

Thank you for the opportunity to comment on the working paper.

Fuel Bank Foundation is a national charity which supports people who struggle to pre-pay for their energy. They might use a prepayment meter for their gas or electricity, or they may struggle to pay in advance for a delivery of oil or coal if they are not connected to the gas grid. The issue that they have in common is that, without our support, they would not have the ability to heat their homes, cook a hot meal or take a shower.

**It is now ten years since we launched and, during that period, we have helped over two million people across the United Kingdom.**

We are very supportive of the work you are doing around the Debt Relief Scheme and look forward to it being implemented as soon as possible. In particular, we are pleased that means-tested benefits' recipients will be included in the first tranche as this group will include many of our clients.

I think that the specific questions are mainly aimed at suppliers, so I will just include some general comments in our response.

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- This part of the eligibility criteria "make some payments towards consumption in the billing period immediately prior to the supplier enrolling the consumer in the scheme" will need to be redrafted to ensure that PPM customers who self-disconnect are not unwittingly excluded.
- We would prefer to see something more active than *signposting* to an accredited advice charity. We know from the work we do with our clients that they may need more support to get help than simple signposting. For example, they may lack confidence or the skills to contact a third party, lead chaotic lives or have low literacy levels. This all means that "signposting" them to an organisation may not result in the positive consumer outcomes you are seeking.
- For the reasons outlined above, we would like to see suppliers encouraging and facilitating three-way conversations between supplier, consumer and third party advocate where consumers do not feel confident to engage on their own.

- We think that having already engaged with a third party for advice about dealing with their energy debt should also count as "being engaged".
- Debt write off should not be delayed until a debt advice appointment can be held (we know that there can be a considerable wait time in some instances).
- Finally, as mentioned in previous responses on this topic, Ofgem (and suppliers) do need to be mindful of the extra financial strain that supporting and advising customers in debt will put on the charitable sector - this does need to be funded from somewhere.

As ever, we are very happy to discuss our comments further if helpful.

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