



# **BRITISH GAS ENERGY TRUST PROJECT ENERGY ADVICE**

## **IMPACT REPORT**

**January 2016 to March 2017**

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## 2 INTRODUCTION AND BACKGROUND

Citizens Advice offices in Dorset have been delivering advice in the local area for many years, building on our reputation for providing free, independent, confidential advice to everyone on their rights and responsibilities regardless of race, gender, disability, sexuality, nationality, ethnicity, religion or belief.

In recent years, there has been a focus on the delivery of energy advice to consumers, and a number of projects have been in place across the county.

The purpose of this report is to describe the activity that took place as part of the British Gas Energy Trust (BGET) Project during the period January 2016 to March 2017, and to demonstrate the impact of the advice provided by the local Citizens Advice office. The report has been prepared by Citizens Advice in Dorset (CAiD).

## 3 THE BRITISH GAS ENERGY TRUST (HEALTHY HOMES) PROJECT

In 2015, Dorset Community Action was successful in obtaining a grant for **£248,839** to lead and deliver a multi-agency, multi-faceted project in the county of Dorset aimed at reducing the number of people suffering from fuel poverty.

BGET is an independent charity and a separate legal entity to British Gas. The Trust *'contributes to the relief of poverty, with a particular focus on fuel poverty, helping those who are struggling to pay for their consumption of gas and electricity get back on their feet and remain debt free going forward'*. ([www.britishgasenergytrust.org.uk](http://www.britishgasenergytrust.org.uk)).

The project focused on three key outcomes (see Appendix A for more detail).

- Improved strategic thinking about ways to reduce Fuel Poverty in Dorset
- Delivery Agencies will feel better equipped to assist clients to escape Fuel Poverty and where necessary improve their health
- People will be better off, using new knowledge and information to avoid fuel poverty while those becoming fuel poor will feel confident enough to ask for assistance at an early stage.

The project included a Dorset-wide programme of interventions, all of which contributed to the overall objective of tackling fuel poverty in the county. In essence, the activities fell into four groups:

- Training and support for front line workers to better engage hard to reach groups
- Targeted information, advice and guidance e.g. fuel poverty, benefits and energy switching advice, for hard to reach groups
- Advocacy support
- Emergency and hardship loans and grants

### 3.1 THE PROJECT PARTNERS

The project pulled together a number of key organisations to work together to deliver the four activity groups outlined above:

<b>Organisation</b>	<b>Activity</b>
Dorchester Community Action	<ul style="list-style-type: none"> <li>• Lead Partner</li> <li>• Grant holder, accountable to BGET via Charis grants</li> </ul>
Age UK	<ul style="list-style-type: none"> <li>• Providing benefits advice to over 50 year olds mainly resident in Dorchester and surrounding area</li> </ul>
Citizens Advice in Dorset (CAiD)	<ul style="list-style-type: none"> <li>• Administering hardship fund</li> <li>• Providing advice on welfare benefits and energy advice to people of any age, specifically targeting families and people with health/disability issues (through Local Citizens Advice offices)</li> <li>• Providing support with financial capability</li> </ul>
Magna Housing	<ul style="list-style-type: none"> <li>• Targeting clients living off the mains gas network who would utilise a wood burner</li> </ul>
Dorset AONB <sup>1</sup>	<ul style="list-style-type: none"> <li>• Wood fuel pilot</li> </ul>
Wyvern Savings and Loans [Credit Union]	<ul style="list-style-type: none"> <li>• Emergency loans</li> </ul>
Dorset Mental Health Forum	<ul style="list-style-type: none"> <li>• Training for front-line workers</li> </ul>

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<sup>1</sup> Area of Outstanding Natural Beauty

## 3.2 BENEFICIARIES

The project targeted low-income and vulnerable households, including people within the target groups of the National Institute for Health and Excellence (NICE):

- over 65 year olds
- people with respiratory conditions such as COPD
- people suffering with mental illness
- people with dementia
- families with children under 5
- pregnant women
- people living in areas of deprivation [using Indices of Multiple Deprivation data]
- people living in emergency accommodation

## 3.3 PROJECT TARGETS

The project set a number of targets, the relevant ones to this report are highlighted in bold:

- **75 clients supported through advocacy**
- **1,905 clients given Information, Advice and Guidance**
- **1,445 clients using financial & switching advice**
- **£1,875 gains per client (in increased benefits)**
- **£200 saved per client (in reduced fuel bills)**
- £1.293 million gained in total through additional income or reduced bills
- 10 clients taken out of fuel/financial crisis through loans (£500 per loan)
- 4 wood burners installed; 10 people in target group supplied with wood fuel
- 6 training sessions delivered; 3 events held for delivery partners.

## 4 THE ROLE OF CITIZENS ADVICE IN DORSET

Citizens Advice in Dorset played a key role in the project, co-ordinating the advice being delivered by the Local Citizens Advice offices. This involved identifying which local offices would participate, working with the individual managers to recruit and train advisers, organising regular meetings with the advisers and managers and reporting on performance. In addition, CAiD worked across the whole LCA network to promote the project and raise awareness of the advice available.

CAiD were also involved in setting up the Emergency Hardship fund, designing and managing the application and assessment procedures. The CAiD Executive Manager was then part of the panel appointed to consider grant applications.

During the period of the project, CAiD was responsible for the Advice Dorset Network and the Advice Dorset Partnership. Within this role, CAiD promoted the work of the BGET project to advice and support organisations across the county and beyond. This included placing regular items in the electronic news bulletin and taking a lead role in organising the Keeping Warm, Saving Money conference in February 2016 (see below).

In addition, CAiD played a significant part in the project steering group and contributed to the wider project development, for example developing marketing materials for the project, organising and taking part in promotional events, and attending the Bournemouth, Dorset and Poole Domestic Sustainable Energy Working Group (convened by local authorities).

## 5 THE ROLE OF LOCAL CITIZENS ADVICE

Local Citizens Advice (LCA) offices are individual organisations, each of which are independent whilst being members of the national Citizens Advice charity. There are 7 Local Citizens Advice offices in Dorset, 3 of which participated in this project.

<b>LCA</b>	<b>Geographical area covered</b>
Bridport <ul style="list-style-type: none"> <li>• Benefits adviser (18 hours per week, increased to 22 hours a week from November 2016)</li> </ul>	West Dorset Weymouth & Portland
East Dorset <ul style="list-style-type: none"> <li>• Benefits adviser (18 hours per week)</li> </ul>	East Dorset Christchurch North Dorset
Purbeck <ul style="list-style-type: none"> <li>• Benefits adviser (18 hours per week)</li> <li>• Financial capability adviser (7.5 hours per week)</li> </ul>	Purbeck West Dorset

In essence, the remit of the Benefits Advisers was to maximise the income of clients. 'Income Maximisation' is a process which looks at all the ways that a client may be able to increase her/his income to improve the overall financial situation for her/himself and her/his household. This includes checking benefit entitlement, applying for welfare benefits, dealing with benefit problems, checking any entitlement to discretionary payments and grants, looking at personal budgets and identifying ways of saving money.

The advisers also delivered energy-related advice targeted at increasing income and reducing expenditure, including but not limited to helping clients to switch fuel tariffs, dealing with fuel debt, applying for the Warm Home discount scheme, applying for Wessex Water schemes and helping with problems with energy suppliers.

The role of the Financial Capability Adviser was to provide support and guidance to individuals in fuel poverty through one-to-one and small group sessions. This included working with clients to identify their financial capability needs, developing and delivering tailored learning activities and monitoring client outcomes.

## 6 THE WIDER CONTEXT

At the start of this project, in March 2016, there were a number of other energy-related projects in place in Dorset, Bournemouth and Poole. It was essential to understand the purpose and reach of each project in order to minimise overlap and confusion. The key projects are outlined below (see Appendix B for more detail):

- **Big Energy Savings Network (BESN)** – group awareness sessions delivered by Dorset Community Action and Local Citizens Advice
- **Big Energy Savings Week (BESW)** – promotional events delivered by Dorset Community Action and Local Citizens Advice
- **British Gas Energy Trust (BGET)** – one to one appointments to consumers delivered by Local Citizens Advice and Age UK Dorchester
- **Energy Best Deal (EBD)** – group awareness sessions to consumers and front-line staff delivered by Dorset Community Action and Local Citizens Advice
- **Energy Best Deal Extra (EBDx)** – one to one appointments for consumers delivered by Local Citizens Advice
- **Energy Champion** – support for EBDx hosted by Purbeck Citizens Advice

- **Wessex Energy** – advice on insulation, renewable energy and grants for heating appliances
- **Dorset County Council’s Healthy Homes (Public Health) project** – help for vulnerable households, mainly insulation delivered by Wessex Energy
- **Surviving Winter grants** - £200 grants to vulnerable older people in fuel poverty; administered by CAiD - potential beneficiaries identified by LCAs.

Of these, there was significant potential for duplication and confusion for both clients and staff between the BGET and EBDx projects being delivered in local Citizens Advice offices (see table below).

<b>LCA</b>	<b>BGET Energy Advice</b>	<b>BGET Financial Capability</b>	<b>EBDx</b>
Bridport	√		√
Bournemouth			Provided with EBDx service by Purbeck CA
Christchurch	Provided with BGET service by East Dorset CA		Provided with EBDx service by Purbeck CA
Dorchester & Sherborne			√
East Dorset	√		
North Dorset			√
Poole			Provided with EBDx service by Purbeck CA
Purbeck	√	√	√ and hosted Energy Champion
Weymouth & Portland	Provided with BGET service by Bridport CA		

CAiD worked with the Energy Champion to identify the differences between the projects and also to agree that clients calling the Energy Referral Line 01929 775500 (set up and run by Purbeck LCA) could be referred to either project depending on their geographical location and the nature of their enquiry. Between the two projects, clients in the whole of Dorset, Bournemouth and Poole were able to access energy advice.

Where an LCA was delivering both EBDx and BGET, a decision was made as to which project was most appropriate. On occasion, EBDx clients (who were only funded for one appointment) were referred into the BGET project for follow up appointments.

Good relationships were also developed with Wessex Energy in order to cross-refer clients to the most appropriate advice.

## 6.1 KEEPING WARM, SAVING MONEY CONFERENCE

In February 2016, CAiD jointly organised a conference with Purbeck Citizens Advice called *'Keeping Warm, Saving Money – helping people in fuel poverty in Dorset'*, funded by National Energy Action and Energy Best Deal. Attended by 51 delegates, the conference focussed on raising awareness of fuel poverty and showcasing energy-related projects.

## 6.2 DORSET ENERGY REFERRAL PATHWAY

As an outcome from the conference, CAiD worked closely with Purbeck Citizens Advice to develop an Energy Referral Pathway, which explained the role of the different energy projects and the issues they could help with. The Pathway and associated toolkit was funded by the national Citizens Advice RIG<sup>2</sup> Making Energy Better campaign and circulated to frontline workers as well as promoted through the Advice Dorset website.

## 7 WHY IS ENERGY ADVICE IMPORTANT IN DORSET?

It is estimated that 10.6% of the population in Dorset (20,000 households) suffer from fuel poverty<sup>3</sup>. Fuel poverty in England is measured using the Low Income High Costs (LIHC) indicator. A household is considered to be fuel poor if they:

- have required fuel costs that are above average (the national median level), and
- were they to spend that amount, they would be left with a residual income below the official poverty line

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<sup>2</sup> RIG – Citizens Advice Rural Issues Group

<sup>3</sup> Estimate from Department of Energy and Climate Change, June 2014

## 7.1 THE IMPACT OF FUEL POVERTY

Fuel poor people often have cold homes, which can cause and exacerbate physical and mental health conditions, particularly cardiovascular disease, respiratory disease, minor illnesses, arthritis and rheumatism as well as increased social isolation and depression.

This, in turn, can lead to poorer education and employment outcomes, time off work and school, time off for carers and preventable deaths.

In 2013-14, it is estimated that there were 500 excess winter deaths in Dorset, 100 of which are attributed to cold homes.

## 7.2 THE CAUSES OF FUEL POVERTY

Fuel poverty is caused by a combination of three factors:

- Low income
- High fuel costs
- Poor energy efficiency

The advice provided to consumers through the BGET LCA advisers sought to tackle each of these factors by helping clients to maximise their income and manage their money better, switching tariffs and reducing fuel bills and helping consumers to become more aware of their energy use.

# 8 THE ADVICE PROVIDED BY LOCAL CITIZENS ADVICE OFFICES

## 8.1 THE CLIENTS

Over the period January 2016 to March 2017, we helped a total of 333 clients, of whom 59 also had advice about switching tariffs. Of these 333 clients:

- 98 were over 60 years old
- 182 suffered from a physical disability or long term health condition, of whom at least 16 had mental health problems
- 30 were parents with children under 5 years old
- 32 clients were not on mains gas

In addition, a total of 28 clients were provided with a grant from the Hardship fund.

It must be noted that many of the cases involved providing advice to a couple, although each case was only recorded against one client. This means that the total number of clients helped was significantly more than the 333 recorded.

In general, simple cases were handled by the core service of the Local Citizens Advice office which meant that the Benefits Advisers were dealing with the most complex and time-consuming cases.

## 9 THE IMPACT OF OUR ADVICE

We have used a number of ways to demonstrate the impact of our advice including the amount of financial income gained by our clients, the results of our client feedback survey, and selected case studies from January 2016 to March 2017.

### 9.1 FINANCIAL OUTCOMES

Our advisers helped our clients receive a total of £10,754 in one-off grants (excluding grants from the Hardship Fund) and reductions in utility bills, and a total of £309,643 in annualised welfare benefits<sup>4</sup>. This represents an average of £3,294 per client who was helped to claim and a return of at least £4.47 per £1 of the £71,668 grant to CAiD and the Local Citizens Advice offices.

We also identified a number of clients who met the criteria for a grant from the Hardship fund. 28 grants were awarded with a total distributed of just over £15,000; most of the recipients were referred via LCAs. Individual grants ranged from £90 to £1000, and were made for:

- Topping up prepayment meters
- Filling up oil tanks
- Clearing utility bills, in some cases enabling switching to a cheaper supplier
- Paying the £90 fee for a Debt Relief Order
- Contributing to the cost of a new boiler
- Supplying calor gas cylinders and electric heaters

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<sup>4</sup> If a client is awarded a weekly benefit of £50 this is recorded as an annual gain, i.e. (52 x £50) = £2,600

Some of the recipients - particularly those who need periodically to find large sums for utility bills or oil deliveries - were encouraged to open a savings account with Wyvern Savings and Loans, though uptake of this is as yet unknown.

## 9.2 CLIENT FEEDBACK

31 client feedback forms were collected during the project, all of which showed a high level of satisfaction with the advice received.

- 100% of clients said they were happy with the help and/or advice they received
- 90% clients said that our involvement had enabled them to cope better and had improved their confidence
- 74% clients said they were financially better off as a result of receiving the advice

## 9.3 CLIENT COMMENTS

Some clients gave very positive comments in their feedback which demonstrate the difference we have made.

'I wish I had done it 8 months before – I nearly committed suicide because I was embarrassed about owing money'

'The adviser opened new doors - explained everything and made it so much easier '

'The advice turned things around for better, I had no idea I could claim, now I have an emergency alarm system'

'I feel happier and better off because not so much money going out'

'I can now pay to have things done - laundry, household help, gardening'

'I am not so anxious; I would not open the post straight away for example, but now can'

'I don't think I'd be alive if I hadn't had your help'

'When I had no money I had to go without gas and electricity. On a low income, life was very restricted; I couldn't go out at all. Now I can do 'bits and pieces''

## 9.4 CASE STUDIES

The following case studies demonstrate the impact and complexity of the advice we provided. Further case studies are provided in Appendix C.

<b>The need for advice on welfare benefits when someone's circumstances change</b>	
The Client	Mrs and Mrs A were in their 60's. Mrs A had been ill for several months and was unlikely to return to work. They needed detailed advice on benefit entitlements and how to claim.
What we did	The BGET adviser explained the rules for various benefits and carried out a benefit calculation. We applied to Wessex Water for their 20% discount scheme and for a £200 Surviving Winter grant. We offered to help them switch their energy provider but Mr and Mrs A didn't feel they needed to do that.
What difference did we make?	Mr and Mrs A are financially much better-off – they received a one-off payment of £200, reduced their water bill and are likely to qualify for other benefits.

<b>Improving the quality of life for pensioners on a low income and reducing the risks of cold-related health issues</b>	
The Client	<p>Mrs B was a widow and lived alone in a bungalow that she owned outright. She had a very large gas bill from the winter that she was struggling to pay. Mrs B's home was very difficult to keep warm and she had spent last winter feeling very cold, often going to bed in the early evening to try and keep warm. She was struggling to pay her fuel bills and was just outside (a few pounds) the pension credit threshold.</p> <p>Mrs B's electricity was still on a key meter which was sited flush against the ceiling and required her to stand on a chair to get the key in and out. Mrs B has previously had a knee replacement operation and her mobility was impaired which meant operating her key meter was extremely risky.</p> <p>Mrs B would pay for a £10 taxi into town once a week to draw her pension, pay her gas bill and top up her electricity meter.</p>

<p>What we did</p>	<p>The BGET adviser provided advice on a range of issues, which included form-filling and liaising with several external agencies. We helped Mrs B to apply for Attendance Allowance and obtained a grant of £200 to help her with her high winter gas bill. We arranged for Mrs B to pay for her gas and electricity by direct debit and for her pension to be paid into her bank account.</p> <p>We also organised for Mrs B to be added to the Priority Services Register and for the key meter to be replaced with a credit meter.</p> <p>We arranged for Wessex Energy Advice Centre to install cavity wall insulation and start the process of replacing an old inefficient boiler.</p>
<p>What difference did we make?</p>	<p>With the installation of insulation and a new boiler, Mrs B's home will be warmer and easier to heat next winter, saving her about £160 per year.</p> <p>Mrs B also no longer risks an accident climbing on a chair to change her electric key meter and doesn't need to get in to town to pay her utility bills, collect her pension or charge her meter. The change to direct debit has save her about £1,640 per year in taxi fares and fuel bills.</p> <p>Mrs B's income will increase following successful application for benefits, giving her more money towards her utility bills and being able to enjoy her trips with the disabled club and other groups.</p>

<p><b>The need for a third party to intervene and untangle a complex situation with regard to billing for electricity and gas supplied</b></p>	
<p>The Client</p>	<p>Ms C had a young family and was dependent on means-tested benefits. Her gas and electricity were supplied by British Gas when she moved into her new property in 2013. She asked for a direct debit to be set up which never occurred; instead was sent a series of estimated bills which she paid when they came due. In December 2015 she provided a reading and between then and February 2016 she received a number of bills which resulted in a total of nearly £2750.</p>
<p>What we did</p>	<p>The BGET adviser considered that British Gas were in breach of the back-billing code of practice so we wrote to British Gas to ask them to calculate Ms C's actual usage, to ensure that back-billing was applied, to provide an explanation as to how the situation occurred</p>

	<p>and to provide a more reasonable and affordable bill.</p> <p>British Gas would only give a discount of 10% off the entire bill and did not consider they were otherwise at fault as they said that they were unable to get an actual meter reading due to client not being at home when they called.</p> <p>We decided the best option was to apply for a Charis grant to pay off the bill, then advise Ms C on energy saving options and switching supplier to get a cheaper tariff.</p>
What difference did we make?	<p>Ms C was awarded a grant and Wessex Water put her on the Restart Plus and Assist schemes. Resolving the disputed bills and using the grant to clear a significant debt, meant that Ms C felt very relieved and less stressed.</p> <p>Further financial relief was provided by getting the household onto lower water tariffs - and this is on-going help. Overall the family are now less financially stretched.</p>

**The importance of financial capability support to help someone organise their finances, increase their income, and become less financially vulnerable.**

The Client	Mr D was an elderly man who was struggling to manage his money and had some outstanding debts.
What we did	<p>The BGET adviser applied for a BGET Hardship grant to pay an outstanding electricity bill which meant we could help Mr D to switch to another provider from whom he will get cheaper electricity and a better service.</p> <p>We also helped Mr D to apply for Attendance Allowance and contacted HMRC to correct tax coding as he seemed to be paying too much tax. We produced a financial statement so that Mr D could make realistic offers of repayment to creditors.</p> <p>Our financial capability adviser was able to spend more time supporting Mr D and helped him to cancel some direct debits for services he did not need. The adviser cancelled an order for a vacuum cleaner which Mr D had bought from a cold caller and counselled Mr D on not buying items he does not need. We also secured a repayment from a company that Mr D had ordered goods from which he did not need and who had overcharged him.</p>

What difference did we make?	Mr D is financially better off as a result of our interventions. He is paying less money per month in direct debits and has worked out a debt repayment plan which is manageable.
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<b>The impact of the 'bedroom tax' on a low income family</b>	
The Client	<p>Miss E had two children aged 14 months and 4 years old. She moved into a three bedroom housing association property with her partner which had been occupied by his grandmother.</p> <p>Miss E and her partner then separated and she stayed in the house with the children. Because the house is a three bed property she was subject to a reduction in housing benefit because of under-occupancy rules. She was finding it very difficult to manage financially and had debts including water debt. There were meters for both gas and electric supply.</p> <p>Miss E was in receipt of income support, housing benefit, child tax credit and council tax reduction.</p>
What we did	<p>The BGET adviser Informed Miss E of the help available through the Warm Home Discount which she was able to claim during the first interview.</p> <p>We then renegotiated her Wessex Water payment and reduced it by £30 a month and helped her to claim Discretionary Housing Payment, which was awarded at £8.64 per week.</p> <p>We wrote to her creditors putting her debts on hold and prepared a financial statement for her to make offers to her creditors which would enable her to manage financially while paying off her debts.</p>
What difference did we make?	Miss E's finances are now in better shape and she is less stressed.

<b>Improving health and wellbeing by income maximisation and application for grants</b>	
The Client	Miss F had fibromyalgia and is in her early 40's. She had a full time job (40 hours a week) but she was struggling to work as much as this and so had had a lot of time off sick. This has resulted in her getting into debt and arrears with her council tax. She was also worried about paying her rent as she was in private rented accommodation

	<p>and knew she would be given notice if she fell behind on her rent. Miss F also reported that she was often cold in her home. She rented an annexe attached to her landlord’s house and the heating was run from the main house and was not sufficient to heat the extra space. The heating controls were in the main house and she had no access to them. They were on a timer and come on only in the evening, so when she was ill, she was home and cold.</p>
What we did	<p>Miss F’s employer was supportive and suggested reducing her hours so the BGET adviser helped her consider her options. We advised her that if a Personal Independence Payment (PIP) claim was successful she could work for 16 hours a week or more and apply for Working Tax Credit as a disabled person. Alternatively, if she worked for 3 days per week with PIP this would give her Working Tax Credit, Housing Benefit and Council Tax reduction. Her total weekly income would actually be more than her take home pay was at that point in time.</p> <p>We completed the PIP application and HB/CTR form and are awaiting the outcome of these applications.</p> <p>Due to the difficulty with her tenancy, and Miss F’s anxiety about challenging her landlord, we applied to the BGET Hardship fund for money to buy two heaters and a dehumidifier.</p>
What difference did we make?	<p>Miss F has stated how brilliant the heaters are and they have made such a difference. If the benefit applications are successful, she will be able to keep a balance between working and managing her health condition and have sufficient income to live on. It will make a massive difference to her life.</p>

## 10 LESSONS LEARNED AND LONG TERM IMPACT

The BGET project will have a lasting legacy for CAiD and Local Citizens Advice offices, including the knowledge and experience spread across the LCA network, and the relationships built with local partners. The project has also given us a number of lessons to learn and some potential changes to our service delivery.

## 10.1 KNOWLEDGE AND EXPERIENCE

The three benefits advisers and the financial capability adviser recruited to deliver the LCA part of the BGET project have built up a mass of knowledge and experience over the 14 months, and have shared this with colleagues within their organisations. The result is an improved service overall for clients with welfare benefits and energy-related issues.

Three of the four advisers have returned to posts they held prior to the BGET project within local Citizens Advice offices. The fourth has remained in a different role. We have therefore been able to continue to employ all of these advisers, albeit in a range of different roles, and therefore retain the skills that they have developed.

## 10.2 PARTNERSHIP WORKING

Over the course of the project, we have developed relationships with organisations with whom we have not worked before. On an operational level, we have made referrals to, and received referrals from, partner organisations and built up a level of trust and openness. On a strategic level, we are now involved in fuel poverty-related groups and hope to fully participate in the Fuel Poverty Partnership being implemented by Dorset Community Action.

## 10.3 LESSONS LEARNED – CALCULATING TARGET NUMBERS

The complexity of the issues seen by the BGET advisers was unexpected – many clients had multiple issues stemming from fuel poverty which is clearly seen in our case studies. As a result, the advice offered was in-depth and required multiple contacts with the clients and third-parties over a number of weeks. As a result, each case was resource-intensive and we did not meet our initial targets in terms of the number of unique clients seen. However, our outcomes, in terms of benefits gained and money saved were above target.

In addition, many of the clients that were seen by our BGET advisers were couples but were only recorded as one individual client. This results in significant under-reporting of client numbers. In future, we will learn from this experience when calculating target client numbers and ensure that we record couples appropriately.

#### 10.4 LESSONS LEARNED – MARKETING ENERGY ADVICE

During the project, we took various opportunities to promote the energy advice we were offering. We discovered that, when promoting energy switching advice in a public place (e.g. a supermarket) people assume you are selling something and do not want to engage. In future, we would make it very clear that we are a Local Citizens Advice office and then move on to offering switching advice.

We are aware that there was the potential for confusion, both for clients and staff in other agencies, because there were several projects with different remits but similar names. The Energy Referral Toolkit was one way to clarify who was doing what, and the single phone number set up and run by Purbeck Citizens Advice also provided one entry point to services. The success of the Toolkit is evidenced by the fact that it has just been updated and re-issued by Purbeck Citizens Advice

#### 10.5 LESSONS LEARNED – RECRUITMENT OF STAFF

We experienced some difficulties in recruiting suitable members of staff who needed to have extensive knowledge of the Welfare Benefits system, and also an interest and familiarity with advice relating to energy. Whilst we were fortunate in being able to recruit most of our initial advisers from within the Citizens Advice network, our attempts to recruit an additional adviser half-way through the project to utilise some underspend by working in Christchurch were unsuccessful.

#### 10.6 LESSONS LEARNED – CASE RECORDING

Cases were recorded using the standard Citizens Advice case recording system (Petra). Although this ensured that recording was consistent across the three LCAs, not all the required fields were available and this resulted in an overall lack of data.

In future, we would use a standard spreadsheet for case recording in order to capture the finer details of the cases and outcomes.

## 11 CONCLUSION

The British Gas Energy Trust project built on the energy advice being delivered by Local Citizens Advice offices and extended the help we were able to provide to clients facing energy-related issues. Overall, we contributed to the project in all 3 key outcomes:

### **Improved strategic thinking about ways to reduce Fuel Poverty in Dorset**

We developed a greater understanding of the energy projects in place across the county and established ways of working with our partners to ensure clients were helped by the most appropriate agency.

### **Delivery Agencies will feel better equipped to assist clients to escape Fuel Poverty and where necessary improve their health**

We extended our understanding of the issues faced by clients facing fuel poverty and the solutions available to help. This understanding will continue to spread through the local Citizens Advice service through ongoing training and events.

In our Local Citizens Advice offices, we have built up extensive knowledge and expertise which will enable us to continue to help clients through our core service, and build on relationships with partners to improve signposting and referrals, ensuring that clients get the best help from the most appropriate organisation.

### **People will be better off, using new knowledge and information to avoid fuel poverty while those becoming fuel poor will feel confident enough to ask for assistance at an early stage**

We helped a total of 361 clients with complex inter-related issues, maximising their income (including grants from the Hardship fund), reducing their fuel costs and helping them to be more energy efficient in their own homes. Many of these had additional needs which were being exacerbated by living in a cold home.

The grants and welfare benefit awards that we were successful in achieving had a significant impact on clients, easing their financial position and reducing their anxiety and stress.

For many clients, our advice meant that they were more likely to be able to afford to heat their homes during the winter season, reducing the impact of fuel poverty and the risk of worsening ill health, hospital admission or an 'excess winter death'.

Our participation in this project has clearly been successful and we will look for more opportunities to be involved in work to reduce the impact of fuel poverty in Dorset.

### **OUTCOME 1 - Improved strategic thinking about ways to reduce Fuel Poverty in Dorset**

- An improved understanding between health delivery agencies, the third sector and local authorities;
- Fuel Poverty case studies will inform future policy and direction;
- There will be better future partnership working between the third sector and local authorities;
- Successful delivery of the Healthy Homes project will increase the likelihood that new resources will be provided to continue fuel poverty reduction.

### **OUTCOME 2 Delivery Agencies will feel better equipped to assist clients to escape Fuel Poverty and where necessary improve their health**

- Front Line workers will have increased skills and knowledge of the particular needs of people within the NICE target groups;
- Individual welfare benefits advisors with Age UK and CAiD will have gained valuable experience by engaging with people who have a range of Fuel Poverty related issues;
- NHS Physiotherapists specialising in treating COPD patients will be able to identify and refer patients who are fuel poor;
- As a result of the “Healthy Homes” project, Sure Start Children’s Centres and Food Banks will more easily identify fuel poor families.

### **OUTCOME 3 People will be better off, using new knowledge and information to avoid fuel poverty while those becoming fuel poor will feel confident enough to ask for assistance at an early stage.**

- People in fuel poverty using prepayment meters will feel more able to self-refer to an appropriate agency and be better informed to switch suppliers;
- The Hardship Fund or fuel purchase loan will have assisted clients in Fuel poverty who otherwise would not qualify by way of age;
- The effect of interventions and training for frontline workers from Dorset Mental Health Forum, will lead to improved support for people with Mental Illness, mild Cognitive Disorder and early stages of Dementia;
- Park Home residents, although currently excluded from switching energy suppliers, will feel better informed to seek appropriate support.

*Energy Best Deal (EBD)* - group sessions raising the awareness of consumers and front-line staff of the benefits of switching fuel supplier to save money, providing information about help available to pay bills and how to save money by using less energy. The sessions were funded by five of the big energy suppliers and take place every winter. In Dorset, these sessions have been organised over the past 4 years, initially by Citizens Advice in Dorset and in 2016/17 by Purbeck Citizens Advice.

*Energy Best Deal Extra (EBDx)* – one to one appointments with an energy adviser to help clients deal with an energy consumer issue, manage fuel bills, claim benefits or reduce the household outgoings on fuel. In Dorset, EBDx sessions are delivered by Citizens Advice offices in Bridport, Dorchester & Sherborne, North Dorset and Purbeck.

*Energy Champion* – supporting the delivery of EBDx within the local Citizens Advice Network. The Dorset Energy Champion is hosted by Purbeck Citizens Advice. Some of the activity of the Energy Champion role, specifically around promotion and partnership working, is commissioned from Citizens Advice in Dorset. During 2016, Purbeck Citizens Advice set up an Energy Referral Line, taking calls from clients asking for energy advice from around the county and referring them on to the appropriate local Citizens Advice office.

*Big Energy Savings Network (BESN)* – Group workshops for frontline workers and consumers focussed on reducing energy costs by switching tariffs and improving energy efficiency, funded by the Department of Energy and Climate Change and National Energy Action. In Dorset, BESN sessions have been delivered by Purbeck Citizens Advice and Dorset Community Action.

*Big Energy Savings Week (BESW)* – funding to organise promotional events in British Energy Saving Week, delivered by various local organisations including Dorset Community Action, Dorchester & Sherborne Citizens Advice and Purbeck Citizens Advice.

*Wessex Energy* – a not for profit organisation providing advice on insulation, energy efficiency, renewable energy and grants for heating appliances.

*Healthy Homes (Public Health) project* – a project funded by Dorset Public Health aiming to improve the homes of people most vulnerable to the cold by offering suitable home improvements, primarily insulation and associated works, with no cost to the householder. This project was delivered in partnership with Wessex Energy until October 2016.

*Surviving Winter* - CAiD acts as a conduit for grants to clients in fuel poverty. The funds are collected by the Dorset Community Foundation from pensioners who do not need their Winter Fuel Allowance. Citizens Advice advisers then identify clients who meet the criteria and they receive a grant of £200 via CAiD

*National Energy Action (NEA)* – a national charity undertaking a range of activities to address causes and treat the symptoms of fuel poverty, including campaigning, carrying out research, developing demonstration projects, provide advice and guidance to installers and developing national energy qualifications.

*Citizens Advice Rural Issues Group* – a network of local Citizens Advice across England and Wales based in rural areas which seeks to identify and highlight the issues around delivering advice to rural areas, liaise with Citizens Advice to ensure policies are ‘rural-proofed’ and provide information on new developments and good practice.

The positive impact on mental well-being from ‘income maximisation’	
The Client	<p>Mr G suffered from severe ill mental health with frequent suicidal ideation; he was struggling to cope with everyday life, was unable to afford to eat and found it difficult to engage with unknown people so it was important to develop a rapport with the client to help him to trust us. He had been using a credit card to pay for daily living costs, with no way to pay for them. He had rent arrears and council tax debt.</p> <p>Mr G was living on a boat with his fuel supply, calor gas, included in the rent.</p>
What we did	<p>The BGET adviser identified that the client was not receiving benefits to which they were entitled and the mental health condition meant that Mr G did not feel confident making applications unsupported. We identified that Mr G was entitled to Employment and Support Allowance so we applied and attended the work capability assessment with the client.</p> <p>We also identified that the client had significant care needs and could be eligible for Personal Independence Payment. We completed the initial claim over the phone, assisted the client to complete the follow-up form and attended the face to face assessment for this.</p> <p>We applied for housing benefit which was awarded with a top-up from a Discretionary Housing Payment. We have also lodged a dispute with the valuation office concerning council tax.</p>
What difference did we make?	<p>Mr G was awarded ESA support rate (£125.05 per week) and enhanced rate daily living component of PIP (£82.30 per week), giving him a total of £10,782 per year. These awards have had a huge impact on the client’s well-being and income.</p> <p><i>‘I did not realise just how much financial worries were affecting my mental well-being, since I have received those letters I feel like for the first time in a long time that I don’t want to kill myself’ (Mr G)</i></p>

<b>The impact of poor health and not having English as a first language</b>	
The Client	<p>Mr H suffered from long-term ill health and was living on Employment and Support Allowance of £73.10 per week. He had a number of debts including rent arrears, electricity arrears, Wessex Water arrears and two council tax debts and repaying these debts was causing severe financial hardship.</p> <p>The debts arose because Mr H was unable to work because of ill health and also because he is originally from Europe and, despite living in the UK for a considerable time, still has difficulty dealing with paperwork.</p> <p>He lived in supported housing with a local housing association and was being helped by the Housing Association to claim Personal Independence Payment.</p> <p>Mr H's electricity arrears were £1228. When he topped up his prepayment meter, £5 would go towards the arrears. With this level of debt he was also unable to change to a cheaper supplier.</p>
What we did	<p>The BGET adviser phoned SSE but was told the Priority Assistance Scheme has ended. They offered to send a form for Mr H to claim Warm Home Discount.</p> <p>The adviser also applied to the BGET Hardship Fund and was awarded a grant of 75% of his debt. We applied elsewhere for a grant to pay off the balance of the debt.</p> <p>We also applied to the Wessex Water Restart scheme and reduced Mr H's water bills from £8.14 to £5.82 per month.</p>
What difference did we make?	Mr H is financially better off and feels less anxious as a result.

<b>Improving health and wellbeing by ensuring an elderly person with cancer has an adequately heated home</b>	
The Client	<p>Mr I was referred the BGET adviser by the Dorset Macmillan project. He was 62 years old and had cancer and was very poorly, undergoing aggressive treatment. He was a recovering alcoholic and drug user, and lived alone. The Macmillan worker had resolved his benefit issues and he was in receipt of PIP and Pension Credit.</p> <p>Mr I was living in one room of his house with a mattress on the floor, wearing a coat and hat indoors as he had had his gas disconnected several years ago as he could not afford to pay it. He had pre-payment meters for both gas and electricity. His only source of heating was a single bar electric fire which he avoided using as he claimed it was too expensive. Given the state of Mr I's health this situation was far from ideal.</p> <p>Mr I also had a Wessex Water debt.</p>
What we did	<p>The BGET adviser visited Mr I at home and telephoned SEE to arrange for Mr I to be added to the Priority Services Register. We applied for Warm Home Discount and requested installation of credit meters and removal of prepayment meters for both gas and electric. This was agreed free of charge due to his health.</p> <p>We then contacted Stonewater HA and arranged for a member of their 'gas team' to come out and uncap the gas and service his boiler (as it had not been used for 7 years). We informed SEE that this had been done and they then visited the property to install new meters. We then re-contacted Stonewater to arrange another visit to reconnect the gas.</p> <p>We successfully applied to the Wessex Water Restart scheme and for the 20% discount as Mr I is on Pension Credit.</p>
What difference did we make?	<p>Mr I now has fully working gas central heating on Direct Debit. Given his health difficulties he told me there was no way he could have coped with organising this. He can now afford his on-going water costs and the arrears will be written off after a period of time. Mr I now has a warm home which will improve his quality of life.</p>

**The positive impact of income maximisation on people's lives and how it can increase the choices they are able to make**

<p>The Client</p>	<p>Mr J was 58 years old. He lived with his sister. He has emphysema and heart failure and suffers with depression. He came to us for help with a late appeal. He had applied for Personal Independence Payment by himself and been awarded standard mobility but no award was given for care. He had done a 'Mandatory Reconsideration' request by himself over the phone but the decision remained unchanged. He wanted to appeal the decision.</p> <p>Mr J's sister also had her own health issues. She was under 65 years old and not yet eligible for her State Pension. She is still working but finding it increasingly difficult.</p>
<p>What we did</p>	<p>The BGET adviser submitted a late appeal and accompanied Mr J to the tribunal. In the meantime, we submitted a request to DWP for a change of circumstances as Mr J has advised us that his condition had deteriorated since he first applied for PIP.</p> <p>The decision remained unchanged by the appeal panel – however the panel noted that we had requested a change of circumstances (which had not been actioned by DWP) and agreed Mr J's condition had obviously worsened and advised we should pursue this. It's useful to note the timeline between these changes was nearly a year at this point.</p> <p>After experiencing difficulties obtaining the relevant form from DWP to advise change of circumstances, we have now completed this form and the client is awaiting reassessment.</p>
<p>What difference did we make?</p>	<p>The full outcome of this case is yet to be revealed; however the desired outcome is that Mr J should receive a backdated award of PIP daily living. This will then enable his sister to reduce her hours significantly and claim Carer's Allowance. This would increase their Housing Benefit and Council Tax Reduction awards.</p> <p>Overall as a household they will be better off and Mr J's sister will be able to manage the limitations of her health condition by working less. Increased income will also mean they are less worried about household bills, enabling them to keep their home adequately heated.</p>

<b>The impact of income maximisation on low income families</b>	
The Client	Mrs K and her husband had rent arrears and council tax arrears. She thought she had claimed child benefit and child tax credit for their third child but in fact this never went through. She came in to the office for a financial capability appointment.
What we did	The BGET adviser carried out a benefit calculation which showed that Mrs K and her husband had not been getting the benefits they are entitled to. We put in a claim for Child Benefit and Child Tax Credit. We also helped Mrs K and her husband get a better deal on their energy supply.
What difference did we make?	Mrs K is now receiving Child Benefit which equals £728 a year and should soon have Child Tax Credit confirmed which will be around £50 a week. In total the family will be better off by around £3,640 per year which will have a significant impact on their ability to manage their finances.

<b>The complexity of advice needs faced by a couple with health issues, and the advantages of a holistic advice service that can deal with a wide range of issues</b>	
The Client	Mr L had been diagnosed with severe osteoarthritis and had to take leave from work. His Statutory Sick Pay had run out, and as his wife suffers from agoraphobia, they had no income and were struggling with daily costs. Mr L's wife had previously been in receipt of Employment and Support Allowance but this had been stopped following a work capability assessment. Without an income Mr L and his wife were unsure how they could pay their bills. They were wary about applying to the benefits system as a result of negative media around claimants and the previous experience of Mr L's wife. Mr L told us they were unable to afford to have their boiler replaced, it was beyond fixing. The cold caused his condition to worsen.
What we did	The BGET adviser carried out a benefits check to establish which benefits the couple were eligible for. We assisted with applications and identifying any further support for Mr L and his wife.

	<p>We applied for contributory Employment and Support Allowance for Mr L, which was awarded and we applied for PIP, which was awarded for both daily care and mobility. We were then able to apply for Carers Allowance for Mr L's wife and Council Tax reduction for the household.</p> <p>We explored whether there was any funding available for a replacement boiler as it was over 20 years old. Unfortunately all schemes were currently closed so we applied for a BGET Hardship grant which provided a contribution towards a new boiler.</p>
What difference did we make?	<p>This help from BGET has made a huge positive impact on the Mr L's mental well-being as he was so concerned with how they could cope financially.</p> <p>Mr L and his wife said that they didn't know where to turn, and the help they have received has been a 'godsend'. They couldn't believe that this level of help and support was available. They have referred their daughter to BGET for help as a result of their experience.</p>

<b>There are only limited ways to help people improve the heating in their Park Home</b>	
The Client	<p>Miss M is 69 years old and lived in a Park Home; she found her Park home very difficult and expensive to heat because she had to use an electric heater in her sitting room as well as the central heating. Her combi boiler was 17 years old, and appears to work adequately but not efficiently. She was on Pension Credit guarantee. She also had fibromyalgia and a bad back. She had no car.</p>
What we did	<p>On researching grants for Park Home owners, the BGET adviser found there are no grants for new boilers, or white goods or insulation for Park Homes. So for the present, short-term help in the form of grants and discounts were the main options for Miss M. The adviser applied for a Surviving Winter grant which we applied for and she was granted £200.</p> <p>When the adviser became aware of the Park Homes Warm Home Discount Scheme, she went to visit Miss M at home and did the application over the phone. Miss M will receive a cheque for £140.</p>
What difference did we make?	<p>Miss M is £340 better off this winter— not insignificant for someone whose main income is Pension Credit. She has been able to heat her Park Home adequately this winter due to this extra help.</p>