

Northumbrian Citizens Advice Bureau

Report to the Ebico Trust – April to June 2014

1. Background

In February 2014 West Northumberland CAB received funding for a 2 year pilot to deliver a successful fuel energy advice scheme. The funding was transferred to Northumbrian CAB in April 2014 when Alnwick, Berwick and West Northumberland CAB merged.

The current project has 2 main strands –

- to continue existing service delivery in West Northumberland.
- to explore ways of developing access to fuel energy advice in other parts of rural Northumberland, within the available resources.

Northumbrian CAB currently operates from 3 main offices in Alnwick, Berwick and Hexham with staff and volunteers also covering 3 smaller offices in Amble, Haltwhistle and Prudhoe and an outreach in Wooler. The bureau covers a huge rural area (our Hexham and Berwick offices are 80 miles apart) made up of market towns, small villages and isolated hamlets. The challenge facing the organisation is to ensure that people from all across this large rural area have access to our information and advice services.

The wider rural area shares many of the problems experienced in West Northumberland associated with fuel poverty and we will be working, through the pilot to see how, in partnership with other services and organisations, we can develop a sustainable model of service delivery which helps identify and address some of the key issues.

2. Current service delivery

The project worker is based in Hexham and is employed for 14 hours per week. These hours are worked on a flexible basis to help meet the needs of clients. Currently the majority of her work is carried out on a one-to-one basis with clients, usually through home visits, but she also undertakes publicity and promotion work and carries out talks and training to help extend the reach of the project.

One-to-one advice

In the first quarter of 2014-15 the worker assisted 35 clients and opened 18 new enquiries on behalf of clients. The work undertaken covered a range of topics including:

- Maximising income and identifying benefit and grant entitlement.
- Reviewing the best gas/electricity tariffs available.
- Agreeing manageable payment plans / arrangements / payment methods.
- Dealing with fuel arrears.
- Providing fuel energy advice and energy saving tips.

Of the clients the project assisted:

- 49% were over 60
- 74% were female
- 91% were white British
- 63% had a disability of long term health problem

Talks, training and group work

In June 2014 a presentation was made to the Low-vision group in Prudhoe whose members brought along their energy bills. The adviser addressed a range of topics including: understanding your energy statement; tariff options and comparison; payment methods; fuel arrears; meter readings; Warm homes discount eligibility; insulation and energy efficiency grants. Information was also provided on the energy supply companies discounts for vulnerable and low-vision customers. The adviser followed up with home visits to individuals where necessary.

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3. Referrals

To help ensure we get the best outcome for clients we work with a range of services and partners both internal and external. Internal referrals are normally made to specialist workers who can help progress the client's case – referral to a debt worker for example where the client's fuel debts are part of a much bigger debt problem or referral to a benefits worker for help to challenge an incorrect benefits decision.

Over the coming months we will continue to expand our work with other services and agencies in order to maximise the impact of the project. For example in May/June 2014 discussions took place with DAWN Advice Ltd to agree a referral system between the CAB fuel project and DAWN's specialist fuel energy advisers who are supported by the British Gas Energy Fund and can help with grant awards to help clear fuel debts.

4. Promotion of the service

Regular publicity and promotion are seen as vital to the success of the service and will take place on an ongoing basis to help ensure that as many people as possible know about the service and can benefit. Examples from quarter 1 are listed below:

- April 2014 - CAB energy adviser's contact details were included in the Hexham MP's "How to save money on your energy bills" booklet, circulated to 8,500 homes.
- May 2014 - Information leaflets and contact details for the CAB's energy advice project were provided to Community Action Northumberland for their Spring conference of 90 delegates.
- June 2014 - Information packs on CAB energy advice project supplied to Elizabeth Evans Opticians, Prudhoe to pass on to customers and additional contact details passed to Prudhoe Library.

5. Outcomes

The work generates a range of outcomes for clients including financial gains such as increased income, practical gains such as the relocation of inaccessible meters and softer outcomes such as increased peace of mind. Examples are provided below and in the case studies at the end.

- Clients living in an off-gas rural area, on complex metering systems, experienced difficulties with late billing by their supplier due to computer issues. The adviser made home visits to these clients, registered complaints with the energy company and sought resolution. In some cases a goodwill gesture of up to £200 was made and costs over 12 months old were disregarded.
- A further group of clients had incorrect or estimated meter readings leading to inaccurate billing. Following home visits correct reading were submitted by the adviser who was then able to ascertain actual usage, negotiate manageable payments, review direct debit payments and check tariff suitability.
- Warm homes discount broader group payments - many eligible clients do not realise that they qualify for this discount which is credited to their electricity account or received by voucher. The big 6 suppliers have funds available for their most vulnerable customers and in the winter of 2014/15 this payment will be £140.
- Through advice and referral to benefits specialists clients have qualified for additional benefits such as Attendance Allowance, Pension Credit and Employment and Support Allowance. This additional money can have a significant impact on household income.
- Many clients are on standard tariff and do not have either internet access or the confidence to compare prices and change supplier. The adviser is able to obtain up-to-date usage figures and provide an accurate price comparison to enable clients to access the best tariffs available.

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Project development

As part of the second strand of work we are looking at how we can develop the project across a much wider area. Using the project worker to undertake home visits in other parts of the county is not an option due to time and high travel costs so we are currently researching how we might develop the service in other ways -

- By providing training to advice workers in our other offices so that they can identify clients with fuel problems and highlight sources of help including referral for debt and benefits advice.
- By working with partner agencies to improve signposting and referrals between agencies and to identify gaps in service provision.
- By developing a volunteer based team who can carry out home visits and provide fuel energy advice.
- By identifying additional sources of financial help to develop the work.

Case Studies:

Case study 1

Mr T is an existing CAB client. He has learning difficulties and is unable to read either his meters or his statements, he also suffers anxiety attacks. Following a home visit, he provided authority to liaise with his supplier on his behalf and is now on a fixed price tariff. A password scheme has been set up to gain access to his property for regular meter readings which he finds reassuring. Recently, his account was £175 in credit and the adviser arranged for this to be refunded to him by cheque. He is eligible for the warm homes discount, broader group which requires him to reapply each year. When reapplying on his behalf, the adviser noticed that despite no improvement in his personal circumstances, he no longer appeared to qualify. He was referred to the CAB benefits team who discovered that his benefit payments were incorrect. He received a backdated award of £1053.15 and qualified for his warm home discount broader group payment (£140 winter 2014/15) too.

Mr T feels secure knowing that the CAB will be there to help him if he gets into difficulties.

Case study 2

Mrs L is a new client, referred by a neighbour. She has mental health difficulties following the death of her husband and was unable to manage her finances. She lives in a rural property with electricity only on a complex metering system. Her energy supplier's new computer system could not initially deal with complex metering and therefore she did not receive a bill for over 12 months. When she did, she paid it using much of her savings. The project worker made a home visit to her, submitted meter readings to ascertain correct usage and she was awarded £200 as a goodwill gesture for late billing. The project worker gave her advice on energy efficiency to help reduce her costs. In addition, she was referred to the CAB benefits team and she was awarded Attendance Allowance, Severe Disability Payment and Pension Credit, making her better off by £120 per week. She also qualifies for the warm homes discount core group.

Mrs L is now in better health and feels better able to manage her affairs.