

**25 June 2022
Webinar**

Supporting Social Prescribing clients with fuel poverty in London

Part 1



SUPPORTED BY
MAYOR OF LONDON



-
- **Fuel Poverty and the Energy Crisis**
 - **Matt Copeland, Head of Policy and Public Affairs, NEA**



Action for Warm Homes

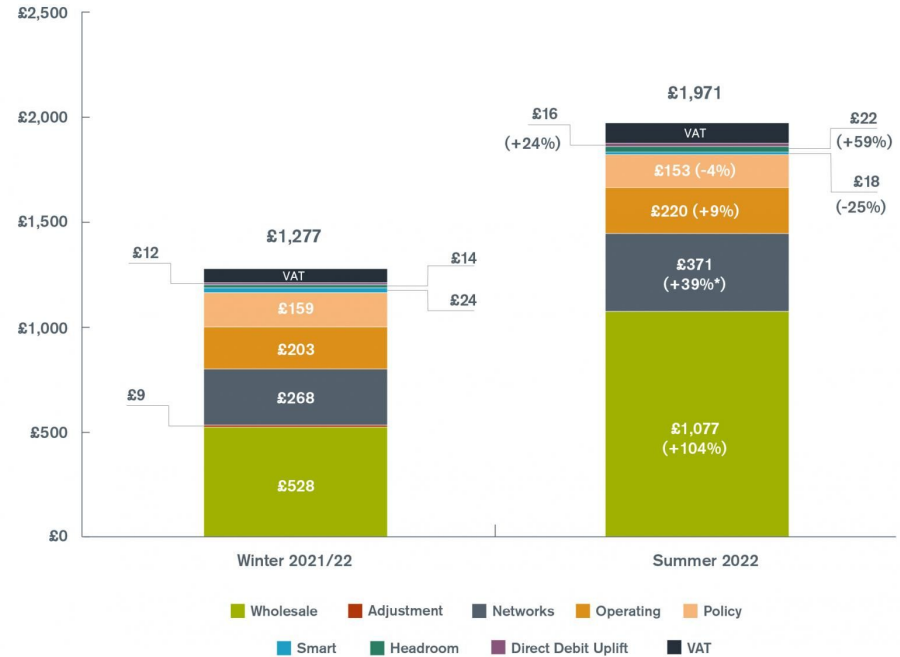
How has the price cap changed?

We are seeing record increases in the price cap. Those with credit meters will pay £1971/year on average.

Prepayment users will pay on average £2017/year

These increases are almost entirely due to changes in the wholesale markets.

There have been large increases to the standing charge on electricity because of the cost of failed suppliers



Ofgem, February 2022

<https://www.ofgem.gov.uk/publications/price-cap-increase-ps693-april>

The cost of living crisis in numbers



3.8 million low income households are in **arrears**



Food bank use at an all time high, with **over 5,100 food parcels** given out every day by the Trussell Trust



National Insurance rising by 1.25p in the pound in April 2022 (10.4% increase)



6.6% average rent increase (8.7% if excluding London)



Annual inflation at 9.1% (40-year-high)



4.4 million low income households have taken on **new or increased borrowing** during the pandemic



Average property prices have risen by **over £20,000 in one year**



Universal Credit cut cost households **£1,040 a year**



Petrol costs up from 114p (Nov 2020) to 189p (June 2022)

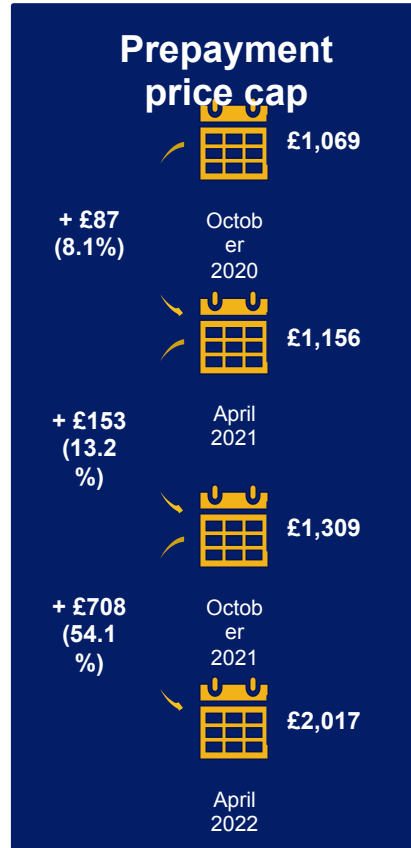
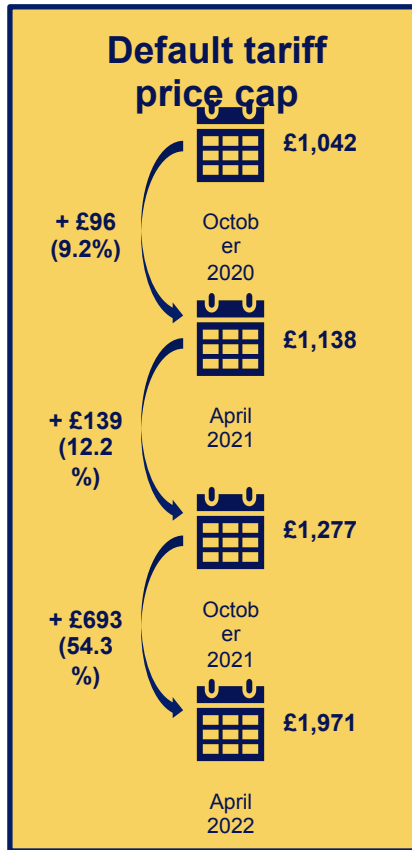
Impact on Fuel Poor Households

- The number of fuel poor households, in England, are measured as those living on a low income and in an energy inefficient home.
- The prices quoted for the price cap are for the average user – fuel poor households have an above average demand to stay warm.

For a household living in an EPC F property, their annual bill will rise from £2200 to £3200

We expect that the increases in price will lead to at least 2 million extra households across the UK spending at least 10% of their residual income on energy

The energy crisis



Universal Support

£400 rebate for *all* electricity customers

Targeted Support

£650 for all households containing a recipient of a Means Tested Benefit

£300 top up for all households receiving the Winter Fuel Allowance

£150 payment to all recipients of a disability benefit

£150 council tax rebate for those with properties in bands A-D

Extension of the WHD, going to more people with a higher payment (£150)

Update on Social Obligations

The Government has made decisions on both Warm Home Discount (WHD) and the Energy Company Obligation (ECO):

- For ECO
 - The scheme will be extended to 2026 with a £1bn/year spend – an increase of 50%
 - All recipients of means tested benefits available. LAs and suppliers can also qualify vulnerable households
 - Multi measure, fabric first approach
- For WHD
 - The scheme will be extended to 2026. £150 will go to ~3m households
 - Payment will go to households in receipt of a means tested benefit with a high energy cost.
 - Funding for Industry Initiatives remains.

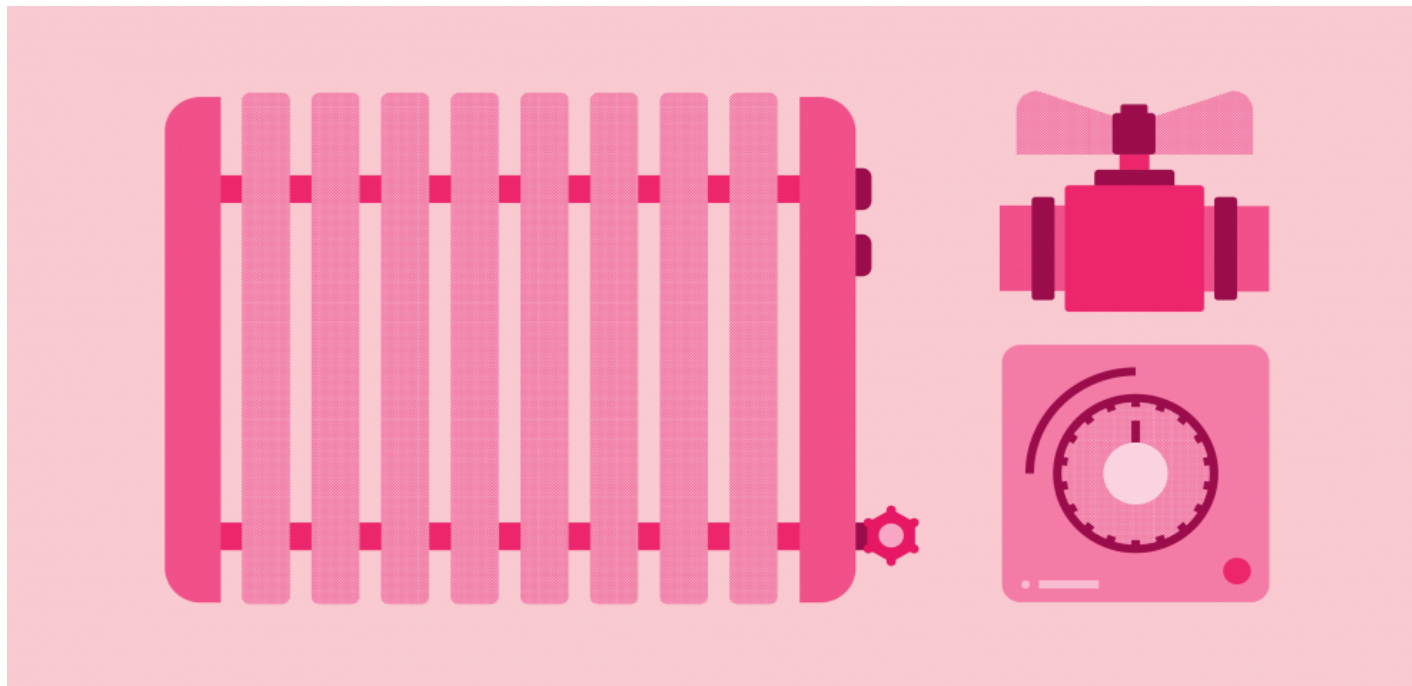
While the WHD regulations have now been approved, We are still awaiting the legislation for ECO to be approved.

Sustainable Warmth

John Garbett, Programme Manager

•June 2022

WARMER HOMES PROGRAMME



OVERVIEW

- The Programme
- The Funding
- The Measures to improve a home
- Eligibility
- Grant funding available
- Application to installation

THE WARMER HOMES PROGRAMME

Scheme objectives are:

- To support low income households save on energy usage by funding works to make their home warmer and energy efficient
- Improve the quality of housing for eligible applicants to ensure that their home becomes Energy Performance Certificate (EPC) rated C
- Provide grants between £5,000 and £20,000 (depending upon EPC rating) to low income householders / homeowners
- Funding is available for qualifying individuals to improve 3,200 homes

WHO CAN APPLY?

- Home owners
- Tenants
- Have a disposable income after housing costs of £20,000 p. year or less
- Individuals living in park homes

HOME OWNERS ELIGIBILITY

Home owners qualify if they meet the following criteria:

- Do they have a retained household income less than £20,000? This is income after their mortgage payments and council tax.
- Do they receive any benefits? There are a number that would qualify them
- Do you have any health conditions that we should be aware of?
- There are some health conditions that help with qualification.

If the owner meets one or more of these, they apply online at:

www.london.gov.uk/what-we-do/housing-and-land/improving-quality/warmer-homes

TENANTS ELIGIBILITY

Tenants qualify if they meet the following criteria:

- Do they have a retained household income less than £20,000? This is income after their rent payments and council tax.
- Do they receive any benefits? There are a number that would qualify them
- Do they have any health conditions? There are some health conditions that help with qualification.

- If the tenant meets one or more of these, they apply online at:
 - www.london.gov.uk/what-we-do/housing-and-land/improving-quality/warmer-homes

- Some funding is available for social housing tenants

- Landlords are required to contribute to the costs of works

ELIGIBLE BENEFITS

Type of Benefit

Universal Credit

Pension Credit Savings Credit

Income-Related Employment and Support Allowance

Housing Benefit

Income-Based Job Seeker's Allowance

State Pension Credit (in receipt of Pension Credit Guarantee Credit or both Guarantee Credit and Savings Credit)

Income Support

Tax Credits (Child Tax Credits and Working Tax Credits)

THE MEASURES

Sustainable Warmth funds low carbon heating and fabric improvements

Measures include:

- Heat pumps
 - Solid wall insulation
 - Solar PV
 - Loft insulation
 - Cavity wall insulation
 - Draughtproofing
 - Solar thermal
 - Double glazing
-
- Limited funding is available for gas boiler repairs and replacements

WHAT HAPPENS?

Applications are assessed to ensure applicant is eligible for funding

An appointment is made with the applicant to assess the home and then another to survey the home

Home energy efficiency measures are identified and agree with applicant. Tenants and landlords need to work together to agree measures

A contract of works is signed by all parties

Work at the home is carried out

An independent audit of the works is conducted later to ensure that the works have been performed according to Trustmark quality standards

QUESTIONS?

CONTACTS

Link to website: [Warmer Homes | London City Hall](#)

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Meeting demand for hardship support: Our approach

**citizens
advice**

Wandsworth

Mary-Ann Foxwell
June 2022

Hardship: What we are seeing (1)



Hardship: What we are seeing (2)

The first year of the pandemic saw a 353% increase in clients needing our help to access food banks. This year, the amount of clients needing our help is now 414% higher than pre-pandemic levels.

I have not got enough food to last till Monday and I am on emergency on my gas n electric I've got bout £6 left that will be gone by end of tomorrow the 10 June I am a single parent and I'm off wrk on sick statutory sick pay

I got help from food bank then I filled in a form for electric it's been 3 days and I'm panicking I've got £3 on emergency and they haven't got back to me as yet.

I'm desperate for a food bank voucher I'm on universal credit and I've run out of money because my gas and electric bills are so high we're desperate me and my 3 children we have nothing

How we work 1: investing in partnerships

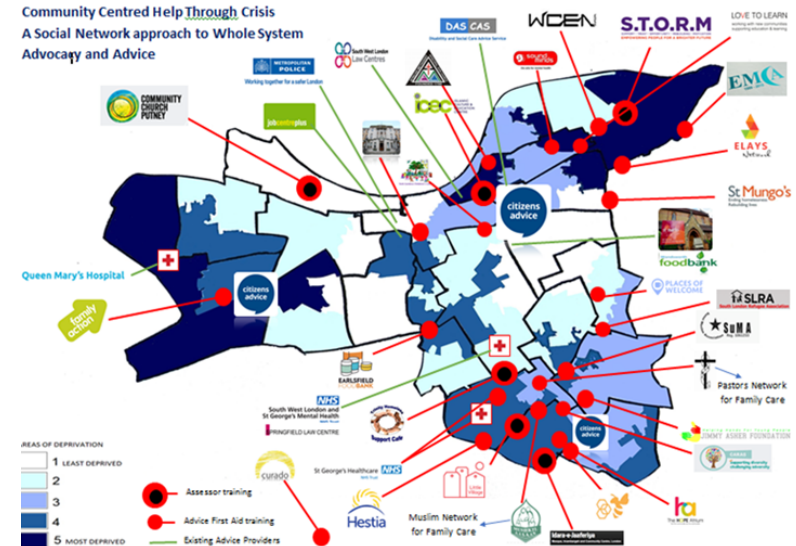
Because:

- We know that we can never meet the demand for our services.
- We know that people in need of advice often don't come to advice agencies.
- We know we don't have all the solutions; co-production and collaboration is best.



How we work 2: Building capacity and connections

- We deliver **Advice First Aid** training and
- We connect our partners with us, and with each other, through hosting an online referral platform (Refernet)





Wandsworth
Mediation
Service

LOVE TO LEARN
working with new communities
supporting education & learning



enable
leisure & culture

contact For families
with disabled children



healthwatch
Wandsworth



SPEAR 30
homelessness to independence



Thinking  Works
for a brighter tomorrow

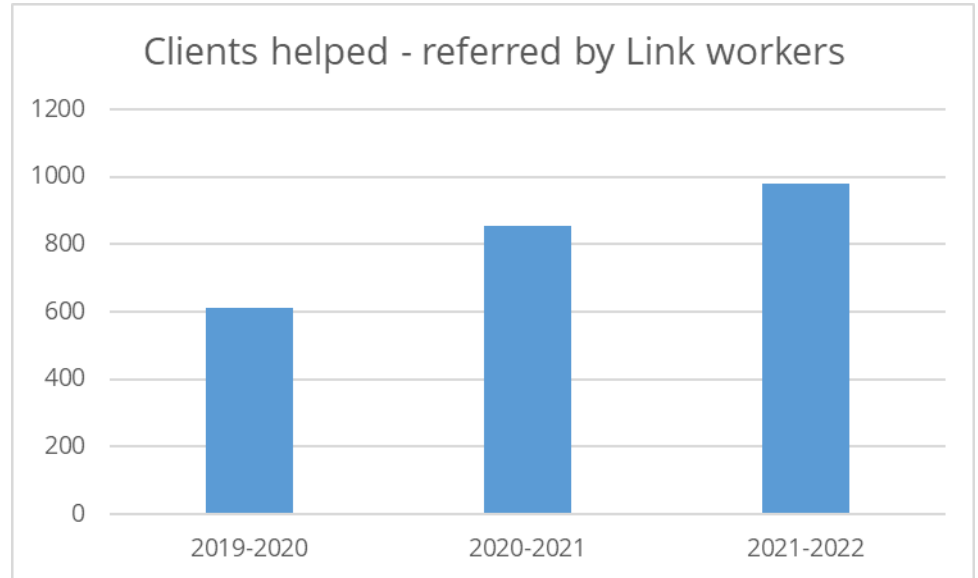
POhWER
advocacy, making your voice heard



welcare
strengthening families since 1894

Linkworkers – a key referral source

- We have a team of 2.8 FTE advisers (funded by the CCG) dedicated to responding to referrals from social prescribers.
- Good quality referrals
- Link workers initially trained in AFA
- Our teams know each other



Hardship: How we help, an example.

Jackie 59 y.o woman living with her retired husband - both with long-term health conditions. Had a combined income of £425 per month. Multiple debts and no food in the house.

- Completed LA crisis application (for emergency cash)
- Referred to Law Centre (for debt advice) and WRAP (for a fuel voucher).
- Signposted to Waterhelp, TFL Bus + Tram discount.
- Informed she could be eligible for Council Tax Reduction
- Contacted Council about rent arrears – suspended legal action.
- Will help couple apply for PIP and Attendance Allowance.

A link worker view:

“Even in the last month I’ve been aware of an increase in referrals for people who just can’t afford the basics. And by basics I mean food, energy and rent. I’m bracing myself for the colder weather when these will inevitably increase steeply due to the cost of keeping warm.

I really value the availability of CAW to refer to as I know the information they provide to my clients is 100% accurate, up to date and trustworthy – which is exactly what’s needed in times of stress and high anxiety”.

Ruth, Enable Link worker

Finally.. Improving access across the capital

- Local Citizens Advice, across London, are beginning to work together. Have formed a pan-London partnership
- Starting to collaborate in policy and service delivery, funding from GLA about to be announced.
- One of our key aims is to provide a single point of referral access
 - developing a partnership approach across the capital.