

**Report of the Chief Executive****FUEL POVERTY**1. Purpose of report

To inform the committee of the work completed by the housing department to address fuel poverty.

2. Background

Officers in the housing department have previously attended training to help them identify people who may be in fuel poverty and to offer advice and assistance. Since the appointment of the Finance Inclusion Officers employees are able to refer tenants to this service to get support.

3. Detail

The Financial Inclusion Service, which has two full time Financial Inclusion Officers, supports tenants with payments for gas, electricity and water bills. They assist tenants with applications for grants and trust funds and can also help negotiate payment plans. Details of grants, schemes and payments that tenants are supported to access are included in the appendix.

Three case studies are also provided in the appendix, to demonstrate the impact of the work completed by the Financial Inclusion Officers to address fuel poverty.

4. Financial implications

All fuel poverty work is completed within existing budgets. The housing department assists tenants to access external grants and funding.

**Recommendation**

**The Committee is asked to NOTE the work of the housing department to address fuel poverty**

Background papers

Nil

## APPENDIX

**Grants, schemes and payments that tenants are supported to access**Severn Trent Grant

Severn Trent Trust fund helps to reduce or clear water arrears, which can be for both current and former addresses. The Severn Trent Big Difference Scheme is a discretionary fund that assesses a household income to establish how much they can afford to pay for their water charge. In some cases water charges can be reduced to only £5 per month. Severn Trent also offer a scheme for a reduce rate for those with medical conditions that require the use of more water. The Financial Inclusion Officer can help the tenant discuss this with Severn Trent and the household member who will be advised which scheme they should apply for.

The Financial Inclusion Officers assist tenants with these applications by completing the online application, as we are registered to the Severn Trent portal. They also assist tenants to register for the priority list, so in the event of water disruptions, the tenant is priority and is provided with bottle water from Severn Trent free of charge.

Energy Suppliers Trust Funds

Each energy supplier has their own trust fund to help their customers reduce or clear gas and electric debt. Each supplier has its own different criteria on who can apply and how many times. Every application has to be submitted using the energy grant portal by a professional providing money assistance, such as a Financial Inclusion Officer.

Each supplier has an emergency fund for those on pre meters. This has to be applied for by the Financial Inclusion Officer who will speak directly to the energy supplier to discuss a possible payment. This does not have to be paid back.

Warm Home Discount Scheme

Each year every energy supply offers the Warm Home Discount scheme. Tenants can complete the form themselves online, or can be assisted by a Financial Inclusion Officer. Each supplier has different criteria on who can apply but tenants who get the Guarantee Credit element of Pension Credit are eligible for all schemes.

Tenants can get £140 off their electricity bill. It is a one-off discount on their electricity bill, between September and March. In some cases the supplier will allow the tenant to get the discount on their gas bill instead, but this is not always possible.

The discount does not affect Cold Weather Payment or Winter Fuel Payment which the tenant may also be eligible for.

Cold weather payment

The Cold Weather Payment is a government payment when temperatures drop below zero for a sustained amount of time. Tenants on qualifying benefits can claim

£25 for each 7-day period of very cold weather between 1 November and 31 March. Cold Weather Payments do not affect other benefits.

### Winter Fuel Payment

Tenants born on or before 5 April 1954, may also be entitled to the winter fuel payment. The winter fuel payment is a tax-free payment of between £100 and £300 to help certain groups of people pay for their heating over winter.

### **Case Studies**

#### 1. Emergency credit for pre-payment meter

A tenant contacted the housing department as they had no gas or electricity and were unable to credit their pre-payment meter as they would not receive their next benefit payment for five days. The tenant had both mental and physical health conditions. The Financial Inclusion Officer telephoned their supplier to explain the situation. The supplier sent out a gas engineer on the same day to credit the gas meter with £80. They also provided the tenant with a code to credit the electric meter with £80 too. The tenant did not have to repay this amount back.

#### 2. Warm Home discount

A tenant was eligible for the Warm Home discount but needed support to complete the application. The Financial Inclusion Officer assisted the tenant to complete the application and checked regularly with the tenant until they were notified that the award had been made and the credit was made to the tenant's electric bill. The Financial Inclusion Officer also supported the tenant to change to a cheaper tariff, and therefore reduce their ongoing energy bills.

#### 3. Water Arrears

A tenant's water account had been passed to bailiffs, their arrears were over £1000. The tenant had poor literacy skills and was unable to read the information that had been sent by the water company without assistance. The Financial Inclusion Officer contacted the water company to explain this and discuss how the tenant could be assisted. The Financial Inclusion Officer applied to the Severn Trent Trust Fund, which cleared the arrears. The tenants was also accepted onto the Big Difference Scheme, which reduced his water charge to £5 per month. The Financial Inclusion Officer also ensured that the tenant was registered on the Severn Trent priority list and that they noted that any contact should be via telephone and not letter.