



WARM AND SAFE HOMES

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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Foreword

Welcome to the Warm And Safe Homes (WASH) Action Guide

This guide is designed to be a practical and easy-to-use document that will help you identify the best solutions for householders in fuel poverty who are worried about keeping their homes warm and safe and paying their energy bills.

There is help and support available from a range of providers – including the government, energy suppliers and network companies.

This guide aims to give you the tools you need to identify help quickly and easily.

Fuel poverty results from a combination of factors; low household income, unaffordable energy prices, and the poor heating and insulation standards of the housing stock.

It is important that community groups, local authority officers, advice workers, politicians, and anyone who may come into contact with those struggling to heat their homes affordably and safely are able to assist their clients appropriately.

We hope that this guide will help you do so, however please do get in touch if you would like to know more about the work of NEA or the issue of fuel poverty in your area.

**Fuel poverty now affects
around 4 million UK
households.**



WARM AND SAFE HOMES

Part 1: Introduction

1.1 About NEA

National Energy Action (NEA) is a national charity with the primary aim of ending fuel poverty for all households in England, Wales and Northern Ireland. NEA seeks to achieve this objective through a wide range of activities including campaigning work, policy development, implementation of practical programmes and training and advice services.

Campaigning and policy work

- NEA seeks to influence the political process at local, regional and national level by making well-researched and informed representations on the causes and consequences of fuel poverty and on the policies and programmes required to remedy the problem.

Practical projects

- NEA has sought to identify practical solutions to fuel poverty through innovative projects demonstrating the potential of heating and insulation programmes, quality energy advice and use of renewable and alternative technologies to provide affordable warmth.
- NEA offers authoritative and expert training to organisations and individuals providing advice, guidance and information to energy consumers and, in particular, to disadvantaged consumers.
- NEA's WASH Advice Service is a free support service providing advice directly to householders in England and Wales on their energy bills and keeping warm and safe in their home. The service also provides benefits advice and income maximisation support. It offers advice workshops directly to householders and training to frontline staff

1.2 About this guide

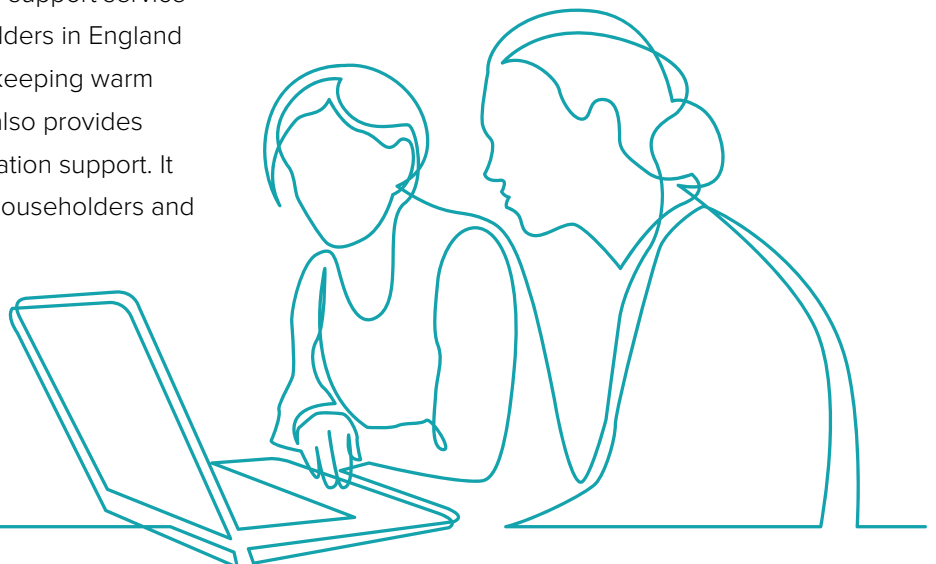
This guide is intended to assist Members of Parliament, local authority councillors and advice workers in identifying problems associated with unaffordable energy costs and to help provide information and guidance on how to work towards resolving these problems.

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.



Part 1: Introduction

1.3 Identifying the problem

Individuals 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 Part 2
[Paying for energy](#)

Check availability of welfare benefits

Go to Part 3
[Maximising income](#)

Check availability of grants to improve heating and insulation in the home

Go to Part 4
[Warmer homes](#)

Discuss the potential for saving money by switching supplier(s)

Go to Part 5
[Switching supplier](#)

Ensure your home is warm and safe

Go to Part 6
[Safety in the home](#)

Part 2: Paying for Energy

Difficulties in paying for gas and electricity and the threat of disconnection can be a symptom 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 those customers in difficulty with their fuel bills.

2.1 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.

2.2 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 offer special payment plans to help those in debt, often with an extremely low debt recovery level.

2.3 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:

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

To offer additional support to households with children, the main energy suppliers have agreed to the following minimum standards in relation to households with children:

- During the winter period (1st October to 31st March) they will not knowingly disconnect either the electricity or gas supply of a household with a child under the age of 16.
- Outside the winter period, Energy UK members will not knowingly disconnect either the electricity or gas supply of a household with a child aged five 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 copy and paste into your browser).

Ofgem will be strengthening protections for customers who are struggling to pay their energy bills this winter. They will do this by requiring all licensed energy suppliers to:

- Mandate suppliers to identify prepayment meter customers that self-disconnect.
- Mandate suppliers to offer friendly credit (i.e. out of hours credit), emergency credit (i.e. an auto top-up of the meter when it runs to 0) and additional support credit (i.e. top-ups for struggling households) many of whom are likely to be in vulnerable circumstances. This could be because they temporarily cannot afford to top up or get to their local shop to top up because of a mobility issue or due to self-isolation for example.

Ofgem will not mandate minimum amounts for these support mechanisms, just that they must be offered.

- Integrate the ability-to-pay principles into the standard licence conditions which is a mandatory requirement for suppliers to operate as a seller of energy and will ensure; that suppliers:
 - Have appropriate credit management policies and guidelines;
 - Make proactive contact with customers;
 - Understand individual customers' ability to pay;
 - Set repayment rates based on ability to pay;
 - Ensure the customer understands the arrangement;
 - Monitor arrangements after they have been set up.
 - Re-engage with a customer after an initial occurrence of a failed repayment arrangement.

These new protections come into effect on 15 December 2020 however it should be noted that energy suppliers should be following these rules as a matter of good practice.

2.4 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. Prepayment meter prices have recently been capped but it is always important to check the unit cost of gas/electricity when considering a prepayment meter to ensure it will be cost effective.

Direct Debit generally offers the lowest fuel costs and can be extremely convenient although 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 8](#) illustrates the main advantages and disadvantages associated with the most common payment arrangements.

2.5 Installing a prepayment meter

Energy suppliers have a set of principles to make sure a householder is treated fairly if they have a prepayment meter, or if they are considering installing a prepayment meter. These include:

- to check whether they are vulnerable before forcing them to have a meter and offering a different payment method if appropriate
- to consider changes to their circumstances, which may mean exchanging the meter if it's no longer safe or practical for them to have one
- to extend the emergency credit if they run out overnight or at Christmas or New Year public holidays
- if they're vulnerable, but it's still considered safe for them to have a meter, offer more support including advice on tariffs and benefit checks, or referral to another organisation offering benefit checks
- to improve communication with prepayment meter customers
- ensure that staff are adequately trained to deal with customers who might be at risk of self-disconnection

If the supplier hasn't kept to these principles then a complaint can be made. For more information see: www.energy-uk.org.uk/files/docs/PPMPrinciples-2016.pdf (please copy and paste URL into your browser if the link does not work).

Part 2: Paying for Energy

2.6 Table 1. Payment options for energy consumers

Payment Type	Advantages	Disadvantages	Who it would suit
Weekly/Fortnightly/ Monthly budget payments	<ul style="list-style-type: none"> Small payments on a regular basis (usually made using a payment card) 	<ul style="list-style-type: none"> Possible inconvenience and travelling costs to reach payment agents Some Post Offices and banks may charge for use of this facility to make payments 	<ul style="list-style-type: none"> Households without bank accounts Households repaying debts
Prepayment meters such as Card meter/Token meter/ Key meter	<ul style="list-style-type: none"> Pay for energy as it is used and so avoid large bills Can budget according to means 	<ul style="list-style-type: none"> Limited number of payment agents Possible inconvenience and travelling costs to reach payment agents Customers need to understand how standing charges and debts are taken through the meter so that they know their available credit If credit runs out there is limited emergency credit before supply is disconnected 	<ul style="list-style-type: none"> Those who don't find access to payment agents a problem Customers who want to avoid getting into debt or who want to manage an existing debt
Smart Pay As You Go	<ul style="list-style-type: none"> Smart PAYG allows you to top up via an app, online, by phone or at the Post Office 	<ul style="list-style-type: none"> SMART PAYG requires you to have a Smart Phone or have online access 	<ul style="list-style-type: none"> SMART PAYG suits those who are able to use online services
Fuel Direct Energy suppliers are required to offer this payment option to customers. However energy companies and the Department for Work and Pensions may be resistant to Fuel Direct arrangements	<ul style="list-style-type: none"> Payment for current use of energy and debt taken directly out of benefits Energy expenditure and debt repayment evenly spread 	<ul style="list-style-type: none"> If current consumption is more than the amount deducted from benefit, debt will increase and so will future deductions No flexibility in budgeting 	<ul style="list-style-type: none"> Only for those on specific means-tested benefits who are, or have been, in energy debt Particularly suitable for those who have difficulty managing their finances
Monthly or Quarterly Direct Debit/Standing Order	<ul style="list-style-type: none"> Payment is the same time and amount every month, which may help with budgeting With direct debit, once the arrangement has been established there is no need for further action on the customer's part The direct debit payment method is the easiest for companies to administer, so discounts can be given (highest discount is for online direct debit) Payment amounts can easily be revised to cover changes in consumption levels With a Standing Order the customer has more control over payments made 	<ul style="list-style-type: none"> May be paying too much or too little if bills have been estimated If payments have not been adjusted to cover changes in consumption a debt may have accrued which needs to be repaid Bank charges may be incurred if payments cannot be claimed due to insufficient funds When payment amounts need amending on a Standing Order the customer has to contact the bank/building society 	<ul style="list-style-type: none"> Households with regular income Households with a bank/building society account Those who want to spread energy costs over the year and avoid high winter fuel charges

Part 2: Paying for Energy

2.7 Where to turn to for help

Some 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.

Energy Supplier Trust Funds		
Company	Scheme	Contact
British Gas	<p>British Gas Energy Trust</p> <p>Applications can be made by customers of any supplier who are facing hardship, particularly in relation to fuel debt. Also funds agencies providing debt and money advice.</p>	<p>Tel: 0121 348 7797</p> <p>Apply online: www.britishgasenergytrust.org.uk</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 421021</p> <p>(Charis application request line)</p> <p>www.edfenergytrust.org.uk</p> <p>Apply online: https://forms.lets-talk.online/edf</p>
E.ON	<p>E.ON Energy Fund</p> <p>Assists low-income households with heating and insulation measures and energy efficient appliances. Applicants need to be an existing or previous E.ON customer.</p>	<p>Tel: 03303 801090</p> <p>www.eonenergyfund.com</p> <p>Apply online: https://forms.lets-talk.online/eon</p>
npower	<p>npower Energy Fund</p> <p>The npower Energy Fund offers grants to domestic customers of npower to clear gas and/or electricity arrears.</p>	<p>Tel: 01733 421021 (Charis application request line)</p> <p>www.npowerenergyfund.com</p> <p>Apply online: https://forms.lets-talk.online/npower</p>
The Let's Talk Energy Fund	<p>The Let's Talk Energy Fund</p> <p>The Fund can consider applications from the customers of the following energy suppliers:</p> <ul style="list-style-type: none"> • Boost: White Goods awards and Boiler repairs or replacements awards • OVO: White Goods awards and Boiler repairs or replacements awards • Spark: White Goods awards and Boiler repairs or replacements awards • SSE: White Goods awards and Boiler repairs or replacements awards • Scottish Power: White Goods awards only 	<p>(Charis online application)</p> <p>Apply online: https://fund.lets-talk.online/</p>
ScottishPower	<p>ScottishPower Hardship Fund</p> <p>(customers only)</p>	<p>Tel: 0808 800 0128</p> <p>www.SEDhardship.fund (Social Enterprise Direct administers this fund for ScottishPower)</p>
OVO Energy	<p>OVO Energy Fund</p> <p>(customers only)</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>Tel: 01752 507703</p> <p>(service provided by Citizens Advice)</p> <p>Visit website for further details and to register online.</p> <p>www.ovoenergy.com/help/debt-and-energy-assisgtance</p>

Part 2: Paying for Energy

If a householder has problems paying their energy bills or with their supplier they are encouraged to contact the **Citizens Advice Consumer Service** on **0808 2231133**.

2.8 Priority Services Register (PSR) and Special Circumstances

Customers can sign up to a Priority Services Register to receive extra help from their energy or water supplier as well as from the distribution network operators.

Customers can receive the services available if they:

- Are of pensionable age
- Are disabled or chronically sick
- Have a long-term medical condition
- Have a hearing or visual impairment or additional communication needs
- Are in a vulnerable situation including certain mental health conditions, physical injury as well as temporary situations of vulnerability
- Have a child under 5 living with them

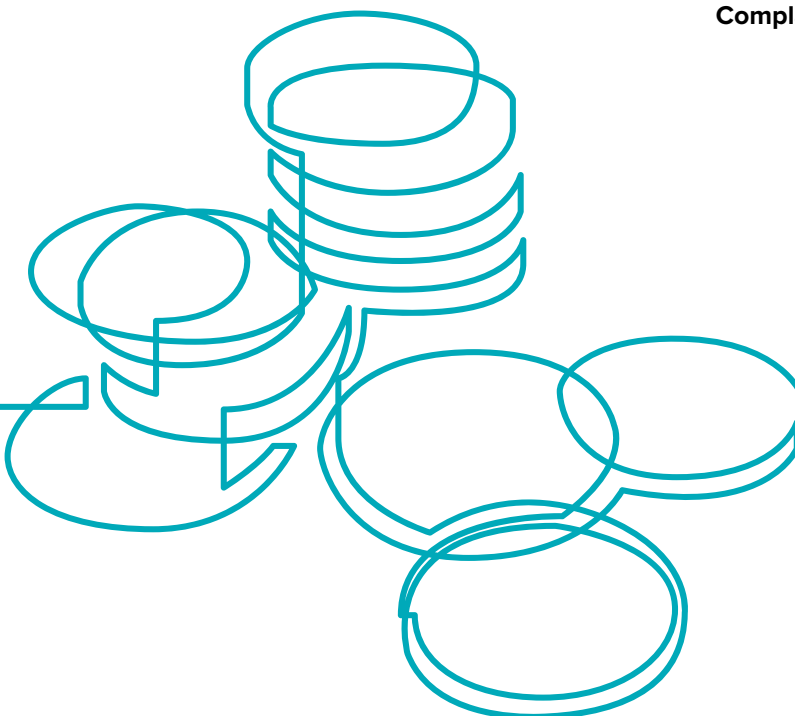
Each energy, water and network operator maintains its own register.

A wide range of support is available including:

- Information provided in accessible formats
- Advance notice of planned power cuts
- Identification scheme, password protection and nominee scheme for a family member or carer on behalf of the customer
- Priority support in an emergency
- Arrangements to ensure that it is safe and practical for the customer to use a prepayment meter
- Meter reading services

Contact the gas/energy supplier, water company and distribution network operator for more information and to register. Details of the distribution network operator can be found on energy bills.

If the householder is elderly, chronically sick or disabled, see the special section on support for these customers on [page 21](#). If the householder is unhappy about the way they have been treated by their energy company see the **Complaints and enquiries section** on [page 23](#).



Part 3: 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 and tax credits to which they are entitled.

3.1 WASH Advice Service

NEA offers the Warm and Safe Homes (WASH) Advice Service. The WASH Advice Service is a free support service providing advice to householders on their energy bills and keeping warm and safe in their home. The service offers face-to-face/telephone/online support for householders and case workers as well as engagement sessions/workshops and community events. Finally, it offers training for frontline staff.

We can help you with:

- Warm Home Discount and Priority Services Register information
- Support with gas and electricity accounts including fuel debt
- Switching suppliers
- Energy efficiency
- Trust fund applications
- Water rates
- Benefits advice and income maximisation

You can chat with us online or call

0800 304 7159. Visit www.nea.org.uk/advice for more information and a referral form

3.2 Action

Advise the householder to contact an independent welfare rights advice service if they have a change of circumstance, such as that provided by Citizens Advice, the local authority, housing associations' welfare rights teams and

Money Advice Service. Job Centre Plus can also provide support in some circumstances. These agencies may also advise on access to other financial services. The charity Turn2us also provides comprehensive benefits information including a benefits calculator:

<https://www.turn2us.org.uk/Get-Support>

www.turn2us.org.uk

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

For households that are claiming benefits the following assistance may be available:

3.3 Local welfare assistance scheme

Local welfare assistance schemes are administered by local authorities in England and schemes vary depending on location. Support may include the provision of grants, 'no interest' loans, provision of 'white goods', or delivery of services by the council or subcontractors. Generally they do not offer cash except in exceptional circumstances.

Contact the relevant local authority for further information regarding what is available locally.

3.4 Budgeting loans/budgeting advance

Budgeting loans (or budgeting advance for those in receipt of Universal Credit) are interest-free loans intended to help households where a period of dependence on income-related benefits has made budgeting for intermittent expenses difficult. A budgeting loan is not available for gas or electricity charges or for standing charges although priority is given to meter installation, reconnection charges and the cost of non-mains fuel such as oil, bottled gas,

Part 3: Maximising Income

paraffin and coal. Any budgeting loan will be reduced by the amount of personal savings over £1,000, or £2,000 if the applicant or partner is over State Pension age. The quickest and easiest way to apply is online at <https://www.gov.uk/budgeting-help-benefits/how-to-apply>. If the client is unable to access the online claim form you can also contact the local Job Centre Plus office or Department for Work and Pensions for a claim form.

3.5 Short-term benefit advances

A claimant may be able to get an advance payment of benefit, called a short-term benefit advance, if either:

- There is a delay in giving a decision about their claim but the decision-maker is of the view the claimant is likely to be entitled;
- The claimant has an award but there is a delay in paying the benefit (or an increase in the benefit).

In both cases a short-term advance can only be made if the claimant is in 'financial need', which means that because of the delay there is a serious risk of damage to the health and safety of the claimant or a member of their benefit family, for example the health risks of not being able to pay energy bills.

Short-term advances can be made in respect of any benefit except:

- **Housing Benefit**
- **Attendance Allowance**
- **Disability Living Allowance**
- **Personal Independence Payment**
- **Child Benefit**
- **Guardian's Allowance**
- **Statutory Sick Pay**
- **Statutory Maternity Pay**
- **Statutory Paternity Pay**
- **Statutory Adoption Pay**

A short-term advance is recovered through deductions from subsequent benefit payments.

3.6 Healthy Start Vouchers

Healthy Start can help give a family the best start in life.

Pregnant women or families that have a child under four years old could get Healthy Start vouchers to help buy some basic foods. This important means-tested scheme provides vouchers to spend with local retailers. Pregnant women and children over one and under four years old can get one £3.10 voucher per week. Children under one year old can get two £3.10 vouchers (totalling £6.20) per week.

The vouchers can be spent on:

- plain cow's milk – whole, semi-skimmed or skimmed. It can be pasteurised, sterilised, long life or UHT
- plain fresh or frozen fruit and veg (fruit and vegetables with no added ingredients), whole or chopped, packaged or loose
- infant formula milk that says it can be used from birth and is based on cow's milk.

There are qualifying criteria and you can apply either online or via an email application form. Full details of the Healthy Start vouchers scheme can be found at: <https://www.healthystart.nhs.uk/>

3.7 Sure Start maternity grants

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

3.8 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.

Eligible households are those who are:

- In receipt of Pension Credit
- In receipt of Income Support or income-based Jobseeker’s Allowance and have one of the following:
 - a disability or pensioner premium
 - a child disability premium
 - Child Tax Credit that includes a disability or severe disability element
 - a child under five 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 five living with you
- In receipt of Universal Credit and not employed or self-employed and one of the following apply:
 - 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)
 - Have a child under five living with you

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

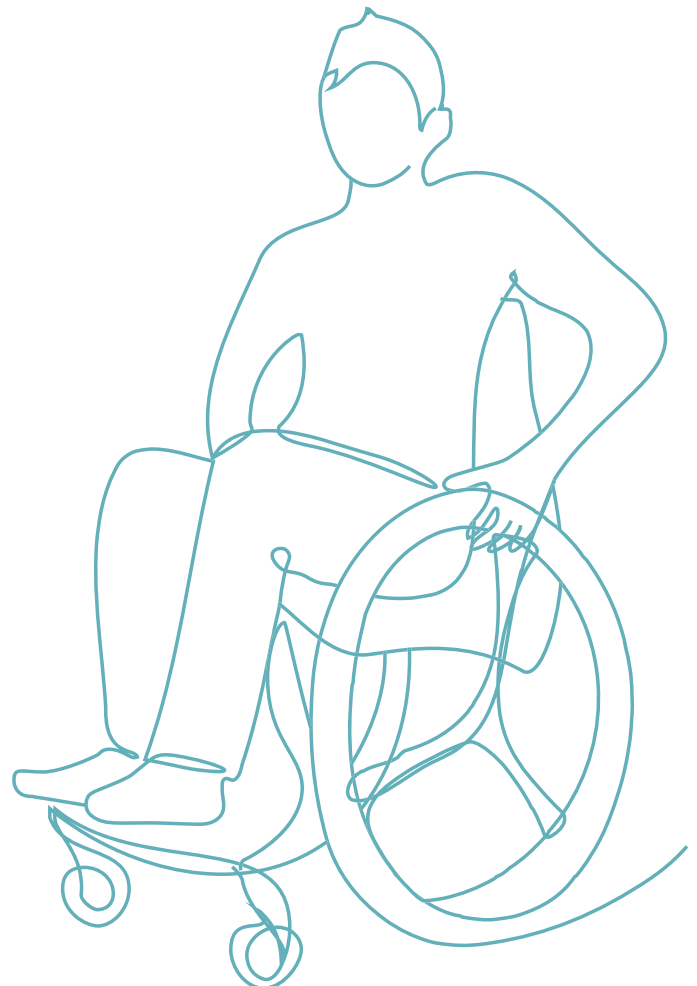
Note: If the household/client is elderly, chronically sick or disabled see the section on support on [page 21](#).

3.9 Winter Fuel Payments

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

Payments are made automatically between November and December to those who have claimed it before or who are in receipt of the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit). If the householder hasn’t claimed before or isn’t in receipt of these benefits they will need to obtain a claim form by calling the:

Winter Fuel Payments helpline on 0800 7310160 or Gov.uk on <https://www.gov.uk/winter-fuel-payment>



Part 4: 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.

4.1 Advice

Obtain energy efficiency advice from the energy supplier. Even comparatively basic improvements may make the difference between fuel poverty and affordable energy costs, and advice is widely available.

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 your energy company is available by calling the number on the back of energy bills.

4.2 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. Under certain schemes, eligible households may receive grants for heating and/or insulation improvements.

4.3 The Energy Company Obligation (ECO)

The Energy Company Obligation (ECO) is a programme designed to reduce Britain's energy consumption and support people living in fuel poverty by funding home improvements. ECO places obligations on some domestic energy suppliers to provide support to fund measures for eligible households. These obligations must be achieved through the promotion of energy efficiency measures to domestic energy users.

ECO is a complex initiative. Eligibility and availability of individual and packages of measures is dependent on individual circumstances and the provider.

More information regarding ECO can be found at

www.simpleenergyadvice.org.uk/pages/energy-company-obligation

4.4 Warm Home Discount

The Warm Home Discount scheme is a programme that offers support with energy costs to 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. A number of other electricity suppliers participate on a voluntary basis.

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 (the Broader Group). 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.

This year eligible households will get a £140 discount on their electricity bills.

Householders wishing to enquire about the Warm Home Discount eligibility criteria should contact their energy supplier. www.gov.uk/the-warm-home-discount-scheme

Part 4: Warmer Homes

4.5 The Green Homes Grant

It is really important that everyone is able to stay warm and safe in their home this winter. Cold homes can cause or worsen a range of serious health conditions such as heart attacks, strokes, bronchitis and asthma. They may also put people at more risk of the worst effects of COVID-19.

Improving the heating and insulation of homes can make them warmer and cheaper to heat and the Government's new Green Homes Grant scheme can help meet the costs of this. The Green Homes Grant provides vouchers to fund costs of insulation, heating and other home upgrades. This includes improvements such as roof, window, solid and cavity wall insulation, draught-proofing windows and doors, and double-glazing.

People who meet certain criteria can **claim up to £10,000** and do not have to make a contribution.

To be eligible for the full grant they need to:

- Live in England
- Own their own home
- Receive any of the following benefits:
 - Income Support
 - Income-Based Jobseeker's Allowance (JSA)
 - Income-Based Employment and Support Allowance (ESA)
 - Universal Credit

Note that even if you aren't eligible for the full grant you may be able to receive vouchers to fund two-thirds of the cost of green home improvements up to £5,000.

If you are renting, the application for the scheme has to come from the homeowner. In the case of rented accommodation, this can be a private landlord, so tenants should talk to their landlords about the scheme. Landlords can claim two-thirds of the cost up to £5,000. Also, if the

client is a tenant in council housing, speak to the housing provider to ask if they have any Green Homes Grant works planned in the area.

A householder can apply in the following ways:

Applications are currently done online. An advice worker, friend or family member can assist if needed.

1. Check eligibility and understand which home improvements could be made by visiting greenhomesgrant.campaign.gov.uk/
2. Find an installer registered with Trust Mark and obtain a quote for the work. Registered installers are listed at: www.simpleenergyadvice.org.uk/installer-search/Q2
3. Apply for the Green Homes Grant by visiting www.gov.uk/apply-green-homes-grant

When can householders apply?

The scheme is open until March 2022.

For more information, including details of the measures available visit www.gov.uk/guidance/apply-for-the-green-homes-grant-scheme and <https://greenhomesgrant.campaign.gov.uk>

We know that some people may need extra help to apply for the scheme.

If you are on a low income and would benefit from more support to apply for the Green Homes Grant, or with any aspect of energy advice, you can contact NEA's Warm and Safe Homes Advice Service on 0800 3047159.

Part 5: 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.

5.1 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.

5.2 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-accredited price comparison sites:

www.energyhelpline.com

www.energylinx.co.uk

www.moneysupermarket.com

www.myutilitygenius.co.uk

www.simplyswitch.com

www.switchgasandelectric.com

www.theenergyshop.com

www.unravelit.com

www.uswitch.com

www.quotezone.co.uk

www.runpathdigital.com/gas-electricity

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

www.energycompare.citizensadvice.org.uk

Part 5: Switching Supplier

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

NB: Switching sites may not contain information about any discounted tariffs offered to certain categories of vulnerable customer by energy suppliers. Normally these tariffs are only open to existing customers.

Further information can be found at

www.simpleenergyadvice.org.uk

Note: 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 can complain to the Energy Ombudsman.

Contact details are below:

Energy Ombudsman
PO Box 966
Warrington
WA4 9DF

Tel: **0330 440 1624**

Fax: **0330 440 1625**

Textphone: **0330 440 1600**

Email: osenquiries@os-energy.org

Complaints: www.ombudsman-services.org/complain-now

Website: www.ombudsman-services.org/sectors/energy

Telephone lines are open Monday to Friday, 8am to 8pm and Saturdays 9am-1pm, closed on Bank Holidays.



Part 5: Switching Supplier

5.3 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. 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. If the customer changes their mind they have the right to cancel the contract during this 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. 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 the 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 Debit or standing order set up to pay the existing supplier should be cancelled.

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 progress.



Part 6: Safety in the Home

6.1 Carbon Monoxide

Carbon monoxide is a deadly gas that cannot be seen, smelt or tasted. It can be produced by fuel burning appliances in your home such as a gas boiler. Householders should take the following steps to protect their homes and families:

Make sure that fuel burning appliances such as fires, boilers and gas cookers are regularly serviced by a qualified engineer. For gas appliances engineers must be Gas Safe-registered. For oil and solid fuel appliances it is recommended to use an engineer registered with a relevant trade body, for example HETAS or OFTEC. Ask your engineer for proof of their registration.

Install an audible Carbon Monoxide alarm. These can be bought from DIY stores, supermarkets and high street shops, they cost around £15 and can save lives.

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:

- appliances should be checked for safety every year by a competent person. Gas appliances should only be checked by Gas Safe (official body for gas safety in GB and the Isle of Man) engineers
- the property must be properly ventilated – vents should never be blocked
- chimneys and flues should be regularly swept and cleaned
- carbon monoxide detectors can be purchased (they should conform to British Standard BS 7860).

6.2 Power Cuts

The UK's electricity network is very reliable. However, problems sometimes occur that affect your electricity supply. In these circumstances, please do not panic. There

is a free number to call which will put you through to your local electricity network operator. If you have a power cut or need to report damage to power lines just dial **105** or visit www.powercut105.com.

If you spot a potential hazard on or near an overhead electricity line

- Do not approach any hazard, even at ground level
- Keep as far away as possible
- Warn anyone in the vicinity to evacuate the area
- Contact your distribution network operator (contact details are listed on **pages 24** call **105**)

What to do during a power cut

- Switch off all electrical appliances
- Leave a light on so you know when power is restored
- Check to see if your neighbours are OK
- Keep a blanket near you
- Wrap up warm
- Keep one room warm and stay in it

Using phones during a power cut

- Cordless phones take their power straight from the electricity mains and often don't have battery back-up, so are unlikely to work in the event of a power cut even if they are fully charged
- Mobile phones may work as long as they are fully charged; depending on how widespread the power cut is and how long it lasts
- You may wish to keep a traditional corded phone which plugs straight into the phone socket for a situation such as power cuts to enable you to make essential calls

Restoring supply is the responsibility of the local electricity distribution company that maintains the cables and wires supplying electricity to the home.

If the power cut is caused by a fault on the network the householder may be entitled to a payment if it:

Part 6: Safety in the Home

- lasts for longer than 12 hours in normal weather where the power cut affects less than 5000 homes
- lasts for longer than 24 hours in normal weather where the power cut affects more than 5000 homes
- lasts for 24-48 hours in severe weather, and
- is the distributor's fault

6.3 Gas Emergencies

If you smell gas or are worried about gas safety, call **0800 111 999** at any time, day or night and you will be put through to a trained operator who will take all the details. If you smell gas:

- Open windows and doors to get rid of gas by ventilating the rooms
- Don't touch electrical switches – turning switches on or off can ignite escaping gas
- Extinguish all naked flames
- Turn off gas at the valve unless the meter is in the basement or cellar – if you smell gas there, evacuate the building
- Don't smoke or strike matches

If a gas main pipe is dug up or breached, contractors should call the emergency helpline number on **0800 111 999**.

999 is for use when an IMMEDIATE RESPONSE is required and should only be used if:

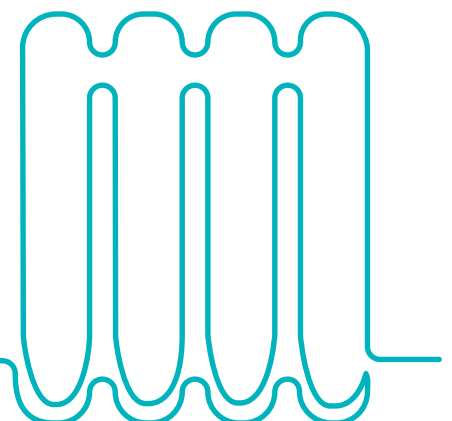
- Someone is in immediate danger
- Someone needs immediate emergency medical care
- A crime is taking place or about to happen

In any other circumstance, please call the non-emergency contact numbers listed on page 26.

6.4 Annual Gas Safety Check

If the home is rented then the landlord has a legal duty to carry out an annual safety check of gas appliances and provide the tenant with a Gas Safety Certificate. If the landlord hasn't supplied this the tenant should ask the landlord for a copy. If you are a homeowner and on certain benefits you may be eligible for a free annual gas safety check. Contact your gas supplier to check your eligibility and ask about registering with their Priority Services Register. If you smell gas call the 24-hour **National Gas Emergency service** on **0800 111 999**.

If you have a power cut call the national power cut phoneline on **105**. For further information on how to stay safe go to www.co-bealarmed.co.uk



Appendices & Contacts

Appendix A - Getting legal help with housing issues

Anyone renting their home, whether in the private sector or social sector, is entitled to a warm and healthy environment.

The Housing Health and Safety Rating System (HHSRS) was introduced by the Housing Act 2004 and operates 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.

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.

The following agencies may be helpful for legal and technical advice on housing matters:

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.

Tel: 0345 345 4 345

Minicom: 0345 609 6677

Monday to Friday, 9am to 8pm

Saturday, 9am to 12:30pm

www.gov.uk/civil-legal-advice

Law Centres Network

The Law Centres Network can provide details of local law centres for access to advice and guidance on housing issues. For more information on local law centres visit:

www.lawcentres.org.uk/contact-us

Tel: 020 3637 1330

(note that this is not an advice line).

AdviceUK (formerly the Federation of Independent Advice Centres)

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

www.adviceuk.org.uk

Shelter

Shelter gives practical housing advice and support online, in person and by phone. Their experts can provide free, confidential advice 365 days a year, helping with everything from mortgage arrears to finding a place to sleep. www.shelter.org.uk

LEASE

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

LEASE can provide advice by telephone, letter, email or in person at the office; they can arrange seminars and group meetings where large numbers of leaseholders want to discuss a joint issue and publish a wide range of free advice notes.

Tel: 0207 832 2500 Monday-Friday 9am-5.30pm

www.lease-advice.org

Appendix B - Extra help for vulnerable customers

Warm and Safe Homes (WASH)

Contact NEA's free Warm and Safe Homes (WASH) Advice Service for help with energy bills and keeping warm and safe at home.

You can chat with us online or call **0800 304 7159**

Visit www.nea.org.uk/advice for more information and a referral form

Special services provided by energy suppliers

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

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

Services available through the Priority Services Register include:

Appendices & Contacts

- Free gas appliance safety check. This check will ensure that gas appliances are safe and that they are not giving out a harmful level of carbon monoxide. If the gas supply must be turned off for safety reasons, and all adults in the home are eligible for the Priority Services Register, alternative cooking and heating facilities will be provided.
- Relocation of meter for improved access. If it is difficult to read or access the electricity or gas meter, energy companies will consider moving the meter, free of charge, to a more convenient position.
- Password protection scheme. Energy companies and customers can agree a personal password for use by company staff when they visit the home. In this way, customers will be protected from bogus callers pretending to be representatives of the gas/electricity company.
- Quarterly meter readings. Some companies do this as standard, but if customers have difficulty in reading their meter or are worried about inaccurate bills, their supplier can arrange for someone to call every quarter to read the meter.
- Bill nominee scheme. On request, bills can be sent to the address of a friend, relative or carer so that they can help to arrange payment.
- Advance notice if electricity supply is to be interrupted. Companies should recognise the possible increased dependence on energy services by vulnerable consumers e.g. those reliant on electricity to operate medical equipment, and make special efforts to provide these consumers with advance warning of supply interruptions.
- Services for customers with impaired hearing or vision. Companies can provide Braille and talking bills and must also have available suitable facilities to handle complaints and enquiries from customers who are visually or hearing impaired.

In addition, suppliers are also prohibited from disconnecting any premises occupied by a customer eligible for the PSR during the winter months (1 October - 31 March).

Special services provided by Distribution Network Operators (DNOs)

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. Assistance will

vary depending on the operator and personal circumstances but may include the provision of a special priority number to call during power cuts or supply interruption; and provision of items such as blankets, generators, hot drinks and snacks.

Qualifying criteria include relying on medical equipment such as a Home Kidney Dialysis Machine or Oxygen Concentrator; having a medical condition that restricts the ability to move; requiring alternative methods of communication due to hearing or sight impairment or if English is not their first language. Households may also need additional advice and support if they are elderly, have young children or are in fuel poverty.

Details of which electricity distribution company serves a particular property can usually be found on the household's electricity bill or by visiting www.energynetworks.org

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 Register. 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 supplier for gas, will need to be informed.

Appendix C - Home Improvement Agencies

Home Improvement Agencies also known as HIAs and Care and Repair are locally-based organisations that assist certain homeowners and private sector tenants to repair, improve, maintain or adapt their homes. Clients of Home Improvement Agencies include older households, families where a member is living with a disability and financially disadvantaged households. They operate on a not-for-profit basis.

Every home improvement agency provides a range of services depending on the needs of the local community. Their services can include some or all of the following:

- Providing a list of reliable 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)

- Helping with any work clients decide to have carried out in their home. For example, drawing up plans, getting estimates and liaising with service providers such as occupational therapists
- Additional services such as providing a handyman service to carry out small jobs around the home, help with gardening, or coming home from hospital
- Helping to make the home more energy-efficient.

The Home Improvement Agency network is supported by Foundations; an organisation that provides training, advice and other support services to the sector and represents it in discussions with the English Government.

Contact details for local Home Improvement Agencies for England can be obtained by ringing Foundations on: **0300 1240315** or by emailing info@foundations.uk.com

Appendix D - Complaints and 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 and the dispute cannot be resolved in a satisfactory manner the energy supplier will issue a 'deadlock' letter. Once this letter has been issued the customer can approach the Energy Ombudsman to ask for their involvement in examining the complaint. The customer has six months from the 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:

- 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

Telephone lines are open Monday to Friday, 8am to 8pm and Saturdays 9am-1pm, closed on Bank Holidays.

Citizens Advice

For advice and help with any stage of the complaint making process you can call the Citizens Advice consumer helpline on: English **0808 2231133**
Welsh **0808 2231144**
Lines are 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. Local authority 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 14-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.

Appendix E - 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** (Mon-Fri 9am-5.30pm) or visit www.turn2us.org.uk

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 www.nea.org.uk/advice

NEA information leaflets as well as this guide 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 at www.nea.org.uk/advice

Appendix F - Useful contacts

FINANCIAL

Pension Credit application line **0800 99 12 34**

Winter Fuel Payments helpline **0800 7310160**

Job Centre Plus **0800 055 6688**

SWITCHING SUPPLIERS

www.uswitch.com

www.simplyswitch.com

www.theenergyshop.com

www.moneysupermarket.com

www.quotezone.com

www.unravelit.com

www.energylinx.co.uk

www.energyhelpline.com

www.switchgasandelectric.com

www.myutilitygenius.co.uk

www.runpathdigital.com/gas-electricity

www.energycompare.citizensadvice.org.uk

HEALTH AND SAFETY

Distribution Network Operators'

Power Cut line **105**

Health & Safety Executive gas safety advice line

0800 300 3633

Gas Safe (previously Corgi)

0800 408 5500

National Gas Emergency Service (gas leaks)

0800 111 999

Solid Fuel Association (coal and wood)

01773 835400

OFTEC

01473 626298

COMPLAINTS AND ENQUIRIES

Citizens Advice Consumer Helpline

English **0808 2231133**

Welsh **0808 2231144**

Energy Ombudsman

0330 440 1624

PO Box 966

Warrington

WA4 9DF

Appendices & Contacts

**If you have a power cut
call 105**

**If you are worried about a gas
emergency, call
0800 111 999**

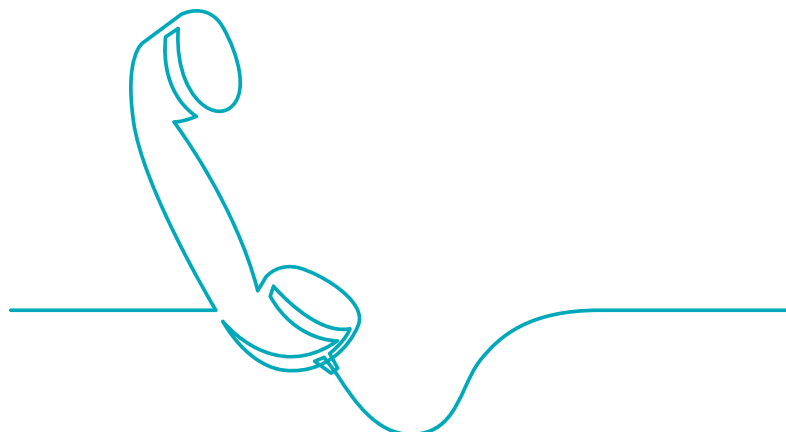
Distribution Network Operators

A distribution network operator (DNO) is the company that owns and operates the power lines and infrastructure that connects homes and commercial properties to the electricity transmission network. They can help with queries such as moving meters, connecting properties, or with a power cut.

There are a number of DNOs operating in different areas and you each has a Priority Services register that customers can ask about being added to.

You can find out who your distribution network operator is, and how to contact them, by entering your postcode on the Energy Networks Association's postcode search tool.

This can be found at: <https://www.energynetworks.org/info/faqs/who-is-my-network-operator.html>





WARM AND SAFE HOMES

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