



# 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.



*Gweithredu dros Gartrefi Cynnes  
Action for Warm Homes*

# CONTENTS

---

<b>INTRODUCTION &amp; BACKGROUND</b>	<b>3</b>
<b>FOREWORD</b>	<b>3</b>
<b>THE CAUSES AND SYMPTOMS OF FUEL POVERTY</b>	<b>4</b>
<b>SECTION 1: PAYING FOR ENERGY</b>	<b>5</b>
Action	5
Contacting the energy supplier	5
Energy suppliers and customers in difficulty	5
Households with children	6
Explore other payment options	6
Installing a prepayment meter (PPM)	6
Table 1 – Payment options for energy consumers	7
Where to turn for help	8
Smart meters	9
Special circumstances	9
<b>SECTION 2: MAXIMISING INCOME</b>	<b>10</b>
Action	10
Discretionary Assistance Fund in Wales	10
Cold Weather Payments	11
Winter Fuel Payment	11
Warm Home Discount	11
<b>SECTION 3: WARMER HOMES</b>	<b>12</b>
Advice	12
Gas and Electricity Suppliers	12
Practical help	13
Nest	13
Arbed	14
Home Improvement Loans	14
Energy Company Obligation	14
<b>SECTION 4: SWITCHING SUPPLIER</b>	<b>15</b>
Action	15
Obtain information so that accurate price comparisons can be made	15
Collective switching	16
<b>APPENDIX A: GETTING LEGAL HELP WITH HOUSING ISSUES</b>	<b>17</b>
<b>APPENDIX B: EXTRA HELP FOR VULNERABLE CUSTOMERS</b>	<b>18</b>
<b>APPENDIX C: HEALTH AND SAFETY</b>	<b>19</b>
<b>APPENDIX D: COMPLAINTS AND ENQUIRIES</b>	<b>20</b>
<b>APPENDIX E: ADDITIONAL SUPPORT TO HELP MANAGE FINANCES</b>	<b>22</b>
<b>APPENDIX F: CONTACT PAGES</b>	<b>23</b>

# 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. The latest estimate is that there are 291,000 households living in fuel poverty in Wales, that's almost 1 in 4 households. Over 32,000 electricity customers and over 26,000 gas customers are in debt to their supplier in Wales.

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 year.

The Warm and Safe Homes 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

## 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.

## 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

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.

These can include:

- 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

5

### Check availability of welfare benefits

Go to section 2 Maximising Income

10

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

Go to section 3 Warmer Homes

12

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

Go to section 4 Switching Supplier

15

# SECTION 1: PAYING FOR ENERGY

---

## 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 energy regulator Ofgem 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 to give a Core Group Warm Homes Discount to eligible clients off their electricity bills. You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. 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](http://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.

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 7 illustrates the main advantages and disadvantages associated with the most common payment methods.

## Installing a prepayment meter (PPM)

If a customer is on a PPM, they should be treated fairly under Energy UK's Ten Key Principles. The majority of energy companies 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 different payment methods if a PPM would not be safe or reasonably practicable.
2. Provide customers, who have a new PPM installed, 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 payment method 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 are 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	Small payments on a regular basis (usually made using a payment card).	Possible inconvenience and travelling costs to reach payment agents.  Some post offices and banks may charge to make payments.	Households without bank accounts.  Households repaying debts.
Prepayment, including card/ token/key meters	Pay for energy as it is used and so avoid large bills.  Easy to budget.  Increasingly easy to top up through online and phone payments, depending on your supplier and/or if you have a smart meter.	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.	Those who don't find access to payment agents a problem.  Customers who want to avoid getting into debt or want to manage their existing debt.
Fuel Direct (Energy suppliers are required to offer this payment option to customers)	Payment is deducted from benefits before they are received.  Energy expenditure and debt repayment evenly spread.  Debt repayment is fixed at £3.70 per week.	If current consumption is more than the amount deducted from benefit, debt will increase as well as future deductions.  No flexibility in budgeting.	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	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 unless usage or the tariff change.  Payment amounts can easily be changed to cover changes in level of consumption.  With Standing Order, customer has more control over payments made.  Discounts and cheapest tariffs are usually available for Direct Debit (particularly online direct debit).	May be paying too much/ too little if bills have been estimated.  If payments have not been adjusted to cover changes in consumption, a debt may accrue 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 or building society to rearrange.	Households with regular income.  Households with bank/ building society account.  Those who prefer to budget monthly or spread costs over the year.

## 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 F.

The larger energy suppliers provide additional support for some of their most vulnerable customers. The types 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
<b>British Gas</b>	<p><b>British Gas Energy Trust</b> 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: <b>01733 421021</b> (Charis application request line) Email: <a href="mailto:BritishGasEnergyTrust@lets-talk.online">BritishGasEnergyTrust@lets-talk.online</a></p>
<b>EDF Energy</b>	<p><b>EDF Energy Trust</b> 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: <b>01733 421060</b> (Charis application request line) Email: <a href="mailto:edfet@charisgrants.com">edfet@charisgrants.com</a></p>
<b>E.ON</b>	<p><b>Energy Fund</b> Assists low-income households with bill-arrears, heating and insulation measures and energy efficient appliances.</p>	<p>Tel: <b>03303 80 10 90</b> Online: <a href="http://www.eonenergy.com/for-your-home/contact-us">www.eonenergy.com/for-your-home/contact-us</a></p>
<b>npower</b>	<p><b>Energy Fund</b> Funding for customers of npower who are experiencing hardship and struggling to pay their gas and electricity bills.</p> <p><b>Macmillan Fund</b> Provides support to customers undergoing cancer treatment, including writing off debt and capping bills.</p> <p><b>Health Through Warmth</b> Support for both customers and non-customers to those who own their own home and are suffering from a long-term illness.</p>	<p>Tel: <b>01733 421060</b> (Charis application request line) Email: <a href="mailto:npowerenergyfund@lets-talk.online">npowerenergyfund@lets-talk.online</a> Online: <a href="http://www.npowerenergyfund.com">www.npowerenergyfund.com</a></p> <p>Tel: <b>0808 808 0000</b> (Macmillan Cancer Support)</p> <p>Tel: <b>0800 912 7000</b> (Health Through Warmth) Email: <a href="mailto:healththroughwarmth@npower.com">healththroughwarmth@npower.com</a> Online: <a href="http://healththroughwarmth.com">healththroughwarmth.com</a></p>
<b>ScottishPower</b>	<p><b>ScottishPower Hardship Fund</b> Customers can apply for a grant to clear energy debt. Applications are administered by Social Enterprise Direct.</p>	<p>Tel: <b>0808 800 0128</b> Online: <a href="http://www.sedhardship.fun">www.sedhardship.fun</a></p>
<b>SSE</b>	<p><b>Priority Assistance Fund</b> Funded through the Warm Home Discount, 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: <b>0800 072 7201</b> Email: <a href="mailto:PriorityAssistanceTeam@SSE.com">PriorityAssistanceTeam@SSE.com</a></p>
<b>OVO Energy</b>	<p><b>OVO Energy Fund</b> Fund to help OVO customers who have fallen behind with their energy payments and fallen into debt.</p>	<p>Tel: <b>0800 0699 831</b> Online: <a href="http://www.ovoenery.com">www.ovoenery.com</a></p>

## Smart meters

Smart meters are the new generation of gas and electricity meters which will replace the traditional meters in our homes. It is the aim that 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.

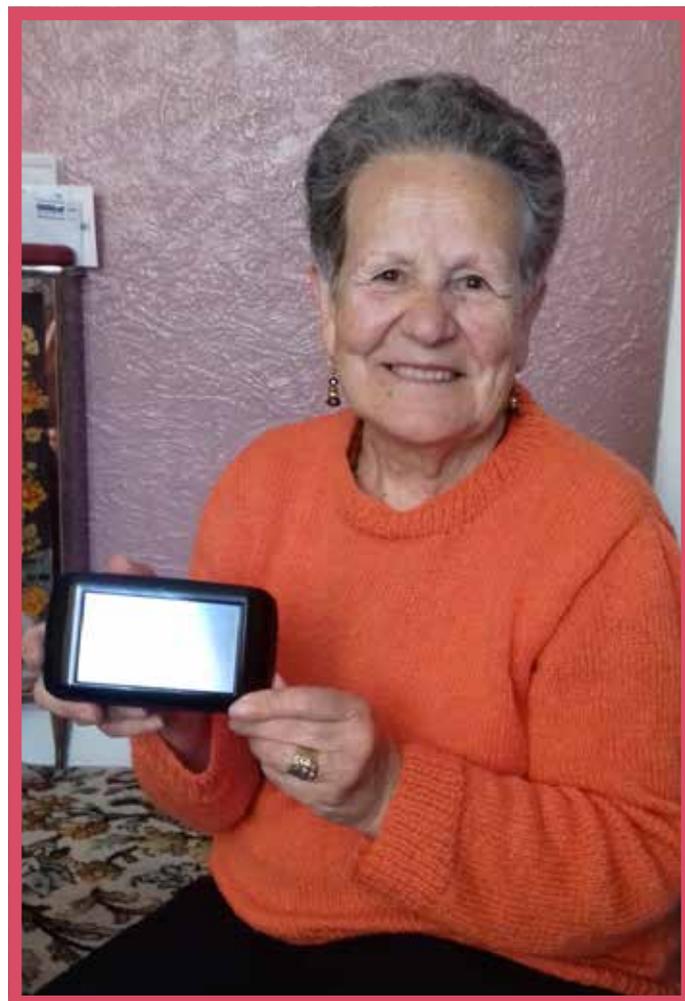
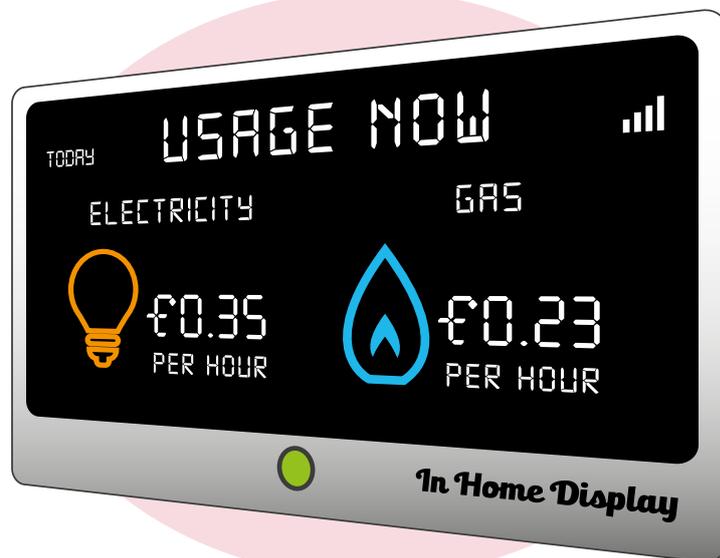
Smart meters take regular readings and share these wirelessly, through a secure network, with the energy supplier. This means that bills will be accurate, not estimated, and customers will no longer need to have manual meter readings. Smart meters will make switching between suppliers, and between credit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

For more information about smart meters, visit [www.smartenergyGB.org](http://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 D 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 F 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](http://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

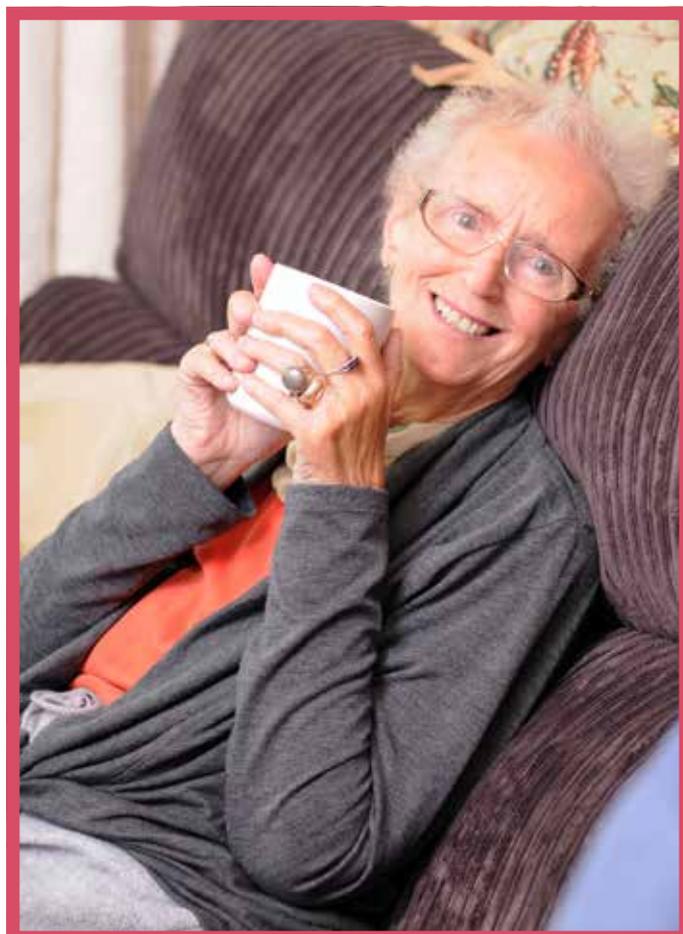
In Wales, the Discretionary Assistance Fund offers payments for essential household items to provide urgent assistance to people to safeguard health and well-being.

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. The payment will help you cover the cost of food, gas and electricity, clothing and emergency travel.

- 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 F.



## 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.

Visit [www.gov.uk/cold-weather-payment/eligibility](http://www.gov.uk/cold-weather-payment/eligibility) for a list of qualifying benefits. There is no need to claim since payment should be made automatically to those in receipt of eligible benefits.

## 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 17 to 23 September 2018 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:

Tel: **0800 731 0160**

Textphone: **0800 731 0464**

NGT text relay: **18001 then 0800 731 0160**

## Warm Home Discount

The Warm Home Discount scheme offers support with energy costs to eligible low-income vulnerable households. All of the larger 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 2018-19 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 electricity supplier.



## SECTION 3: WARMER HOMES

---

An 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 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

#### Nest

Nest is the Welsh Government's fuel poverty scheme which offers free advice to all households, and energy efficiency improvements to eligible households.

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'.

Freephone: **0808 808 2244**

[www.nest.gov.wales](http://www.nest.gov.wales)

#### Simple Energy Advice Service

The Government commissioned *Each Home Counts Review* acknowledged the importance of consumers receiving trusted, impartial advice on energy efficiency. The following website recommends services based on standards developed for Government as a way of understanding how houses and flats use energy, and how a householder's energy use could be improved.

[www.simpleenergyadvice.org.uk](http://www.simpleenergyadvice.org.uk)

Tel: **0800 444202**

### 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: **0333 202 9804**

Textphone: **18001- 0800 072 8626**

Video Relay: [britishgas.co.uk/accessibility.html](http://britishgas.co.uk/accessibility.html)

##### EDF Energy

Tel: **0800 269 450**

Minicom: **0800 096 2929**

##### npower

Tel: **0800 073 3000**

##### E.ON

Tel: **0345 052 0000**

Textphone: **0800 056 6560**

##### Scottish Power

Tel: **0800 027 0072**

##### 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

The Welsh Government's Warm Homes Programme includes Nest, which is the main Government-funded scheme to tackle fuel poverty in Wales. Since being established in 2011, over 112,600 households in Wales have benefited from free advice and support, and over 33,600 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

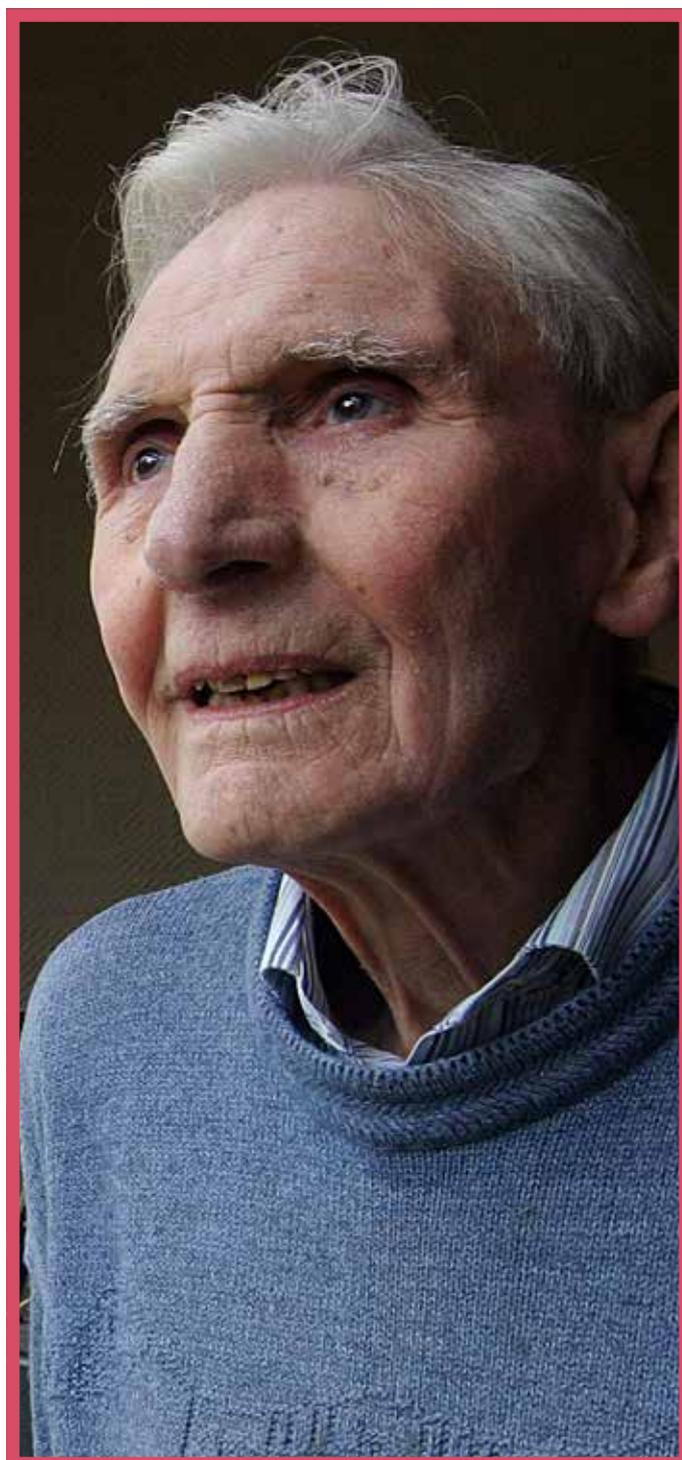
To qualify for an eligibility package under Nest, householders must meet all the following criteria:

- 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



## Arbed

The Arbed scheme is part of the Welsh Government's Warm Homes Programme. It is an area-based energy efficiency and fuel poverty scheme committed to helping eradicate fuel poverty. 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 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

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. You can benefit from ECO regardless of who your energy supplier is. Visit [simpleenergyadvice.org.uk](https://www.simpleenergyadvice.org.uk) for more information.



## 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 a 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

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.

Switching does not necessarily mean changing supplier; the consumer can switch tariff and payment method with their existing supplier. Suppliers must make customers aware if they offer a tariff that is cheaper than the customer's existing tariff. This information is shown on the fuel statement.

### 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 has 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.quotezone.co.uk](http://www.quotezone.co.uk)

[www.theenergystore.com](http://www.theenergystore.com)

[www.runpathdigital.com/gas-electricity/](http://www.runpathdigital.com/gas-electricity/)

[www.simplyswitch.com](http://www.simplyswitch.com)

[www.myutilitygenius.co.uk](http://www.myutilitygenius.co.uk)

[www.switchgasandelectric.com](http://www.switchgasandelectric.com)

[www.energylinx.co.uk](http://www.energylinx.co.uk)

[www.unravelit.com](http://www.unravelit.com)

[www.moneysupermarket.com](http://www.moneysupermarket.com)

[www.energyhelpline.com](http://www.energyhelpline.com)

[www.uswitch.com](http://www.uswitch.com)

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 which will always display every tariff currently available on the market, see [energycompare.citizensadvice.org.uk](http://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 F.

## 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](https://www.gov.uk/guidance/collective-switching-and-purchasing#further-information)



# 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.

In addition, the Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015 states that landlords of privately rented domestic and non-domestic property in Wales must ensure that their properties reach at least an energy Performance Certificate (EPC) rating of E before granting a new tenancy to new or existing tenants.

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**

## AdviceUK

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

[www.adviceuk.org.uk](http://www.adviceuk.org.uk)

## 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.

Tel: **0345 075 5005**



# 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, for example if you are medically reliant on your supply.
- 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.
- 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 who has agreed to receive them.
- Arrangements to ensure that it's safe and practical for you to use your PPM. For example moving a PPM if you are unable to access it safely to top it up.
- Meter reading services. 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.

Contact your energy supplier to apply for the Priority Services Register.

## Support for off-gas households

### Cold Weather Priority Initiative

Launched by the Federation of Petroleum Suppliers, this scheme enables vulnerable households who use heating oil and are aged over 75 years of age to 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](http://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](http://www.energynetworks.org/info/faqs/who-is-my-network-operator.html)

# 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 to £20. They should conform to British Standard BS:EN50291:2001 or BS:EN50291:2010. It must have a British or European approval mark on it.

## 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 power cut, 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 - 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, the customer should follow the supplier's complaints handling procedure. If the complaint remains open after 8 weeks, 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](mailto: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;

Tel: **0345 04 05 06** (English)

Tel: **03454 04 05 05** (Welsh)

Textphone: **18001 03454 04 05 06**

## Trading Standards

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 E - ADDITIONAL SUPPORT TO HELP MANAGE FINANCES

## StepChange Debt Charity

StepChange Debt Charity is a debt advice organisation who 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.

Tel: **0800 138 1111**

[www.stepchange.org](http://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.

Tel: **0808 802 2000**

email: [info@turn2us.org.uk](mailto:info@turn2us.org.uk)

[www.turn2us.org.uk](http://www.turn2us.org.uk)

## 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 branch partner offices and home visits may be available to callers requiring additional or more specialised support.

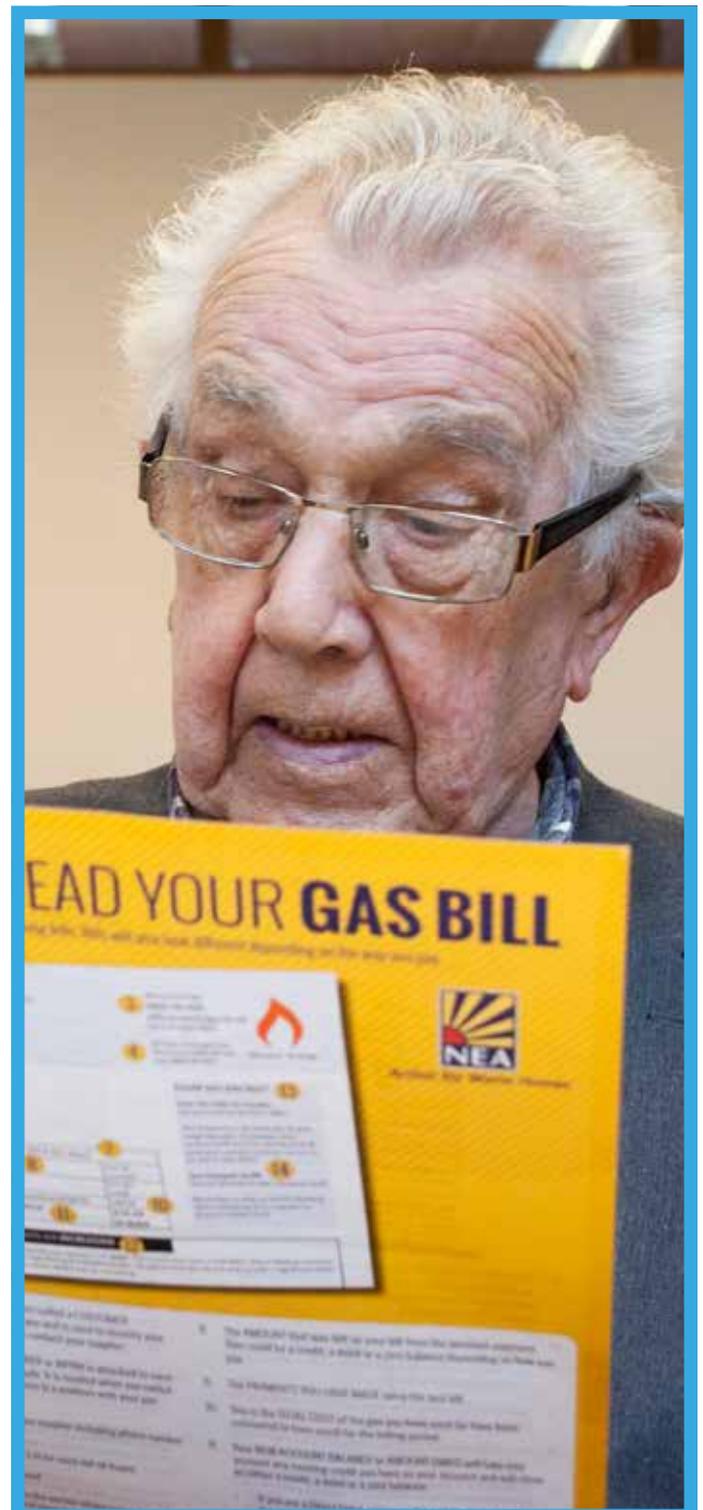
Tel: **0800 055 6112**

In addition Age Cymru have a number of information guide and factsheets, which can be accessed on their website at [www.ageuk.org.uk/cymru/publications/information-guides-and-factsheets/](http://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](http://www.nea.org.uk/advice)



# APPENDIX F - CONTACT PAGES

---

## National energy efficiency and fuel debt advice

### Nest

Freephone: **0808 808 2244**

Email: [advicewales@est.org.uk](mailto:advicewales@est.org.uk)

### Simple Energy Advice

Tel: **0800 444202**

[www.simpleenergyadvice.org.uk](http://www.simpleenergyadvice.org.uk)

## Financial help

### Pension Credit Application Line

Tel: **0800 99 1234**

Textphone: **0800 169 0133**

### Winter Fuel Payments Helpline

Tel: **0800 731 0160**

Textphone: **0800 731 0464**

### Jobcentre Plus

Tel: **0800 055 6688**

Textphone: **0800 023 4888**

### Discretionary Assistance Fund

Tel: **0800 8595924**

For more information, or to apply, visit:

[www.moneymadeclearwales.org](http://www.moneymadeclearwales.org)

You can also find details of social security benefits at [www.direct.gov.uk](http://www.direct.gov.uk)

## Health and Safety

### Health & Safety Executive Gas Safety Advice Line

Tel: **0800 300 363**

### Gas Safe

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)

Tel: **08454 04 05 05** (Welsh)

Textphone: **18001 03454 04 05 06**

### Energy Ombudsman

Tel: **0330 440 1624**

Textphone: **0330 440 1600**

Email: [enquiries@energy-ombudsman.org.uk](mailto:enquiries@energy-ombudsman.org.uk)

Address: PO Box 966, Warrington, WA4 9DF



*Gweithredu dros Gartrefi Cynnes*  
*Action for Warm Homes*

© NEA 2018

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

Tel: 029 2064 4520 Email: [info@nea.org.uk](mailto:info@nea.org.uk) Website: [www.nea.org.uk](http://www.nea.org.uk)

NEA is an independent charity. Registration no. 290511

Company limited by guarantee. Registered in England no. 1853927