

# **Citizens Advice Eastbourne**

## **Report to the EBICO Trust**

**January to March 2016**

### **Background**

Thanks to the great support received from the Ebico Trust over the last 6 months the project made a difference to the lives of at least 49 people.

There still seems to be lack of understanding of the financial consequences of pre-payment meters. When comparing energy tariffs for clients with prepayment meters the projections of the costs where the client is on a credit meter are additionally put forward. The calculations usually show a financial saving of 29-35%. Clients are always surprised by the significant differences in the costs between the two types of meter.

### **Current service delivery**

The project employs a part time caseworker for 25 hours a week with a focus on helping clients to reduce their energy usage and reduce their energy costs by comparing energy providers. The project deals with other contributing factors aside from energy costs, which may threaten the household with poverty. This holistic approach is designed to provide a sustainable basis which secures clients, as much as possible, against future hardship.

Between 8 January 2016 and 8 April 2016 the project saw 24 clients over 57 appointments 19 of whom were new clients.

Between these dates savings of £24,976.58 were identified, £1,435.67 of which was directly related to energy costs and £2,759.28 of which was related to benefits.

The largest savings identified came from a successful and ongoing PPI claim which is worth £1,164.87 each month, for as long as the client remains unable to work and around £9,000 from a client who's will, unbeknown to him, had excluded his daughter and instead left everything, aside from a guitar, to the Hospice which had organised the will. Money management in this case involved estate planning and funeral arrangements.

### **Promotion of the service**

The project delivered in house training in conjunction with the fuel poverty co-ordinator for East Sussex County Council and Citizens Advice Hastings energy awareness team. The project also represented Eastbourne Citizens Advice at the fuel poverty practitioner's network, explaining how we assist clients through the switching process. An energy stall to promote the service and awareness of energy saving options was set up in the local shopping centre for one day. The project also participated in a one day outreach in Eastbourne Borough Council's walk in centre, to assist with energy saving advice and switching providers.

Advertising the service through GP surgeries newsletters is something the project would like to further this quarter.

## **Outcomes**

Summaries of the outcomes achieved over this quarter.

A single mother of two, who had been dismissed from work due to ill health before Christmas, came to the bureau because of issues affording her outgoings. The client did not want to challenge the employer's decision as part of her problem related to her heart and, having had a mini stroke, she was not in a position to go through stresses without risk to her health. The project identified several areas where money could be saved, including £400 per annum from switching from a pre-payment meter to a credit meter. The client has since secured work with an alternative employer.

Through East Sussex County Council's Winter Warm Health project we have had energy saving measures installed at two client's homes, including thermostatic valves and a hallway thermostat for a 76 year pensioner on income based benefits. The other client had his storage heaters fixed and so is able to take advantage of the savings available from the economy 7 tariff his meter provides for.

Ongoing cases include:

- Referring a client to the ECO scheme so that her broken boiler can be fixed.
- Advising a client with early onset dementia, amongst other health conditions which limit her mobility, to organise her financial affairs sustainably and cost-effectively so that they largely run themselves with minimum attention, in the event that her condition deteriorates. Moving from a pre-payment meter to a credit meter is one of the ways we are going to control the household budget.
- Assisting a client to adjust from having a salary to retirement following her husband's diagnosis with Alzheimer's and her new role as his carer. Again part of the plan to streamline the household's budget involves moving from a pre-payment meter to a credit meter, as well as looking to tax allowances, benefits and re-mortgaging.
- Complaining to an energy company regarding a substantial energy debt which has come about through estimated readings, the meter being in a high, boxed inaccessible area and not reachable by the client who has mobility issues. The situation is compounded by the fact that he was on their vulnerable priority services register and should have been subject to quarterly meter reads.