

Ebico project final report 2012 / 2013.

The Advice Nottingham fuel poverty project started running in July 2011 after initially receiving funding from the Charis trust. Four experienced debt and welfare rights advisors received specialised Money Advice Trust training in fuel and utility debt and they also completed a City and Guilds 6281-01 qualification in energy efficiency. The project coordinator is also a qualified Domestic Energy Assessor and was involved in running an award winning fuel poverty project in the Meadows area of Nottingham before taking on this project.

The four advisors are based at three different advice centres across the city and the project covers the greater Nottingham area. One of the issues we had was lack of time under the existing funding to conduct home visits for vulnerable client's who could not visit the actual advice centres. Thanks to the funding given by the Ebico Trust we have been able to expand our service to allow more home visits. Home visits are important when combining debt and energy efficiency as it allows the advisor to check directly what improvements can be made to help with income maximisation and saving money on bills. The project aims were:-

This project will allow St Anns to expand their existing fuel debt service to include 150 – 200 home visits per year.

Their trained energy advisors will visit clients at home to offer:-

- Energy efficiency and behaviour change advice to help clients reduce future bills.
- Advice on making energy efficiency improvements to the home (insulation, draught proofing, boiler upgrades, etc)
- Help with understanding energy bills.
- Checking energy bills are correct.
- Help with reading gas and electricity meters.
- Support to clients in selecting the most appropriate supplier/ tariff for their needs.
- Loan of energy cost meters to help clients understand their household's energy use.
- Applications to trust funds for energy efficient household equipment.
- Applications to Nottingham Warm-Zone for free or low cost insulation and draught-proofing and/or to Government Warm-Front scheme for boiler repairs and replacement

We have had a very busy year and the team have made **217** home visits in the last year (01/02/12 – current). Approx 500 clients helped by the Fuel poverty team since it started.

The project was initially set up to cover the greater Nottingham area and clients were asked to attend appointments at one of the Advice Nottingham networks advice centres. Due to demand the project was extended to cover the whole of Nottinghamshire and to manage this we worked in partnership with a number of organisations outside the city in order to set up appointments at those local centres. The Ebico trust grant enabled us to visit clients in their own home.

Fuel poverty in Nottingham.

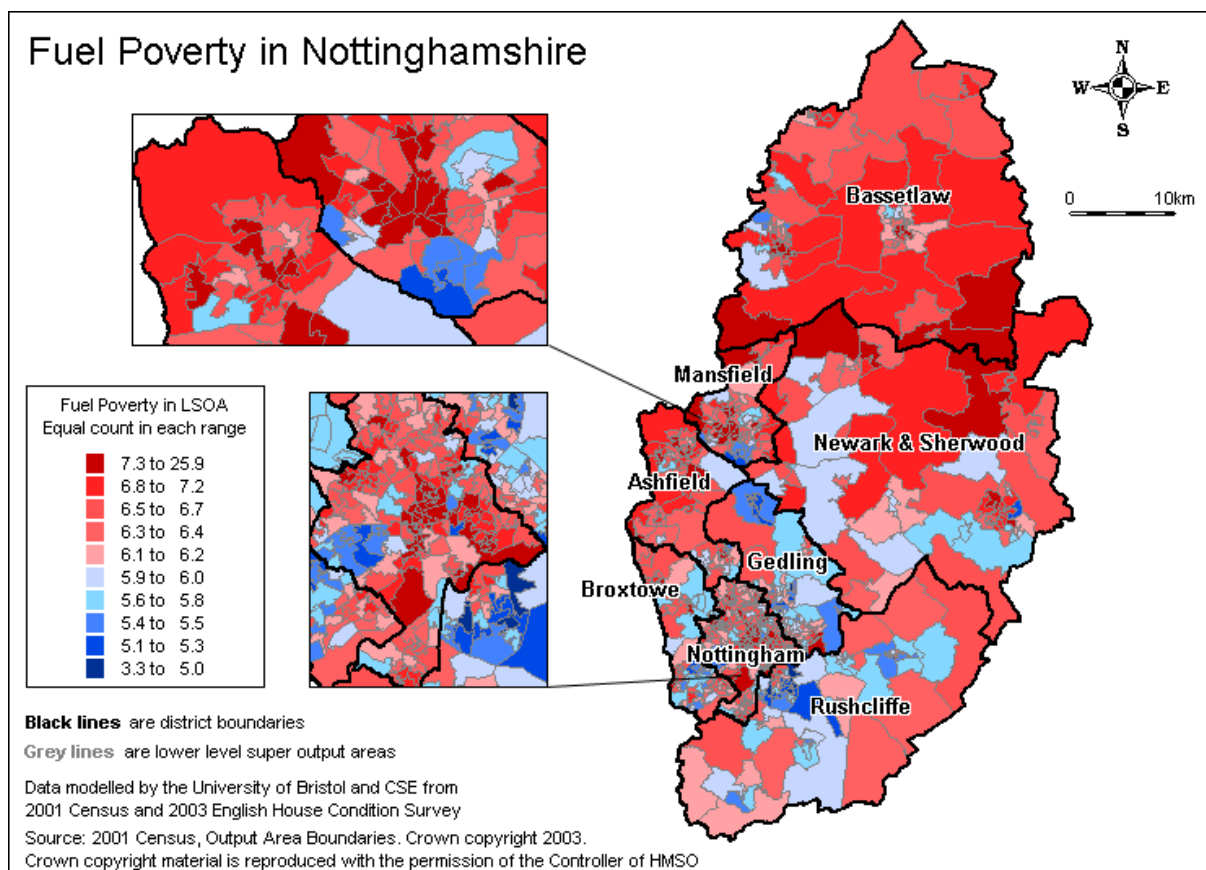
With the rise in fuel prices and reduced level of income for many citizens, this is a particularly critical time for addressing fuel poverty. Reducing fuel poverty is a key priority in the Nottingham with a target to make significant reductions by 2020, with an interim target to reduce fuel poverty to 4% by 2014 – the current rate for the city stands at 6.83% (decreased from 12% in 2008).

There are a number of key factors which affect fuel poverty locally. Fuel poverty experienced by private sector tenants is 3.3 times higher than the city average and progress in improving energy efficiency is slow, while at the same time this is the fastest growing tenure both nationally and locally.

There are 83,000 private sector dwellings in Nottingham. 32% of these are below the Decent Homes Standard; 70% of home owners are aged 60 years or over; 31% of home owners are on benefit and 30% have an income of under £10,000 per annum.

Fuel poverty is patchy by area, which reflects the patchy pattern of private tenure across the City. In particular, Lenton Abbey, Clifton, Sneinton, Radford and Hyson Green are identified as areas with high levels of fuel poverty. Properties which are 'off gas' ie electrically or solid fuel heated, have a higher SAP rating than properties with gas heating. Traditionally this type of heating has been used in blocks of flats. Demolition of several blocks of flats in the city has already taken place and more is planned, which will reduce the number of people living in 'off gas' properties.

There are a number of vulnerable groups in the city who are at risk of being in fuel poverty. These include elderly people with low incomes, elderly people who are in the habit of keeping their homes cold, tenants who are not confident about tackling their landlords and people on low incomes, including those claiming benefits.



Partnership working

The fuel poverty project works in close partnership with a large number of organisations across Nottinghamshire. We take quality referrals from advisors based within the Advice UK centres and we are constantly pushing details of the project to other suitable organisations in the area. We are currently working with the following organisations on referring residents to the project.

- Nottingham Deaf Society
- Nottingham Law centre
- Nottingham and District CAB
- Nottingham Trent Advice centre
- Notts Housing Advice service
- Meadows Advice Centre
- Framework city
- Nottingham University students union
- National Energy Action
- Bestwood Advice centre
- Longhurst homes
- Nottingham Credit union
- Nottingham City Council
- Nottingham County Council
- NCC welfare rights team
- Nottingham City homes
- Clifton Advice group
- Ashfield CAB
- Bestwood Area family support
- Midlands student union network
- North Nottingham neighbourhood management team
- Framework county
- Cotgrave advice centre
- Clifton Elders group
- Metropolitan Housing Trust
- St Anns Advice centre
- Homeless Liaison Group
- Notts City Council Energy team
- Lenton Partnership
- Meadows OZONE
- Nottingham Energy Partnership
- Sneinton and St Anns renewal trust
- DWP benefits team (Job centre plus)
- TRACS (Sneinton Greenway)
- Metropolitan Support Trust
- Sneinton Health centre
- AgeUK (frontline staff)
- AgeUK (management team)
- Nottingham Affordable warmth team
- Nottingham City Health Team
- Derby city council
- East midlands housing association
- Methodist housing association
- Derbyshire county PCT
- Bolsover District council
- East Midlands councils association
- Nottingham city homes
- North East Derbyshire district council
- Eon UK
- Gedling borough council
- Loughborough University
- Amber valley borough council
- North Derbyshire Home improvement Association
- Surestart children's centres
- Emmanuel house (Salvation army)
- Newark CAB
- Mansfield CAB
- Czech and roma project (Nottingham)
- Prison Project (Advice Nottingham)
- Sneinton Greenway over 60's group
- Nottingham city council marketing department
- Newark and Sherwood District council
- Ashfield council housing team
- Broxtowe Borough council

Marketing and advertising.

Although we receive a lot of referrals from these organisations; a lot of our clients are self referred after seeing our marketing material in either the local press or on notice boards. We have distributed posters and referral forms to the local libraries; community centres; doctors surgeries; children's centres, housing offices and the Job Centre plus. We are attracting client's who would not normally approach an advice centre for help.

Details of our fuel debt service has also been distributed across the county after I wrote an open letter to all of Nottinghamshire's MP's, District, county, city, parish and town councillors asking for support on the project. This has resulted in a number of meetings over the last year with various MP's and councillors to discuss how they can support our project. Details of the project have been sent out to a lot of ward mailing lists from this.

The email was picked up by Graham Chapman (the deputy leader of the city council) and he has adopted the project as his personal project. I have had meetings with the city councils marketing department and they have distributed details of the project to every council department across the city.

The autumn edition of the City Councils Nottingham Arrow containing details of the fuel project was sent to 113,000 homes across the city reaching a target audience of 286,000. This advert will be repeated in the New Year addition that is due to come out.

We have been pushing the local radio stations over the last year to keep mentioning the project. BBC Radio Nottingham has featured the project on a number of day time shows. We have also had the project featured on some of the local community radio stations including Kemet FM and the local student radio station (our advisor was a radio presenter in a past life).

We have a stall that we have taken out to public events to promote both the project and our advice services. We have attended some of the local markets during market week and I have also arranged with ASDA and Morrison's supermarkets to promote the project in their stalls. The stall was out for energy saving week and Advice week. We also regularly attend city council road shows (EPIC) to promote the project along side health and welfare rights workers.

Before Christmas we had a film crew from Channel 4's 'Dispatches' programme in the advice centre. They were making a programme about poverty in Nottingham and filmed a number of clients talking about debt, food banks and fuel poverty. I spoke to the producer at length about fuel poverty and the fuel project. The researcher spent some time shadowing one of our advisers whilst seeing clients at home. This programme is expected to be shown some time in the New Year.

Work output.

Our four advisors handle a variety of issues when making home visits. The big advantage of a home visit is building a better picture of the client's circumstances and the direct energy efficiency advice we can give to the client. It also enabled us to see what state the property was in and we could then signpost to partners for free insulation and improvements.

Energy efficiency and behaviour change advice to help clients reduce future bills.

Our advisors speak to residents about saving money on utility bills by reducing use and switching off appliances. We talk about low cost / no cost solutions such as thick curtains up at windows and wearing more layers in the house. We carry a number of leaflets that we can give out on energy saving. This individual behaviour is important in reducing some customer's bills, but with energy bills increasing every year this cannot be the main answer anymore to saving client's money.

The majority of clients we are seeing on this project are living on very low income and are already being frugal. The answer has to be improved housing stock and alternative energy sources. If houses were built to passivhaus standards in this country we would not have issues of affording to heat homes in this country.

Advice on making energy efficiency improvements to the home (insulation, draught proofing, boiler upgrades, etc)

Applications to Nottingham Warm-Zone for free or low cost insulation and draught-proofing and/or to Government Warm-Front scheme for boiler repairs and replacement

The vast majority of the social housing that we have been into has already had cavity wall and loft insulation fitted under local authority schemes. The council is also fitting new boilers and double glazing on a rolling programme. We have found some properties that have been missed and in those cases our partnership with the social housing landlords and the council has enabled us to get work done quickly. The Nottingham warm zone installs free cavity and loft insulation for residents on certain benefits and is also one of the cheapest ways for working people to have it installed.

The main issue is with private landlords and owner occupiers. The condition of some of the properties is terrible. Old solid wall houses are the worst in terms of keeping them warm and condensation issues. There are currently no free schemes for solid wall insulation and although the proposed green deal will enable more solid wall insulation to be fitted it is only really aimed at people who have money. We have helped clients apply for warmfront grants for boiler repair and replacement (unfortunately this scheme is due to close)

Help with understanding energy bills, Checking energy bills are correct. Help with reading gas and electricity meters.

Although most utility suppliers have improved and simplified the bills we still find a lot of clients are confused. The main task that we do on home visits is reading the meter and giving updated meter readings to suppliers so that correct bills can be issued. We find a lot of people who bring in bills that are being worked out by estimated readings. The worst example was a client who had not had a proper reading on his bill for 18 months; we submitted correct meter readings and fortunately for the client his usage was lower than the estimate. Although we have had a number of clients where the bills have gone up!

Support to clients in selecting the most appropriate supplier/ tariff for their needs.

We always check the switching sites to see if there are cheaper tariffs available. Not all suppliers are represented (including Ebico), so it is not always a good picture. The vast ranges of tariffs are sometimes baffling to clients and there is always the danger that you will help a client to switch and then the prices go up. The Ebico model of one tariff should be adopted by all.

Loan of energy cost meters to help clients understand their household's energy use.

We have been lending current cost meters out to clients, so that they can check their electricity usage over a 30 day period. This has shocked a few people, especially those with electrical heating, power showers and large plasma type TV's.

The cost meters are great, but most of our clients are having problems with gas usage to heat homes, not electricity. My hope is that the SMART meter installation is rolled out quickly to all homes in the UK. I have had a look at a couple of houses in Nottingham that have had them fitted to trial. The residents involved in the trial state that seeing how much gas is being used really helps them to budget. People need an easy way to keep check on usage.

Applications to trust funds for energy efficient household equipment.

We have made numerous applications to various trust funds. Mainly the British Gas, Npower, EDF and Severn Trent trust funds. Our main project funding is for applications to pay off peoples energy debts, but we have also made applications for energy efficient white goods such as cookers, plus complete central heating systems for people not suitable for warmfront grants. These trusts have paid out over £800000 to our clients over the last year and a half.

The case studies at the end of this report give good examples of the various work that our advisors have done during this project.

Trends

We have a lot of clients who are on benefits and have existing debts. The cost of heating homes is now so out of proportion to the client's income that we are struggling to show financial viability for the client to keep up with current bills or set up payment plans to creditors. This is reflected in some of the trust fund applications we have had turned down due to financial viability.

We have a lot of clients who are social housing tenants and we have been directing them to the appropriate departments when they have issues with the quality of housing. The quality of housing in the social landlord sector is not great. It is interesting that we have a higher proportion of clients coming from these areas in the north of the city. The housing stock in these areas is solid wall housing. The council are running a programme of putting double glazing in and updating boilers, but we are still finding properties that have 20 year old standard boilers and single glazed windows

One of the trends we are starting to see is more professionals who have lost their jobs. They tend to have larger levels of debt and bigger houses to try and heat. The drop in income is huge and these clients are not used to having to manage on little money.

We have clients who due to being out of work or retired are in the house all day, so low income but need to heat the house all day. A lot of clients admit that they spend the day either wrapped up in loads of blankets or even spend the day in the local library. Although of course due to government cutbacks we have actually lost a number of local libraries in this area.

The north of the city continues to be the area with highest levels of fuel poverty. This is confirmed by the amount of existing energy efficiency and fuel projects that are running in these areas of multiple deprivations. 60% of our clients are from the north of the city. Areas like Bestwood, Strelley and Aspley are areas of multiple deprivation. North Nottinghamshire contains a lot of ex mining villages and towns and through our partnership work with Sutton and Mansfield CAB we have been picking up a lot of clients from these areas.

Desperate times for people on benefits at the minute due to government cuts. Food prices rising and benefits being cut. Eleven new food banks have now opened across the city (These are all over subscribed), I used to use the term Eat not Heat to describe people who had a choice between heating and eating on limited money. We are now getting to a situation where people cannot afford to eat, let alone put money on the meter. Gas and electricity price increases across the board of 10% not helping. We have just opened our own food bank before Christmas and we are serving a lot of people who have had benefit sanctions. The DWP are running a rolling programme of kicking people off ESA through the ATOS medicals. Our success rate at independant appeal is roughly 75%, but the loss of full benefit affects people.

Client case studies.

Case study one.

Mr S, a pensioner from the Meadows, has a number of ailments, all of which cause him more grief when he is cold at home. Mrs S saw an advert for the project in the Nottingham city council's Arrow magazine; this prompted her husband to make the call. David our project worker arranged to visit the couple in their home to see what help could be given.

The house is a Victorian solid wall house. The loft contained no insulation and this coupled with an old, unreliable boiler meant the house was overdue for an energy efficiency revamp.

Through our partnership with Nottingham Warmzone accredited contractors installed 10" of loft insulation. The new 'A' rated boiler and central heating system were fitted by Warm Front.

The S's are no longer losing up to 15% of household heat through the roof, meaning more of their heat is kept inside. Their new central heating system ensures they are able to regulate their heating when the temperature drops, meaning less energy and money is wasted. The S's are over the age of 65 and in receipt of qualifying Warm Front benefits, which means all works were completely free. Savings of up to £160 worth of energy per year due to the insulation. The energy efficient boiler and heating system is saving the couple up to a further £260 per year.

Case study two.

Mr F is a single man who is receiving employment support allowance. He lives in a ground floor flat and because of his medical condition he needs to keep his flat warm. The flat had

no wall insulation and because of its position at the bottom of a hill all the cold air was dropping down against his flat. He was spending £30 a week on his gas bill. I contacted Warmzone in Nottingham and they came and fitted cavity wall insulation for free.

I also looked at the tariff he was on to see if we could find a cheaper option. His options were limited as he was on a prepayment meter and this restricts the cheaper tariffs that are available. The switching sites only list limited options, but I ended up switching the client to Ebico for both his gas and electric. The Ebico tariff was a lot cheaper than his previous British Gas tariff.

Case study three.

Mrs V is a single working mother who looks after her two college aged children.

Things started to go wrong for Mrs V in 2001 when her and her husband divorced. Despite, or possibly because of, the divorce they maintained close contact and he was able to see the children whenever he wanted to. In 2006 the husband was signed off work with depression and the regular maintenance payments stopped until Mrs V took the matter to court. From 2006 to 2009 the husband paid £5 per week maintenance however he passed away in August. Mrs V struggled to manage with effects of his death and to raise two children by herself whilst working full time. The withdrawal of the Education Maintenance Allowance ("EMA") in September 2011 meant the loss of £140 month from an already tight budget. Without this she had to provide money to enable her sons to get to college and for school meals and clothes. The immediate effect of the loss of the EMA was that she failed to pay all of the bills on time and arrears built up for the gas and electricity. She tried to arrange a payment plan for my gas and electricity debt however I was pressurised by the agents at British Gas into a payment plan that was not realistic and it failed.

The Advice Nottingham Fuel debt team helped Mrs V with an application to the trust fund which cleared all of her gas and electricity debts. The most important facts in the application were the facts that the debt had been caused by a change in circumstances and that Mrs V could show that moving forward she would be able to pay for her gas and electricity without incurring any further debts.

Case study four.

Mr A, came to see the Advice Nottingham fuel debt project with arrears of approx £1800 on his fuel bill. British Gas were now asking for payments of £120 per month to clear the arrears which was clearly unaffordable when he was receiving employment support allowance of only £71 per week.

Mr A has some major issues with his mental health which resulted in the breakdown of his marriage three years previously. His wife moved out taking his three children with him. To manage Mr A took out a number of loans and ran up a lot of bills. His mental health issues got worse and he started sticking his head in the sand regarding bills. The condition of the house was terrible and Mr A had stopped heating his house and was living in a single room using an open fire to keep warm.

The Advice Nottingham Fuel Debt project helped Mr H draw up a detailed list of his income and expenditure which showed that he could afford his fuel bills if his debt was erased and they applied on his behalf to the British Gas Energy Trust Fund. The Trust fund very kindly gave a full grant to pay off the full amount of the debt. We also referred him across to support services in the city and Mr A is now being supported by a support worker from the mental health team.

Case Study five

Mr and Mrs W have two dependent children and are currently in receipt of Incapacity Benefit, Employment and Support Allowance, Child Benefit, child Tax Credit, Housing and Council Tax Benefit and disability living allowance on behalf of Mr W who has several illnesses and is unsafe to be left alone.

Mr W has previously been accepted for a debt relief order in Mr W name, but as the couple had the bill in joint names the debt to British gas was still outstanding on their prepayment meters and wasn't included in the debt relief order. This meant that they were paying for the debt through their prepayment meters.

Mr W was given energy efficiency advice to help to try to lower the family's future consumption.

The Advice Nottingham Fuel debt team assisted Mr and Mrs W draw up a financial statement and it became apparent that the family was also using a laundrette to wash the clothes as they was not in a financial position to afford to replace the washing machine which was broken. Mr and Mrs W informed advice Nottingham Fuel Debt Team that before the debt relief order they would have got credit through a catalogue to purchase this kind of goods.

An application was made to British Gas Energy Trust to assist Mr and Mrs W with the arrears on the account and a further assistance payment for a washing machine. The trust kindly awarded the full amount of the debt and a new washing machine which has helped to relieve the pressure that the family was feeling.

Case Study six.

Mrs B was referred to me by a health support worker in concern with her property.

Home visit conducted, I looked around the property and discovered that there was no insulation at her property. No double glazing, no loft installation, no doors from her kitchen to her living room and hallway. Areas of the property were also suffering from mould. Her method of heating was from old electrical storage heaters.

She has stated that when she puts her storage heating on, that she is spending an average £10 a day. Mrs B is unable to afford this due to being on benefits and her house is constantly cold.

Talked to client about possible insulation grants that maybe available through her fuel supplier (BG). Rang fuel supplier, but she is not entitled as she was living in a council property.

Also informed the client that she able to claim a warm home discount as she currently claiming income support and has a child under 5. I helped her submit an application to the British Gas for this.

As she is living in council accommodation I contacted the council to state that Mrs B does not have an effective heating System, no insulation, no double glazing and there is mould growing on the walls.

The council initially stated that the property was inspected in 2008 and that it met the standards and that the council didn't need to come out to visit the property. As I had taken photos when visiting, I then sent the council photographic evidence to show how bad this house is.

They then agreed that they would send someone from their department out to take another look at the property. I repeated a home visit within a fortnight to check whether the client

had a visit from the council. Mrs B stated that she had and they have agreed to fully insulate her home (loft and cavity insulation) and fit a brand new gas central heating system. This work has now been completed.

Case study seven.

Mr H, a single man, came to see the Advice Nottingham fuel debt project with arrears of approximately one thousand pounds. British Gas were now asking for payments of £50 per week to clear the arrears which was clearly unaffordable when he was receiving job seekers allowance of £67.50 per week.

Mr H had been made redundant two years ago and despite his best efforts he had been unable to find work. Mr H had lived a fairly modest life before being made redundant and he had at the time of his redundancy two loans with high street lenders totalling about £2,000.

On being made redundant Mr H was unable to pay the loan instalments and his day to day bills. The loan companies threatened all sort of court action and he paid the loan companies in preference to his gas and electricity bill causing large arrears to build up.

The Advice Nottingham Fuel Debt project helped Mr H draw up a detailed list of his income and expenditure which showed that he could afford his fuel bills if his debt was erased and they applied on his behalf to the British Gas Energy Trust Fund. The Trust fund very kindly gave a full grant to pay off the full amount of the debt.

Case Study eight

Ms S works part time and has two young children. Her he problems began when her brother-in-law was fatally stabbed approximately a year ago. This devastated her sister and the children who were robbed of a father. Her sister and the children were unable to cope with the situation both emotionally and financially and the debts, and rent arrears, began to spiral to the point where she would have been homeless. Ms S' sister also began to show worrying signs of mental health problems due to depression and grief. In an attempt to help matters Ms S allowed her sister to move in with her so that she could help emotionally and with childcare.

This gesture greatly helped her sister and her children however Ms S's house was not large to start with and the presence of another family and a sister with very high care needs meant that Ms S's ability to manage her own affairs fell apart as she tried to look after other people. Matters were not helped when the local authority miscalculated her Housing and Council Tax Benefit and failed to deal with her claim in a prompt manner leading to unnecessary rent arrears and council tax debts.

Ms S failed to prioritise her debts and used money that she should have used for rent and bills to help her sister get through this period. This left her with large arrears on her gas and electricity bills.

Ms S was faced with avoid eviction due to rent arrears however with help the arrears were managed.

The application was successful and her gas and electricity debts were wiped clean with a grant from the trust fund. These in total amounted to over £1,500.

Current cases being worked on for some of our client's:-

D and V are sisters although there is twelve years between them. V has breast cancer and she is undergoing chemotherapy at Nottingham City Hospital which although the closest hospital is over an hour's drive away. D and V have never owned their own home and they have always rented. Prior to living at this address they rented their home via another private landlord. Their problems began when V was diagnosed with breast cancer in early 2008. V was employed as a teacher at a local primary school however she had to reduce her hours and then stop work due to health reasons. Their reduced income was not enough to pay the rent. Their father moved in to help D and V both with the rent and with day to day matters. The effort was to kill him and he suffered a massive heart attack in the house; passing away in his daughter's arms as she called for help. The landlord requested the house back and served a section 21 notice upon them. D and V applied to the council for help however the council was unable or unwilling to offer them any suitable accommodation. The landlord started legal proceedings the costs of which were added to the rent arrears. The trial judge had an understandable degree of sympathy with them and whilst their eviction was delayed the eviction through two hearings however they were eventually evicted and had to spend a night in their car before Rushcliffe Borough Council would accept that they were genuinely homeless. This was 1 November 2011. By delaying the eviction for as long as possible. D and V were housed in a homeless hostel which was totally unsuitable for a woman undergoing therapy for cancer and then found a new home via a private landlord. They took the property on the basis that the owner would be looking after their parents in Staffordshire for between eighteen months and two years and they could therefore expect a degree of stability in which V could recover. D was made redundant from her thirty-five hours a week job in Feb 2012 and during this time they were unable to pay for their gas and electricity usage and arrears built up. D was offered . D and V expected the lease to run for at eighteen months however it was not fully explained to them that the landlord could terminate the lease on a no-fault basis after the fixed six month period has expired. The landlord has now served a section 21 notice on them as they wish to return to the house as the landlord's plans have changed. This was a devastating blow for V and D as they have always ensured that the rent was paid on time. The notice expired on 13 October 2012 and they are now getting housing advice. V and D have gas and electricity arrears with SSE and are now threatening to disconnect. There is no realistic prospect of them being able to pay either of these amounts.

L lives with her three children. She is a fully qualified nursery nurse and teaching assistant who is currently doing a special needs support course to improve her job prospects. was married to her husband in 2002 who served in the army however they separated and L is coming to terms with being a single parent. L. L is applying for help with an electricity bill of £642. This arose as she contacted British Gas when she realised that her direct debit was only going towards her gas and not as she thought for both fuels even though she was on dual fuel. L is confident that had British Gas sent her a bill for the electricity the debt would never have arisen in the first place. L is currently studying so that she work with children with Special educational needs and as she has no body to look after her daughter she needs to place her youngest daughter with a child minder for one morning a week (tax Credits will not meet this cost as they do not class this as necessary) L has made numerous sacrifices to keep her family happy. L has always worked since leaving school however she went on maternity leave in 2009 for her daughter and then slipped her disc in 2010/2011 meaning

that she could not work as a child minder. Her husband left in 2011 just before his daughter first birthday.

Statement from Advice Nottingham manager re the project....

We have been delighted with the success of the Fuel Poverty Project since it started in July 2011. Four of our advisors was given intensive training in energy efficiency and related matters, achieving accreditation in City & Guilds 6208-01 Energy awareness. Having initially visited many organisations in the north of Nottingham city and the county, to explain and promote the new service, they have been increasingly busy. Clients of other agencies and the general public have been referred to us for energy advice and help with fuel debt management, which includes applying to trust funds to write off excessive outstanding bills or help with further expenses. The average payment our clients have received from utility trusts has been £257, which has allowed them to start on a suitable tariff without arrears and they have been given energy efficiency advice to help them with their future fuel consumption. Client's seen needing help to make a debt management plan owe an average of £932. It is relevant to note that those referred from agencies already giving debt advice are only assisted with their fuel debts, but where referred by support workers or self referred a complete debt support package is offered and the more complex cases are passed to our other welfare benefit and debt advisors.

It is expected that client numbers referred into our service will continue to increase as costs of fuel rise, more people suffer financial hardship with the recession and the changes in welfare benefits reduce their income. Our fuel advisor's previous experience in working with the elderly and people with mental health issues is beneficial since these client groups are often amongst those who get into serious difficulties with their utility usage and payments. The one to one advice and help that can be given through this project enables them to understand how to manage better, causing them less anxiety and reducing health problems due to improved awareness of efficient fuel consumption.

Conclusion

We would like to thank the trust for supporting the fuel project over the last year. It has been a busy year.

The Ebico Trust grant has been crucial to the Advice Nottingham fuel project. We like to run a holistic project that is open to all. It has enabled us to offer a fully inclusive project to all residents across Nottinghamshire especially client's who cannot get into the centres.

The home visits are vital in understanding the client's true situation and thus the help we can give them. We have funding to cover the fuel project in terms of working from the centre. We will be reducing the amount of hours available to clients and home visits will have to be reduced to just the most desperate people.

We would like to make a request that the Trust considers awarding us an extension of the funding for another year when it finishes on the 1st Feb 2013. This would enable us to continue the great work that has been going on.