



*Gweithredu dros Gartrefi Cynnes
Action for Warm Homes*



Fuel Poverty Action Guide

A practical guide to help frontline advice workers answer queries on energy bills, fuel debt, heating, home insulation and energy efficiency.



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NEA is the national fuel poverty and energy efficiency charity.

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NEA Cymru, Room 4E,
4th Floor, 1 Cathedral Road, Cardiff CF11 9HA

Introduction & Background

Foreword

Fuel poverty and fuel debt can affect anyone, of all ages, whether in or out of work, in any type of property, in all parts of Wales. In 2016, almost 1 in 4 households in Wales were estimated to be living in fuel poverty – 291,000 households. Over 34,000 electricity customers and over 29,000 gas customers in Wales are in debt to their supplier.

Fuel poverty is caused by a combination of three factors – low household income, unaffordable energy prices and poor heating and insulation in the home. A household is usually defined as being fuel poor if the occupants would need to spend more than 10% of their income on fuel costs to achieve an adequate level of warmth, while households would be considered to be in severe fuel poverty if they needed to spend more than 20% of their income. However, many fuel poor households under-heat their homes, so their bills may not reflect their true level of fuel poverty.

In the winter of 2016/2017, there were 1800 excess winter deaths in Wales. The World Health Organisation has estimated that at least 30% of these deaths are due to people living in cold homes, resulting in 540 preventable deaths in Wales. 62% of these deaths were due to respiratory diseases and 18% due to circulatory diseases. Poor housing costs the NHS in Wales approximately £67 million per year in treatment costs, with the full cost to Welsh society estimated to be around £168 million per year¹.

The Fuel Poverty Action Guide is designed to help those who come into contact with people struggling with their energy bills to direct them to some of the range of help available.

Carole Morgan-Jones
Director, NEA Cymru

1. The cost of Poor Housing in Wales, Shelter Cymru and BRE, 2011

About NEA Cymru

National Energy Action (NEA) is the national charity with the primary aim of campaigning for an end to fuel poverty for all households in the UK. NEA Cymru is the Welsh arm of the charity and seeks to achieve this objective through a wide range of activities including campaigning work, policy development, implementation of practical programmes and training services.

If you would like to know more about the work of NEA Cymru or the issue of fuel poverty, please contact us using the details on the back of the Guide.

Our work with SSE SWALEC

This Guide forms part of our Fuel Debt and Mentoring Project, which SSE SWALEC has supported NEA Cymru to run since 2012. Through the project to date, hundreds of frontline workers have attended our fuel debt training classes, and some have had the opportunity to gain a level 2 fuel debt qualification and a level 3 City & Guilds qualification. All those who have been trained have the opportunity to become part of our fuel debt network and receive regular bulletins to keep their knowledge up to date. We have also held a number of masterclasses to give fuel debt advisors the opportunity to share good practice and develop their knowledge further. Additionally, NEA Cymru attends a number of community events each year across Wales to give direct information and signposting to members of the public and we have developed leaflet to give out at these events, containing key information on fuel debt and reducing energy bills.

We are delighted with the support from SSE SWALEC for this highly successful project, which has allowed thousands of people in Wales to have access to quality fuel debt advice.



About this Guide

This Guide is intended to help Assembly Members, Members of Parliament, councillors as well as advice workers to identify problems associated with unaffordable energy costs and to help provide information and guidance on how to work towards resolving these problems.

It considers the most common areas of concern for domestic energy consumers and describes their rights and entitlements, and the agencies available to assist them.

This Guide describes practical action to alleviate fuel poverty, to benefit the health and well-being of householders and to increase their disposable income. Also contained within the Guide are details of the specialist agencies to which householders can be referred.

The causes of fuel poverty are inadequate thermal insulation, inefficient and uneconomic heating systems, low household income, and high fuel prices. The consequence is that millions of households cannot afford sufficient warmth for health and comfort.

However, fuel poverty can often be a complex problem and there may be a range of different actions that can be taken to improve the circumstances of a householder or client.

The causes and symptoms of fuel poverty

Identifying the problem:

People will rarely identify themselves as suffering from fuel poverty.

Instead they will often highlight a range of problems that could be signs of fuel poverty.

Common complaints are:

- I can't pay my electricity/gas bill
- I'm about to be disconnected
- I can't afford to heat my home
- My house is cold
- My house is damp
- I'm always ill

Solutions:

- Ensure client is on the best payment option
- Go to section 1 Paying for Energy
- Go to section 2 Maximising Income
- Go to section 3 Warmer Homes
- Go to section 4 Switching Supplier
- Check availability of welfare benefits
- Check availability of grants to improve heating and insulation in the home
- Discuss potential for saving money by switching supplier(s)



Section 1 - Paying for energy

Difficulties in paying for gas and electricity and the threat of disconnection can be symptoms of fuel poverty, although they may also be caused by an unexpectedly high bill. The long-term solution lies in improved heating and insulation standards. In the short-term, however, it is necessary to consider the support and protection available to customers in difficulty with their fuel bills.

Action

If the bill is unexpectedly high, advise the client to contact the gas or electricity supplier to have the meter read or to provide their own reading. An unexpectedly high bill may be caused by the meter being misread, or by a succession of underestimated bills followed by an accurate bill.

Contacting the energy supplier

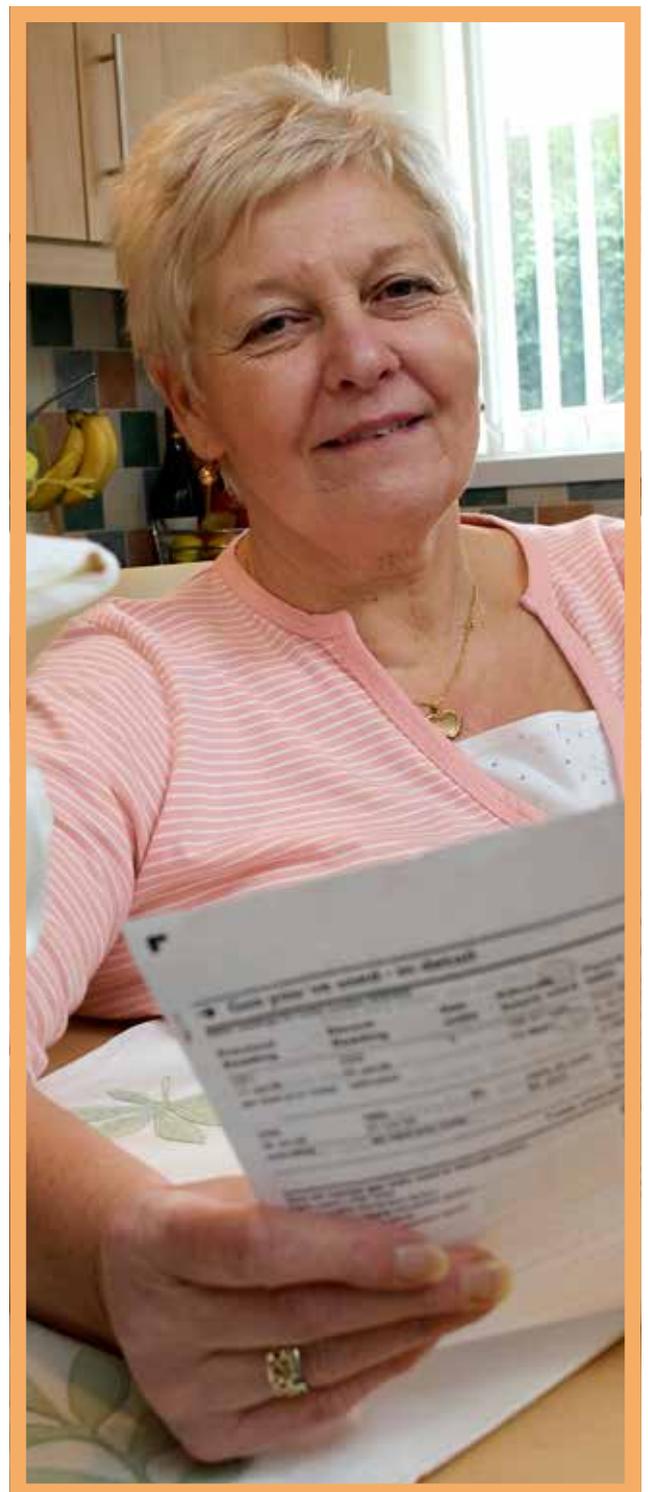
Energy suppliers will work with customers to find solutions to payment difficulties but they can only do this if they are alerted to the problem. Where customers cannot afford to pay their bill, the priority is to contact the energy supplier as soon as possible to agree a payment plan. It should be remembered that:

- Ability to pay is the main criterion in working out affordable repayment of debt.
- People can be over-optimistic about their ability to repay debt and should be encouraged to pay only what they can reasonably afford. Clearing the debt reduces worry and allows consumers more choice of supplier, but it is essential that they do not commit themselves to unrealistic levels of repayment.
- Energy suppliers are able to offer a wide range of tailored payment options to help customers struggling with debt.

Energy suppliers and customers in difficulty

Energy suppliers must follow procedures laid down by the regulator in dealing with vulnerable and disadvantaged customers. These include:

- Offering a wide range of payment methods.
- Following strict procedures for dealing with customers in difficulty in order to prevent disconnection from supply.
- All participating electricity suppliers are required by mandate to give a Core Group Warm Homes Discount to eligible clients off their electricity bills. They are also required to run Broader Group schemes for some of their vulnerable consumers on low incomes.



Customers must not be disconnected if:

- A payment arrangement is kept to or a prepayment meter is installed.
- They are deemed vulnerable customers.

Suppliers are responsible for deciding whether a customer is vulnerable and where a supplier determines that a customer is - for reasons of age, health, disability or severe financial insecurity - unable to safeguard their personal welfare or the personal welfare of other members of the household, the customer will not be disconnected at any time throughout the year.

Households with children

Suppliers have agreed to the following minimum standards for households with children:

- During the period of the Winter Moratorium (1 October to 31 March), Energy UK members will not knowingly disconnect either the electricity or gas supply of a household with a child under the age of 16.
- Outside the period of the Winter Moratorium, Energy UK members will not knowingly disconnect either the gas or electricity supply of a household with a child aged 5 years or younger, provided that the customer commits to paying a 'consumption only' arrangement, thus showing a commitment to paying for future energy use.

For further information on protecting vulnerable customers from disconnection, see the Energy UK Safety Net; Protecting Vulnerable Customers from Disconnection www.energy-uk.org.uk/files/docs/Disconnection_policy/Sept15_EUK_Safety_Net.pdf

Please see Appendix B for more information on extra help for vulnerable customers.

Explore other payment options

Energy suppliers offer a wide range of payment options but it is important to consider the disadvantages as well as the benefits associated with all payment arrangements before deciding on what is the most appropriate method.

For example, although a prepayment meter may work as a budgeting aid for some consumers, it can also be more costly and there is a risk of being left without a fuel supply if the key or card cannot be charged for any reason.

Pre-payment meter prices have recently been capped and so may work as a budgeting aid for some consumers. However, the suitability of pre-payment meters needs to be considered to ensure that there is no risk of being left without a fuel supply if the key or card cannot be charged for any reason. It is always important to check the unit cost of gas/electricity when considering a pre-payment meter to ensure it will be cost effective.

On the other hand, whilst direct debit generally offers the lowest fuel costs and can be extremely convenient, there is a possibility that there may be insufficient funds to meet the agreed monthly payments and the household will incur bank charges. Households without a bank account cannot enter into a direct debit arrangement.

The table on page 9 illustrates the main advantages and disadvantages associated with the most common payment methods.



Installing a prepayment meter (PPM)

If a customer is on a prepayment meter, they should be treated fairly under Energy UK's Ten Key Principles. The majority of energy consumers in the UK, including small and large suppliers, have signed up to the principles. These include:

1. Check whether the customer is vulnerable before installing a PPM, and offer a different payment method if appropriate.
2. Provide customers, who have a new PPM for debt reasons, advice and support including tariff advice, energy efficiency information, and a benefits check.
3. Monitor the account to establish that the customer can successfully work their PPM and top-up.
4. Review and consider measures to monitor on-going PPM customer vending and self-disconnection following the post-installation check.
5. Take into account changes in the circumstances of households who pay by PPM. If the supplier decides it is no longer safe and practicable, exchange the meter for free.
6. Change the mode and/or remove the PPM for free if a customer moves into a property with a pre-existing PPM and it is not safe or practicable.
7. Extend the 'friendly credit' period on all electricity PPMs, where the supplier deems practicable, to overnight and over Christmas and New Year public holidays.
8. Provide support on a case-by-case basis, where a customer is struggling to pay.
9. Ensure staff is adequately trained to deal with customers who might be at risk of self-disconnection, including awareness of how changes to benefits might impact them.
10. Commit to reviewing and improving communication with PPM customers.

If the supplier has not kept to these principles, then a complaint can be made.



Table 1 - Payment Options for Energy Consumers

Payment Type	Advantages	Disadvantages	Who would it suit
Weekly/fortnightly/ monthly budget payments	<p>Small payments on a regular basis (usually made using a payment card).</p>	<p>Possible inconvenience and travelling costs to reach payment agents.</p> <p>Some post offices and banks may charge to make payments.</p>	<p>Households without bank accounts.</p> <p>Households repaying debts</p>
Prepayment, including card/ token/key meters	<p>Pay for energy as it is used and so avoid large bills.</p> <p>Easy to budget.</p> <p>Increasingly easy to top up through online and phone payments, depending on your supplier and/or if you have a smart meter.</p>	<p>Limited number of payment agents.</p> <p>Possible inconvenience and travelling costs to reach payment agents.</p> <p>Customers need to understand how standing charges and debts are taken through the meter so that they know their available credit.</p> <p>If credit runs out, there is limited emergency credit before supply is disconnected.</p>	<p>Those who don't find access to payment agents a problem.</p> <p>Customers who want to avoid getting into debt or want to manage their existing debt.</p>
Fuel Direct Energy suppliers are required to offer this payment option to customers	<p>Payment is deducted from benefits before they are received.</p> <p>Energy expenditure and debt repayment evenly spread.</p> <p>Debt repayment is fixed at £3.70 per week.</p>	<p>If current consumption is more than the amount deducted from benefit, debt will increase as well as future deductions.</p> <p>No flexibility in budgeting.</p>	<p>Only for those on specific means-tested benefits who are, or have been, in energy debt.</p> <p>Particularly suitable for those who have difficulty managing their finances.</p>
Monthly or quarterly Direct Debit/ Standing Order	<p>Payment is the same time and amount every month, which may help with budgeting.</p> <p>With direct debit, once the arrangement has been established, there is no need for further action on the customer's part unless usage or the tariff change.</p> <p>Payment amounts can easily be changed to cover changes in level of consumption.</p> <p>With Standing Order, customer has more control over payments made.</p> <p>Discounts and cheapest tariffs are usually available for Direct Debit (particularly online direct debit).</p>	<p>May be paying too much/ too little if bills have been estimated.</p> <p>If payments have not been adjusted to cover changes in consumption, a debt may accrue which needs to be repaid.</p> <p>Bank charges may be incurred if payments cannot be claimed due to insufficient funds.</p> <p>When payment amounts need amending on a Standing Order, the customer has to contact the bank or building society to rearrange</p>	<p>Households with regular income.</p> <p>Households with bank/ building society account.</p> <p>Those who prefer to budget monthly or spread costs over the year.</p>

Where to turn for help

If a householder has problems paying their energy bills, they should firstly contact their supplier for help. If the supplier is unable to provide the level of help required, they can contact the Citizens Advice Consumer Service. Contact details are in Appendix G.

The larger energy suppliers provide additional support for some of their most vulnerable customers. The type of support and contact details for further information are set out below. Some trust funds are administered by Charis Grants on behalf of suppliers.

Company	Energy Supplier Trust Fund Scheme	Contact
British Gas	<p>British Gas Energy Trust</p> <p>Applications can be made by customers and non-customers of British Gas who are facing extreme hardship and with exceptional vulnerabilities. Also funds agencies providing debt and money advice.</p>	<p>Tel: 01733 421060 (Charis application request line)</p> <p>Email: bget@charisgrants.com</p>
EDF Energy	<p>EDF Energy Trust</p> <p>Any customer of EDF can apply for a grant to clear energy debt and to meet other essential household costs. Can also fund third party advice agencies.</p>	<p>Tel: 01733 421060 (Charis application request line)</p> <p>Email: edfet@charisgrants.com</p>
E.ON	<p>Caring Energy Fund</p> <p>Assists low-income households with bill-arrears, heating and insulation measures and energy efficient appliances.</p>	<p>Tel: 03303 80 10 90</p> <p>Online: www.eonenergy.com/for-your-home/contact-us</p>
Npower	<p>First Step Fund Health Through Warmth MacMillan Fuel Management Programme Energy Fund</p> <p>A range of schemes to assist families and individuals at risk of cold-related illness or where a household member is living with cancer. Assistance can take the form of energy efficiency improvements or grant assistance to pay bills.</p>	<p>Tel: 01733 421060 (Charis application request line)</p> <p>Online: www.npowerenergyfund.com</p> <p>The Health Through Warmth scheme is not restricted to npower customers.</p>
ScottishPower	<p>ScottishPower Energy People Trust</p> <p>Funding to support voluntary organisations providing advice and support to financially disadvantaged households with priority given to work involving children and young people.</p>	<p>Tel: 0141 614 8199</p> <p>Email: SPEnergyPeopleTrust@ScottishPower.com</p>
SSE	<p>Priority Assistance Fund</p> <p>Funded through the WHD, this offers a package of assistance including help with energy arrears and energy efficiency advice with a view to helping customers remain debt free.</p>	<p>Tel: 0800 096 6192</p> <p>Email: PriorityAssistanceTeam@SSE.com</p>
OVO Energy	<p>OVO Energy Fund</p> <p>Fund to help OVO customers who have fallen behind with their energy payments, fallen into debt and who want to become more financially stable in future</p>	<p>Visit www.ovoenergy.com for further details and to register online.</p>

Smart meters

Smart meters are the new generation of gas and electricity meters which will replace the traditional meters in our homes. Every home in England, Scotland and Wales will be offered a smart meter by their energy supplier, at no extra cost, between now and 2020. Suppliers will contact each customer to arrange an appointment when they are ready to install one in that property.

Smart meters will enable householders to see exactly how much energy they are using in real time and what it is costing in pounds and pence.

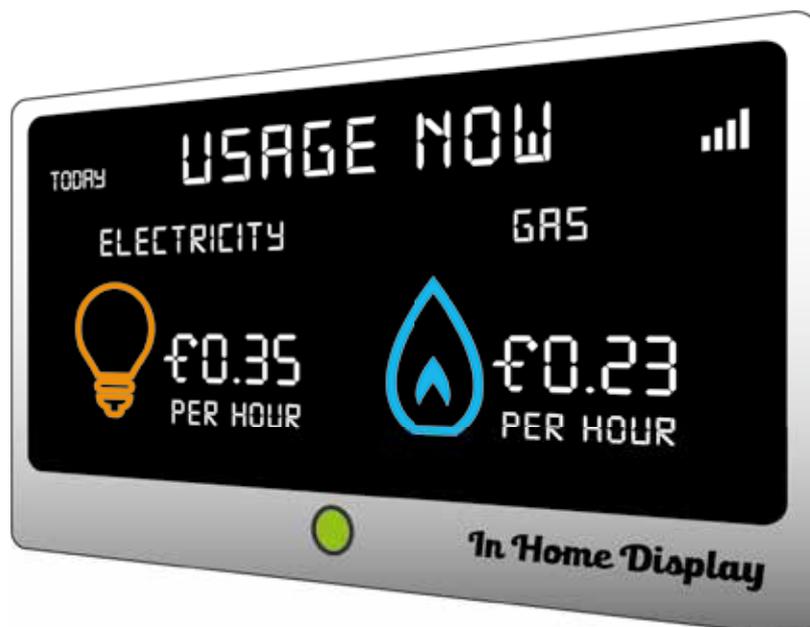
Smart meters take regular readings and share these wirelessly, through a secure network, with the energy supplier. This means that bills will be accurate, not estimated, and customers will no longer need to have manual meter readings. In the future, smart meters will make switching between suppliers, or between credit and prepay, quicker and easier. Prepay customers will also be able to top up online or via mobile phone.

For more information about smart meters, visit www.smartenergyGB.org

Special circumstances

If the householder is an older person, is chronically sick or has a disability, see the special section on support for these in Appendix B Extra Help for Vulnerable Customers.

If the householder is unhappy about the way they have been treated by their energy company, see the section in Appendix E Complaints and Enquiries.



Section 2 - Maximising Income

Low income is one of the main causes of fuel poverty. Part of the long-term solution to fuel poverty lies in ensuring that families and individuals are as financially secure as possible and receiving all the benefits to which they are entitled.

Action

Advise the householder to contact their local office of the Pension Service or Jobcentre Plus, Citizens Advice Bureau or other relevant local organisations in the Appendix G Contact Pages to ensure that they are receiving the benefits to which they are entitled. These agencies may also advise on access to other financial services. Alternatively, some energy suppliers may also be able to offer this service. The charity Turn2us also provides comprehensive benefits information including a benefits calculator (www.turn2us.org.uk).

Accessing benefits will not only increase a householder's income, but may also passport them to other forms of financial assistance.

Discretionary Assistance Fund in Wales

In Wales, the Discretionary Assistance Fund offers payments or essential household items to provide urgent assistance to people to safeguard health and well-being.

Within the scheme there are 2 types of non-repayable grant support:

- Emergency Assistance Payments to provide assistance in an emergency or when there is an immediate threat to health or wellbeing. Anyone over the age of 16 can be considered eligible for these payments to help meet expenses due to an emergency or because of a disaster.
- Individual Assistance Payments to meet an urgent identified need that enables or supports vulnerable citizens to establish themselves or remain living independently in the community. To be eligible applicants must be:
 - entitled to and in receipt of income related welfare benefits. Income related welfare benefits refer to: Income Support; income-based Job Seeker's Allowance; income-related Employment and Support Allowance; Pension Credit; or
 - due to leave an institution or care home within 6 weeks, and are likely to be entitled to receive income related welfare benefits on leaving.

If an applicant is eligible for support under the scheme and would like to make an application, details for who the applicant can contact are in Appendix G.



Budgeting Loans / Budgeting Advance

Budgeting Loans (or Budgeting Advance for those in receipt of Universal Credit) are interest-free loans intended to help households pay for certain essentials.

A Budgeting Advance is a loan which is repaid by receiving less money through Universal Credit payments, and is paid back within 6 months.

A Budgeting Loan / Advance can help pay for:

- Furniture or household items
- Clothes or footwear
- Rent in advance
- Costs linked to moving house

For a full list and to see if you are eligible, visit: www.gov.uk/budgeting-help-benefits

Short-term Benefit Advances

If someone is in urgent financial need, they may be able to get an advance on their first benefit payment. This is called a short-term benefit advance.

Applications are for those who have applied for:

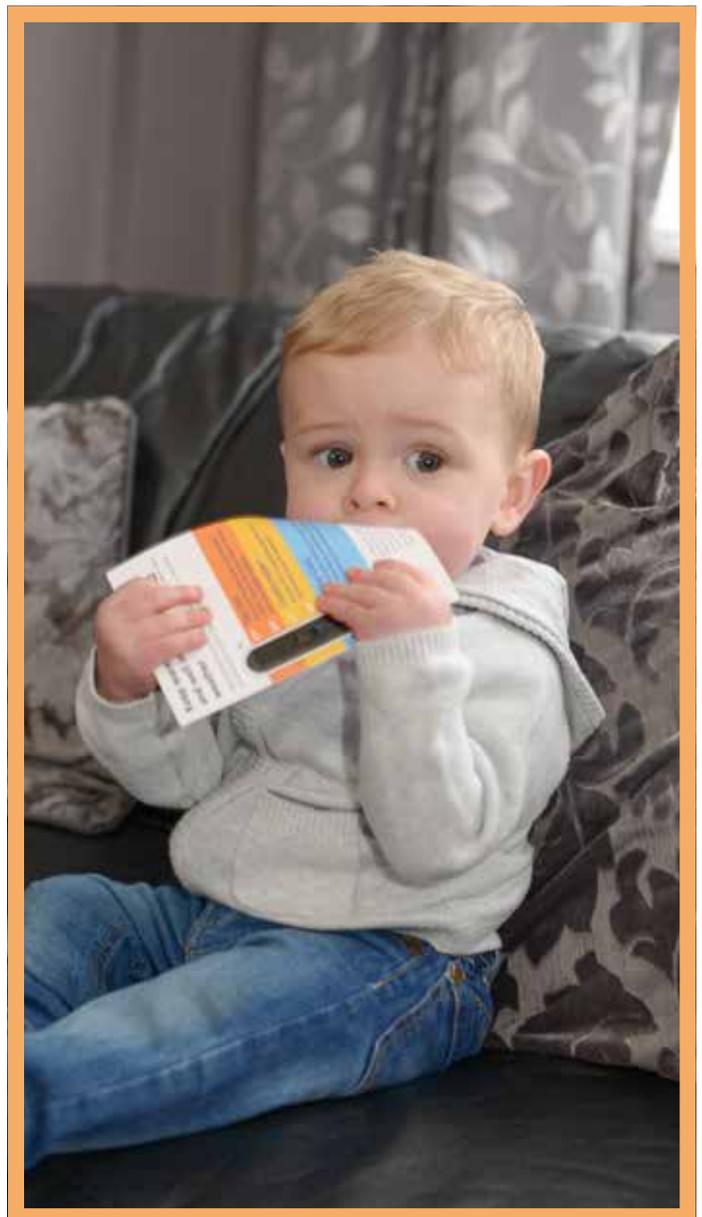
- Jobseeker's Allowance
- Income Support
- Employment and Support Allowance
- Carer's Allowance
- Pension Credit
- State Pension

A short-term advance is recovered through deductions from subsequent benefit payments. To apply, applicants must call the right phone number for the benefit. These are provided in the Appendix G Contact Pages.

Sure Start Maternity Grant

A Sure Start maternity grant is a one-off payment of £500 to help with the costs of a newborn or adopted baby for households with no other children under 16, or where there is a multiple birth and already a child or children under the age of 16 in the family, and where the mother or partner are receiving income related benefits.

This must be claimed within 11 weeks of the baby's due date or within 3 months after the baby's birth. This does not have to be paid back and those who are eligible should apply for this before budgeting loans or short-term benefit advances. Applications are made via Jobcentre Plus or the Department for Work and Pensions.



Cold Weather Payments

Cold Weather Payments are made to eligible households in an area where a period of ‘exceptionally cold weather’ has occurred or been forecast to occur. The amount of the payment is £25 for any qualifying week.

A period of cold weather is defined as seven consecutive days during which the average daily temperature is 0°C or lower, occurring between 1 November and 31 March.

Eligible households are those who are:

- In receipt of Pension Credit
- In receipt of Income Support or income-based Jobseeker’s Allowance and have any of the following:
 - A disability or pensioner premium
 - A child who is disabled
 - Child Tax Credit that includes a disability or severe disability element
 - A child under 5 living with you
- In receipt of Income-related Employment and Support Allowance (ESA) and have any of the following:
 - The support or work-related component of ESA
 - A severe or enhanced disability premium
 - A pensioner premium
 - A child who is disabled
 - Child Tax Credit that includes a disability or severe disability element
 - A child under 5 living with you
- In receipt of Universal Credit and not employed or self-employed and one of the following applies:
 - In receipt of a limited capability for work element (with or without a work-related activity element)
 - In receipt of the disabled child element (whether employed or not)
 - You have a child under 5 living with you

There is no need to claim since payment should be made automatically.



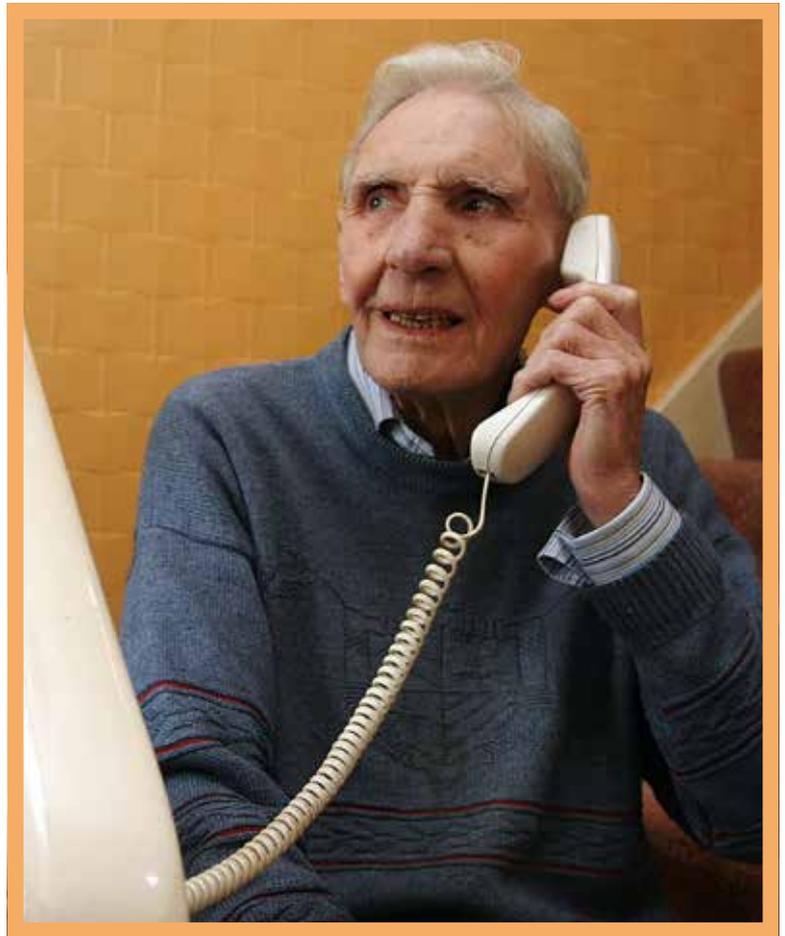
Winter Fuel Payment

A Winter Fuel Payment is an **annual payment of between £100 and £300** to help people with the costs of keeping warm during the winter.

A person needs to have been born on or before 5 May 1953 and living in the UK or a qualifying country in the week of 18 to 24 September 2017 to qualify.

Payments are made automatically between November and December for those in receipt of the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction or Child Benefit).

If the householder hasn't claimed before or is not in receipt of these benefits they will need to obtain a form by calling the **Winter Fuel Payments helpline on 03459 151515. Textphone: 0345 606 0285.**



Warm Home Discount

The Warm Home Discount scheme offers support with energy costs to eligible low income vulnerable households. All of the main energy suppliers are required to participate in the scheme by providing discounts on electricity bills for eligible households.

There are two main elements of the Warm Home Discount - a mandatory discount for specific households (the Core Group) and a discretionary discount for other low-income vulnerable households. Members of both groups are entitled to the same level of assistance but, while members of the Core Group receive the discount automatically, other households will generally have to contact their supplier for access to the Broader Group discount.

For the winter of 2017-18 eligible households will get a £140 discount off their electricity bill.

Householders wishing to enquire about the Warm Home Discount eligibility criteria should contact their energy supplier.



Section 3 - Warmer Homes

The most effective solution to fuel poverty lies in energy efficiency improvements to ensure that the fabric of the dwelling is insulated to as high a standard as possible, and that the heating provision is efficient and economic.

Some dwellings may only require simple, common-sense measures to make a difference and in such cases basic energy advice may be all that is needed. Other dwellings may need more substantial work to help make them energy efficient. In these cases, financial assistance or other practical help may be available.

Advice

Obtain energy efficiency advice from the energy supplier or contact, Nest. Contact details are available in Appendix G

Nest Wales

Nest is the Welsh Government's fuel poverty scheme. It offers advice and support to all householders on topics including:

- Saving energy
- Money management
- Making sure you are on the best energy tariff
- Whether you are entitled to any benefits to boost your income

For information on free energy efficiency improvements available under Nest to qualifying households, please see the information under 'Practical Help'. Website: www.nestwales.org.uk

Energy Saving Advice Service

The Energy Saving Advice Service is a Government-funded telephone advice service offering impartial advice to households. The service can direct callers to a wide range of support to reduce energy consumption and fuel bills. Call the **Energy Saving Advice Service** on **0300 123 1234** or e-mail energy-advice@est.org.uk.

Gas and Electricity Suppliers

All major suppliers of gas and/or electricity to domestic customers are required to provide advice and information on the efficient use of energy. Information from energy companies is available by calling the numbers below:

Energy Supplier Contact number

British Gas	Tel: 0800 072 8629	Npower	Tel: 0800 073 3000
EDF Energy	Tel: 0800 096 2929 Text phone: 0800 096 2929	Scottish Power	Tel: 0800 332 233
E.ON	Tel: 0345 059 9905	SSE SWALEC	Tel: 0800 072 7201

Practical Help

Discuss the client's circumstances to identify grants or loans that may be available. Help the householder to make contact with the relevant body and get the practical help they need.

There are several sources of practical assistance for domestic energy efficiency improvements, although eligibility may depend on household income, housing tenure, age or disability.

Eligible households may receive grants for heating and/or insulation improvements from the company that supplies their gas or electricity, through the Welsh Government's Nest scheme or Arbed scheme (if they live in a participating area) or through schemes run by their local authority.

Nest

Nest is the main Government-funded scheme to tackle fuel poverty in Wales. Since being established in 2011, over 98,000 households in Wales have benefitted from free advice and support, and over 29,000 of those households received free energy efficiency improvements. Nest also provides energy efficiency advice, benefit entitlement checks and other support to householders who do not qualify for free household improvements.

Eligibility

To qualify for an eligibility package under Nest, householders must meet all the following criteria:

- the householder or someone they live with receives a means tested benefit
- the property is privately owned or privately rented
- the property is very energy inefficient with an Energy Performance Certificate rating of E, F or G

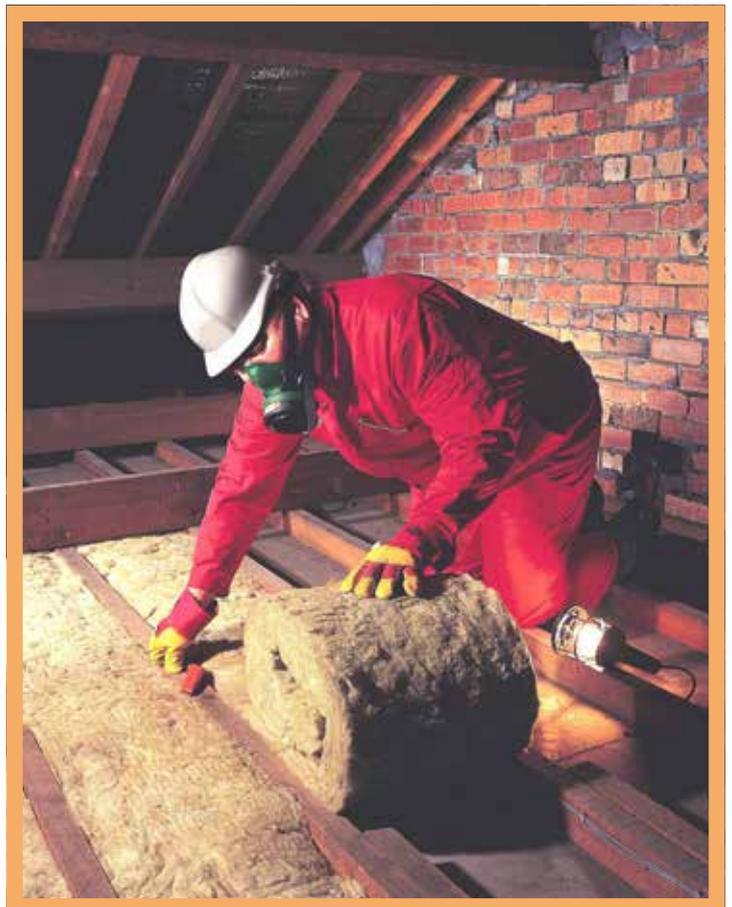
Measures available

A whole house assessment is carried out to determine the best combination of home improvements. These could include, for example,

- Central heating boiler
- Insulation
- Draught proofing for doors and windows
- Renewable energy technologies such as air source heat pumps

Householders who do not qualify for a full package of measures by meeting the eligibility above should still be able to receive help through Nest in the form of:

- Advice on money management and income maximisation
- Referral for help for home improvements at no cost or low cost through other schemes, where possible.



Arbed

Welsh Government Warm Homes Arbed is the Welsh Government's area-based energy efficiency and fuel poverty scheme. Individual householders cannot apply for inclusion in an Arbed scheme. If properties in the client's area are included in an Arbed scheme, they will be contacted directly by their local authority.

Home Improvement Loans

The Welsh Government's Home Improvement Loans scheme enables short to medium term loans to be provided to owners of substandard properties who pass affordability criteria and who are restricted by other sources of finance.

The scheme is run by local authorities in Wales. Further information is available from your local authority website.

Energy Company Obligation/Help to Heat Scheme

The Energy Company Obligation (ECO) is the UK Government's energy efficiency scheme and places obligations on larger domestic energy suppliers to provide support to fund energy efficiency measures for eligible households. Contact the Energy Saving Advice Service (contact details in appendix G) to check eligibility.



Section 4 - Switching supplier

Energy prices are likely to stay high which means any action to reduce household fuel bills will have a beneficial effect on fuel poverty. In the competitive market, savings can often be made by switching to another electricity and/or gas supplier. This should be a relatively easy process but some people may find it confusing. The key to making switching easier is gaining access to good quality, independent information.

Action

Gas and electricity markets in Great Britain have been fully competitive since 1999. This means all householders have a choice of gas and electricity supplier. Customers who have never switched supplier are more likely to be able to reduce their bills significantly but most consumers can reduce their existing fuel costs if they shop around to get the best deal.

Some utility companies also offer specific energy packages tailored to meet the needs of particular sections of the community. These may, for example, comprise rebates, discounted charges or fixed rate tariffs.

Obtain information so that accurate price comparisons can be made.

Suppliers must give accurate advice to enquirers about savings they offer, although they will need information about the household's energy consumption. Customers should ask about both gas and electricity (savings on one fuel may be outweighed by charges on another) and about total bills (the advantage of no standing charge may be outweighed by higher unit prices).

There are a number of officially accredited price comparison sites that enable consumers to enter data about their energy consumption and preferred payment methods in order to identify potential savings on fuel bills. Ofgem have created a Confidence Code so that you can trust that the options and prices found on price comparison sites accredited with the Confidence Code are calculated and displayed in a fair and accurate way and operate in accordance with Ofgem's code of practice.



Comparative energy prices can be found at:

www.energyhelpline.com

www.theenergyshop.com

www.energylinx.co.uk

www.moneysupermarket.com

www.unravelit.com

www.myutilitygenius.co.uk

www.uswitch.com

www.simplyswitch.com

www.runpathdigital.com/gas-electricity

www.switchgasandelectric.com

www.quotezone.co.uk

Accredited switching sites have the advantage of being constantly updated and so the information should always be reliable and current.

Citizens Advice also offer a free, impartial online energy comparison service:

<https://energycompare.citizensadvice.org.uk/>

It is more difficult to compare oil, LPG and solid fuel prices but it is worth contacting two or three suppliers for quotes before ordering to ensure you are getting the best price. By arranging with neighbours to receive a bulk delivery for more than one property, you may be able to reduce delivery costs further. Contact your local authority to find out if there are any fuel buying groups in your area. There are some comparison websites for domestic heating oil but no accreditation scheme exists.

If a client is unhappy with the way they have been treated during the process of switching supplier, or if there is any other area of disagreement with an energy company, they should complain to their energy company in the first instance. If they do not receive a satisfactory resolution to their complaint, they can contact the Energy Ombudsman, after 6 or 8 weeks, depending on their supplier. Contact details for the Energy Ombudsman are in Appendix G.

Collective switching

Collective switching schemes are a great means of breaking down some of the perceived barriers to switching, and can even get participants a market-beating price. Before signing up to a collective switching scheme, the customer might want to check:

- is there any cost to joining?
- what timeframe does the switch operate over?
- whether their existing supplier would charge a termination fee
- whether they have to switch once they have signed up to the scheme.

More guidance on joining a collective switching scheme is available from the UK Government:

www.gov.uk/guidance/collective-switching-and-purchasing#further-information



The process of switching

Once a new supplier has been chosen, the procedure is as follows:

1. Agree a contract

A contract with the new supplier must be agreed before arrangements to supply gas or electricity can be made. The contract can be agreed either at home or over the telephone. Some suppliers will also allow the customer to sign up over the internet.

2. Cooling-off period

When any contract is signed to switch supplier there is, by law, a 14 day cooling-off period. Where contracts are sold face-to face, all suppliers should phone or write to the customer to make sure it is understood that a contract has been entered into and that the customer is happy with the way the sale was made. The customer has the right to cancel the contract during the cooling off period.

3. Tell the existing supplier

If the existing supplier is not informed of the proposed change, they may block the transfer. This can be done in writing and many companies will also allow this to be done by telephone. NB. There may be circumstances where the existing supplier can prevent switching to a new supplier – this normally occurs where there is an existing fuel debt and the current supplier insists that this debt be recovered before a transfer will be allowed. An exception is prepayment meter customers who are allowed to switch supplier with a debt of up to £500 for gas and £500 for electricity under a process called Debt Assignment Protocol.

4. Pay any outstanding bills

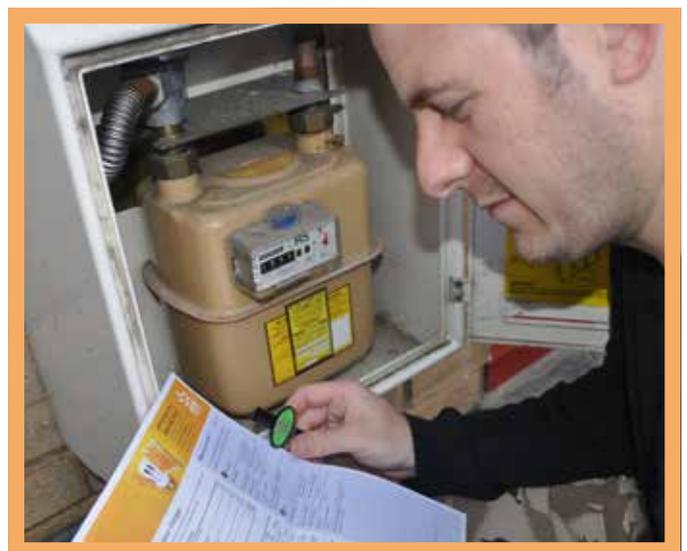
Any outstanding bills with the existing supplier should be paid, otherwise the supplier may block the transfer. Any Direct Debits or Standing Orders set up to pay your existing supplier should be cancelled, once either a payment plan has been agreed or when the supply has been transferred.

5. Take a meter reading

The new supplier will read the meter (or ask for a customer reading) around the time of the switch. The old supplier will use the meter reading to work out the final bill and the new supplier will use it to start the new account. A note should be kept of the reading in case of any future dispute.

6. How long should it take?

The process to transfer supply from one company to another should take no longer than three weeks after the end of a 14 day cooling off period. The new supplier will keep the client informed of the process.



Appendix A - Getting Legal Help with Housing Issues

The Housing Health and Safety Rating System (HHSRS) was introduced by the Housing Act 2004 and acts as an objective measure to assess housing standards. The HHSRS places considerable emphasis on the need for a warm and healthy living environment and, consequently, reasonable standards of heating and insulation. The local authority has responsibility for enforcing HHSRS and can use its powers in all tenures of property except for its own housing stock.

In many cases, however, landlords, whether private or public sector, will be reluctant to take expensive remedial action to resolve the heating, insulation and ventilation problems that cause fuel poverty and cold, damp housing. In such cases, tenants may feel compelled to initiate action involving technical and/or legal intervention. Usually the local authority's enforcement team would be the first point of contact to request an HHSRS inspection.

The following agencies may be helpful for legal and technical advice on housing matters. See appendix G for all contact details.

Civil Legal Advice

If you are eligible for legal aid you can contact Civil Legal Advice for free, confidential legal advice on a number of matters including housing.

AdviceUK

AdviceUK does not provide direct advice but can refer on to many different specialist advice agencies across the United Kingdom.

Shelter Cymru

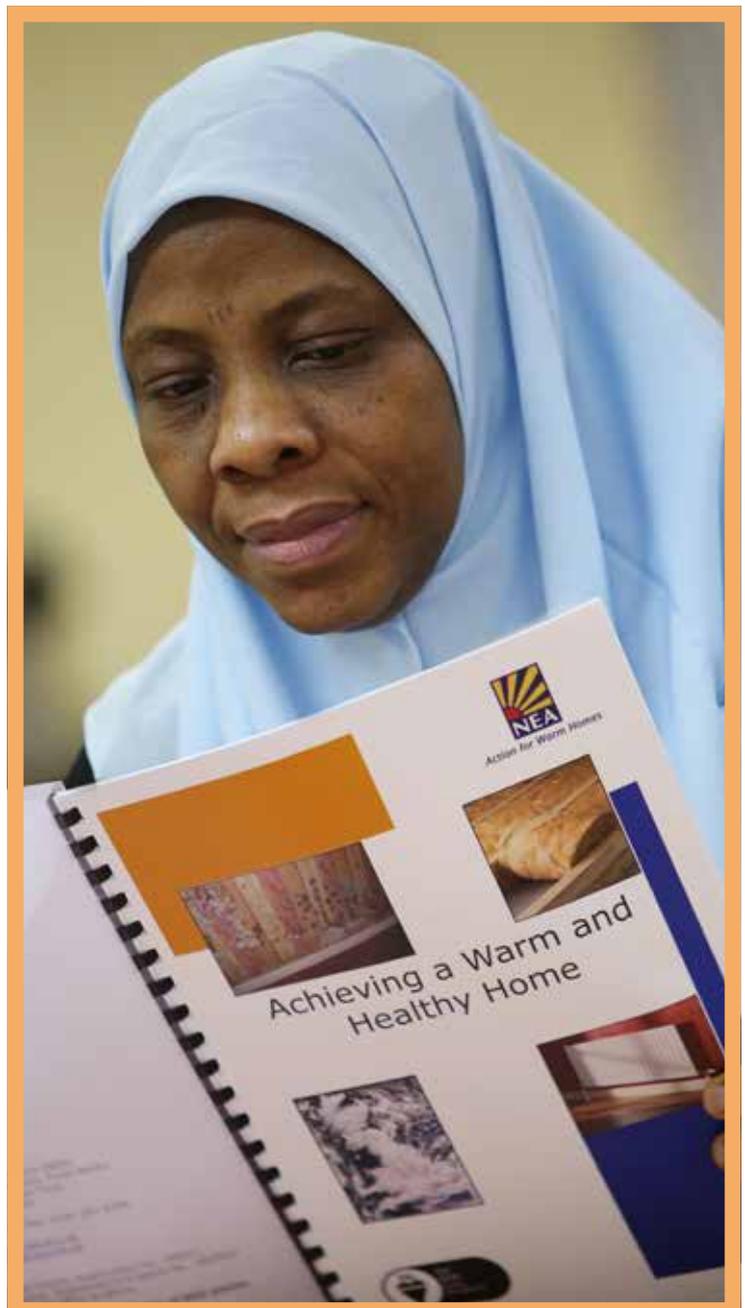
Shelter Cymru gives practical housing advice and support online, in person and by phone. Their experts can provide free, confidential advice, helping with everything from mortgage arrears to finding a place to sleep.

LEASE

LEASE

LEASE, the Leasehold Advisory Service, is a non departmental public body funded by government to provide free legal advice to leaseholders, landlords and others on the law affecting residential leasehold in England and Wales.

LEASE can provide advice by telephone, letter, email or in person as well as seminars and group meetings and publish a wide range of free advice notes.



Appendix B - Extra Help for Vulnerable Customers

Special services

Priority Services Register

Householders who meet any of the criteria set out below can apply for inclusion on their energy supplier's Priority Service Register:

- pensionable age
- disabled
- chronically sick
- sight or hearing difficulties
- are in a vulnerable situation

Services available through the Priority Services Register include:

- Advance notice of planned power cuts. If you are medically reliant on your supply you can arrange for the company that runs your local network to give you advance notice of planned power cuts.
- Priority support in an emergency. This could involve your local network operator providing alternative heating and cooking facilities in the event of supply interruption.
- Identification scheme. This is to reassure you that callers, for example meter readers, are genuine. Suppliers have to provide additional support to help you identify someone acting on behalf of their company, such as arranging a password or showing an agreed picture card upon visit.
- Password protection. Network operators must offer to agree a password with you (or your representative) that can be used by any representative of the company to enable you to identify them.
- Nominee scheme. Customers can ask their supplier to send communications (such as account statements or bills) to someone you have nominated (for example a family member or carer) who has agreed to receive them.
- Arrangements to ensure that it's safe and practical for you to use your prepayment meter. For example moving a prepayment meter if you are unable to access it safely to top it up.
- Meter reading services at appropriate intervals. If no person occupying the premises is able to read the meter and there isn't anyone else that the customer can nominate to read the meter on your behalf, your supplier may be able to read it for you.
- Accessible information. Account and bill information in an accessible format, for example in larger print or braille.

Cold Weather Priority Initiative

This is a new initiative recently launched by the Federation of Petroleum Suppliers whereby vulnerable households who use heating oil and are aged over 75 years of age can be prioritised for heating oil supplies during the winter months. Households should get in touch with their heating oil supplier to see if they can be assisted by the scheme. A list of suppliers can be found at www.oilsave.org.uk/distributor-search

Special services provided by Distribution Network Operators (DNOs) and Gas Distribution Networks (GDNs)

Vulnerable householders that would benefit from extra help during power cuts can also register to be on the Priority Services Register of their electricity distribution company and gas distribution network (if connected to mains gas).

Assistance will vary depending on the operator and personal circumstances, and where required, further bespoke assistance may be provided.

Details of which electricity network operator and gas distribution network (where applicable) serve a particular property can usually be found on the household's electricity bill or by visiting www.energynetworks.org/info/faqs/who-is-my-network-operator.html

Applying for the Priority Services Register

To ensure a householder receives additional services they need to sign up to their supplier's and distributor's Priority Services Registers. Remember that the supplier/distributor may not be aware that the householder is vulnerable or has additional needs. Each supplier and distributor for electricity and gas will need to be informed.

Contact details for Priority Services Register:

If your supplier is not listed, please contact them directly

- British Gas: **0800 072 8625 (credit) or 0800 294 8604 (pay as you go)**
- SSE SWALEC: **0800 622 838**
- EDF Energy: **0800 269 450**
- E.ON: **0333 202 4760 (minicom 0800 056 6560)**
- Npower: **0808 172 6999**
- Scottish Power: **0800 027 1122**

Electricity DNOs

- Western Power Distribution: **0800 096 3080 (South & Mid Wales)**
- SP Energy Networks: **0800 001 5400 (North Wales)**

Gas Distribution Networks

- Wales & West Utilities: **0800 912 2999 (Most of Wales)**
- National Grid: **0345 070 0203 (Borders)**



Appendix C - Health & Safety

Carbon monoxide is a deadly gas that cannot be seen, smelled or tasted. It can be given off by appliances that burn gas, oil, coal or wood, including the gas boiler. This can happen if the appliance is faulty, the room is not properly ventilated or the chimney/flue is blocked.

Danger signs are:

- gas flames burning orange or yellow instead of the normal blue
- soot stains on or above the appliance
- coal or wood fires that burn slowly or go out.

Actions to take:

- Make sure that fuel burning appliances such as fires, boilers and gas cookers are regularly serviced by a qualified engineer. For gas appliances, engineers should be Gas Safe registered; for oil appliances, OFTEC registered; and for solid fuel appliances, HETAS registered. Ask your engineer for proof of their registration.
- The property must be properly ventilated – vents should never be blocked and chimneys and flues should be regularly swept and cleaned.
- Carbon monoxide detectors can be purchased from DIY stores, supermarkets and high street shops for around £15. They should conform to British Standard BS:EN50291:2001 or BS:EN50291:2010.

Gas leaks

National Grid, the gas pipeline company, is responsible for dealing with gas leaks and emergencies. If there is a smell of gas, call the free National Grid 24-hour national emergency service on 0800 111 999.

In the event of a suspected gas leak:

- doors and windows should be opened to get rid of any gas
- checks should be made to ensure that the gas supply to an appliance has not been left on unlit or that a pilot light has not gone out
- the supply should be turned off at the mains
- matches or naked flames should never be used
- no electrical switches should be turned on or off (including doorbells).

Annual Gas Safety Check

Some householders qualify for a free annual safety check on gas appliances and other gas fittings. If you rent your home, your landlord must ensure that gas fittings and flues are maintained in good order and that gas appliances and flues are checked for safety once in a period of twelve months. If you own your home, it is recommended that you arrange for a Gas Safe registered engineer to service and safety-check your gas appliances every year.

Electricity

Where there is concern about a safety problem with the meter, cables or other equipment leading into the home, the supplier should be contacted on their emergency telephone number. It will be listed on the bill under Supply Failure. Alternatively, contact the emergency number under 'Electricity' in the telephone directory.

In the event of a powercut, you should call 105, a new free of charge service, which will put you through to your local network operator who can give you help and advice. Restoring supply is the responsibility of the local electricity distribution company that maintains the cables and wires supplying electricity to the home. If power is not restored to the home within a certain time limit, a claim for a compensation payment can be made. The supplier should be contacted for further information.

Appendix D - Care & Repair

Care and Repair agencies are locally-based organisations that assist certain homeowners and private sector tenants to repair, improve, maintain or adapt their homes in Wales.

Care and Repair are based across all 22 local authorities in Wales. Services provided by Care and Repair include:

- Providing a list of reliable local builders and contractors
- Helping with any work clients decide to have carried out in their home. For example, drawing up plans, getting estimates and liaising with local builders and contractors
- Home visits to give advice about any problems with the condition of the home
- Setting out housing options and helping clients decide which is best for them
- Helping access other local support services
- Checking whether clients are entitled to any financial help (for example, disability benefits, or money to help repair or adapt their home)
- A healthy homes assessment
- Energy efficiency advice

Further information on Care & Repair agencies in Wales can be found on the Care and Repair Cymru website:

www.careandrepair.org.uk or by telephoning: **029 2047 3337**.



Appendix E - Complaints & Enquiries

In the event of a complaint about electricity or gas issues, including problems with switching supplier, the first contact should be with the company that currently supplies the gas or electricity – the address and telephone number will be on the bill. Most problems should be capable of quick and simple resolution.

If the company's response is not to the satisfaction of the customer, the customer should follow the supplier's complaints handling procedure. If the complaint remains open after 6 or 8 weeks depending on the supplier, the customer then has the right to contact the Ombudsman. In the case where the supplier has exhausted their complaint handling procedure and are still unable to meet an agreeable resolution with a customer a 'deadlock' or 'final position' letter will be issued. It's worthwhile noting that a 'deadlock' or 'final position' letter can be issued at any point during a complaint. If a customer receives this letter, they can also approach the Energy Ombudsman at that point to ask for their involvement in examining the complaint. The customer has six months from issue of the 'deadlock' letter to contact the Energy Ombudsman.

The role of the Energy Ombudsman is to act as an independent broker in disputes between energy suppliers and customers including but not limited to:

- problems with billing
- complaints about the switching process
- complaints about sales activities

Energy Ombudsman

PO Box 966, Warrington, WA4 9DF

Tel: **0330 440 1624** (Textphone **0330 440 1600**)

Email: osenquiries@os-energy.org

Citizens Advice

For advice and help with any stage of the complaint making process you can call the Citizens Advice consumer helpline on **0345 04 05 06** (English language) or **03454 04 05 05** (Welsh language). It is open from 9.00am-5.00pm, Monday to Friday.

Trading Standards Offices

A major area of concern in the energy market has been unscrupulous practices in marketing – particularly with regard to doorstep selling. Trading Standards Officers have brought successful prosecutions in cases where customers have been induced to sign contracts under the impression that they were simply requesting further information. It is also a criminal offence not to give notice of the statutory seven-day right to cancel any such contract.

Trading Standards Officers have powers under the Trade Description Act 1968 to take action against companies or agents who are responsible for misleading information. The Consumer Protection Act 1987 also authorises Trading Standards Officers to act on inaccurate pricing claims and comparisons.

You can report a company to Trading Standards via the Citizens Advice Consumer Helpline, given above.

Appendix F - Additional Support to Help Manage Finances

StepChange Debt Charity

StepChange Debt Charity is the UK's leading debt advice organisation. They offer free advice and support for people struggling with debt problems, including debts to utility providers.

They can help put together a budget which will assist in repaying gas and electricity arrears and they will also look to see if there are any relevant solutions that can help the situation.

For free expert help call **0800 138 1111** (Mon-Fri 8am-8pm, Sat 8am-4pm). Calls are free from landlines and mobiles. You can also visit www.stepchange.org

Turn2us

Turn2us helps people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face-to-face through partner organisations.

For further information or advice contact: **0808 802 2000** or visit www.turn2us.org.uk

Speakeasy Energy Advice Project

Speakeasy's Energy Advice Project provides advice and assistance to anyone in Wales and can help clear gas and electricity bill debts through grant applications to various trust funds, deal with energy bill arrears, tackle underlying issues such as benefit problems, secure grants for white goods, advise on switching tariff or supplier, and give help accessing schemes, discounts and free energy-related home improvements.

Contact: **029 2045 3111** (Monday - Friday 10am - 1pm). Speakeasy also hold drop in clinics in Cardiff. See www.speakeasy.cymru/eap for more information.

Age Cymru Information and Advice Line

Age Cymru Advice can assist older people themselves, their family, friends, carers, or professionals. The advice line also acts as a gateway to Age Cymru local services. Face to face support via local brand partner offices and home visits may be available to callers requiring additional or more specialised support.

Contact: **08000 223 444** (open between 9am and 5pm, Monday - Friday). In addition Age Cymru have a number of information guide and factsheets, which can be accessed on their website or by calling the advice line. www.ageuk.org.uk/cymru/publications/information-guides-and-factsheets/

NEA Advice

You can also find further energy efficiency and practical advice about how to keep warm in your home on the NEA advice pages on our website: www.nea.org.uk/advice

NEA information leaflets and a video guide to keeping warm and saving money on your energy bills, called the Heat is On, are all available to download from our website.

Appendix G - Contact pages

National energy efficiency and fuel debt advice

Nest - Freephone: 0808 808 2244

Open Mon – Fri 9am – 7pm

Energy Saving Advice Service - Tel: 0300 123 1234

Financial help

Pension Credit Application Line

Freephone: 0800 99 1234. Textphone: 0800 169 0133.

To apply for Pension Credit contact the Pension Service

Winter Fuel Payments Helpline - Tel: 03459 15 15 15

Jobcentre Plus - Tel: 0800 055 6688

Discretionary Assistance Fund Tel: 0800 859 5924

(free from landlines) or 033 0101 5000 (local rate)

For more information, or to apply, visit:

www.moneymadeclearwales.org. You can also find details of social security benefits through

www.direct.gov.uk

Short Term Benefit Advances

To apply for Short Term Benefit Advances, applicants must call the right phone number for the benefit.

Income support, **ESA or JSA** Tel: 0345 608 8545.

Welsh language: 0345 600 3018.

Textphone: 0345 608 8551

Monday to Friday, 8am to 6pm

Carer's Allowance -Tel: 0345 608 4321. Welsh

language: 0345 608 4321 Textphone: 0345 604 5312

Monday to Thursday, 8:30am to 5pm Friday, 8:30am to 4:30pm

Pension Credit or State Pension

Tel: 0345 606 0265 Welsh language:0345 606 0275.

Textphone: 0345 606 0285 Monday to Friday,

8am to 6pm

Getting legal help

Civil Legal Advice - Tel: 0345 345 4345

(Minicom 0345 609 6677)

Monday to Friday, 9am to 8pm Saturday, 9am to 12:30pm. www.gov.uk/civil-legal-advice

AdviceUK - Tel: 0300 777 0107. www.adviceuk.org.uk

Shelter Cymru - Housing helpline: 0345 075 5005

(free from UK landlines 9.30am – 4pm Monday - Friday)

www.sheltercymru.org.uk

LEASE - www.lease-advice.org

Health and Safety

Health & Safety Executive Gas Safety Advice Line

Tel: 0800 300 363

Gas Safe (previously Corgi)

Tel: 0800 408 5500

National Grid Gas Emergency Service (gas leaks)

Tel: 0800 111 999

Solid Fuel Association (coal and wood)

Tel: 01773 835400

Oil Firing Technical Association for the

Petroleum Industry Tel: 01473 626298

Complaints and enquiries

Citizens Advice Consumer Service

Tel: 08454 04 05 06 (English language)

or 08454 04 05 05 (Welsh language)

Energy Ombudsman

PO Box 966

Warrington

WA4 9DF

Tel: 0330 440 1624 (local rate)

Textphone: 0330 440 1600

Email: enquiries@energy-ombudsman.org.uk

Telephone lines are open Monday to Friday 9am – 5pm





Gweithredu dros Gartrefi Cynnes
Action for Warm Homes

NEA is the national fuel poverty and energy efficiency charity

Tel: 029 2064 4520 Email: info@nea.org.uk Visit: www.nea.org.uk

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