

Fuel Poverty Help Guide



Ymgyrchu Dros Gartrefi Clyd
Campaigning for Warm Homes



A practical guide to help AMs, MPs, local authority councillors and advice workers answer queries on energy bills, heating, home insulation and energy efficiency.



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Welsh Government

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Introduction and Background

Foreword

Fuel poverty is now estimated to affect over 400,000 households in Wales – more than 1 in 3 households - with vulnerable householders often the most likely to be affected. Fuel poverty can affect every sector of society, including households with young children, older people, people in work, people in receipt of benefits, rural households, urban households, people with disabilities or chronic illness, single person households and families.

This 2012 Fuel Poverty Help 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. We would like to thank the Welsh Government for sponsoring the guide.

Fuel poverty is caused by a combination of any three factors – low income, high energy prices or poor heating and insulation in the home. The consequence is that millions of households cannot afford sufficient warmth for health and comfort. Different reasons for fuel poverty means different combinations of solutions may be appropriate for different people.

National Energy Action Cymru (NEA) is the national charity with the primary aim of campaigning for an end to fuel poverty for all households in Wales. 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.

If you would like to know more about the work of NEA or the issue of fuel poverty, please contact us using the details on the inside front cover of the guide.



The causes and symptoms of fuel poverty

Identifying the problem

Individuals will not identify themselves as suffering from fuel poverty.

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

Common complaints are:

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



Solutions

Ensure client is on the best payment option

Go to section 1
Paying for energy

Check availability of welfare benefits

Go to section 2
Maximising income

Check availability of grants to improve insulation and energy efficiency in the home

Go to section 3
Warmer homes

Discuss potential for saving money by switching supplier(s)

Go to section 4
Switching supplier

Section 1 - 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.

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

Customers in difficulty

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

- Offering a wide range of payment methods
- Following strict procedures for dealing with customers in difficulty in order to prevent disconnection from supply
- All participating electricity suppliers are required by mandate to give a Core Group discount on the electricity bills of eligible clients. They are also required to run Broader Group schemes for some of their vulnerable consumers on low incomes. Check with the supplier for details of the benefits on offer and the eligibility criteria (see pages 14 - 15 for more details)

Customers must not be disconnected:

- If a payment arrangement is kept to or a prepayment meter is installed
- Between 1 October and 31 March if the supplier is aware that there are young children, older people or other vulnerable persons in the home



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 pages 6 - 7 illustrates the main advantages and disadvantages associated with the most common payment arrangements.

Table 1 - Payment Options for Energy Consumers

Payment Type	Advantages	Disadvantages	Who it would suit
Standard credit – pay on receipt of bill	<ul style="list-style-type: none"> • Can pay by a range of methods, including cash, cheque, debit or credit card • Only have to think about bill when it arrives • Always have access to fuel • Always paying for fuel after it has been used 	<ul style="list-style-type: none"> • Payments are not evenly spread out throughout the year • Usually the most expensive payment method • Problems can arise with estimated bills 	<ul style="list-style-type: none"> • Households whose income is stable • Households whose income easily accommodates fluctuating bills
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
Card meter/ Token meter/ Key meter	<ul style="list-style-type: none"> • Pay for energy as it is used and so no large bills • Can budget according to means • Debt reduces by a set amount each week • Can be cheaper than standard credit 	<ul style="list-style-type: none"> • Usually a more expensive way to pay for fuel than direct debit • 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 • Payments are not evenly spread out throughout the year 	<ul style="list-style-type: none"> • Those who want a prepayment meter fitted and 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

Payment Type	Advantages	Disadvantages	Who it would suit
<p>Fuel Direct</p> <p>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</p>	<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 • May be less expensive for consumers in debt than some other methods (e.g. prepayment meters) 	<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"> • Generally limited to households in receipt of Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance or Pension Credit who are, or have been, in energy debt
<p>Monthly or Quarterly Direct Debit/Standing Order</p>	<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 on-line direct debit) • Payment amounts can easily be changed to cover changes in levels of consumption • With a Standing Order the customer has more control over payments made 	<ul style="list-style-type: none"> • May be paying too much/ too little if bills have been estimated • If payments have not been adjusted to cover changes in consumption a balance may be owing which may need to be paid in full at some time during the year • 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.

Home Heat Helpline

The six main energy suppliers fund an advice and information service aimed primarily at vulnerable energy consumers or people encountering difficulty in paying their fuel bills. This service is operated on behalf of the industry by Energy UK.

The Home Heat Helpline is a FREE helpline available to individual consumers, advice agencies, or people calling on behalf of a friend, neighbour or family member.

The helpline can provide advice on energy efficiency and other ways to reduce fuel bills and can also advise on the most beneficial tariff and payment method offered by the existing supplier.

Specialists give advice on benefits, grants for free home insulation, reduced tariffs and special payment options provided by the energy suppliers to help those struggling with their fuel bills.

The Home Heat Helpline is open **9am – 6pm** Monday to Friday and is free to call:
0800 33 66 99.

A minicom service is available for callers with hearing difficulties on:
0800 027 2122.

Advice agencies

Clients could also be referred to one of a range of local agencies who may be able to offer assistance with problems such as debt and money management. Agencies that may be able to help include, among others:

- Citizen Advice Bureau
- Welfare Rights Office
- Housing Debt Helpline
- National Debtline

Details of how to contact these agencies should be entered in the appropriate boxes on page 26.

Special circumstances

If the householder is elderly, chronically sick or disabled see the special section on support for these customers on page 23.

If the householder is unhappy about the way they have been treated by their energy company see the Complaints and Enquiries section on page 25.



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.

The social security system provides some limited assistance for fuel costs or with fuel-related problems. Generally this help is provided through the Social Fund system of grants, loans and selective payments.

Action

Advise householder to contact their local office of the Pension Service or Jobcentre Plus, Citizens Advice Bureau, Welfare Rights Office or other relevant local organisations (see contact sheet on pages 26-28) to ensure that they are receiving the benefits to which they are entitled. These agencies may also advise on access to other financial services.

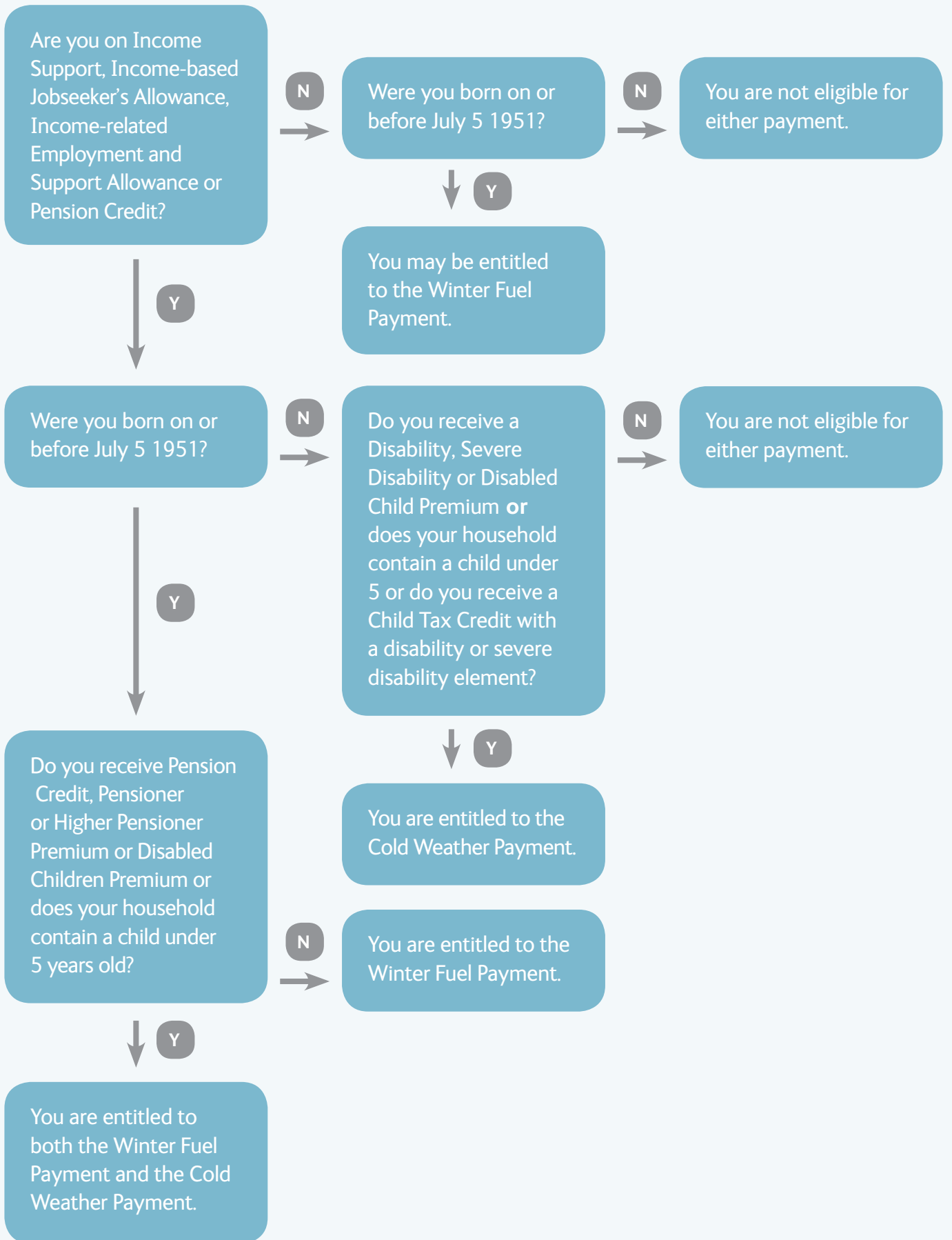
Provide the householder with a copy of the contacts pages at the back of this handbook (pages 26-28).

Take the householder through the flow charts overleaf to see what financial help is available.

Flowchart 1 - Can I get a grant or loan from the government to help me with my fuel costs?



Flowchart 2 - Am I entitled to a Winter Fuel Payment or Cold Weather Payment?



Budgeting Loans

These are interest-free loans intended to help households where a period of dependence on Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance or Pension Credit 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, 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 aged 60 or over).

Claims are made in writing to the local Jobcentre Plus office, generally on a specific application form (SF 500).

Crisis Loans

These are interest-free loans to help with immediate short-term need or crisis. It is not essential to be in receipt of benefit to qualify for a loan.

Fuel arrears are not specifically excluded and a loan may be awarded for the purpose

of paying off fuel debt or for reconnection charges.

Claims can be made in writing or verbally. Written claims are normally submitted on Form SF 401 to the local Jobcentre Plus Office.

Community Care Grants

Community Care Grants are intended to help people live independently in the community. Claimants must be in receipt of Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance or Pension Credit or be likely to receive one of these benefits on leaving care. These grants do not have to be repaid.

The purpose of the grant is to:

- ease exceptional pressures on families
- enable someone to resettle or remain in the community

Fuel costs and standing charges are specifically excluded from Community Care Grants, as are service charges. However a grant may be paid to cover the costs of cookers and heaters and for fuel connection and reconnection charges. Personal savings of over £500 (£1000 if claimant or partner is aged 60 or over) are taken into account.

Claims are made in writing to the local Jobcentre Plus office, generally on a specific application form (SF 300).

Claim forms can be downloaded from the Department of Work and Pensions website. Crisis loans and community care grants will be devolved to the Welsh Government from April 2013.

Many energy suppliers also offer emergency help through hardship funds and there are also local crisis funds run by organisations like local charities and churches.

The Health through Warmth grant

The Health through Warmth scheme is funded by npower and administered by Care & Repair agencies in Wales. It is a restricted fund of last resort to help pay towards insulation and heating works where the client benefiting from the payment meets all of the following criteria:

- has a cold related illness
- is a homeowner
- is not statutory grant eligible
- has a low income and little or no savings, and
- is unable to fully fund measures themselves.

The grant can only fund part of the cost of works, usually around 25% and no more than 50%. It cannot make retrospective payments.

The national number for Care & Repair in Wales is **0300 111 3333**. This number will automatically route the caller to their local Care & Repair Agency (calls are charged at the caller's cheapest rate).



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 each period of seven consecutive days between 1 November and 31 March where the weather is recorded or forecast to be an average 0°C or lower.

Eligible households are those:

- In receipt of Pension Credit
- or
- In receipt of Income Support, Income-Based Jobseeker's Allowance and have:
 - A disability or pensioner premium included in their benefit or
 - A child who is disabled or
 - Child Tax Credit that includes a disability or severe disability element or
 - A child under five living with them
- or
- In receipt of Income-related Employment and Support Allowance and have:
 - The support or work-related component of ESA
 - A severe or enhanced disability premium included in their benefit
 - A pensioner premium included in their benefit
 - A child who is disabled
 - Child Tax Credit that includes a disability or severe disability element
 - A child under five living with them

There is no need to claim since payment should be made automatically within 14 days of the very cold weather.

Winter Fuel Payments

A Winter Fuel Payment is an annual payment to help people with the costs of keeping warm during the winter.

For winter 2012/13 a person needs to have been born on or before 5 July 1951 to qualify.

The rates for this winter are £200 for a household with someone aged 60-79, or £300 for households with someone aged 80 or over on or before 23 September 2012.

If you do not live in your own home, for example if you are a hospital inpatient or living in residential care, you may not qualify for a payment. In some circumstances it will be necessary to claim.

To obtain a claim form or to check your eligibility call the Winter Fuel Payments helpline on: **08459 15 15 15**

Warm Home Discount

The Warm Home Discount scheme is a four-year programme that runs from April 2011 to March 2015, and 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.

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.

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

Year	Eligibility (Core Group)	Rebate amount
2011/12	In receipt of Pension Credit Guarantee only (i.e. no Savings Credit)	£120
2012/13	In receipt of Pension Credit Guarantee only (i.e. no Savings Credit); plus 80 and over* and in receipt of Pension Credit Guarantee Credit and Savings Credit	£130
2013/14	In receipt of Pension Credit Guarantee only (i.e. no Savings Credit); plus 75 and over* and in receipt of Pension Credit Guarantee Credit and Savings Credit	£135
2014/15	In receipt of Pension Credit Guarantee only (i.e. no Savings Credit); plus all in receipt of Pension Credit Guarantee Credit and Savings Credit	£140

*Age thresholds apply to either or both the Pension Credit claimant or their partner.

Other help available under the Warm Home Discount

In addition to rebates on energy bills, the energy suppliers offer a range of other types of support to vulnerable customers. These vary from supplier to supplier but include support like hardship funds, free energy efficient appliances, and referral to the Priority Service Register (see Appendix B for more information on the register). Consumer Focus have produced briefings on support

available through the Warm Home Discount, which can be downloaded from their website: www.consumerfocus.org.uk

More information on support for householders who are elderly, chronically sick or disabled is outlined on page 23.

All six of the largest suppliers offer trust funds although not all give help directly to individuals. The help they offer and contact details are outlined below.

Energy Supplier Trust Funds		
Company	Scheme	Contact
British Gas	British Gas Energy Trust 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.	Tel: 01733 421060 Email: bget@charisgrants.com
EDF Energy	EDF Energy Trust 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.	Tel: 01733 421060 Email: edfet@charisgrants.com
E.ON	Caring Energy Fund Assists low-income households with heating and insulation measures and energy efficient appliances.	Tel: 0800 051 1480 Email: eonenergy.com/caringenergy
npower	First Step Fund Health Through Warmth MacMillan Fuel Management Programme Energy Fund A range of schemes to assist families and individuals at risk of cold-related illness or where a household member is living with cancer. Assistance can take the form of energy efficiency improvements or grant assistance to pay bills. The Health Through Warmth scheme is not restricted to npower customers.	Tel: 01733 421060 Web: www.npowerenergytrust.org.uk
ScottishPower	ScottishPower Energy People Trust Funding to support voluntary organisations providing advice and support to financially disadvantaged households with priority given to work involving children and young people.	Tel: 0141 5683492 Email: SPEnergyPeopleTrust@ScottishPower.com
Scottish and Southern Energy / SWALEC	Sustainable Community Interest Company Energy efficient appliances for fuel-poor households.	Tel: 0800 096 6192

Section 3 – Warmer Homes

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

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

Advice

Obtain energy efficiency advice from the energy supplier or contact the local energy efficiency advice centre (see below).

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 energy companies is available by calling the relevant number in Appendix E.

Energy efficiency advice centres

A network of advice centres established by the Energy Saving Trust has now achieved total coverage of Great Britain. Householders have access to free, independent energy advice through a freephone service: **0800 512012**

Other organisations can also offer specialist advice on energy efficiency including Eco Centre Wales - **0800 954 0658** (North Wales) or **0800 954 0657** (Mid and South Wales) and South East Wales Energy Agency: **0800 622 6110**

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 Government's Nest scheme in Wales and equivalent programmes in other parts of the UK or through schemes run by their local authority.



Carbon Emissions Reduction Target (CERT)

All energy suppliers are required to achieve carbon reduction targets as specified by the energy regulator, the Office of Gas and Electricity Markets (Ofgem). Over the period 2008-2012 around £5.5 billion will be invested in domestic energy efficiency improvements with some 40 per cent of the savings to be achieved on behalf of vulnerable households – the Priority Group and the Super Priority Group. The Priority Group comprises households in receipt of certain

means-tested or disability-related benefits or where the householder or partner is aged 70 or over. The Super Priority Group is a subset of the Priority Group, comprising households which are eligible for Cold Weather Payments or Child Tax Credits under the £16,190 threshold.

Householders wishing to enquire about offers currently available should contact their energy supplier or their local energy advice centre. Energy companies can be contacted about their CERT programmes via the numbers listed in Appendix E. CERT will finish at the end of 2012.

Carbon Emissions Reduction Target		
Eligibility	Tenure	Measures
All households	All tenures	Schemes can include heating and insulation work, low energy lighting and energy efficient appliances
Priority Group	All tenures	As above, however Priority Group customers will not generally be required to contribute towards the cost of works
Super Priority Group	All tenures	Heating and insulation improvements for the most financially disadvantaged and vulnerable households.



Green Deal and the Energy Company Obligation (ECO)

From January 2013, Green Deal and ECO will be the main UK schemes for energy efficiency measures. Green Deal will enable households to receive a package of energy efficiency measures which are paid for through repayments on energy bills over a number of years. The principle of the Golden Rule means that repayments should be no greater than the amount saved on the energy bills by the measures installed. The Green Deal charge will stay with a property even if the residents change so that a new homeowner or tenant moving into a property with a Green Deal charge will become responsible for it, as long as they are responsible for the energy bills. Home sellers and landlords have a duty to disclose Green Deal charges to new owners or tenants.

The Energy Company Obligation will fully or partially subsidise measures for three groups:

• Carbon Saving Obligation

- Households in need of solid wall or non-standard cavity wall insulation, which would not meet the Golden Rule, can receive subsidised measures, with the balance to be paid through Green Deal.

• Affordable Warmth Obligation

- Vulnerable households in private tenures in receipt of qualifying benefits and tax credits will be eligible for support with the full costs of any measure which would reduce their notional heating costs. This will include boiler repairs, where accompanied with aftercare. Qualifying benefits will include: child tax credit with a household income under £16,190, income-related employment and support allowance, income-based jobseekers allowance, income support, state pension credit and working tax credit with a household income under £16,190. All benefit criteria have various qualifying components.

• Carbon Saving Communities Obligation

- Households of all tenures living in communities placed in the bottom 15% of lower super output areas according to the Welsh Index of Multiple Deprivation and also rural households (those living in settlements with less than 10,000 properties) in receipt of the affordable warmth eligible benefits or tax credits will qualify for a range of measures including cavity wall, loft and solid wall insulation.

Nest

Nest is the main Government-funded scheme to tackle fuel poverty in Wales. Nest aims to provide advice and support to over 11,000 households every year. The scheme also aims to install energy efficiency packages into over 3,000 households. Alongside this, the Nest advice centre supports householders who do not qualify for free household improvements with advice, referrals to other grants and benefit entitlement checks.

Eligibility

To qualify for an energy efficiency package through Nest, householders must meet all of the following criteria

- Private sector tenant or owner-occupier
- In receipt of a means-tested benefit
- The property is assessed as having an Energy Performance Certificate rating of F or G (the most inefficient properties)

Measures available

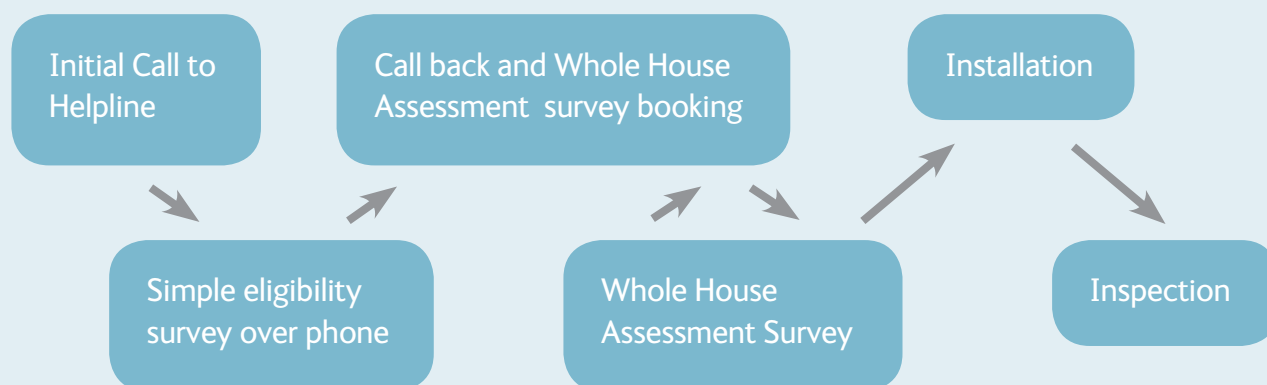
A whole house assessment is carried out to determine the best combination of home improvements. These could include, for example:

- A new central heating boiler
- Insulation for a hot water cylinder
- Loft, cavity wall and/or solid wall insulation
- Draught proofing for doors and windows
- Renewable energy technologies

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

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

What happens when someone applies to Nest?



Contact

National freephone number: **0808 808 2244**

Email: **advicewales@est.org.uk**

Complaints and queries

The phone number for applications to Nest is **0808 808 2244**. However, if you have any questions or complaints about the scheme on behalf of a householder, which cannot be answered through the call centre, you should contact Janet Ball on **01495 281328** or **janet.ball@britishgas.co.uk**

Measures installed before April 2011

Prior to April 2011, the main Welsh Government scheme for fuel poverty in Wales was HEES (the Home Energy Efficiency Scheme). People who had heating installed under HEES received two years aftercare cover provided by WarmSure (now Carillion). This will have lasted two years from

the date of installation and would provide 24/7 breakdown cover and two annual service checks. This cover was for gas, LPG, and oil heating systems only. The WarmSure number is freephone **0800 408 1438**.

Arbed

Arbed is the Welsh Government's area-based programme, which co-ordinates energy efficiency improvements to properties in particular geographical areas. The scheme offers improvements to all households within an Arbed area but the level of help you can receive may vary depending on your eligibility. Measures offered include, for example, solid wall insulation, solar photo voltaics (PV), solar hot water, heat pumps and fuel switching.

If you have any queries about Arbed in your local area, contact your local authority's energy efficiency team.

Section 4 - Switching supplier

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

Action

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

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

Obtain information so that accurate price comparisons can be made

Suppliers must give accurate advice to enquirers about savings they offer, although they will need information about the household's energy consumption. Dual fuel 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. A list of some of these is in Appendix A or you can look for the Consumer Focus Confidence Code logo on switching websites.

Accredited switching sites have the advantage of being constantly updated and so the information should always be reliable and current. However one alternative is to use the price comparison tables published on the Consumer Focus website. These will give an indication of potential financial savings but may not always be completely up to date. Consequently, information should be checked with the relevant supplier or with a switching website.

<http://www.consumerfocus.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. There are some comparison websites for domestic heating oil but no accreditation scheme exists.

N.B. Switching sites may not contain information about any discounted tariffs offered to certain categories of vulnerable customers by energy suppliers. Normally these tariffs are only open to existing customers but further information can be found by contacting the supplier: contact details are in Appendix E.

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 in Appendix E.

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

2. Cooling-off period

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

3. Tell the existing supplier

Although this step is unnecessary in many cases, 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. N.B. 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.

4. Pay any outstanding bills

Any outstanding bills with the existing supplier should be paid, otherwise the supplier may block the transfer. Any Direct Debits or Standing Orders set up to pay your existing supplier should be cancelled.

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.

Appendix A - Getting Legal Help

Anyone renting their home, whether in the private sector or social sector, is entitled to a warm and healthy environment. However, in some cases there may be problems if the landlord will not take the necessary measures to provide affordable warmth.

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

In many cases, however, landlords, whether private or public sector, will be reluctant to take expensive remedial action to resolve the heating, insulation and ventilation problems that cause fuel poverty and cold, damp housing.

In such cases, tenants may feel compelled to initiate action involving technical and/or legal intervention. Usually the local authority's enforcement team would be the first point of contact to request an HHSRS inspection.

The following agencies may be helpful for legal and technical advice on housing matters. Contact details are in Appendix E.

Community Legal Service

Source of legal advice and guidance on all matters including housing issues. Clients eligible for legal aid can contact Community Legal Advice via their telephone number or website.

The Law Centres Federation (LCF)

Can provide details of local law centres for access to advice and guidance on housing issues.

AdviceUK

(formerly the Federation of Independent Advice Centres)

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

Appendix B - Elderly, Disabled or Chronically Sick Customers

Special services

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.

Services available through the Priority Service Register

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. Free annual check for owner occupiers on a means-tested benefit who live alone or with other adults all of whom also qualify for the free service or who live with others at least one of whom is aged under 5. If the gas supply must be turned off for safety reasons, and all adults in the home are eligible for the Priority Service 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)

Appendix C - Health and Safety

The main health and safety hazard related to domestic fuel use concerns ventilation and the possible danger of carbon monoxide poisoning. Carbon monoxide (CO) can be given off by appliances that burn gas, oil, coal or wood. 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:

- 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).

Gas leaks

National Grid, the gas pipeline company, is responsible for dealing with gas leaks and emergencies. If there is a smell of gas, the free National Grid 24-hour national emergency number should be contacted. (See contact sheet on page 28 for details)

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. (see page 23 for details).

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.

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.

This is also the number to call if the supply of electricity to the home is interrupted. 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 18 hours, 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 customer is still not satisfied and the complaint is unresolved, the 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 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

Contact details for the Energy Ombudsman are in appendix E.

Consumer Focus

Consumer Focus and Citizens Advice

Consumer Focus is the official consumer protection agency operating across England, Scotland and Wales. Consumer Focus can deal with complaints that have a wider relevance and concern to consumers but does not generally deal with individual enquiries. This role of providing individual support and guidance to individual

consumers will now be undertaken by Citizens Advice. Consumer Focus currently has a duty to deal with some cases involving vulnerable consumers through its 'Extra Help Unit':

- The Consumer Focus Extra Help Unit can investigate complaints from energy consumers relating to a disconnection or a threat of disconnection and also has powers to investigate energy and complaints made by, or on behalf of, vulnerable consumers. Citizens Advice will take on this role from April 2014.
- Citizens Advice deliver frontline advice to gas and electricity consumers and can refer on to the Consumer Focus Extra Help Unit.

Contact details are in appendix E.

Trading Standards Offices

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

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

See the contact sheet in appendix E for details.

Appendix E - Contact pages

Complete any blank information with the contact details of local agencies

Section One - Paying for energy

Citizens Advice Bureau		
Contact:	Address:	Tel:

Welfare Rights		
Contact:	Address:	Tel:

Other local advice agency		
Contact:	Address:	Tel:

Home Heat Helpline

0800 33 66 99

Section two - Financial help

Pension Credit Application Line	Freephone: 0800 99 1234
To apply for Pension Credit contact the Pension Service	

Benefit Enquiry Line	Freephone: 0800 88 22 00
Helpline providing benefits advice for people with disabilities and their carers	

Winter Fuel Payments Helpline	08459 151515
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Jobcentre Plus		
Contact:	Address:	Tel: 0845 6060 234

You can also find details of social security benefits through www.direct.gov.uk

Section three – Warmer homes

Energy Saving Trust	0800 512 012
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Nest	0808 808 2244
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Care & Repair Agency		
Contact:	Address:	Tel:

Contacts for Energy Suppliers		
	Energy efficiency help	Vulnerable customer help
British Gas	0800 072 8629	0800 072 7100
EDF	0800 0969966	0800 269 450
RWE npower	0800 022220	0800 975 1373
E.ON	0500 201000	0845 300 4382
ScottishPower	0800 332233	0845 2700 700
SSE/SWALEC	0845 7776633	0800 622 838

Section four - Switching suppliers to save money

Accredited websites		
www.unravelit.com	www.moneysupermarket.com	www.simplyswitch.co.uk
www.theenergyshop.com	www.ukpower.co.uk	www.beatthatquote.com
www.uswitch.com	www.energylinx.co.uk	www.fuelswitch.com
www.which.co.uk/switch/	www.confused.com	www.energyhelpline.com
	www.ukpower.co.uk	www.switchelectricandgas.com

Regional price comparison factsheets can be downloaded from the Consumer Focus website:

<http://www.consumerfocus.org.uk>

Contacts - Getting legal help

Law Centres Federation
22 Tudor Street, London, EC4Y 0AY Tel: 020 7842 0720 www.lawcentres.org.uk

Community Legal Advice
Tel: 0845 345 4345 www.communitylegaladvice.org.uk

AdviceUK
AdviceUK, WB1, PO Box 70716, London, EC1P 1GQ Tel: 020 7469 5700 www.adviceuk.org.uk

Contacts – Older households

Age Cymru /Local Age Concern		
Contact:	Address:	Tel:

Contacts - Health and Safety

Gas	
Health & Safety Executive Gas Safety Advice Line	0800 300 363
Gas Safe (previously CORGI)	0800 408 5500
National Grid Gas Emergency Service (gas leaks)	0800 111 999

Solid fuel enquiries – coal and wood	
Solid Fuel Association	0845 601 4406

Oil enquiries	
Oil Firing Technical Association for the Petroleum Industry	0845 6585080

Contacts - Complaints and enquiries

Trading Standards Office		
Contact:	Address:	Tel:

Consumer Focus Wales	
Portcullis House , 21 Cowbridge Road East, Cardiff, CF11 9SR	
Tel: 029 2078 7100	

Citizens Advice Consumer Service	
08454 04 05 06 (English language) or 08454 04 05 05 (Welsh language)	

Energy Ombudsman	
PO Box 966, Warrington, WA4 9DF	
Tel: 0845 055 0760 or 0330 440 1624 or 01925 530263	
Fax: 0330 440 1600 or 01925 530 264	
Textphone: 0330 440 1600 or 0845 051 1513	
Telephone lines are open Monday to Friday, 9am to 5pm.	
Email: enquiries@energy-ombudsman.org.uk	