

VCSE Health and Wellbeing Forum

“Energy Advice on Prescription”

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Date: 16 Oct 2024 Location: BCVS Offices Worksop

NB information may be subject to change in the future

**citizens
advice**



What we'll look at over the 40 minutes or so...

- The current energy situation and the rise in fuel poverty
- The services Citizens Advice North Nottinghamshire can offer: Energy, Debt, Benefits support
- What elements can an energy advice appointment cover? – What first step advice could you offer?
- What additional support ,grants and schemes are available
- Referring clients for an energy advice appointment
- Some time for questions

Current energy situation

- The current energy price cap prices 1 Oct – 31 Dec 2024:
£1,717 for those paying by direct debit
£1,669 for those prepaying
£1,829 for those paying on receipt
- Current price cap represents a 65% increase over the last 4 years. Remember its an average and includes standing charges, reviewed every 3 months
- Continued increases in cost of living – despite rate of inflation falling back
- Uncertainty in the energy market & gov't support continues to disappear (removal Energy Bill Support Scheme, Cost of Living Payments, changes to eligibility for Winter Fuel Payments
- 3.2-6.5M households in Fuel Poverty with many now in Fuel Crisis (Gov based LILEE v NEA 10% of income stats)



What is fuel poverty?

In England, the government uses the following definition: Living in a property with an EPC rating of band D* or below and when they spend the required amount to heat their home, they are left with a residual income below the official poverty line.

Widely accepted that: If households spend 10% or more of their income after housing costs on energy, they are in fuel poverty

In Oct 2023 NEA stated that 14.2% of households in Bassetlaw are in fuel poverty. Some suggest that UK wide this may now be as high as 20% in some areas (1 in 5)

*In Bassetlaw 52% of properties have an EPC rated D or below.

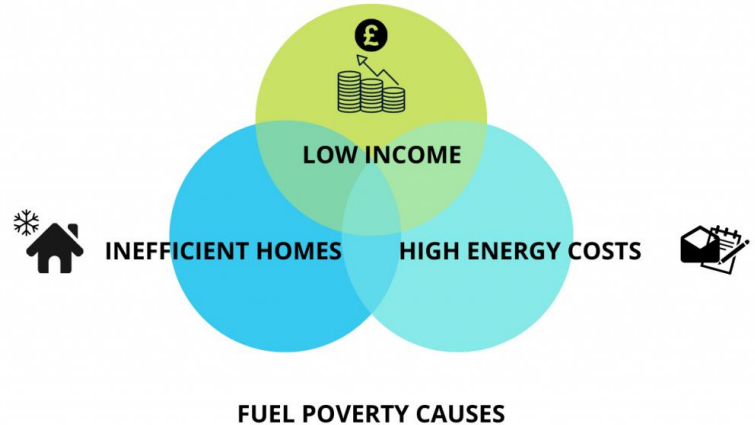
Causes and impacts of fuel poverty

Financial

- Increasing and unsustainable levels of debt
- Increased 'fuel rationing' & 'self-disconnection'
- Unable to pay other bills or buy food

Health & wellbeing

- Cold homes can cause or worsen a range of serious health conditions such as heart attacks, strokes, bronchitis, and asthma
- Mental health issues, lack of personal care
- children unable to thrive



What services can Citizens Advice North Nottinghamshire (CANNS) offer?

The logo for Citizens Advice, featuring the words "citizens" and "advice" stacked vertically in white lowercase letters inside a blue speech bubble shape.

**citizens
advice**

CANNS Energy Team

Energy Advice on Prescription

- We offer free, impartial, independent energy advice to empower and support clients
- We offer a full energy advice service including how to resolve complaints with suppliers
- Primarily our geographical focus is on Bassetlaw and Mansfield (North Nottinghamshire)
- Home visits, F2F, and over the telephone
- We work closely with internal colleagues and teams
- We work closely with other organisations



Debt Advice Team

What we can do:

- Assess clients financial situation as a whole
- Maximise their income and minimise their expenditure
- Access schemes and grants
- FCA accredited so can conduct insolvencies, including Debt Relief Orders and Bankruptcies
- Able to put a temporary 60 day hold on debts through the Government's Breathing Space Moratorium
- Support clients to set up token payments, negotiate write offs or after full debt advice refer clients to outside agencies that deal with IVAs or Debt Management Plans



Welfare benefits team

- Provide benefit advice & support to clients who live in the Bassetlaw area (extended to Creswell & Whitwell).
- Advice and communication methods include telephone service, emails, text messaging, letter and face to face communications.
- We cover a full triage with clients, find out what they need & qualify for. This could be , means tested (e.g. Universal Credit) & non means tested benefits (e.g. PIP) and also this include Blue Badge

Pension Credit (Guarantee) – Raising Awareness Campaign – promote take up of Winter Fuel Payment

Drop in benefits days/events: Next one: 17th October at Aurora 9.30am – 3pm:
Joint delivery event with Aurora, BCVS, Social Prescribers, BDC, CANNs with Benefits, Energy and Housing Advisors

MACMILLAN CANCER SUPPORT

What do we do?

- We provide benefit advice & support to Cancer patients/carers/household members who live in the Bassetlaw area (extended to Creswell & Whitwell).
- Home visits, telephone service, WhatsApp messaging, emails, text messaging, letter and face to face communications.
- We cover a full triage with patients, find out what they need & qualify for. This could be health benefits, means tested & non means tested benefits, Blue Badge, Food Bank parcels, Occupational Therapy Referral, Aurora, Macmillan grants and lots more.....



What does an energy advice appointment cover?

What first step energy advice cover you offer?

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Who's this chap and what's the game?



Lets play the energy price is right

The following figures are based on average power ratings and are being used just for illustrative purposes.

There are lots of variables to consider. The prices quoted are based of using the each appliance for 1 hour

NB Usage depends on the power rating of an appliance and how long you use it for.

2 slice toaster?

95p

Microwave?

Lower 32p

Air fryer?

Higher 48p

1 ring on a cooker?

48p You don't get anything for a pair, not in this game!

Kettle?

Higher 95p

Oven?

Lower 63p

Slow cooker?

Lower 6p

Understanding and monitoring is key to managing your energy usage

Take the “guessing” out of the game - advantages of smart meters

If smart meters are not for you then why not:

For those of direct debit

- take and submit regular meter reads for accurate bills
- look at your bills and check usage

For those on prepayment

- check how much credit is left more regularly
- note how much you top up and how frequently

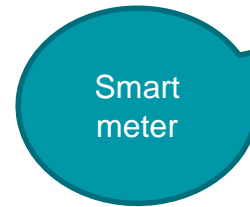
Take the “guessing” out of the game

Advantages of smart meters



Take the “guessing” out of the game

Advantages of smart meters



Take the “guessing” out of the game

Advantages of smart meters

In-home display



Smart meter



Take the “guessing” out of the game

Advantages of smart meters

- No need to submit meter reads
- Accurate bills, no estimates
- Use with an in-home display to track usage and costs
- Monitor usages of appliances
- Greater selection of tariffs on offer (off peak offers)
- Can be easier for those on prepayment meters

2nd generation meters are an improvement on 1st

SMETS1 worked on 3G network

SMETS 2 uses a central data network

Smart Metering Equipment Technical Specifications (SMETS)

In-home
display



Smart
meter



Resolving issues with a supplier

Empowering the client to act or acting on their behalf

- Billing errors
- Repayments plans
- Service Complaints
- Ombudsman



Dealing with energy debts/arrears

- Check account/billing meter readings, check not estimated – understand usage
- Talk to the supplier, negotiate repayment plan. Ensure that they put customers in debt on realistic and sustainable repayment plans including making proactive contact with customers and setting repayment rates based on ability to pay
- Deductions from benefit payments – fuel direct payments
- Fuel Vouchers
- **Apply to hardship funds** (eligibility criteria (constantly changes and funds open and close))
- **For multiple debts refer for debt advice**



Estimated that there is currently £3b of energy debt in the UK

Fuel Vouchers

- On Prepayment meters
- Available to those in crisis situations
- Effectively at risk of disconnection within 24/48 hours and able to provide proof of situation
- Have no funds available
- Must be engaging with the energy team
- Limited to 3 in 6 months / 6 in 12 months
- Value £30 - £49 each + seasonal monthly adjustment
Nov - Feb

Heat Fund

- Bulk orders of coal, oil, wood and LPG



Improving a homes efficiency

Heat Loss



Key measures

Measure	Est. Annual savings
Loft insulation	£250
Wall Insulation	£265
Double Glazing	£140
New Boiler (A rated)	£200

Improving a homes energy efficiency

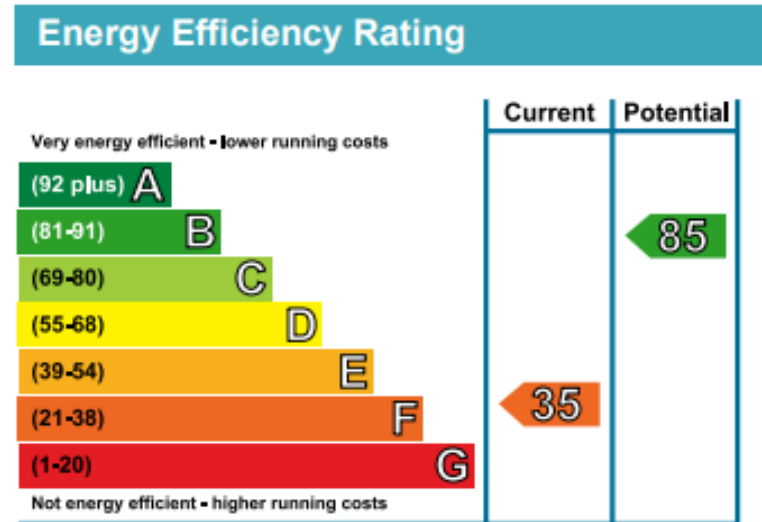
Checking a properties Energy Performance Certificate (EPC)

Rates different features such as, walls, roof, heating, hot water, lighting in terms of their efficiency and gives an overall EPC rating for current and potential

Lists steps you can take to improve a homes rating
To move from a homes current rating to it's potential rating

<https://www.gov.uk/find-energy-certificate>

Simply ask. Does you house feel warm in winter?
And explore with the client the reasons



Grants for funding home improvements

- ECO (Energy Company Obligation) available from suppliers
- ECO Flex is provided through local authorities and councils, giving them more control in deciding eligible households in their particular area e.g. people in rural areas who might be more likely to not qualify for ECO from suppliers
- Great British Insulation Scheme- you do not need to be in receipt of benefits to qualify – Council Tax Band A-D and EPC below D (apply to suppliers or National Grid)
- **Home Upgrade Grants (HUG 2)** available from local authorities for non-carbon-based heating systems – e.g. move to air source heat pumps

Better Housing Better Health (BHBH) can assist clients to access funding for improvements and other energy efficiency measures. Notts Energy Partnership (NEP) offer similar services

Priority Services Register

Extra services free of charge if you:

- are of pensionable age
- are disabled or chronically sick
- have a long-term medical condition
- have a hearing or visual impairment or additional communication needs
- are in a vulnerable situation
- have child under 5yrs old

To be added to the Priority Services Register, you simply need to contact your energy supplier and/or network provider.

Benefits:

- Advanced notice of power cuts (planned)
- Priority support in an emergency: the network operator can provide alternative heating and cooking facilities in the event of a supply interruption
- Assistance in moving a prepayment meter if you are unable to access it safely to top it up
- Free gas safety checks subject to eligibility

What actions a client can take to reduce their energy bills

Previously we would have had focussed on:

Switching to a cheaper tariff or deal: Managing an on-line account, paying by direct debit, dual fuel offered cheaper deals.

Switching suppliers to a cheaper deal, price comparison sites:

<https://www.uswitch.com/gas-electricity/>

But the energy price cap has meant that the market isn't competitive

Moving away from “on demand” to direct debit can save approx. £100 pa on average.

NB Some are now offering fixed term again. Good for budgeting as prices may go up or down, but we don't have a crystal ball.

Making behavioural changes

What would be your top tips for reducing energy usage around a home?

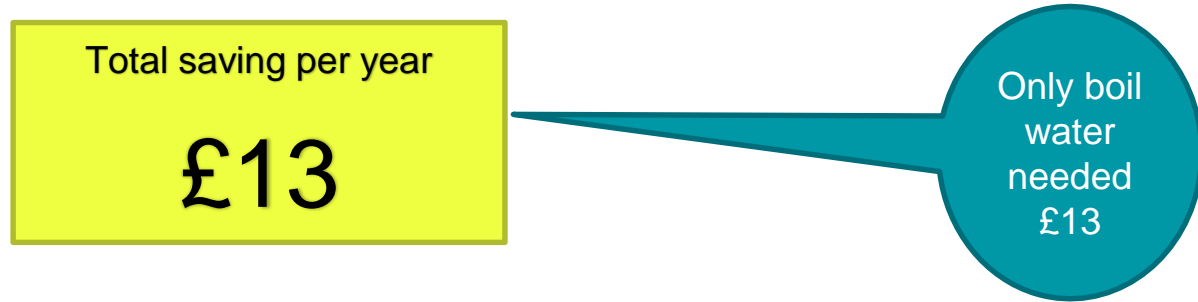
Making behavioural changes

What would be your top tips for reducing energy usage around a home?

Lets take a look at some of those top tips and what the potential savings might be

NB These are average figures based on an average usage within a 3-bedroom house in the UK.

Making behavioural changes



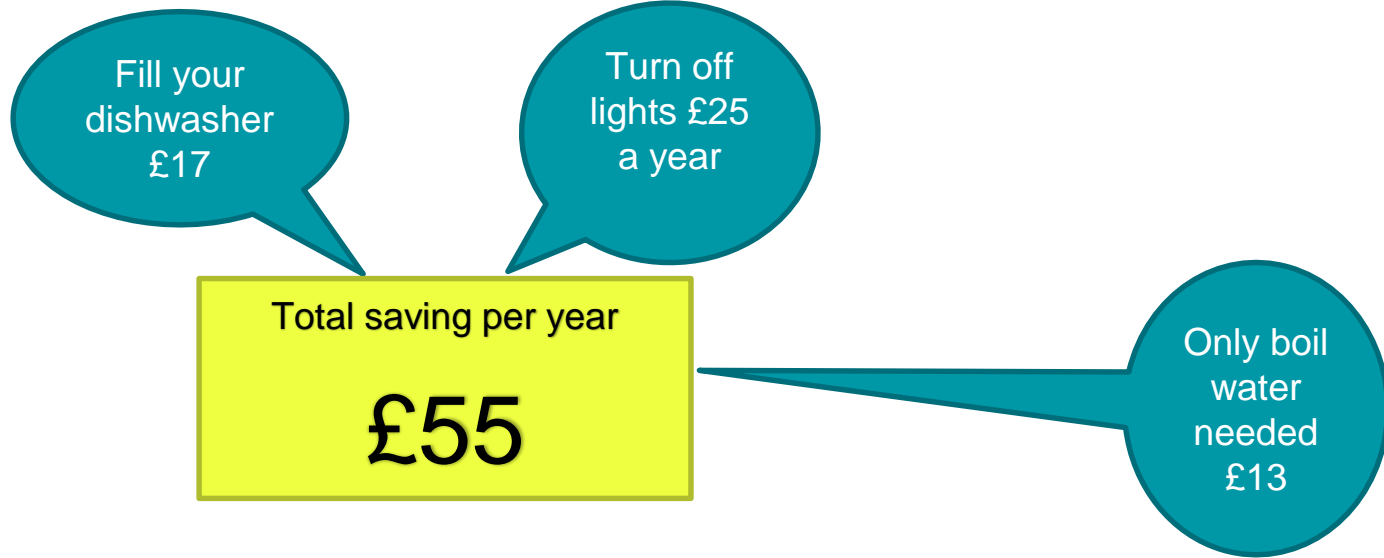
Making behavioural changes

Fill your
dishwasher
£17

Total saving per year
£30

Only boil
water
needed
£13

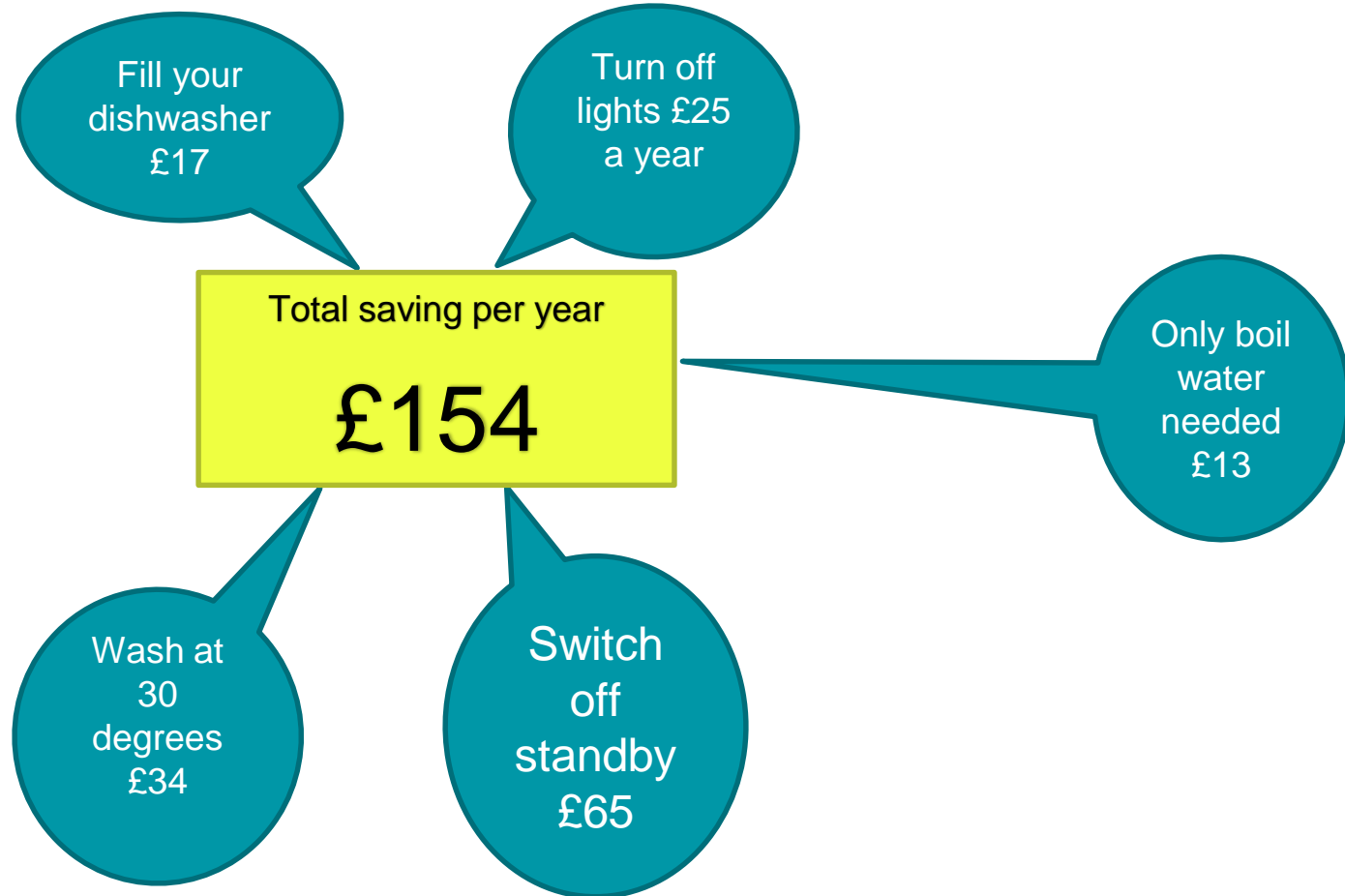
Making behavioural changes



Making behavioural changes



Making behavioural changes



Making behavioural changes

Ditch the
tumble
dryer £70

Fill your
dishwasher
£17

Turn off
lights £25
a year

Total saving per year

£224

Only boil
water
needed
£13

Wash at
30
degrees
£34

Switch
off
standby
£65

Making behavioural changes

Ditch the
tumble
dryer £70

Fill your
dishwasher
£17

Turn off
lights £25
a year

4
minutes
showers
£95

Only boil
water
needed
£13

Total saving per year

£319

Wash at
30
degrees
£34

Switch
off
standby
£65

Making behavioural changes

Ditch the
tumble
dryer £70

Fill your
dishwasher
£17

Turn off
lights £25
a year

4
minutes
showers
£95

Total saving per year

£444

Only boil
water
needed
£13

Wash at
30
degrees
£34

Switch
off
standby
£65

Draught-
proof
gaps
£125

Making behavioural changes

Ditch the tumble dryer £70

Fill your dishwasher £17

Turn off lights £25 a year

4 minutes showers £95

Total saving per year

£589

Only boil water needed £13

Turn heating down by 1 degree £145

Wash at 30 degrees £34

Switch off standby £65

Draught-proof gaps £125

What other support, grants and schemes may be available to clients

Water Bills – Social Tariffs

Severn Trent Big Difference Scheme

- You could get up to 70% off the average Severn Trent bill
- Household income below £22K. Households with child dependants may be eligible for an additional income allowance
- The scheme runs for 12 months at a time
- May impact your credit score



Anglian Water Schemes

AquaCare Plus - For metered homes in receipt of means-tested benefits. Higher fixed annual standing charge but charges **less** for the volume of water used

WaterSure - For metered homes in receipt of means-tested benefits, 3+ children U18, or using large amounts of water due to a medical condition. Higher fixed charge but **no** charge for the volume of water used

LITE and Extra LITE - Low Income Tariff for Eligible (LITE) households is designed to support customers who have a low disposable income

WaterCare teams help build a personalised package of support for consumers

Local Support Schemes

Household Support Fund extension now on stage 6

- Clients in need of immediate support can be referred by a “professional” to receive help towards their **food** and **energy** (now until Sept 2024)

Bassetlaw Food Bank Runs several schemes including:

- food parcels, self or professional referrals
- Community Shop
- Fruit and veg box scheme

Oasis Centre

- Operation Oasis (food for life, essentials for life)

Food hubs

- Local Food Hubs



Access to other funds

Explore all funding options open to clients at the time to support including:

- Trust Funds/Charity Trust Funds
- Hardships Funds
- Local/Regional/National Schemes

Referrals via portal on BCA website

ome | About Us | Find Us | Advice | Donate | Referral Portal | Volunteer |



- Debt & Money Advice
- Energy
- Macmillan Benefits
- for Bassetlaw Foodbank
- from Bassetlaw District Council Staff
- from Primary Care Staff



Visit Bassetlaw Citizens Advice Website

<https://www.canns.org.uk/>

Click on Referral Portal and Energy

Mark urgent if client is as risk of disconnection

Energy Support

We have a qualified team of expert advisers to help with you energy and fuel needs.

To arrange an appointment, please use the form below.

We try to contact clients within two working days.

Referral Consent

When we record and use your personal information we:

- only access it when we have a good reason
- only share what is necessary and relevant
- and don't sell it to commercial organisations.

We need to record information about you to help with your enquiry. We have a legitimate interest to do this. Please let us know if you'd like more information about how we'll use your data.

[You can view our privacy policy here.](#)

Client Name

Client Address

Citizens Advice

Our network provides free and independent advice in 2,500 locations across England and Wales. Last year 21,600 highly trained volunteers supported the delivery of our work alongside 7,000 paid staff.

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We can also offer:

Energy Outreach Sessions for groups (drop in and talks) which offer “light touch” advice and the opportunity to be referred for a full energy advice appointment

Front Line Worker Training for staff and volunteers who are engaging with clients struggling with affording the costs of their energy bills

Both sessions can be tailored to meet the specific needs of the group

Thank you and Questions?

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