

Energy Efficiency Guide

Introduction and how to use the guide:

This guide is intended to be used by Credit Union staff to provide information to service users on a wide range of domestic fuel, energy efficiency and income maximisation related issues.

The guide may assist staff to help alleviate fuel poverty experienced by service users, maximise their disposable income and promote improvements to living conditions, health and well being.

The causes of fuel poverty are wide ranging but may include low income and inability to afford to pay for enough fuel to maintain adequate warmth within the home, inefficient and uneconomical heating systems, and lack of thermal insulation and draught proofing.

Identifying and dealing with fuel poverty can be a complex issue often requiring assistance from a range of agencies across the community. This guide will not be able to assist service users with every issue or problem they present, but may used to signpost service users to specialist services for further assistance, support or guidance.

The guide provides guidance on:

- ◇ Paying for fuel– fuel options and payment methods
- ◇ Income Maximisation– accessing welfare benefit entitlements, accessing grants, loans and payments for fuel and advice on dealing with fuel debt
- ◇ Help to make the home warmer–loans, grant aid, and advice
- ◇ Switching Fuel Suppliers–accessing the best deals and impartial advice
- ◇ Special Circumstances–Know your rights, specialist services for the elderly, disabled and chronically sick
- ◇ Health and Safety at Home–Faulty appliances and carbon monoxide, gas and electricity safety and dealing with emergencies.

A Contacts Directory of general and specific advice services, schemes and initiatives is also included.

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PAYING FOR FUEL

Fuel poverty is not always an obvious problem. However, issues such as fuel payment difficulties and threats of disconnection may signify a problem, or alternatively this might be solely due to an unexpectedly high fuel or water bill. Whilst the long-term solution to fuel poverty lies in access to improved heating and insulation measures, in the short-term it is worth considering what support and protection is available to those households experiencing difficulty with fuel or water bills.

Actions:

- ◇ If a householders receives an unexpectedly high fuel or water bill, advise them to contact their supplier to have their meter read.

A high fuel or water bill may result from an inaccurate meter reading, or a succession of underestimated bills, followed by an accurate bill.

- ◇ **Contact the energy supplier**

Electricity, gas and water suppliers encourage householders to contact them if they are experiencing payment difficulties. Remember, suppliers can only assist when alerted to the problem. If the householder is unable to pay a bill either wholly or in part, the first thing to do is contact the supplier to work out suitable re-payments. Remember:

1. The level of the re-payment set by the supplier is principally determined by the householders ability to pay
2. Householders should be encouraged to pay as much as they can **realistically afford** towards the debt
3. Most suppliers will offer special payment plans for those experiencing debt.

- ◇ **Get hold of Code of Practice on Payment of Bills**

Every supplier produces a Code of Practice on payment of fuel or water bills so encourage the householder to access a copy from their own supplier. The codes of practice include:

1. Details of the full range of available payment options
2. Procedures for dealing with those experiencing payment problems
3. Options available to prevent disconnection from fuel or water supply, the process of disconnection and the procedures and costs of re-connection.

Householders will not be disconnected if they maintain a re-payment schedule or allow a pre-payment meter to be installed, or where the supplier is aware that elderly residents or young children live in the households (unless of course the customer can but won't pay).

- ◇ **Explore alternative payment options**

All suppliers offer a range of payment options to their customers. It is important to consider the

(Continued on page 3)

pros and cons of payment methods to meet the needs of individual households. For example: Pre-payment meters can often be a useful budgeting aid for some households, but for others they can be an inconvenient and more expensive method of payment. In addition, there is also a risk of being left without a fuel supply if for some reason the householder fails to charge up the key or card. On the other hand, whilst standard Direct Debit arrangements are usually the cheapest payment option and offer convenience, there is the possibility that monthly payments may be insufficient to cover the overall annual bill. The following tables highlight the pros and cons of the main payment methods.

Where to get help:

There are a range of services available to householders in Birmingham that can offer householders advice and support to deal with fuel payment problems. Contact details for these service providers can be found in the *Contacts Directory*. See also information on available grants and loans in the following section. If the householder is elderly, disabled or chronically sick, please refer to the guidance in the *Special Circumstances* section. **In all cases the householder should be encouraged to contact their supplier in the first instance to deal with fuel or water payment/ debt problems.**

The pros and cons of different payment methods:

Payment method	Advantages	Disadvantages	Who might it suit?
Weekly, fortnightly or monthly budget payments	<ul style="list-style-type: none"> ◇ Regular small payments allow budgeting 	<ul style="list-style-type: none"> ◇ Often means travelling to a payment point. ◇ Banks and/or Post offices may charge for this service 	<ul style="list-style-type: none"> ◇ Householders without bank accounts ◇ Householders with debt re-payments
Prepayment Meters operated by card, token or key	<ul style="list-style-type: none"> ◇ Allows budgeting and paying for fuel as it is required ◇ No risk of theft from key meter, as key is specific to individual households ◇ Meters can be set to take debt repayments each week 	<ul style="list-style-type: none"> ◇ Fuel is more expensive due to higher costs incurred for meter and payment network ◇ May be limited number of payment charging points locally ◇ Often means travelling to a payment point. ◇ Householders need to be clear how standing charges and debts are taken through the meter, so that they can work out their available credit ◇ Once credit is used up, only a limited amount of emergency credit is provided prior to disconnection of supply 	<ul style="list-style-type: none"> ◇ Householders who want a pre-payment meter fitted ◇ Householders with easy access to a payment agent ◇ Householders who want to avoid further debt
Pay as you go	<ul style="list-style-type: none"> ◇ Convenience—Regular cash payments of any amount can be paid via participating payment agents at any time 	<ul style="list-style-type: none"> ◇ Payment may not be enough to cover the monthly bill ◇ Outstanding debt will have to be paid when you receive a bill 	<ul style="list-style-type: none"> ◇ Householders with irregular income ◇ Householders with fixed low-income but irregular expenditure

Payment Type	Advantages	Disadvantages	Who is it for?
Monthly Direct Debit/ Standing Order	<ul style="list-style-type: none"> ◇ Payment amount is the same every month and can aid budgeting ◇ Payment is automatic from a bank account ◇ Discounts are often a feature of Direct Debit ◇ Householders have greater control over Standing Orders 	<ul style="list-style-type: none"> ◇ Can lead to over/underpayment if bills are estimated and if payments are not adjusted can result in the householder owing a large balance to be paid off at the end of the year ◇ Banks/Building societies may charge if funds do not cover the outgoing payments ◇ Householders need to inform their bank or building society when amending payment amounts 	<ul style="list-style-type: none"> ◇ Householders with bank or Building Society accounts and a regular income ◇ Householders who find monthly rather than weekly or quarterly budgeting suitable ◇ Householders with temporary financial difficulties who need to spread payments over a longer period of time
Quarterly/ Bi-monthly	<ul style="list-style-type: none"> ◇ You pay for what you have used within the given period ◇ Several payment methods including telephone/ PC banking, credit/ debit card payments and debit cards via internet 	<ul style="list-style-type: none"> ◇ Difficult to budget due to large differences in seasonal bills ◇ Inaccurate estimated bills may cause householders to overpay bills or be left with debt due to underpayment 	<ul style="list-style-type: none"> ◇ Householders with stable incomes and can manage fluctuating fuel bills
Quarterly Direct Debit	<ul style="list-style-type: none"> ◇ Payment is automatic from a bank/ building society account once the account is established 	<ul style="list-style-type: none"> ◇ Bank/ Building Society accounts may charge if funds do not cover the outgoing payments 	<ul style="list-style-type: none"> ◇ Households with regular income ◇ Householders with bank accounts ◇ Householders who can budget
Fuel Direct	<ul style="list-style-type: none"> ◇ Payments for fuel are deducted directly from Welfare Benefit payments ◇ Fuel expenditure and debt repayments are evenly spread over time ◇ Less expensive to use than pre-payment meters for those in debt ◇ Energy suppliers are required to offer this method as an option to those facing debt—however please be aware that often suppliers or the Benefits Agency may be resistant to such arrangements. 	<ul style="list-style-type: none"> ◇ Offers no flexibility in budgeting ◇ If fuel consumption is greater than the amount provided for by the regular payment householders will be placed in further debt 	<ul style="list-style-type: none"> ◇ Only available to those receiving income support or income-base Jobseeker's Allowance who are experiencing or have experienced fuel debt ◇ May be a useful method for those who are unable/ incapable of budgeting or are incapacitated through ill health or mobility problems

This list is not exhaustive and other arrangements may apply to specific suppliers

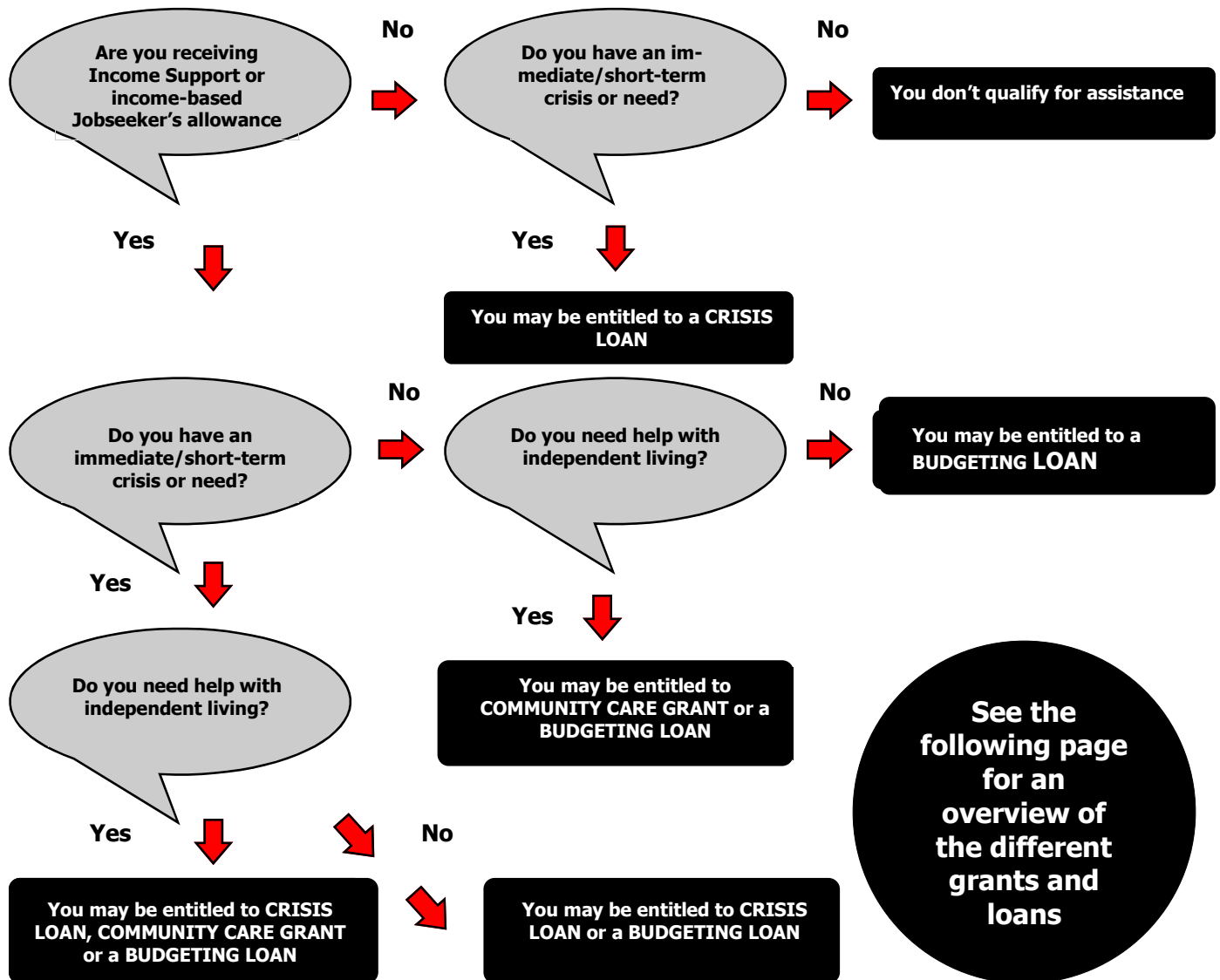
Income Maximisation

Low-income is one of the main cause of fuel poverty. Therefore one of the long-term solutions to the problem is to ensure that householders are as financially secure as possible and receive all the welfare and other benefits they are entitled to. The Social Security system does provide some limited assistance for fuel costs or fuel related problems through the Social Fund system of grants, loans and selective payments.

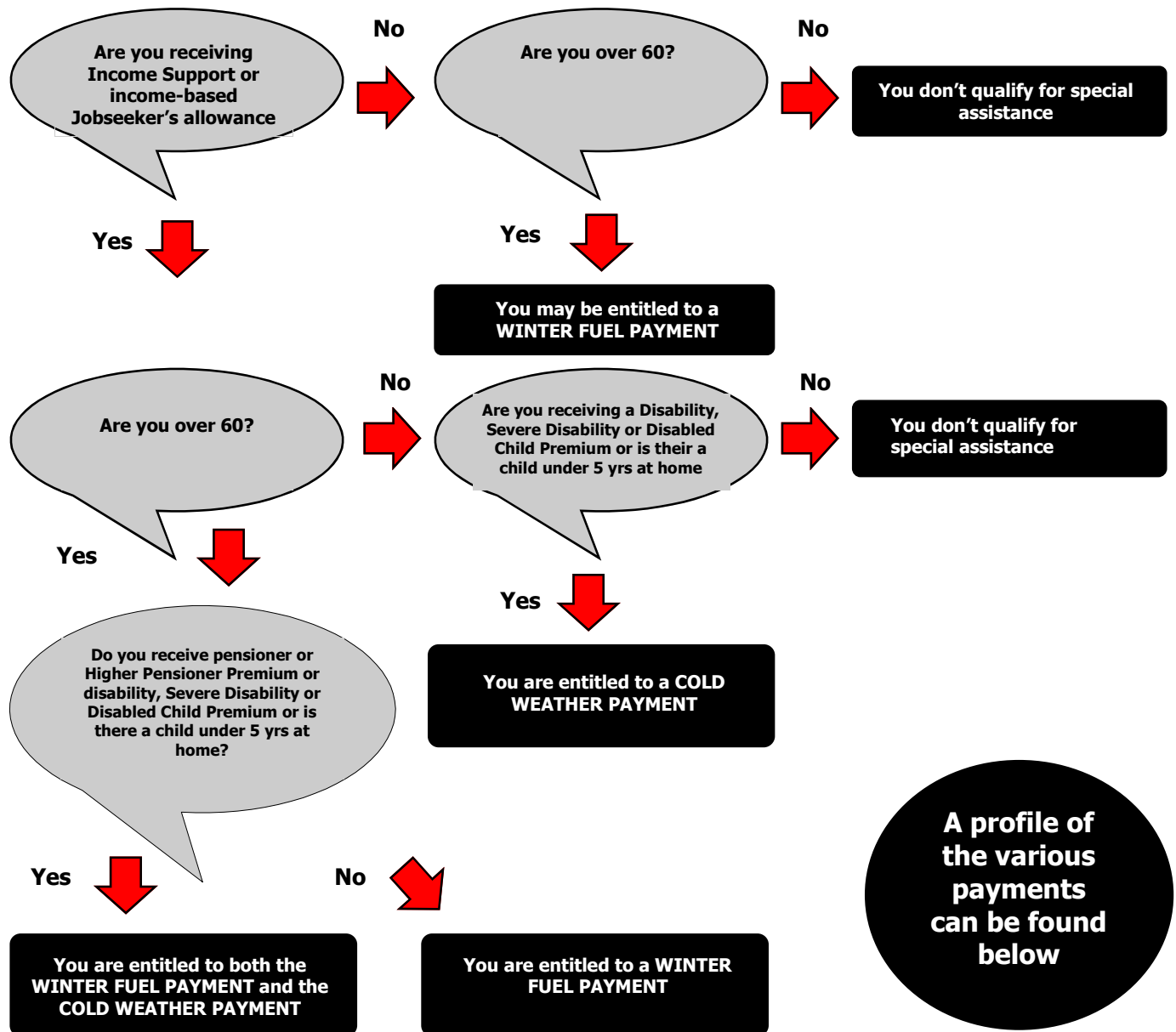
Actions:

- ◇ If in doubt refer a householder to their local Benefits Agency Office (see phonebook for details). A range of other agencies can also provide guidance and support these include local neighbourhood offices, Citizens Advice Bureau, Birmingham Money Advice and Grants, Birmingham Settlement etc (refer to the Contacts Directory for details).
- ◇ The following flow-charts may help identify the type of assistance available to certain households.

Can I get a grant or loan to help with fuel debt?



Can I get help with fuel bills in winter?



Grants, loans and payments for fuel/ fuel debt:

Community Care Grants

Are intended to support independent living in the community. You must be in receipt of Income support or income-based Jobseeker's Allowance or be entitled to these when you leave care. The grant is used to ease exceptional pressures on families and/or allow someone to remain or re-settle into the community. Community Care grants will cover the cost of cookers and heaters, fuel connection and re-connection charges. **Claim via the Benefits Agency on a specific form**

Crisis Loans

These are paid to ease an immediate short-term need or crisis. You don't need to be on benefit to claim and the loans are interest-free. You may qualify for a loan if you need to pay off fuel debt or need to re-

connect a fuel supply. **Claim via the Benefits Agency on a specific form.**

Budgeting Loans

Are interest-free loans intended to help households budget for intermittent expenses whilst they are dependent on income support or income based Jobseeker's Allowance. Priority is given to meter installation, reconnection charges and the cost of non-mains fuel i.e. bottled gas, paraffin, oil and coal although gas or electricity charges or standing charges are not covered. **Claim via the Benefits Agency on a specific form.**

Cold Weather Payments

Are payable to households living in an area where a 'period of cold weather is forecast or recorded and includes seven or more consecutive days with an average daily temperature of at or below 0° centigrade.

To qualify households must be in receipt of Income Support or Income-based Jobseeker's Allowance and:

- ◇ Receive a Disability, severe Disability or Disabled Child Premium
- ◇ Receive a pensioner premium or Higher pensioner Premium, or
- ◇ Contain a child under 5 years old

Households will receive £8.50 for each qualifying week and payments are automatically paid through the benefit system.

Winter Fuel Payments

Are made to households that contain one or more persons over 60 years living at home. To qualify the person must have been 60 years of age within the 'qualifying week' (in the week containing the third Monday in September). The maximum amount payable to a household for the winter period 2001/02 is £200. Householders must register with the *Winter Warmth Help line* to claim the payment, please refer to the section on *Other Useful Contacts* in the *Contacts Directory* for details.

If the householders is elderly, disabled or chronically sick they may be eligible for other support. Please refer to the *Special Circumstances* section for details. Social Services may also be able to assist with funds in certain circumstances if paying a fuel bill prevents children being taken into care and may be able to intervene and help delay a disconnection.

Dealing with water debt:

Severn Trent Trust Fund may be able to help a householder clear water debts in certain circumstances. However, customers should always contact Severn Trent Water to discuss possible payment options before applying for aid—(see entry under Energy Suppliers in the *Contacts Directory*).

Application forms are available via your local neighbourhood office (see *Contacts Directory* for details of neighbourhood offices), or from the Severn Trent Trust Fund, Freepost MID 16999, Birmingham, B26 3BR.

Help to make the home warmer

The long-term solution to fuel poverty lies in energy efficiency improvements of homes to ensure that they are adequately insulated and that heating is both efficient and economic to run. This may mean installing some simple DIY measures within some homes whilst others may require more major works. In some instances help and advice are available to householders and some may even qualify for grant aid for certain energy efficient measures or appliances.

Actions:

Ensure you get the right advice:

- ◇ **Fuel Suppliers**—The householder should contact their own fuel suppliers for energy advice. All suppliers are required to supply a Code of Practice on the efficient use of energy. This may include no-cost and low cost ways to save energy in the home. See the *Contacts Directory* for supplier contact numbers (see page 22 and 23).
- ◇ **Energy Efficiency Advice Centres (EEACs)** - provide free advice on grants which are available locally as well as advising on measures which can improve the energy efficiency of dwellings. EEAC's can also provide a free home energy check. This means that they will send householders a form to fill in which will help the EEAC provide appropriate written information on what can be done to make homes more energy efficient and how much this is likely to cost. See the *Contacts Directory* for further details (page 23).

Accessing grants and loans:

- ◇ The flowchart on the next page may help you to decide what type of grants and loans are available and who is eligible. There are numerous sources of practical assistance for domestic energy efficiency improvements, although eligibility may differ between schemes. An overview of some of these grants, loans and discounted schemes is described below, although always double check with the relevant fuel supplier and or the local energy efficiency advice centre also.

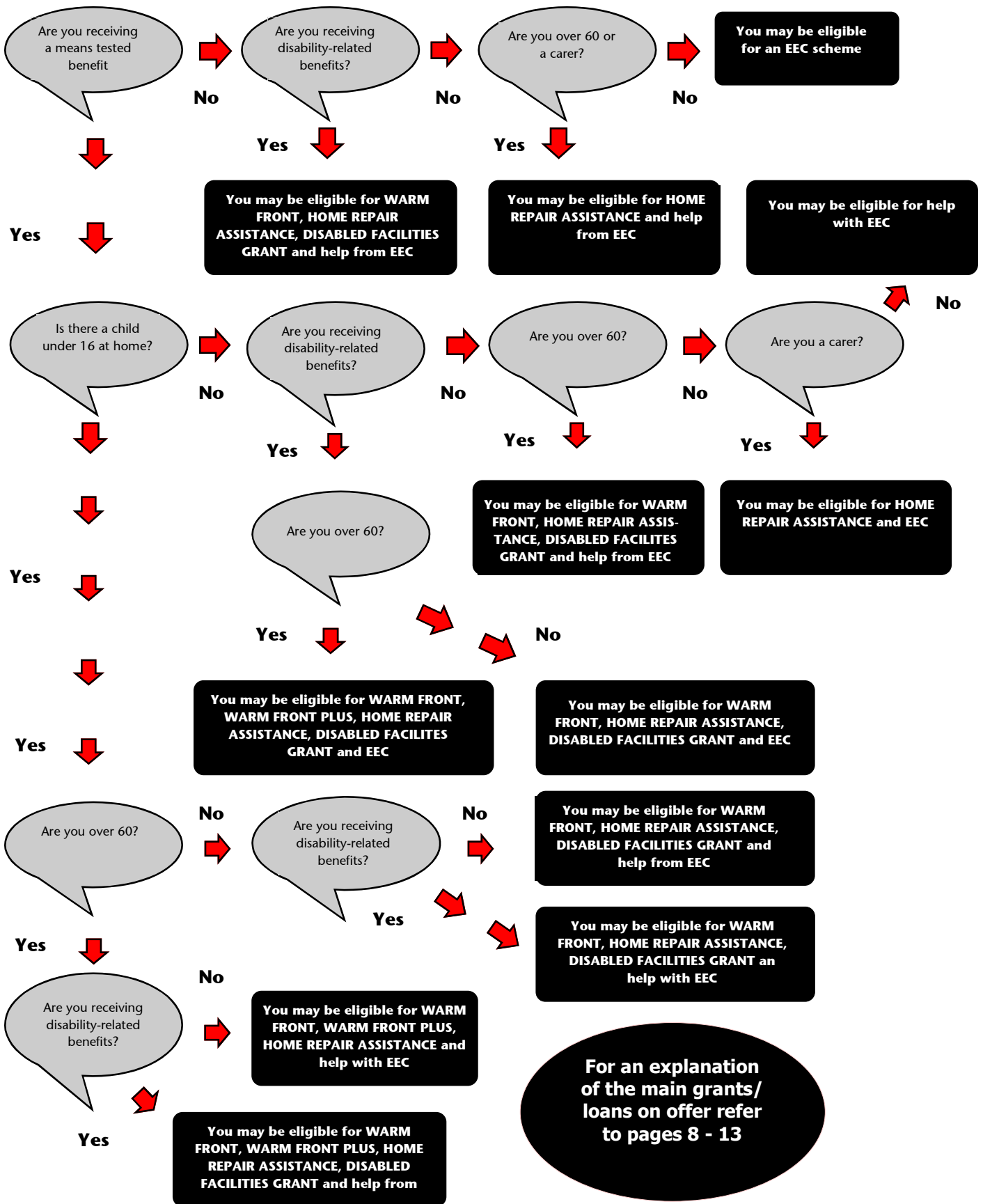
Home Repair Assistance (HRA) & House Renovation Grants (HRG)

These grants are available from the local council and are discretionary - availability will therefore be limited.

Home Repair Assistance Grants (HRA) - are designed to provide practical help for small-scale works of repair, improvement or adaptation of a dwelling, and can include insulation works to lofts, tanks and pipe-work, floors and walls where these are associated with replacement and damp rectification works. Eligibility is usually limited to people who are receiving an income-related benefit. To qualify for HRA grants, elderly, infirm or disabled, householders must be owner-occupiers, housing association tenants or private sector tenants with a secure tenancy agreement. Those holding an assured short-hold tenancy agreement are not eligible for a grant.

House Renovation Grants (HRG) - are available where a wide range of repairs are required, and

Can I get a grant or loan to help make my home more energy efficient?



include an energy component in respect of insulation works to lofts, tanks and pipe-work, floors and walls where these are associated with replacement and damp rectification works. Hot water provision is included as a building response, in the form of a gas multipoint boiler, but heating is not provided at present, except where bathroom extensions are indicated. However the policy is currently under review and may change although this is only likely to feature in designated 'renewal areas'. Birmingham City Council currently uses renovation grants strategically in these renewal areas throughout the borough.

The amount of grant will vary according to financial means and property condition—this is assessed by a 'points' system. Those on low incomes may be able to obtain a full grant. Eligibility is usually limited to owner-occupiers, although tenants who have obligations under the terms of their tenancy agreement may qualify. Contact your nearest neighbourhood office for details (see the *Contacts Directory*)

Disabled Facilities Grant (DFG)

These grants offer long-term support to individual householders and their dependants with disabilities and long-term limiting illnesses to improve and enhance their living conditions. The purpose of DFGs is to carry out alterations or adaptations to enable a disabled person to manage more independently in their own home. In some cases this may include improvements to central heating or installing a system where none exists although this will depend on individual assessment. Discretionary building works to the fabric of the property and the non-essential adaptations often complement DFGs .

DFGs are mandatory grants and can be accessed by owner-occupiers, private tenants, local authority tenants and those in housing association properties, where supported by a referral from an occupational therapist. Enquiries should be made via local Social Services Departments (see the phone book) or via neighbourhood offices (see the *Contacts Directory* for details)

Warm Front Grants (formerly the Home Energy Efficiency Scheme—HEES)

Warm Front is the principal Government grant mechanism in England for providing heating and insulation measures in low income and other vulnerable households. The scheme is aimed at owner-occupiers and people who rent their homes - although occupants of social housing are currently eligible.

Warm Front grants are aimed at those who are at greatest risk of ill health from living in a cold, damp home - the disabled or chronically sick and families with a child under 16 - and grants of up to £1000 are available. Warm Front Plus grants are aimed at people over 60 years of age - and up to £2000 is available.

What measures does the Warm Front grant provide?

Those eligible for a Warm Front grant (eligibility details below) will be offered a package of insulation and heating drawn from the measures listed below:

◇ cavity wall insulation	◇ electric storage heaters
◇ loft insulation	◇ gas room heaters with thermostat
◇ draught-proofing	◇ timer controls for space & water heaters (available only where systems are fitted)
◇ energy advice	◇ Conversion of open solid-fuel fire to modern
◇ hot-water system improvements	

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What measures does the Warm Front Plus grant provide?

Those eligible for a Warm Front Plus grant (eligibility details below) will be offered an enhanced package which includes:

◇ gas or electric central heating systems	◇ Security measures are also available in some areas
◇ insulation improvements	

Who is eligible for assistance?

Warm Front - is available to households with a child under 16 and in receipt of one or more of:

◇ Income Support	◇ Income-based Jobseeker’s Allowance
◇ Council Tax Benefit	◇ Working Families Tax Credit
◇ Housing Benefit	

Warm Front is available to households in receipt of one or more of the following:

◇ Industrial Injuries Disablement Benefit (must include constant attendance allowance)	◇ War Disablement Pension (must include the mobility supplement or constant Attendance Allowance)
◇ Disabled Person’s Tax Credit	◇ Attendance Allowance
◇ Disability Living Allowance	

Warm Front is available to households in receipt of one or more of the following:

◇ Income Support	↖
◇ Housing Benefit	← These must all include a disability premium
◇ Council tax Benefit	↙

Warm Front Plus: is available to householders aged 60 or over and in receipt of one or more of the following:

◇ Income Support	◇ Housing Benefit
◇ Council Tax Benefit	◇ Income-based Jobseeker’s Allowance

For further information, or to apply for a Warm Front grant contact Eaga Partnership, the scheme manager for the Birmingham area on:

- ◇ FREEPHONE: 0800 316 6011 (for general enquiries or to apply for a grant)
- ◇ TEXTPHONE: 0800 072 0156 (for general enquiries or to apply for a grant)

Note: Eaga Partnership is willing to give talks/presentations to organisations interested in making referrals to the scheme. Eaga Partnership provide training for the staff of organisations who want to make systematic referrals to the scheme on behalf of their clients — this is known as ‘Housewarmer’ training. For further details write to Eaga Partnership (West Midlands), Tower House–Floor 10, Fairfax Street, Bristol – Tel: 0117 906 0850

Energy Wise Direct

As part of its commitment to fulfil the requirements of the Governments' Home Energy Conservation Act (HECA), councils throughout England have established a range of special projects and schemes aimed to promote energy efficiency improvements in the domestic housing sector. In Birmingham the council has extended its 'HECAAction' scheme for a third year offering residents discounts on various energy efficiency measures and incentives. The scheme is co-ordinated via the Central West Midlands Energy Efficiency Advice Centre (see the *Contacts Directory* for details).

Assistance for landlords

Birmingham City Council provides grants for landlords to improve fire safety and means of escape in their properties. This has recently been extended to include incentives to landlords who are investing over and above the minimum enforceable standards required for rented homes. This can include window replacement, heating systems, and other energy efficiency measures. Local neighbourhood offices can provide the householder/ or landlord with further information on what is available (see the *Contacts Directory* for details).

Assistance for elderly owner occupiers—'HouseProud'

HouseProud is a new way of taking the headaches out of home ownership for elderly owner occupiers. The scheme is a partnership between the Home Improvement Trust, Anchor Staying Put Home Improvement Agency, and ART Homes. It offers a comprehensive home improvement package which ranges from advice on finding the best builder to supervising work, plus a new approach to financing home repairs and improvements which is both risk-free and affordable. This involves equity release loans for improvement and energy efficiency measures. For further advice or information contact your nearest neighbourhood office (see contacts Directory) or alternatively call the HouseProud helpline:

FREEPHONE: 0800 953 0483 or email houseproud@birmingham.gov.uk

Assistance from energy suppliers— the Energy Efficiency Commitment

All energy suppliers are required to achieve energy savings targets specified by the gas and electricity industry regulator OFGEM and by central government. Part of these savings come from a levy on each gas and electricity customer of £1.20 per year. The levy generates millions of pounds each year which is used to fund a variety of energy efficiency schemes aimed at the public. Much of the expenditure is focused on larger-scale schemes rather than assistance to individual households. However, many suppliers set a proportion of the funding aside to fund work for individual households.

Contact your energy supplier for more details (contact details for energy efficiency advice will be shown on the back of your latest fuel bill or look in the *Contacts Directory* for more information see page 22).

Fridgesavers Grants

Fridgesavers is a scheme operated on behalf of fuel suppliers which replaces inefficient or faulty larger fridges and fridge-freezers, if a pensioner—or a member of the household is on low income. Eligible householders will only have to pay £25 or £50 toward the cost of the new fridge. Old fridges/ freezers will be collected and disposed of safely. For further information call: 0131 554 2532

Health Through Warmth

Health Through Warmth is an innovative scheme operated by npower, the energy supplier in partnership with NEA, the national energy efficiency charity and the Nation Health Service (NHS). The scheme seeks to identify people who are either suffering cold-related illness or are at risk of ill health due to cold, damp homes. Fuel poverty awareness training is available for NHS community-based staff, social workers, voluntary sector staff and any other community based workers. Training and support is given to help workers refer householders in need of assistance into a referral system which facilitates access to home improvements, income maximisation and other appropriate support services.

For details contact the Health Through Warmth team at:

- ◇ Health Through Warmth, Intersection House, Floor 7, 110-120 Birmingham Road, West Bromwich, West Midlands B70 6RX or telephone 08450 702809.

Assistance for owner occupiers—Home Improvement Agencies

Home Improvement Agencies (HIAs) operate in Birmingham to assist elderly and registered disabled home owners to access grant aid and other services to ensure that they can live in warm, safe and secure homes. HIAs provide advice and support to home owners to access all forms of available grant aid for home improvements including national schemes, those operated by energy suppliers and Birmingham City Council. HIAs arrange and manage the process of home improvement liasing with service providers on behalf of home owners whilst ensuring their needs are an essential component of service delivery.

Two HIAs operate in Birmingham:

- ◇ Summerfield Care and Repair, 260 Dudley Road, Winson Green, Birmingham B18 4HL. Tel 0121 454 6955
- ◇ Anchor Staying Put - Birmingham, Neighbourhood Office, Earlesbury Grange, Aston, Birmingham, B6 6AH. Tel: 0121 5036545 or 0121 503 6548.

For further details of available grant aid log on to the Energy Saving Trust grant finder website. This can be found at <http://www.saveenergy.co.uk> –see also page 23

Landlords permission for housing improvements?

If you don't own your own home and are either a Council tenant, housing association tenant or private-rented sector tenant then you will need permission from your landlord before any major works are carried out on your home such as insulation or heating improvements.

All the schemes mentioned above require that you seek permission from your landlord for work to proceed before issuing grant assistance. The scheme managers will inform you about this when you enquire about a grant or may be able to assist you to get the permissions you need.

Remember, your landlord has certain duties it must perform to ensure that your home is warm and properly insulated—for further information on legal duties refer to the section entitled Legal Rights in the *Special Circumstances* section.

Switching fuel suppliers

Alleviating fuel poverty in the longer term relies on reductions in domestic energy bills. With the opening of the energy markets in 1999 to competition households can now choose from a vast array of deals from each supplier to meet individual circumstances. This should be a relatively easy process but may be one that some householders find confusing. Householders should access good quality, independent advice before switching to ensure that they make the right choices to meet their own particular circumstances.

Actions:

Ensure that householders know that they can make savings by switching energy suppliers

- ◇ New suppliers often provide a better deal than the householders' incumbent supplier(s). Some suppliers can offer specific energy packages tailored to meet the needs of particular sections of the community. For example Age Concern offers 'affinity deals' with some suppliers for the over 60s. Such deals may offer a variety of add-ons such as special cold weather payments, free energy efficiency surveys, free carbon monoxide detectors and hypothermia thermometers plus a donation to Age Concern for every year the householder remains on the tariff (see Age Concern details in the *Other Useful Contacts* section of the *Contacts Directory*)

Obtain accurate price comparison information

- ◇ All suppliers are obliged to provide accurate advice to enquirers about savings they offer although they will need information from past energy bills. Householders should request information on both gas and electricity tariffs. Be aware that savings on electricity may be outweighed by higher gas prices and vice versa or the offer of 'no standing charge' may be outweighed by higher prices per unit of energy.
- ◇ Comparative tariff information is available from energy watch - see contacts directory. Information can be accessed by post or via energywatch's website.

Comparative energy prices are available on the Internet at:

- ◇ www.energywatch.org.uk
- ◇ www.buy.co.uk
- ◇ www.u-switch.com
- ◇ www.saveonyourbills.co.uk

Ensure that the householder knows what to expect when switching suppliers

- ◇ Use the flowchart on the next page as a guide to the process of switching supplier.
- ◇ Householders can complain if they feel they have been mistreated when switching suppliers. Refer to the *Complaints and Enquiries* section of the *Special Circumstances* section or alternatively contact *energywatch* (see *Contacts Directory*).

How to switch suppliers:

Follow this simple procedure when considering switching energy supplier:

Access the best independent advice possible

Before switching supplier ensure householders have accessed information to help them make comparisons on the best deals available and can make an informed decision about switching (see information on page 14 for details).

Agree a contract

This must be agreed before arrangements to supply gas or electricity can be made—and can be made in writing, over the phone, via the internet or on the doorstep. The switching process can take up to six weeks and the new supplier should keep householders informed about any delays.

Legal Rights – the ‘cooling-off period’

All contracts, by law, allow a seven day ‘cooling-off’ period. Suppliers will contact the householder to make sure they understand their right to cancel or alternatively proceed with the contract they have entered into.

Inform existing supplier(s) of the switch

If the existing supplier (s) is not informed of the proposed change, they may block the transfer. This can be done in writing or by phone. A supplier may prevent switching of supplies where there is an existing fuel debt and the supplier insists that this is recovered before a transfer will be permitted.

Settle any outstanding bills

All outstanding bills with the existing supplier(s) should be paid, otherwise the supplier may block the transfer. Remember, the householder should also cancel any direct debits or standing orders to existing suppliers.

Take a final meter reading

All new supplier(s) will read meter(s) (or ask householders to provide a reading) prior to the switch. The former supplier(s) will use the meter reading to work out the final bill and the new supplier will use it to start the new account. Householders should keep a note of the final reading in case of any future dispute or query.

Special circumstances

Knowing your legal rights:

If you are a council or private-sector tenant, your landlord has certain responsibilities to keep your home warm and properly insulated. The current fitness standard for housing in England and Wales introduced in April 1990, specifies that a house should be:

“free from dampness prejudicial to health” and contain
“adequate provision for heating and ventilation.”

Millions of homes fail to meet these criteria. Local authorities have legal responsibilities under the home energy Conservation Act both to promote domestic energy efficiency within their own areas and to produce strategies for the reduction of fuel poverty. Birmingham City council launched its own affordable warmth strategy in 2000 entitled ‘Turning aspirations into action’ which details actions that the local authority will take over the next 15 years to ensure that all residents in Birmingham have access to warm, save and healthy homes.

In cases where a landlord will not take action to resolve heating, insulation and ventilation problems that cause cold and damp housing, householders may feel compelled to take legal action. In the first instance householders should seek advice from their local neighbourhood office (see the Contacts Directory for more details) to find out whether their particular problem can be resolved. However, where a problem or issue cannot be resolved the householder should be directed to specialist agencies that might help.

Health and Housing Group:

This is an independent group of environmental health officers who can prepare expert reports on unhealthy housing and act as advisers in test cases aimed at using the law positively for tenants. The Health and Housing Group can also advice if there are any specialist solicitors in the area who specialise in housing related work.

◇ 120 Wilton Road, London, SW1V 1JZ. Tel: 020 7233 7780

Law Centres:

◇ Saltley and Netchells Law Centre, 2 Alum Rock Road, Saltley, Birmingham, B8 1JB. Tel: 0121 328 2307

Shelter Housing Aid Centre:

◇ Room 30–Floor 2, Ruskin Chambers, 191 Corporation Street, Birmingham, B4 6RP. Tel: 0121 236 6668.

Solicitors:

In Birmingham there may be solicitors who specialise in housing related work. To locate your nearest specialist solicitor contact:

◇ The Law Society, 113 Chancery Lane, London, WC2A. Tel: 020 7242 1222

Services for elderly, disabled or chronically sick householders:

The following broad categories of householder may be eligible to apply to register on their energy company's Priority Service Register (please note that water companies do not offer this service):

- ◇ Those living with a disability or are chronically sick
- ◇ Those with visual or hearing impairments, and
- ◇ Those of pensionable age.

To apply, contact the appropriate energy supplier(s). Their phone number and address are on the back of the most recent energy bill(s).

Free services available include:

- ◇ A free safety check of gas appliances and how these have been installed. However households will only qualify for a free, annual gas safety check if ALL adults in home are eligible for the Register
- ◇ Meter reading– if no one in the household can read the meter(s), the supplier can arrange to have the meter(s) read and bill the household quarterly on the basis of these readings
- ◇ Suppliers may consider moving meter(s) if access to it is impaired or difficult in any way
- ◇ All suppliers offer password services that can be used by a householder to verify the identity of any supplier personnel calling at their home. This can protect householders from potential “bogus callers”
- ◇ Suppliers can provide special controls to help make using gas or electricity appliances and meters easier to use
- ◇ Electricity suppliers will inform householders in advance where energy supplies have to be interrupted for essential planned maintenance
- ◇ If everyone within the home qualifies for the Register the gas transporter (e.g. TRANSCO the gas pipeline business—and not your gas supplier) will provide the household with alternative heating and cooking facilities if the gas supply is disrupted or turned off for safety reasons
- ◇ Supplier(s) can arrange for a friend, relative or carer to receive energy bills or copies to check with the householder
- ◇ All suppliers must provide customer information, meter readings and bills, in a suitable format for those with special needs e.g. Braille, large print or on audio-tape. Facilities must also be in place to enable any household with special needs to make a complaint or enquiry.

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Important:

- ◇ If you are a tenant, by law your landlord is obliged to undertake an annual gas safety inspection of those appliances he/she owns within your household e.g. boilers and central heating equipment. There is no obligation on an energy supplier to provide a free gas safety check where your landlord has this obligation
- ◇ Quarterly meter readings will only apply if you are charged for however much gas you use, rather than paying a flat rate.

See also entries for *Health Through Warmth* and *Keep Warm Keep Well* in the *Contacts Directory* .

Health & Safety at Home

The main risks to health and well being in the home when using fuels such as wood, gas, coal, oil or any other fuel that burns come from lack of sufficient ventilation and the danger of carbon monoxide.

Carbon Monoxide and faulty fuel burning appliances:

Carbon monoxide is a colourless, odourless gas that can be given off by fuel burning appliances that are faulty, have inadequate ventilation or blocked chimneys/ flues. Whilst 50-60 people die each year as a result of acute carbon-monoxide poisoning many more suffer from low-level poisoning without realising it, thinking they have flu, frequent headaches, lethargy etc.

It may not always be immediately obvious that appliances are faulty so if in doubt **ALWAYS** call on professional advice. However, some of the warning signs to watch out for can be:

- ◇ Gas flames burning yellow or orange rather than the normal blue
- ◇ Coal or wood fires that burn slowly or go out, and
- ◇ Soot stains on or above appliances.

If you suspect that an appliance may be faulty:

- ◇ Ensure that appliances are checked annually by a competent professional who is trained to CORGI standard (Council for Registered Gas Installers—call 01256 372 200 for advice)
- ◇ Ensure that rooms are adequately ventilated—REMEMBER, air vents or other ventilation should never be obstructed , covered or sealed under any circumstances
- ◇ Flues and chimneys should be checked and swept regularly to ensure these do not become clogged with soot or other debris

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- ◇ Carbon monoxide detectors complying with the British Standard BS 7860 should be purchased and fitted correctly.

The Health and Safety Executive Gas Safety Advice Line can provide further information on making a home safer on 0800 300 363.

Gas Safety and Emergencies:

TRANSCO, the gas transporter and owner of the pipeline network, is responsible for dealing with all gas leaks and gas emergencies (and not your gas supplier). If you smell gas at home:

- ◇ Extinguish any naked flames or cigarettes, never touch any electrical equipment, including light-switches or doorbells etc, and ensure that no-one else in the property does. Never use naked flames or torches to investigate the source of a gas leak
- ◇ Turn off the gas at the mains (this is usually beside the meter)
- ◇ Open all doors and windows within the property to get rid of excess gas
- ◇ Get everyone outside and away from the property (where practicable)
- ◇ Check to see whether the gas supply to appliances have been left on unlit/ or have blown out, or that a pilot light has gone out and has continued to leak gas.

For gas emergencies, call the TRANSCO GAS EMERGENCY SERVICE on FREEPHONE 0800 111 999 or Text phone 0800 371 787. REMEMBER, ALWAYS USE A PUBLIC PHONEBOX OR OTHER PHONE WHICH IS AWAY FROM THE PROPERTY TO MAKE THE CALL.

Electricity Emergencies:

Your electricity supplier should be contacted where there is any concern about the safety of cables, meters or other equipment leading into the home. Emergency numbers can be found in the phonebook under the supplier name or under 'electricity' - see 'emergency loss of supply and faults' - these phone lines are open 24 hours a day, 7 days a week. Alternatively, ring the operator and ask to be put through to the appropriate supplier. This will also be the number to call if the household electricity supply is interrupted.

However, restoring the supply is the responsibility of whichever company distributes electricity in the area. Distribution companies maintain the cables and wires supplying electricity to homes. If electricity is not restored to the home within 18 hours, a claim for compensation payment can be made. Your electricity supplier should be contacted for further information on this and should be able to tell you when distribution companies will be able to restore supply—therefore you need not try and contact the distribution company itself.

If the householder is elderly, sick or chronically disabled then they should be encouraged to join their electricity supplier 'Priority Service Register' (see page 17).

Contacts Directory:

This directory contains contact details for agencies that can answer questions on energy efficiency matters, provide information and/or support with fuel issues or offer general advice services. If the householder needs translation or other specialised services then please indicate this when contacting agencies.

General Advice Services

Neighbourhood Offices—A Birmingham City Council Service

Neighbourhood offices provide a link between people who live and work in Birmingham and the services available from the City Council departments. Neighbourhood offices can help with:

- ◇ Money worries, income maximisation and benefits
- ◇ Debt problems
- ◇ Education and training opportunities
- ◇ Housing issues including energy efficiency and improvements
- ◇ Getting a job
- ◇ Waste re-cycling and much more.....

Birmingham City Council has 40 neighbourhood offices spread across the city in the following areas:

◇ Acocks Green	◇ Hall Green	◇ Nechells	◇ Stockland Green
◇ Aston	◇ Handsworth	◇ Northfield	◇ Sutton Four Oaks
◇ Bartley Green	◇ Hodge Hill	◇ Oscott	◇ Sutton Newhall
◇ Billesley	◇ Kings Norton	◇ Perry Barr	◇ Sutton Vesey
◇ Bournville	◇ Kingsbury	◇ Quinton	◇ Washwood Health
◇ Brandwood	◇ Kingstanding	◇ Sandwell	◇ Weoley
◇ Edgbaston	◇ Ladywood	◇ Selly Oak	◇ Yardley
◇ Erdington	◇ Longbridge	◇ Shard End	◇ Soho
◇ Fox Hollies	◇ Moseley	◇ Small Heath	◇ Sparkbrook
			◇ Sparkhill

Neighbourhood Offices offer a walk-in service although you may wish to book an appointment beforehand to avoid any wait. If you or someone you know requires a bi-lingual advisor please request this. Advice is provided openly although if you would prefer a private interview please request this in either when you book your appointment or when you arrive at the reception desk.

To access help or support visit your nearest Neighbourhood Office—the address will be in the phone book—or contact the Neighbourhood Advice & Benefits Division, c/o Birmingham City Council, PO Box 8267, Birmingham B5 4LN. Alternatively call the Telephone Team on:

◇ Telephone Advice Line:	0121 303 1111 (Monday to Friday 8.00 am to 7.00 pm)
◇ Fax:	0121 303 1339
◇ Text Phone:	0121 303 1339
◇ E-mail:	advice@birmingham.gov.uk

Citizens Advice Bureau:

Offers free impartial information and advice on a range of different issues (see address and contact details on the next page).

Agencies that can help with fuel/ fuel debt advice

Energy Suppliers:

Always contact your supplier in the first instance if you need advice on fuel payment options or dealing with debt or disconnection (see contact details for gas and electricity suppliers on page 22). For queries about water supplies contact:

- ◇ Severn Trent Water, 20 Lionel Street Birmingham, B3 1AQ. Tel: 0345 500 500
- ◇ The Severn Trent Care Team—can advise on payment arrangements (pre-court action Tel: 0845 601 1555 or post-court action Tel: 0845 602 2777).

Birmingham City Council Private Tenancy Team:

If you pay your landlord for fuel, and you are threatened with disconnection because your landlord has not paid the bill, call Birmingham City Council Private Tenancy Team for advice on 0121 303 4155 or 0121 303 4747. See also entry about Neighbourhood Offices (page 20).

Birmingham Money Advice and Grants:

- ◇ 138 Digbeth, Birmingham, B5 6DR. Tel: 0121 643 4343

Birmingham Settlement—Money Advice Centre:

- ◇ 318 Summer Lane, Birmingham, B19 3RL. Telephone: 0645 500 511 (National Debt Line)

Citizens Advice Bureau:

- ◇ City Centre Bureau, Colmore Circus Subway, Birmingham, B4 6AJ. Tel: 0121 248 4950

Consumer Centre:

- ◇ 155/157 Corporation Street, B'ham, B4 6PH. Tel: 0121 233 9600 or FREEPHONE 0800 413 381

energywatch:

energywatch is the Gas and Electricity Consumer Council which aims to give consumers the information they need to navigate the complex energy market. energywatch is an independent consumer organisation which advocates for gas and electricity consumers and can offer a range of advice on all energy related matters including dealing with debt. The organisation offers free, impartial help and advice to all consumers and a complaint handling service when complaints about gas and electricity companies remain unresolved. For more information contact energywatch at:

energywatch Central, Civic House—Floor 9, 156 Great Charles Street, Birmingham, B3 3HN	Telephone advice:	08459 060 708, or 08456 013 131
	Fax:	0121 212 1492
Web: www.energywatch.org.uk	Textphone:	08457 581 401, or 08457 697 128
E-mail: enquiry@energywatch.org.uk		

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Office of Water Services (OFWAT):

OFWAT the water services industry regulator can provide information and advice to householders if they cannot agree affordable payment arrangements with water companies. OFWAT can be contacted at:

- ◇ OFWAT, Centre City Tower, 7 Hill Street, Birmingham, B5 4AU. Tel; 0121 625 1300

Water Customer Service Committees:

Represent the interests of all water customers and are responsible for dealing with a range of issues relating to water usage. Committees deal with generic issues and are not able to take on individual caseloads.

- ◇ OFWAT Central CSE, Channele House–Floor 1, 86 New Street, Birmingham, B2 4BA. Tel: 0121 644 5252

Agencies that can help with energy advice or access to energy efficiency measures and fuel

Energy Suppliers:

All energy suppliers offer free impartial energy advice to their customers (look out for details of this service on your fuel bills or alternatively contact your own supplier direct. Suppliers will also be able to check if you are eligible for free or low-cost energy efficiency improvements or offers such as Energy Efficiency Commitment Schemes (see the description page 12). For further details contact the relevant energy supplier:

Key: CS–Customer Service S–Retail Sales (G–Gas, E Electricity) EA–Energy Advice EE— Energy Efficiency

	Sales Service	EA/EE	Web/Email
Atlantic Electric and Gas	0800 052 2080 –S (E) 01452 551 155 - S (G)	ask sales service ask sales service	email-info@atlanticeg.com email-info@atlanticeg.com
British Gas	0845 60 06 113 - S (E/G)	0845 600 5122	www.house.co.uk
Cambridge Gas & Elec. Co.	0845 071 1515 - S (E/G)	ask sales service	www.cambridge-gas.co.uk
Countrywide Gas	0800 328 0011–S (G)	ask sales service	www.country-wide-farmers.co.uk
Energy Supplies UK	01978 833 233 –S (G)	01978 833 233	www.energysupplies.co.uk
Enron Direct	01865 406 406 - S (E/G)	ask sales service	
Gas West	0845 769 7155 - S (G)	ask sales service	www.gaswest.co.uk
London Electricity (LE Group)	0800 096 900–S (E) 0800 005 008–S (G)	0800 096 9966 " " " "	www.london-electricity.co.uk www.london-electricity.co.uk
Northern Electric & Gas	0191 99 66 22–S (E/G)	0800 269 695	www.northern-electric.co.uk
North Wales Gas	01978 833 233- S (G)	ask sales service	www.energy-supplies.co.uk
npower	0800 389 2388-S E/G)	0800 02 22 20	www.npower.com
npower Yorkshire	0800 023 045- S (E)	ask sales service	
Powergen	0800 015 2029-S (E/G)	0500 201 000	www.pgen.co.uk
Scottish & Southern Energy	see sites listed S&S Group		www.southern-electric.co.uk
Scottish Hydro-Electric (S&S)	0800 223 377-S (E/G))	0845 300 2132	www.hydro.co.uk
ScottishPower / Manweb	0800 027 0055–S (E/G)	0800 33 22 33	www.scottishpower.co.uk

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Seaboard Energy	0800 056 8888 - S (E)	08457 62 69 86	www.seaboard.com
Severn Trent Energy	0845 207 7777-CS (E/G)	ask customer services	www.stenergy.co.uk
Southern Electric & Gas (S&S)	0845 117 116-S (E/G)	0845 777 6633	www.southernelectric.co.uk
Swalec (S&S)	0800 343 436-S (E/G)	0800 052 0123	www.swalec.co.uk
SWEB (part of the LE Group)	08457 650 650 -S (E/G)	0345 44 89 90	www.sweb.co.uk
Telecom Plus	01245 382 072 -CS (E)	ask customer service	www.telecomplus.org.uk
TXU Energi	0800 7313 313 (E)	0800 834 550	www.easternenergy.co.uk
	0845 479 0150 (G)	" " " "	www.txuenergi.co.uk
Utility Link	0845 601 2421-CS (E)	ask customer service	www.basicpower.co.uk
Western Gas	0845 305 7000-S (G)	ask sales service	
Yorkshire Electricity	0800 073 4343-S (E/G)	0800 591 748	www.yeg.co.uk

Energy Saving Trust:

The Energy Saving Trust (EST) operates an energy efficiency hotline which is available to all households and can provide a range of advice or information on how to save money by saving energy. The hotline can put callers in touch with their nearest energy efficiency advice centre, provide details of local energy professionals (who can advise on heating and insulation work in the home), provide a range of information including leaflets on heating, insulation, lighting and low-cost ways to help householders save money, as well as direct callers to other appropriate local agencies.

The Energy Saving Trust operate a range of schemes offering discount and grant aid for a range of energy efficient appliances such as fridges/freezers ('the Fridgesavers' scheme, see details on page 12) and central heating boilers, and measures such as cavity wall insulation. Schemes provide measures for households receiving benefits and for those who work living regardless of housing tenure.

- ◇ To find out more call the EST advice hotline on: 0345 277 200 or visit the EST website at www.est.org.uk. The EST also provide a web-based grant finder service which can help householders to locate available grants by supplying details of their current fuel supplier(s), postcode and basic details of personal circumstances—this is available at <http://www.saveenergy.co.uk>

Energy Efficiency Advice Centres:

For all enquiries on domestic energy efficiency and/or for free and impartial advice on grants, loans and discount energy efficiency schemes contact Central West Midlands Energy Efficiency Advice Centre. The energy efficiency advice centre is a 'gateway' service providing written general energy efficiency information and leaflets on grant aid and other sources of assistance to the general public from the Energy saving Trust, fuel suppliers, local and central government. General energy advice is given over the phone rather than in person. For further information contact:

- ◇ Central West Midlands Energy Efficiency Advice Centre, Rooms 120-122 Gazette Building—Floor 1, 168 Corporation Street, Birmingham, B4 6TF. Freephone: 0800 512 012 or e-mail on advice@blckleac.demon.co.uk

Fuelsavers:

Fuelsavers is a project based in Birmingham that can provide general energy advice to the public. The service can provide particular advice on making the best choices about switching fuel suppliers and accessing the best deals. The project can be contacted on: Telephone: 0121 248 3006.

Other useful contacts:

Age Concern

- ◇ Ruskin Chambers, 191 Corporation Street, Birmingham, B4 6RP. Tel: 0121 236 1464

Birmingham Information Service on Disabilities

- ◇ Oak tree Lane Centre, 91 Oaktree Lane, Selly Oak, Birmingham, B29 6JA. Tel: 0121 414 1495. Mobility Advice Line: 0121 414 1415

Council Tax

- ◇ Council Tax offices, 7 Waterloo Street, Birmingham, B2. Tel: 0121 464 7000

County Court Proceedings

- ◇ Birmingham County Court, 33 Bull Street, Birmingham. Tel: 0121 681 3000

Magistrates Court Fines

- ◇ Victoria Law Courts, Corporation Street, Birmingham. Tel: 0121 212 6600

OFGEM (The Office of Gas and Electricity Markets— 'The Energy Regulator')

- ◇ 9 Millbank, London SW1P 3GE. Tel: 020 7901 7000. www.ofgem.gov.uk

Shelter—Housing Aid Centre

- ◇ Room 30, Ruskin Chambers, 191 Corporation Street, Birmingham, B4 6RP. Tel: 0121 236 6668

Winter Warmth Advice Line—a service of the Keep Warm Keep Well Campaign

- ◇ Operates from 1 October to 31 March—Tel: 0800 085 7857 (see page 7)

Winter Fuel Payments Help line

- ◇ Tel: 08459 15 15 15 or www.dss.gov.uk (see page 7)

Contact Us:

NEA
St Andrews House
90 - 92 Pilgrim Street
Newcastle upon Tyne
Phone: 0191 261 5677
Fax: 0191 261 6496
Email: info@nea.org.uk
Web: www.nea.org.uk

This guide has been produced by NEA, the national energy action charity. NEA is the organisation that develops and promotes energy efficiency strategies and services to tackle the heating and insulation problems of low-income households to achieve affordable warmth and eradicate fuel poverty.

NEA offers a range of advice, information and consultancy services and has specialist directorates dealing with training, technical services and project development and fieldwork.