



Action for Warm Homes

FUEL POVERTY ACTION GUIDE



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

14th edition, reviewed January 2017

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FOREWORD

Welcome to the latest edition of the Fuel Poverty Action Guide

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

There is help and support available from a range of providers – including the government and energy suppliers. This guide aims to give you the tools you need to identify help quickly and easily.

Fuel poverty results from a combination of factors; low household income, unaffordable energy prices, and the poor heating and insulation standards of the housing stock. Fuel poverty now affects around 4 million UK households.

The UK Government and each of the UK nations formally recognise the need for citizens to adequately heat and power their homes. In England, a new target will ensure that as many fuel poor homes ‘as is reasonably practicable’ achieve a minimum energy efficiency standard of band C by 2030, with interim targets of band E by 2020 and band D by 2025. This is supported by a new strategy and presents us all with the most significant opportunity in a decade to put policies and practices in place to end fuel poverty. It is important that community groups, local authority

officers, advice workers, politicians, and anyone who may come into contact with those struggling to heat their homes affordably are able to assist their clients appropriately. We hope that this guide will help you do so, however please do get in touch if you would like to know more about the work of NEA or the issue of fuel poverty in your area.



Maria Wardrobe
Director of Communications and External Relations
NEA

Part 1: Introduction

1.1 About NEA

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

Campaigning and policy work

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

Practical projects

- NEA has sought to identify practical solutions to fuel poverty through innovative projects demonstrating the potential of heating and insulation programmes, quality energy advice and use of renewable and alternative technologies to provide affordable warmth.
- NEA offers authoritative and expert training to organisations and individuals providing advice, guidance and information to energy consumers and, in particular, to disadvantaged consumers.

1.2 About this guide

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

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

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

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

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

1.3 Identifying the problem

Individuals will rarely identify themselves as suffering from fuel poverty.

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

Common complaints are:

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

Solutions

Ensure client is on the best payment option



Go to Part 2
Paying for energy

Check availability of welfare benefits



Go to Part 3
Maximising income

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



Go to Part 4
Warmer homes

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



Go to Part 5
Switching supplier

Part 2: Paying for energy

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

2.1 Action

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

2.2 Contacting the energy supplier

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

- Ability to pay is the main criterion in working out affordable repayment of debt
- People can be over-optimistic about their ability to repay debt and should be encouraged to pay only what they can reasonably afford. Clearing the debt reduces worry and allows consumers more choice of supplier, but it is essential that they do not commit themselves to unrealistic levels of repayment
- Energy suppliers offer special payment plans to help those in debt, often with an extremely low debt recovery level.

2.3 Energy suppliers and customers in difficulty

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

- 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 to eligible clients on their electricity bills [the Warm Home Discount]. They are also required to run Broader Group schemes for some other vulnerable consumers on low incomes. Check with the supplier for details of the benefits on offer and the eligibility criteria (see page 19 for more details).

Customers must not be disconnected if:

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

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

Households with children

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

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

For further information on protecting vulnerable customers from disconnection see

The Energy UK Safety Net Protecting Vulnerable Customers from Disconnection

www.energy-uk.org.uk/files/docs/Disconnection_policy/Sept15_EUK_Safety_Net.pdf

2.4 Explore other payment options

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

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

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 8 illustrates the main advantages and disadvantages associated with the most common payment arrangements.

2.5 Installing a prepayment meter

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

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

If the supplier hasn't kept to these principles then a complaint can be made. For more information see: <http://www.energy-uk.org.uk/files/docs/PPMPrinciples-2016.pdf>

Part 2: Paying for energy

2.6 Table 1. Payment options for energy consumers

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

2.7 Where to turn for help

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

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 (Charis application request line) http://www.britishgasenergytrust.org.uk/ 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 (Charis application request line) http://www.edfenergytrust.org.uk/ Email: edfet@charisgrants.com
E.ON	E.ON Energy Fund Assists low-income households with heating and insulation measures and energy efficient appliances. Applicants do not have to be E.ON customers.	Tel: 03303 80 10 90 https://www.eonenergyfund.com/ Email: EONEnergyFund@charisgrants.com
npower	<ul style="list-style-type: none"> npower Energy Fund Health Through Warmth MacMillan Fuel Management Programme <p>The npower Energy Fund offers grants to domestic customers of npower to clear gas and/or electricity arrears. Health Through Warmth offers help to people in England and Wales who have long term illnesses and are finding it hard to fully fund heating systems/repairs and insulation in their homes.</p>	<p>Tel: 01733 421060 (Charis application request line) http://www.npowerenergyfund.com/ Email: npef@charisgrants.com</p> <p>For info on MacMillan Fuel Management Programme visit: http://www.npower.com/home/about-npower/in-the-community/macmillan-partnership/ The Health Through Warmth scheme is not restricted to npower customers. Tel: 0800 022 220 Email: healththroughwarmth@npower.com</p>
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 614 4480 or 0141 614 8199 Email: SPEnergyPeopleTrust@ScottishPower.com
SSE	Extra Support	Tel: 0345 070 7395
OVO Energy	OVO Energy Fund Fund to help OVO customers who have fallen behind with their energy payments, fallen into debt and who want to become more financially stable in future.	Visit website for further details and to register online. https://www.ovenergy.com/ovo-answers/topics/payments-and-statements/payments/what-is-the-ovo-energy-fund.html

If a householder has problems paying their energy bills or with their supplier they are encouraged to contact the Citizens Advice Consumer Service on **03454 040506** or the Energy Saving Advice Service (ESAS) on **0300 123 1234**.

2.8 Special circumstances

If the householder is elderly, chronically sick or disabled, see the special section on support for these customers on page 19. If the householder is unhappy about the way they have been treated by their energy company see the Complaints and Enquiries section on page 21.

Details of how to contact these agencies should be entered in the appropriate boxes on pages 22-23.

Part 3: Maximising income

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

3.1 Action

Advise the householder to contact their local office of the Pension Service or Jobcentre Plus, Citizens Advice Bureau, Money Advice Agency or Welfare Rights Office (see contact sheet on pages 22-23) to ensure that they are receiving the benefits to which they are entitled.

These agencies may also advise on access to other financial services. The charity Turn2us also provides comprehensive benefits information including a benefits calculator:

<https://www.turn2us.org.uk/Find-Benefits-Grants>

- www.turn2us.org.uk

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

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

3.2 Local welfare assistance scheme

Prior to April 2013, community care grants were available to support people who need support to live independently in the community and crisis loans were available to provide help with short-term needs in a crisis.

These two forms of support for general living expenses were abolished from 1 April 2013. New local provision of these will be administered by local authorities in England, and different local authorities have established different schemes of provision. Support may include the provision of grants, 'no interest' loans, provision of 'white goods', or delivery of services by the council or subcontractors. Generally they are not proposing to offer cash except in exceptional circumstances.

Contact the relevant local authority for further information on what is available in the local area.



3.3 Budgeting loans / budgeting advance

Budgeting loans (or budgeting advance for those in receipt of Universal Credit) are interest-free loans intended to help households where a period of dependence on income-related benefits has made budgeting for intermittent expenses difficult. A budgeting loan is not available for gas or electricity charges or for standing charges although priority is given to meter installation, reconnection charges and the cost of non-mains fuel such as oil, bottled gas, paraffin and coal. Any budgeting loan will be reduced by the amount of personal savings over £1,000 or £2,000 if the applicant or partner is over state pension age. Contact the local JobCentre plus office or Department for Work and Pensions for a claim form.

3.4 Short-term benefit advances

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

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

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

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

- **housing benefit**
- **attendance allowance**
- **disability living allowance**
- **personal independence payment**
- **child benefit**
- **guardian's allowance**
- **statutory sick pay**
- **statutory maternity pay**
- **statutory paternity pay or**
- **statutory adoption pay**

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

3.5 Sure Start maternity grants

A Sure Start maternity grant is a one-off payment of £500 available to help with the costs of a new-born or adopted baby for households with no other children under 16, or in some cases where there is a multiple birth and there is already a child or children under the age of 16 in the family and where the mother or partner are receiving income-related benefits. This does not have to be paid back and those who are eligible should apply for this before budgeting loans or short-term benefit advances. Applications are made via Jobcentre Plus or the Department for Work and Pensions.

Part 3: Maximising income

3.6 Cold weather payments

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

A period of cold weather is defined as seven consecutive days during which the average daily temperature is 0°C or lower.

Eligible households are those who are:

- In receipt of Pension Credit
- In receipt of Income Support or income-based Jobseeker's Allowance and have one of the following:
 - a disability or pensioner premium
 - a child disability premium
 - Child Tax Credit that includes a disability or severe disability element
 - a child under five living with you
- In receipt of income-related Employment and Support Allowance (ESA) and have any of the following:
 - the support or work-related component of ESA
 - a severe or enhanced disability premium
 - a pensioner premium
 - a child who is disabled
 - Child Tax Credit that includes a disability or severe disability element
 - a child under five living with you

- In receipt of Universal Credit and not employed or self-employed and one of the following apply:
 - in receipt of a limited capability for work element (with or without a work-related activity element)
 - in receipt of the disabled child element (whether employed or not)
 - Have a child under five living with you

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

Note: If the household/client is elderly, chronically sick or disabled see the special section on support for these customers on page 19.

3.7 Winter Fuel Payments

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

For winter 2016-17 a person needs to have been born on or before 5 May 1953 and be living in the UK or an eligible EEA country or Switzerland in the week of 19 to 25 September 2016. Payments must be claimed before 31 March 2017.

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

Winter Fuel Payments helpline on 03459 151515

Part 4: Warmer homes

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

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

4.1 Advice

Obtain energy efficiency advice from the energy supplier or contact the Energy Saving Advice Service.

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 numbers below:

Energy supplier	Contact number
British Gas	0800 072 8629
EDF Energy	0800 015 7785
npower	0800 197 4702
E.ON	0345 301 4875
ScottishPower	0800 332 233
SSE	0345 076 7638

4.2 Energy Saving Advice Service

The Energy Saving Advice Service is a Government-funded telephone advice service offering impartial advice to households. The service can direct callers to a wide range of support to reduce energy consumption and fuel bills.

Tel: **0300 123 1234**

4.3 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 and through equivalent programmes in the devolved administrations.



Part 4: Warmer homes

4.4 The Energy Company Obligation (ECO)

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

ECO is a complex initiative. Eligibility and availability of individuals and packages of measures is dependent on individual circumstances and the provider. Call the Energy Saving Advice Service on 0300 123 1234 to check eligibility.

4.5 Warm Home Discount

The Warm Home Discount scheme is a programme that runs until March 2021 and which offers support with energy costs to low-income vulnerable households.

All of the main energy suppliers are required to participate in the scheme by providing discounts on electricity bills for eligible households. A number of other electricity suppliers participate on a voluntary basis.

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

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

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



Part 5: Switching supplier

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

5.1 Action

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

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

5.2 Obtain information so that accurate price comparisons can be made

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

There are a number of officially accredited price comparison sites that enable consumers to enter data about their energy consumption and preferred payment methods in order to identify potential savings on fuel bills.



Ofgem-accredited price comparison sites:

- www.energyhelpline.com
- www.energylinx.co.uk
- www.moneysupermarket.com
- www.myutilitygenius.co.uk
- www.simplyswitch.com
- www.switchgasandelectric.com
- www.theenergyshop.com
- www.ukpower.co.uk
- www.unravelit.com
- www.uswitch.com
- www.runpathdigital.co.uk/gas-electricity/



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

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

Part 5: Switching supplier

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

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

Energy suppliers	Contact number
British Gas	0800 072 8625
EDF Energy	0800 096 9000
npower	0800 980 5525
E.ON	0800 051 1480
ScottishPower	0800 027 2700
SSE	0800 300 111

Note: If a client is unhappy with the way they have been treated during the process of switching supplier, or if there is any other area of disagreement with an energy company, they can complain to the Energy Ombudsman.

Contact details are below:

Energy Ombudsman

PO Box 966

Warrington

WA4 9DF

Tel: **0330 440 1624**

Fax: **0330 440 1625**

Textphone: **0330 440 1600**

Telephone lines are open Monday to Friday, 9am to 5pm.

Email: osenquiries@os-energy.org



5.3 The process of switching

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

1. Agree a contract

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

2. Cooling-off period

When any contract is signed to switch supplier there is, by law, a 14-day cooling-off period. All suppliers should phone or write to the customer to make sure it is understood that a contract has been entered into and that the customer is happy with the way the sale was made. If the customer changes their mind they have the right to cancel the contract during this period.

3. Tell the existing supplier

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

4. Pay any outstanding bills

Any outstanding bills with the existing supplier should be paid, otherwise the supplier may block the transfer. Any direct debits or standing orders set up to pay the existing supplier should be cancelled.

5. Take a meter reading

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

6. How long should it take?

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



Appendices & Contacts

Appendix A - Getting legal help with housing issues

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

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

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

In such cases, tenants may feel compelled to initiate action involving technical and/or legal intervention.

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

Civil Legal Advice

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

Tel: **0345 345 4 345**

Minicom: **0345 609 6677**

Monday to Friday, 9am to 8pm

Saturday, 9am to 12:30pm

www.gov.uk/civil-legal-advice

Law Centres Federation

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

www.lawcentres.org.uk/contact-us

Tel: **020 3637 1330** (note that this is not an advice line).

AdviceUK (formerly the Federation of Independent Advice Centres)

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

www.adviceuk.org.uk

Shelter

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

www.shelter.org.uk

LEASE

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

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

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

www.lease-advice.org

Appendix B - Extra help for vulnerable customers

Special services provided by energy suppliers

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

- pensionable age
- disabled
- chronically sick
- sight or hearing difficulties.

Services available through the Priority Services 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. If the gas supply must be turned off for safety reasons, and all adults in the home are eligible for the Priority Services Register, alternative cooking and heating facilities will be provided.
- *Relocation of meter for improved access.* If it is difficult to read or access the electricity or gas meter, energy companies will consider moving the meter, free of charge, to a more convenient position
- *Password protection scheme.* Energy companies and customers can agree a personal password for use by company staff when they visit the home. In this way, customers will be protected from bogus callers pretending to be representatives of the gas/electricity company.
- *Quarterly meter readings.* Some companies do this as standard, but if customers have difficulty in reading their meter or are worried about inaccurate bills, their supplier can arrange for someone to call every quarter to read the meter.
- *Bill nominee scheme.* On request, bills can be sent to the address of a friend, relative or carer so that they can help to arrange payment.
- *Advance notice if electricity supply is to be interrupted* Companies should recognise the possible increased dependence on energy services by vulnerable consumers e.g. those reliant on electricity to operate medical equipment, and make special efforts to provide these consumers with advance warning of supply interruptions.
- *Services for customers with impaired hearing or vision.* Companies can provide Braille and talking bills and must also have available suitable facilities to handle complaints and enquiries from customers who are visually or hearing impaired.

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

Special services provided by Distribution Network Operators (DNOs)

Vulnerable householders that would benefit from extra help during power cuts can also register to be on the Priority Services Register of their electricity distribution company.

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

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

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

Applying for the Priority Services Register

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

Appendix C - Health and safety

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

- Make sure that fuel burning appliances such as fires, boilers and gas cookers are regularly serviced by a qualified engineer. For gas appliances engineers must be Gas Safe-registered. For oil and solid fuel appliances it is recommended to use an engineer registered with a relevant trade body, for example HETAS or OFTEC. Ask your engineer for proof of their registration.
- Install an audible Carbon Monoxide alarm. These can be bought from DIY stores, supermarkets and high street shops, they cost around £15 and could save lives!

Danger signs are:

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

Appendices & Contacts

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 is responsible for dealing with gas leaks and emergencies. If there is a smell of gas, call the National Gas 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

If the home is rented then the landlord has a legal duty to carry out an annual safety check of gas appliances and provide the tenant with a Gas Safety Certificate. If the landlord hasn't supplied this the tenant should ask the landlord for a copy.

If you are a homeowner and on certain benefits you may be eligible for a free annual gas safety check. Contact your gas supplier to check your eligibility and ask about registering with their Priority Services Register.

If you smell gas call the 24-hour Gas Emergency Hotline on **0800 111 999**. If you have a power cut call the national power cut phonenumber on **105**. For further information on how to stay safe go to www.co-bealarmed.co.uk

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

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

Appendix D - Home Improvement Agencies

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

How Home Improvement Agencies can help

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

- Providing a list of reliable local builders and contractors
- Home visits to give advice about any problems with the condition of the home
- Setting out housing options and helping clients decide which is best for them
- Helping access other local support services
- Checking whether clients are entitled to any financial help (for example, disability benefits, or money to help repair or adapt their home)
- Helping with any work clients decide to have carried out in their home. For example, drawing up plans, getting estimates and liaising with service providers and occupational therapists etc.
- Additional services such as providing a handy people service to carry out small jobs around the home, help with gardening, or coming home from hospital
- Helping to make the home more energy-efficient.

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

Contact details for local Home Improvement Agencies for England can be obtained by ringing Foundations on: **0300 1240315** or by using the search facility on the Foundations website: www.foundations.uk.com/hiasearch

Appendix E - Complaints and enquiries

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

If the company's response is not to the satisfaction of the customer and the dispute cannot be resolved in a satisfactory manner the energy supplier will issue a 'deadlock' letter. Once this letter has been issued the customer can approach the Energy Ombudsman to ask for their involvement in examining the complaint. The customer has six months from issue of the 'deadlock' letter to contact the Energy Ombudsman.

The role of the Energy Ombudsman is to act as an independent broker in disputes between energy suppliers and customers including:

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

Energy Ombudsman
PO Box 966, Warrington, WA4 9DF
Tel: **0330 440 1624**
Textphone: **0330 440 1600**
Email: osenquiries@os-energy.org

Citizens Advice

For advice and help with any stage of the complaint making process you can call the Citizens Advice consumer helpline on **0345 404 05 06**. It is open from 9.00am-5.00pm, Monday to Friday.

Trading Standards Offices

A major area of concern in the energy market has been unscrupulous practices in marketing – particularly with regard to doorstep selling. Trading Standards Officers have brought successful prosecutions in cases where customers have been induced to sign contracts under the impression

that they were simply requesting further information. It is also a criminal offence not to give notice of the statutory 14-day right to cancel any such contract.

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

See the contact sheet on pages 22-23 for details.

Appendix F - Additional support to help manage finances

StepChange Debt Charity

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

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

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

Turn2us

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

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

NEA Advice

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

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

Appendices & Contacts

Complete any blank information with the contact details of local agencies.

SECTION ONE: **Paying for energy**

Money Advice Agency	Citizens Advice Bureau	Welfare Rights
Contact:	Contact:	Contact:
Address:	Address:	Address:
Tel:	Tel:	Tel:

SECTION TWO: **Financial help**

- **Pension Credit application line** **0800 99 12 34**
To apply for pension credit contact the Pension Service
- **Winter Fuel Payments helpline** **03459 15 15 15**

Job Centre Plus	0800 055 6688
Contact:	Address:

SECTION THREE: **Warmer homes**

- **Energy Saving Advice Service** **0300 123 1234**

Home Improvement Agency
Contact: Telephone:
Address:

SECTION FOUR: **Switching suppliers to save money**

Accredited websites	
<ul style="list-style-type: none">• www.ukpower.co.uk• www.uswitch.com• www.simplyswitch.com• www.theenergyshop.com• www.moneysupermarket.com	<ul style="list-style-type: none">• www.unravelit.com• www.energylinx.co.uk• www.energyhelpline.com• www.switchgasandelectric.com• www.myutilitygenius.co.uk• www.runpathdigital.com/gas-electricity/

Complete any blank information with the contact details of local agencies.

- **Law Centres Federation** **020 3637 1330** **www.lawcentres.org.uk**
For information on finding your local law centre
- **Civil Legal Advice** **0345 345 4345**
- **Advice UK** **0300 777 0107** **www.adviceuk.org.uk**

Age UK		
Contact:	Address:	Tel:

Health and safety

- **Distribution Network Operators' Power Cut line** **105**
- **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 11999**
- **Solid Fuel Association** (coal and wood) **01773 835400**
- **Oil Firing Technical Association for the Petroleum Industry** **01473 626298**

Complaints and enquiries

Trading Standards Office		
Contact:	Address:	Tel:

- **Citizens Advice consumer helpline** **0345 4040 506**
- **Energy Ombudsman** **0330 440 1624**
PO Box 966, Warrington, WA4 9DF
Email: **osenquiries@os-energy.org**



Action for Warm Homes



FUEL POVERTY ACTION GUIDE

14th edition, reviewed January 2017

National Energy Action
West One, Forth Banks, Newcastle upon Tyne, NE1 3PA
Telephone: 0191 261 5677
Email: info@nea.org.uk
www.nea.org.uk

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