contractors (competent persons) i.e. FENSA, Gas Safe, NICEIC etc.
- You should inform your house insurance company of any changes to the fabric and/or structure of your property
- When intending to commission any company to carry out works to your property ensure they give you the relevant and correct paperwork and warranties to ensure that any works they do are covered and that you are adequately protected
- For any boiler replacement or repairs make sure the heating engineer is registered with Gas Safe You can check by calling 0800 408 5500 or Check online www.gassaferegister.co.uk
- If you are having cavity wall insulation, solid wall (internal or external) insulation, the company should be registered with one of the following
- CIGA – provides a 10 year independent guarantee for cavity wall insulations. To check the installer registered call 01525 853300 or visit www.ciga.co.uk
- SWIGA provides a 25 year independent guarantee for external wall insulations. To check the installer registered call 01525 853300 or visit www.swiga.co.uk
- **Please note that other similar guarantees are available**

Section 8

Staying Safe

CARBON MONOXIDE POISONING

If fuels such as gas and coal burn without enough ventilation, it can result in release of carbon monoxide. Carbon monoxide poisoning can happen in both old and new properties. You can't smell or see carbon monoxide but it can kill.

To prevent carbon monoxide poisoning:

- **Keep rooms ventilated** – to ensure there is enough oxygen wherever fuel is being burnt
- **Don't block vents** – they are there for a reason, to ensure that the room is ventilated
- **Keep flues and chimneys clear** of vegetation growing over the outlet or debris and birds' nest blocking a chimney
- **Keep old and new appliances serviced** – this should include a 'venting of gases' check and for gas appliances, engineers must be GAS SAFE registered.
- **Keep safe** - Install a carbon monoxide alarm. This will detect a carbon monoxide leak in your home and give out a high-pitched noise when levels of the gas are high. They are available from DIY and hardware stores.

Carbon monoxide poisoning - be aware of the symptoms you may feel:

- Headache
- Dizziness
- Nausea
- Drowsiness
- Feeling weak
- Feeling better when you're out of the building

If affected:

- Get some fresh air
- Seek medical attention immediately
- Do not use any of your appliances again until they have been examined by a Gas Safe registered engineer.

If you believe you have a problem with carbon monoxide you should always seek advice and assistance immediately. Turn off appliances and ventilate the house. The Public Health Protection Team in Ceredigion County Council are able to monitor the CO levels present with a hand held monitor, which will determine whether the gas is present.

If you are concerned, we also have a limited number of FREE wall mounted carbon monoxide detectors available for distribution. Please contact Ceredigion County Council on 01545 572185 or housing@ceredigion.gov.uk.

HOME FIRE SAFETY CHECKS

Mid and West Wales Fire and Rescue Service as well as Care and Repair and Age Cymru Ceredigion can visit your home to provide home fire safety advice and will supply and install a smoke alarm free of charge. These checks are the cornerstone of the proactive role to reduce the deaths and injuries that are caused by accidental fires.

Call the Fire and Rescue Service on 0800 169 1234 to talk about the possibility of a home safety visit by Fire and Rescue Service personnel.

Alternatively call Care and Repair on 01970 639920 or Age Cymru Ceredigion on 01970 615151 or 01239 615777 who will also be able to undertake a home safety visit and fit any smoke detectors within your property for free.

If you have a defective alarm which was installed, please contact one of the above who can arrange for a visit to be made and provide a replacement smoke detector if necessary.

ELECTRIC BLANKET TESTING

Make sure you have your electric blanket tested every year. Age Cymru Ceredigion organise electric blanket testing events every year throughout Ceredigion. For details of these events contact Age Cymru Ceredigion on 01970 615151 or 01239 615777.

Ensure that you unplug your electric blanket before you get into bed, unless they have a thermostat control for safe all-night use.

PORTABLE GAS HEATERS

Portable gas heaters do not need flues but they do need a lot of air. They should not be used in confined spaces with poor air circulation. Make sure there is enough air coming into the room - by not blocking or obstructing vents.

All new portable cabinet heaters made to British Standards BS 5258 Parts 10, 11 and BS EN449 are fitted with a special safety device that cuts off the gas supply if the room gets too stuffy. Other portable heaters, designed for outdoor activities, have no such device and must not be used in confined spaces.

Portable gas heaters deteriorate air quality inside the property by releasing moisture and carbon monoxide while reducing the amount oxygen available, all of which can aggravate some respiratory illnesses. Keep portable heaters clear of furniture, bedclothes and curtains and do not use a portable heater for drying clothes as this can be a fire risk.

YOUR SAFETY

Safety information and advice including Home Safety, Carbon Monoxide, Chimney Fires and Electric Blanket can be found at www.mawwfire.gov.uk and click on the "Your Safety" drop down menu.

PREPARING FOR A POWER CUT OR EMERGENCY

Whether it be a power cut or emergency, we strongly recommend that every household has an emergency pack prepared and available at home, ensuring all the items required are close to hand and can be quickly and safely found, especially during the night; or help to ensure your safety in an emergency.

Items to consider for the emergency pack:

- Analogue telephone (digital cordless phones will not work during a power cut)
- Battery operated/wind-up torch with spare batteries and avoid using candles or paraffin heaters
- Powerbank (for charging essential items like mobile phones during a power cut)
- Rechargeable radio so you can listen to local radio updates
- Foil blanket to keep warm
- Reusable hand warmer
- A list of emergency contact numbers
- First aid kit, including any required medication, back-up power supplies for home medical equipment.
- Spare keys for your home/property and car
- Water for drinking/sanitation (at least four litres per person, per day for at least three days) and non-perishable food (a supply for at least three days) - (include a can opener if needed)
- Pet supplies if required

Other relevant matters:

- If you have a mains operated stair lift, check if there is a manual release handle that can be used to return the stair lift safely to ground level if it stops working
- Speak to neighbours about their plans if a power cut was to occur and check if between you, you have a means of cooking and access to hot water using gas appliances etc.
- Check on vulnerable neighbours (if possible) to ensure they are warm, any medical equipment is working and they have sufficient food and drink supplies.
- In instances of a power cut call the contact centre at Western Power on their Emergency Contact Line 0800 6783105 or General Contact Enquiries Line 0845 601 3341 to inform them of any difficulties you, your family or neighbours may be having.
- Arrangements can be made with local voluntary organisations to help if there is a need: contact CAVO (Ceredigion Association of Voluntary Organisations) on 01570 423232 for more information.

Section 9

Keeping Well

If you are fit and healthy and live in a comfortable, well-heated home, the chances are you will not feel at risk from cold. However, there are groups of people who should take special care during the winter – including the elderly, the very young and the sick and disabled who are less active. Follow these guidelines to help keep you well and warm:

EATING WELL

It is important to eat enough, especially in winter:

- Aim for five fruit and vegetables a day, to get plenty of nutrients and vitamins to keep you well
- Winter is the perfect season for porridge. Try eating it with hot milk to kick start the day
- Drink water throughout the day to keep yourself hydrated
- Keep basic food items in the cupboard that will last through the winter months such as pasta, rice and tinned fish. Tinned and frozen fruit and veg are just as nutritious as fresh
- Make sure you eat at least one hot meal a day and include carbohydrates, such as potatoes, pasta, bread or rice in your meal, as your body keeps warm by burning food you've eaten
- Remember that you can freeze many foods, so stock up on bread, milk and freeze meals you have prepared
- Have hot drinks during the day and one before bed
- Vitamin D and calcium are essential for strong bones – our bodies are able to produce Vitamin D when exposed to sunlight, however it can also be sourced from oily foods such as fish or eggs, dairy foods, soya products and fish

PREVENTING FALLS

Follow these tips to prevent falls:

- Secure down rugs and carpets
- Keep halls and stairs well lit
- If you are taking a lot of medication check you are taking correctly as some medicines can affect your balance. Speak to your GP or pharmacist as they will be able to undertake medication reviews
- Don't climb on chairs to reach something high – use an appropriate stepladder
- Ensure stairs are free of clutter
- Exercise regularly to challenge your balance and strengthen your legs
- Have your eyes checked. Eye tests are free for those aged over 60
- Hearing impairment can affect your balance, see your GP if you have any concerns about your hearing
- Check your home for trip hazards like poor light, wires, clutter, loose carpets

- Make sure your slippers have a good grip and that they fasten tight around your foot to prevent any falls

If you're concerned about falling or someone who you care for falling: Age Cymru Ceredigion have a useful 5 question checklist to assess the likelihood of falling and details the assistance available if you are considered to be at a high risk of falling.

Age Cymru Ceredigion 01970 615151 (Aberystwyth)

01239 615777 (Cardigan)

FLU VACCINATION

Cold weather means the beginning of flu season and can cause serious illnesses.

You are strongly advised to receive your **free** seasonal vaccination **every year** if you:

- are over 65
- receive Carer's Allowance or are the carer for an older person whose welfare would be at risk if you fell ill, or
- have a medical condition such as diabetes, chronic major organ problem or if you have had a stroke – speak to your GP or pharmacist for more information.

Flu is NOT just a bad cold - it is caused by a different virus and the symptoms and complications can be much worse. It hits you suddenly, and can include headaches, fever, chills, and aching muscles, usually along with a sore throat and a cough.

- The vaccination is quick and safe, and could prevent weeks of serious illness.
- It takes up to ten days for the vaccine to take effect, so it's best to have it early on in the cold season.

CHILBLAINS

Chilblains occur when your skin gets cold and you try to warm up too quickly, causing itchy, red swellings, often by sitting close to a radiator.

If you suffer from chilblains:

- Dab the swelling with calamine or witch hazel to reduce itching. Don't scratch them as this could cause an infection.
- Try to keep your whole body warm at all times by wearing trousers, socks or thick tights and a scarf, hat and gloves when you go out in the cold.

SMOKING

If you smoke, think seriously about trying to stop. Smoking lowers your immune system and can cause serious health conditions.

You will quickly notice changes in your health after you stop smoking, such as your breathing will become easier, you're energy levels will increase and doing exercise will be more comfortable.

STAYING ACTIVE

Staying active is not only essential for your general wellbeing and fitness, but it also generates heat and helps to keep you warm.

- Keep as active as possible by moving every hour, walking around, make yourself a warm drink and spread the chores throughout the day.
- If you're going for a walk outside, remember to wear gloves, a hat and a scarf around your face, even if you're only going out for a short while. Don't stay out in the cold for long periods as you'll quickly get cold.
- Chair-based exercises are helpful if walking is difficult, along with moving your arms and legs and wiggling your toes.
- Be prepared with salt or sand for icy steps and pathways.
- Fit a grab rail if you have several steps around or in your house. Contact Care and repair, Age Cymru Ceredigion or Ceredigion County Council for further information:

Age Cymru Ceredigion 01970 615151 (Aberystwyth)

01239 615777 (Cardigan)

Care and Repair 01970 639920

Ceredigion County Council, Housing Team 01545 572185

Section 10

Directory of Services

Keeping Warm and Saving Money

Ceredigion County Council, Housing Team	01545 572185	www.ceredigion.gov.uk Housing@ceredigion.gov.uk	Home improvements
ECO	0300 1231234	www.energysavingtrust.org.uk	Home improvements
Green Deal	0845 6039439		Energy-saving improvements
NEST	0808 808 2244	www.nestwales.org.uk	Welsh Government scheme to combat fuel poverty.
Tai Ceredigion	0345 606 7654	www.taiceredigion.org.uk/	Housing Association
Warm Home Discount	0300 1231234		Potential discount on your electricity bill
Ymlaen Ceredigion	01970 633395	www.ymlaenceredigion.gov.uk	Free energy-saving help and assistance available

Energy Support

Dŵr Cymru	0800 0520130	www.dwrcymru.com	Water services and emergencies
Floodline	0845 9881188		Flood warning information and advice
National Gas Emergency Services	0800 111 999	www.nationalgrid.com	If you smell gas, suspect an emission of carbon monoxide, or wish to report a fire or explosion
Scottish Power	0845 272 2424	www.scottishpower.co.uk	Energy suppliers

Power Loss & Emergencies	0800 0520 400		Electricity distribution network operator
Western Power	0800 0520 400	www.westernpower.co.uk	Services and support during a power cut

Staying Safe			
Age Cymru Ceredigion	Aberystwyth 01970 615151 Cardigan 01239 615777 Home Cleaning 01239 615556	www.agecymru.org.uk/ceredigion	Services and support for older people, their families and carers
Carbon Monoxide Awareness	0771 589 9296		Support and advice
Care and Repair	01970 639920		Helping to repair, adapt and maintain homes with free home safety checks
Community Police Officers	0845 330 2000		Provide support and crime prevention advice
Crossroads Care	01970 627 966		Support for carers
Police Bobby Van	01970 639 915		Home security and free safety checks
Gas Safety Advice Line	0800 300 363	www.hse.gov.uk	Information on gas safety
Gas Safe	0800 915 0485		To establish if someone working on your gas appliances are registered
Women's Aid	Aberystwyth 01970 625 585 Cardigan 01239 615 385	www.womensaid.org.uk	24hr helplines offering support, information and access to other services, including emergency accommodation, protecting women from domestic abuse

Highways, Ceredigion County Council	01545 572572 Out of hours North of county 01970 625277 South of county 01239 851604	www.ceredigion.gov.uk	A point of contact for the latest information about road works, public transport and general travel information
Housing, Ceredigion County Council	01545 572185	www.ceredigion.gov.uk	Emergency repairs and adaptations
Social Services Contact Centre, Ceredigion County Council	01545 574000	www.ceredigion.gov.uk	A point of contact for information, advice or help from Social Services, either for themselves or on behalf of another person
Fire Safety	0800 169 1234	www.mawwfire.gov.uk	Provide home fire safety advice and supply and install a smoke alarm free of charge

Keeping Well			
Bronglais Hospital, Aberystwyth	01970 623 131		
Dental Information Line, NHS Wales	0845 601 0128	www.nhsdirect.wales.nhs.uk	
Emergency	999 Urgent 101 Less urgent		
NHS Direct Wales	0845 46 47	www.nhsdirect.wales.nhs.uk	24 hour health advice
Stop Smoking Wales	0800 085 2219	www.stopsmoking.wales.com	A free, NHS service to help people quit smoking

GP Surgeries	
ABERAERON	
Oxford Street Surgery	01545 570 273
Tanyfron Surgery	01545 570 271
ABERYSTWYTH	
Church Surgery	01970 624 855
Padarn Surgery	01970 624 545
Ystwyth Medical Group	01970 613 500
BORTH	
Borth Medical Practice	01970 871 475
CARDIGAN	
Ashleigh Surgery	01239 621 227
Cardigan Health Centre	01239 612 021
LAMPETER	
Lampeter Medical Practice	01570 422 665
LLANDYSUL	
Llynyfran surgery	01559 364 000
Meddygfa Teifi Surgery	08448 151 117
LLANILAR	
Llanilar Health Centre	01974 241 556
LLANYBYDDER	
Brynmeddyg Surgery	01570 480 244
NEWCASTLE EMLYN	
Meddygfa Emlyn	01239 710 479
NEW QUAY	
The Surgery	01545 560 203
TREGARON	
Tregaron Surgery	01974 298 218

Support

British Red Cross	01239 615945	www.redcross.org.uk	Support at home, in emergencies and first-aid
Citizens' Advice Bureau	01970 612817 North 01239 613707 South	www.citizensadvice.org.uk	Free independent and confidential advice
Cruse Bereavement Care Wales	01239 621 141	www.cruse.org.uk/wales	Somewhere to turn following a bereavement
Farming Community Crisis Network (FCN)	0845 367 9990	www.fcn.org.uk	Supporting people who care for the countryside
Mind Cymru, Aberystwyth	01970 626 225	www.mind.org.uk	Advice and support to anyone with a mental health
RABI (Royal Agricultural Benevolent Institution)	01865 727 888	www.rabi.org.uk	Supporting members of the farming community facing need, hardship or distress.
Royal British Legion	01970 615493	www.britishlegion.org.uk	Support for service and ex-service personnel and their families
Samaritans	08457 90 90 90	www.samaritans.org	Helping through tough times

Evaluation form

Your feedback... This is the first time anything like this has been done in Wales and as such we need to find out if this type of approach works, Please could you take a moment to fill in this evaluation form so that we can continue to improve and ensure that information reaches those who really do need it.

Thank you.

1. Do you feel that the idea to get winter warmth messages to the vulnerable and in need in our communities through neighbours, community councillors and trusted sources, as intended in this instance will work?	Yes/No
2. Have you delivered information from this pack to a vulnerable person or a family in need in your community?	Yes/No If yes, how many
3. Have you helped an individual in your community following information from this pack?	Yes/No If yes, how many
4. What part of this information pack did you find of most use (please highlight all that apply)	
<input type="checkbox"/> Keeping warm – at what temperature should action be taken <input type="checkbox"/> Your heating system and insulating your home <input type="checkbox"/> Saving money in the home <input type="checkbox"/> Energy Support – grants and funding assistance <input type="checkbox"/> Help and assistance you may be entitled to <input type="checkbox"/> Avoiding scams and cold calling <input type="checkbox"/> Household improvements – what you need to know <input type="checkbox"/> Staying safe <input type="checkbox"/> Keeping well <input type="checkbox"/> Directory of services	
5. Please suggest any areas which we can improve to help deliver important winter warmth messages to those in our community	

Please complete the form and return to Naomi.mcdonagh@ceredigion.gov.uk OR return it to: Naomi McDonagh, Lifestyle Services, Ceredigion County Council, Neuadd Penmorfa, Aberaeron SA46 0PA