

Operating Plan 2023-2024 Development Outline

For Information

Purpose The purpose of the paper is to provide an outline of delivery of activities for 2023/2024

1.0 Introduction

Energy Action Scotland relationships with existing funders is very positive and we have developed a number of new activities with a broader group of funders than in previous years.

Our business model continued to be tested during 2022/2023. The increase in media and policy related working was substantial and driven by external factors. The beneficial impact of this has seen our profile grow, a fivefold increase in donations, and the requests from the media across all platforms has remained high.

Our team and our systems have worked consistently well both remotely and where we have been able to deliver in-person events and activities.

2.0 Forward Look

High energy prices look set to endure for a considerable period. The numbers of households in Scotland experiencing fuel poverty is forecast to engulf almost 1 million households. Our member organisations have reported how stretched support services have become and this looks set to continue throughout 2023/2024.

The need for Energy Action Scotland to support our core charity and not-for-profit membership is greater than ever. Energy suppliers will have to manage the impact of rising energy costs on consumer debt, debt write-off, the uncertainty in the costs of future energy cost models. 2022/2023 saw changes in the Energy Company Obligation and Warm Home Discount which were delayed until Q2 resulting in great uncertainty in delivery. This should settle in 2023/2024 and we are well placed to provide a hub for directing support to local and regional energy advice services.

Installers are increasingly concerned about the direction of travel for investment and the development of skills and meeting quality management standards. More could be done to ensure stronger pipelines for government programmes which will help many thousands of households.

The public remain short of honest, authoritative advice and we are well placed to provide a platform for that advice, in support of our members.

The media has exposed many of the flaws in our current energy market during this crisis yet solutions are limited. Research to identify the most effective models to reduce fuel poverty are still required. Our capacity to provide this has been limited over 2022/2023 due to funding uncertainty/confirmation of funding delays. Early agreement on funding will ensure that we can build our capacity and we can engage more consistently with academia and other research bodies.

NetZero continues to feature in our work where there is a clear risk that those least able to engage will be negatively impacted by the development and implementation of policies to decarbonise the energy sector. There is insufficient debate on how the transformation that is so necessary will be achieved without detriment to households already enduring fuel poverty.

The Private Rented Sector is still without any regulations or incentives to support fuel poor tenants. There is more we can do to support tenants to improve the quality of their lives through engagement with the private rented sector. We delivered a conference in 2019 with the sector to raise awareness of planned regulation. Momentum was lost as COVID 19 hit and regulation was delayed.

Smart Meter rollout continues slowly in Scotland which reduces the ability and likelihood of households to ensure they have the best deal. This is an area where we have supported Smart Energy GB during 2022/23 but more engagement is necessary if Scotland is to see an increase in the rate of installations ahead of the 2025 deadline. Of particular concern is the removal of the SSE/OVO/Scottish Power Total Heat Total Control/Comfort Plus tariff prevalent across large parts of the highlands and islands, for people with all electric heating, which is connected to the BBC radio dynamic tele switch. This issue is an area of policy development for Energy Action Scotland. This has been delayed for at least one year but there is significant concern that change has been too slow.

3.0 Strategic Approach

Our purpose is clear, it remains valid, we align well to the UN Sustainable Development Goals and the Scottish Government national priorities however how we deliver our work will need to evolve.

Our 5 core strategic aims are:

- The most vulnerable in society are the priority for measures to reduce fuel poverty: Supporting and enabling the delivery of pioneering measures and high-quality support at strategic and delivery levels
- Awareness of fuel poverty across all those working with those in fuel poverty is increased: Building awareness, understanding, agreement and actions in

- priority sectors
- Direct support for the most vulnerable people in Scotland to reduce the impact of energy costs and improve their health and wellbeing is provided: Securing significant investment from public, private and third sector sources and building effective partnerships
 - The efficiency and effectiveness of the support for fuel poor households is improved: Identifying, exploring and promoting best practice from across the world to inform and educate practitioners.

Our programme of work continues to centre on these five objectives.

On reflection and evidenced in our programme plan monitoring against outputs, we will not deliver everything in any year and indeed we will undoubtedly deliver things that we did not identify through our initial planning.

It is true that our plan for 2022/2023 was ambitious but we struggled in areas where our resources were clearly short, in areas of research and policy. The continued reliance on contractors to fill gaps improved our position but is not sustainable in the long term.

We have demonstrated that we can provide an honest, engaging and strong advocacy for those in fuel poverty and for the many others struggling in this current energy crisis. We will continue to work with and campaign to Governments and politicians across the spectrum to raise issues and inequalities. It means being the critical friend to say the hard things that might not want to be heard. We will be represented on Consumer Scotland's Energy Consumers Committee, and other strategic groups such as the Winter Benefits Review Group and the Consumers Network for Scotland. We will grow our collaborations with academia including Strathclyde University's Centre for Energy Policy.

We will collaborate with not-for-profits and charity advocates across the UK where our missions align. This was a significant area of success during 2022/2023 with high profile support in Scotland with other bodies but also at a UK and GB level. Our partnership with National Energy Action remains incredibly important.

We will look to continue to deliver activities that underpin what has become a clear leading fuel poverty expert in Scotland. We will pursue this further with continued engagement and the production and high-quality information and guidance to support others to advise the fuel poor. We will continue to be forthright in our messaging.

During 2022/2023 it became clearer that there are areas where Energy Action Scotland could develop activities in areas of unmet demand. These are:

- A source of information on where energy advice is being provided across Scotland
- Quality assurance for those organisations that meet high standards, with trained staff with development pathways and with demonstrable care and concern for their staff/volunteers
- Strategic engagement with energy regulators on matters that affect vulnerable people in Scotland
- Speaking out on inequalities in the energy system to benefit those currently enduring fuel poverty
- Building capacity of the advice sector and the trusted organisations of vulnerable households
- Providing opportunity for cross-sectoral organisations to share experiences
- Development of practical demonstrations and partnerships which can improve outcomes for vulnerable people, working with our members and industry, and ultimately help governments to improve the delivery of national programmes
- Brokering deals and arranging support for members to increase the speed of delivery
- Securing public and commercial donations to help vulnerable fuel poor households

4.0 Operational Approach

At this stage we will assume that for 2023/24:

- There will be a consistent funding from 2022/2023 levels from Scottish Government to support our core costs. Income of £150,000
- Industry funded initiatives through Warm Home Discount will continue with the support of OVO, Octopus and Good Energy. Income in the region of £300,000
- We will develop other industry funded work through Scottish Gas Networks to support our members. Income in the region of £200,000.
- We will complete the delivery of our project funded by the William Grant Foundation which explores inequalities for energy consumers in relation to protected characteristics including ethnicity, gender, age, disability. Income £10,000 (management cost)
- Membership income will remain at the higher level demonstrated during 2022/2023 £20,000 estimate
- We will continue to receive donations from the public and business to support our work and the work of our members. £50,000 estimate.
- We will collaborate with National Energy Action on projects that are funded by donations it has received for cross UK activity. £50,000 estimate.
- Our fixed costs will reduce as we exit from our Ingram Street lease
- Our staff costs will increase as we fill vacancies

- We will need to secure additional funding similar to support our research and policy aspirations
- We will deliver a high profile in person conference in November 2023
- We will deliver quarterly advice forums for those working in Scotland
- We will provide City and Guilds training to over 100 professionals operating in Scotland
- We will provide training to over 350 frontline professionals/volunteers
- We will deliver a post code checker for people to access energy advice
- We will develop a quality assurance scheme for the energy advice sector in Scotland
- We will develop a new advice service to advisors to help them deal with more difficult of complex issues in energy
- We will completely redevelop our website and its resources to make our freely available advisor toolkit more readily available
- We will collaborate with National Energy Action on the Fuel Poverty Monitor
- Grow our cross sector collaborations with the GP Deepend with the potential to provide training to GP practice staff.

5.0 Investing in our People

Our people are our biggest asset. Their skills, knowledge and experience have delivered ground-breaking work, led to the creation of legislation and national targets to eliminate fuel poverty and have helped organisation deliver support to tens of thousands of vulnerable people each year.

During 2021/22 and 2022/23 we worked with interns during the summer months with some success. It is proposed to offer similar workplace development opportunities where these help enhance our delivery.

We will increase our staff compliment where funds allow. This will build our work in support of the advice sector in Scotland, policy and research capacity.

6.0 Efficient and Effective Process

We will continue to look to automate activities where we can and enable staff to focus on more qualitative elements rather than routine or repetitive and inefficient tasks. Whilst we made strides in our financial support there remain areas where we can do more. We have begun to simplify our online communications on social media platforms with contractor support during 2022/23 and charity discounted tools to make this easier.

7.0 Making Best Use of Technology

We have successfully introduced more mobile systems including MS365. It is considerably better than our older legacy systems and staff continue to grow their skills and knowledge.

We will need to deploy a telephony solution to ensure that we are contactable during office hours.

8.0 Measuring Success

We have discussed the benefits of social return on investment type approaches to determining the value of our work and this remains an area that needs development.

If we secure the support of SGN we will commence our first large scale social return on investment evaluation.

9.0 Draft Budget

Appendix 1 provides a draft operating budget for 2023/24 It presents a surplus of £17,341 which is needed to increase reserves as costs increase.

Estimated management income from project delivery is factored however the project income to third parties has been excluded for the purpose of this exercise.

10.0 Conclusion

This paper provides an update on developing a plan for 2023/2024. It is proposed that we will have a detailed draft plan for 2023/2024 completed by end March.

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Date 20 February 2023

Appendix 1 – Draft budget 2023/2024

Energy Action Scotland April 2023 to March 2024						
Account	Total 22/23					
Income						
Annual Conference Income - Sponsorship (220)	£10,000.00	Similar to 22/23				
Annual Conference Income- Delegate Fees (221)	£15,000.00	Similar to 22/23				
Consultancy Income (225)	£5,000.00	Estimated				
Donations (240)	£0.00	No management income				
Interest Income (270)	£120.00	Low level of interest				
Memberships - EAS (230)	£20,000.00	Based on memberships received to date				
Management Fee Income (205)	£50,000.00	Similar to 22/23				
Scottish Government Grant (200)	£150,000.00	As 22/23				
Training - Stay Warm (216)	£43,000.00	Same as prior year budget				
Training Income - Energy Awareness (215)	£40,000.00	Same as prior year				
Total Income	£333,120.00					
Less Cost of Sales						
Conference Expenses (310)	£11,111.00	based on 22/23 costs				
Consultancy costs (direct) (320)	£10,000.00	Estimated				
Training Exam Fees and Costs (315)	£9,450.00	Higher in current year but corresponding higher income				
Total Cost of Sales	£30,561.00					
Gross Profit	£302,559.00					
Less Overheads						
Audit & Accountancy fees (401)	£15,750.00	Estimate base on previous years				
General Expenses (429)	£201.60	Same as prior year budget				
Gross Salaries - Operational (477)	£243,072.76	Based on current salaries plus new post				
Information and Research (486)	£201.60	Same as prior year budget				
Insurance (433)	£5,000.00	Based on prior year costs				
Irrecoverable VAT (495)	£11,277.00	Same as prior year budget				
Legal and Professional Expenses (441)	£1,045.80	Same as prior year budget				
Light, Power, Heating (445)	£1,033.20	Lease ends in April 23				
Memberships & Subscriptions (485)	£1,260.00	Same as prior year budget				
Premises Expenses (474)	£0.00	None as lease ends				
Printing & Stationery - Core (461)	£516.60	Same as prior year budget				
Printing & Stationery - General (462)	£100.80	Same as prior year budget				
Repairs & Maintenance (473)	£730.80	Same as prior year budget				
Staff Training (484)	£315.00	Same as prior year budget				
Staff Travel Expenses (493)	£2,620.80	Same as prior year budget				
Telephone & Internet (489)	£2,091.60	Same as prior year budget				
Total Overheads	£285,217.56					
	£0.00					
Total Expenses	£285,217.56					
	£0.00					
Net Profit	£17,341.44					
Draft budgets prepared on a prudent basis						

Introduction

At a time of huge increases in the cost of living, and particularly in the cost of fuel, the concept of **fuel poverty** has reached the public consciousness as never before – perhaps because so many people are living it, even if they haven't struggled financially until now. Fuel poverty is everywhere and it's important to find ways to combat it, because - to put it bluntly - **cold homes kill people**. When the temperature outside drops, the number of deaths rises, and it rises more among people in cold homes.

Every winter sees a rise in the number of deaths. For every degree the temperature falls below a comfortable 19°C, the mortality rate rises, and it rises by three times as much for people in the coldest 10% of homes as it does for people in the warmest 10%. The colder your house is, the more likely you are to be one of those winter deaths.¹

In the winter of 2021/22 (December to March) in Scotland 1320 people more than average died.² That's ten more people dying every day of winter than on an average non-winter day. Not all those *excess winter deaths* were due to cold, but we can be sure that many of them were – estimates range from one-fifth to one-third. Whichever estimate we choose, it shows that **if we could keep everyone in Scotland warm this winter, we would literally be saving hundreds of lives**. While precise figures can be difficult to come by, not least because so many different factors can contribute to cold-related deaths, we can get some idea of likely casualties by looking at those different factors and how they relate to fuel poverty.

This paper looks at what drives fuel poverty, who is most likely to be living in it, and why. It will look at what is stopping people from being able to heat their homes adequately, and suggest what can be done by health authorities and all levels of government to help them.

What is fuel poverty?

The Scottish Government defines fuel poverty as a household having to spend **more than 10% of its income** after housing costs on fuel to maintain a reasonable and healthy level of heating. If that figure rises to more than 20% then the household is defined as being in **extreme fuel poverty**³. So even if your income is above average, if you live in a home which is difficult to heat, or someone in your household needs extra warmth, or electricity for vital medical equipment, you could still be classed as living in fuel poverty. Over a third of unpaid carers – looking after people who are likely to have additional fuel needs – are spending over 20% of their income on energy, with some spending over half.⁴ Clearly this is unsustainable.

¹ [NEA-Under-One-Roof-FULL-REPORT-FINAL-Feb-19-1.pdf](#)

² <https://www.nrscotland.gov.uk/files//statistics/winter-mortality/2022/winter-mortality-21-22-pub.pdf> The report also points out that this figure for EWD is in fact relatively low, due to the high numbers of Covid deaths in the preceding months.

³ <https://www.gov.scot/policies/home-energy-and-fuel-poverty/fuel-poverty/>

⁴ <https://www.carersuk.org/scotland/news/carers-in-scotland-spiralling-into-poverty>

Another useful measure, and one which helps to highlight inequalities in society, is the **fuel poverty gap**: the amount of money a household needs to be lifted out of fuel poverty. In 2019 the median fuel poverty gap was £700. The Scottish Government aims to reduce that to £250 (at 2015 prices) by 2040.⁵

During winter 2021/22 about a quarter of Scottish households were struggling to afford fuel. Current estimates put that at around one third, and rising. Many people cannot afford basic necessities like food, and are faced with deciding which to prioritise: what the media are calling the **heat or eat** problem. When incomes – whether from benefits, pensions or wages – do not keep pace with the rising cost of living, more and more people find they cannot afford essentials. Worrying about the cost of fuel, people are unable to cook a hot meal; they are rationing heating, or simply disconnecting from the supply. When they do this their health and wellbeing suffers. The effects of fuel poverty on both physical and mental health are wide-ranging and long-term and should not be underestimated.

How do we know fuel poverty causes deaths?

One thing we do know is that the picture that springs to mind when we say cold homes kill people – of somebody shivering in an unheated home in the depths of winter until hypothermia sets in – is not the main problem. Very few deaths in Scotland are a direct result of hypothermia.⁶ Instead, **cold is usually an underlying factor contributing to the direct cause of death** – a cause of the cause. Deaths from lung or heart disease are officially recorded as such, not as deaths from cold. But the cold encourages damp and mould, leading to asthma attacks and other respiratory problems, including flu and similar viruses. The cold makes heart and circulatory problems worse – and if you can only afford to heat one room of your house, the change of temperature when you move into a cold one (such as the toilet) can trigger a heart attack. Heating a person is cheaper and easier than heating a room or a whole dwelling – which is why many food banks are now also distributing duvets, warm clothes, electric blankets and hot water bottles – but doesn't address the problems that come from living in a basically cold environment.

Studies looking across Europe show that being unable to take proper action against cold costs lives. They point to the larger numbers of excess winter deaths in countries where the winter is usually fairly mild – because people in those countries are more likely to live in inadequate housing and not dress properly in cold weather. In Finland, for example, houses tend to be very well insulated against the cold, and nobody would dream of going out in winter without good warm hats, gloves and coats. The result is that there are fewer excess winter deaths compared with countries such as Spain where the climate is generally more moderate but it can still get cold enough to be potentially dangerous in winter.⁷ The British climate falls between the two extremes, and the UK has worse figures for excess winter deaths than most European countries; its relatively old and energy-inefficient housing stock has been suggested as a factor in its poor record.⁸

⁵ Javornik & Mackie (2022) Fuel poverty: review of evidence on existing interventions in Scotland - An update of ScotPHN 2016 fuel poverty literature review, www.scotphn.net

⁶ <https://www.nrscotland.gov.uk/files/statistics/winter-mortality/2022/winter-mortality-21-22-pub.pdf>

⁷ <https://www.nrscotland.gov.uk/files/statistics/winter-mortality/2019/iwm-background-2018-19.pdf>

⁸ [E3G_NEA_Cold_homes_and_excess_winter_deaths_2018.02.pdf](https://www.nrscotland.gov.uk/files/statistics/winter-mortality/2018/NEA_Cold_homes_and_excess_winter_deaths_2018.02.pdf)

It is possible to estimate how many deaths are caused by cold, by correlating excess winter deaths not just with cold weather but with known risk factors for cold and fuel poverty. Estimates vary as to just how many winter deaths are caused by fuel poverty, but even in 2011 – years before the current crisis - the World Health Organisation suggested a figure of 30%.⁹ In other words **almost a third of excess winter deaths are due to fuel poverty**. Other experts have suggested that of all the deaths attributable to cold homes, around half are due to fuel poverty – but of course the two go together.¹⁰ According to data for winter 2020/21, around 25% of Scottish households were then in fuel poverty and 800 Scottish deaths happened as a result. Simple scaling up from that says that if 33% of households are now in fuel poverty then around 1/3 as many again, i.e. $800 \div 0.25 \times 0.33 = 1067$ people are likely to die in Scotland this winter because of fuel poverty. This figure – already something like 80% of the total number of excess winter deaths from all causes for 2021/22 - is likely to be too low, however, because of the steep recent rise in the number of households living in fuel poverty and the knock-on effect of cold homes on so many aspects of people's health. **We can expect well over 1,000 people in Scotland to die preventable deaths this winter because their homes are too cold** unless drastic action is taken.

Poverty and health

The biggest single indicator of poor health is poverty. People in the most deprived areas of Scotland can expect not only to live shorter lives than those in the least deprived, but for more of their lives to be spent in poor health. The richer you are, the more likely you are to be fit and well even into old age: health and wealth, measured over a population, go together.

Inequalities in health and wealth were widening even before the Covid-19 pandemic. The effect of Covid has been to drive wedges into these gaps, widening inequality still further. The best remedy for this is **action to relieve poverty** - through increases in benefits, particularly those aimed at children and unpaid carers, real living wage legislation, and investment in the social infrastructure of childcare, education, employment, and public transport. Action along these lines, by local and national governments, would do a huge amount to improve the health and wellbeing of the whole population. As well as being of benefit in themselves, they would also have the welcome effect of *preventing* many physical and mental health problems – so the NHS would find itself under less pressure and able to concentrate its resources better. UK-wide it has been estimated that as much as £1.36 billion per year is spent by the NHS on undoing the damage done by **preventable health problems**, including those caused by poverty.¹¹ Better, surely, to stop it happening in the first place.

A further consideration is the shuttling of people between hospital and their ill-heated homes. A patient suffers a health crisis – heart attack, perhaps, or serious breathing problems – and is admitted to hospital. They recover and are sent back home, into the very conditions which made them ill in the first place. How long before they are back in hospital? This vicious circle can only be broken by making the homes they go back to sufficiently warm to keep them healthy.

⁹ See 7

¹⁰ <https://www.instituteofhealthequity.org/resources-reports/fuel-poverty-cold-homes-and-health-inequalities-in-the-uk/read-the-report.pdf>

¹¹ Cold homes and excess winter deaths: a preventable public health epidemic - E3G

Why are people fuel poor?

Some people need to use more energy than others, and people can find dealing with their energy needs is difficult for all sorts of reasons. Older people, especially those with circulatory problems, need warmer houses. Babies and children need warmth too - and initiatives to help with central heating have been shown to lead to healthier children and fewer school absences.¹² Mould and damp in poor or cold housing is particularly bad for people with asthma or other respiratory problems; ill or disabled people may need extra heating or electricity for specialist medical equipment. Where you live can make a difference: people living in rural areas or islands can find both fuel for heating options and choice of housing stock to be limited compared with cities, and the fuel poverty gap in rural Scotland is almost twice what it is in urban areas.¹³ People whose first language is not English, who lack internet access, or have disabilities which affect their ability to communicate, can face additional difficulties in managing their energy requirements. The solutions to these problems lie in a combination of actions not only or even mainly by householders, but by local and national governments, health boards, and energy companies.

In general, there are four main drivers of fuel poverty. They are:

- high energy costs
- low household income
- poor energy efficiency of the home
- inefficient consumption of energy in the home

High energy costs

High costs are currently at the root of the increase in fuel poverty. The cost of fuel has risen hugely since 2021, to the extent that a household with typical consumption can now expect its annual fuel bill to be in the region of £2,500 or around twice what it was in 2020.¹⁴ The 'price cap', a price calculated by the UK energy regulator Ofgem and a ceiling on the price of electricity and gas, applies to the unit cost and not to the overall amount any household pays, meaning that those who need to use a lot of energy will still need to find a lot of money. Even with extra payments by the UK Government towards the cost of fuel this winter, many people will be unable to afford to heat their homes properly; the payments get swallowed up in servicing existing debt to energy companies or coping with the rising cost of living generally. A standing charge in the region of £10 or more per month¹⁵, even before actually using any electricity or gas, is an additional problem particularly for those on low incomes. It is hardly surprising that commentators are looking askance at the huge profits made by energy companies and asking why they cannot be ploughed back into lowering prices for their customers, particularly when the cost of fuel at source is actually falling.

¹² As note 1, NEA report Under One Roof. The report carries more detail of specific medical effects of cold homes.

¹³ Citizens' Advice Scotland report (2020) *Mind The Fuel Poverty Gap*

¹⁴ <https://commonslibrary.parliament.uk/research-briefings/cbp-9491/>

¹⁵ Based on figures given by Scottish Power: it varies by region but is usually 30-40p per day.

Low household income

Low income is a key contributory factor on whether a household is able to have access to sufficient heat and power. With wages and benefits struggling to keep pace with the rising cost of living over many years, well before the current crisis, people's incomes stretch nowhere near as far as they used to. People on low incomes are also more likely to have pre-payment meters. This comes at a premium as it costs about 8-10% more than Direct Debit. Advice organisations report that some customers have found that energy companies have switched their smart meters to pre-payment mode without informing them, increasing their costs just when they can least afford it.¹⁶

UK Government payments to help with the cost of fuel this winter are welcome and most are automatically applied through the benefits system or through energy suppliers, but they do not always reach those most in need. Not all payments, intended for low income vulnerable households, are made automatically, and where they have to be applied for there can be a lottery for support. For instance, eligible people in Scotland – those with limited incomes, but not receiving pension credits - have to apply to their energy supplier for the Warm Home Discount. As the government information website¹⁷ puts it:

Your electricity supplier decides who can get the discount in Scotland.

The number of discounts suppliers can give is limited. Check with your supplier as early as possible to see if you're eligible and how to apply.

Check with them even if you were eligible for a discount last year.

You cannot apply for the discount by calling the Warm Home Discount helpline.

In other words, it is not made easy. Historically, only around a third of households eligible for the Warm Homes Discount have actually received it.¹⁸ There is evidence that people with prepayment meters are again losing out, because the UK government's universal payments of £66 per month over the winter months are not refunded to their accounts but sent as vouchers which have to be redeemed. In October 2022 only £27 million out of a potential £52.8 million (UK wide) had been claimed.¹⁹ More readily available information and support, to make sure that those on limited incomes do in fact receive all the financial help they are entitled to, would ease the pressure on many households. Further anti-poverty initiatives by both UK and Scottish governments along the lines urged by so many charities – keeping benefits in line with inflation, investing in childcare to allow more parents to work and so on – could lift large numbers of people out of fuel poverty.

Poor energy efficiency

The more energy-efficient your home is, the less energy you will need to make and keep it warm, and the less money you will spend on heating it. There are huge differences in energy efficiency across different types of housing. Older housing is likely to be harder to heat – think of the stone walls, high ceilings and single-glazed sash windows of a traditional tenement flat in

¹⁶ <https://www.edinburghlive.co.uk/news/uk-world-news/smart-meter-energy-customer-warning-25483221>

¹⁷ <https://www.gov.uk/the-warm-home-discount-scheme/low-income>

¹⁸ Citizens' Advice Scotland report (2020) Mind The Fuel Poverty Gap

¹⁹ <https://www.theguardian.com/money/2022/oct/31/uk-government-energy-bill-support-prepayment-meters-vouchers-paypoint>

Glasgow or Edinburgh. Modern housing is more likely to be well insulated, and modern boilers take less energy to heat a home – though greener methods of heating such as heat pumps are still quite rare. Insulation in walls and roof spaces can make a huge difference to energy bills, and even simple things like draught-proofing around windows and doors are well worth doing.

Half of all homes in Scotland fall below an Energy Performance Certificate Standard ‘C’²⁰. ‘C’ is generally the standard that has been determined meets basic efficiency. All these energy efficiency measures cost money upfront which homeowners may not have, particularly just now, and won’t pay for themselves via reductions on energy bills until several years have passed. Most people don’t make such improvements unless they are ‘nudged’ by hearing about grants which exist to help with the costs, and some find on applying that they don’t qualify after all – maybe their draughty ill-fitting windows aren’t old enough to be replaced, or the estimated costs don’t fit the precise conditions attached.

In the long term it is clearly in the public interest for homes in Scotland to be as energy-efficient as possible in every way: not just for individuals’ fuel bills, but for the sake of the planet as a whole. More investment in energy efficiency will reduce both fuel poverty rates and fuel consumption. Helping people to keep their homes warm can prevent the health problems that come with being permanently cold.

Energy consumption in the home

Energy efficiency is hugely important, and there is no shortage of media advice on how to save energy in the home. Most people already know how to reduce their energy consumption, not just by turning the heating down or off but also by taking showers rather than baths, cutting back on how often they use their washing machines, and so on.²¹ It might be inconvenient, they might get cold, but they know how to cut down. But what about those who really need to use lots of energy? Maybe they have to charge electric wheelchairs, or power life-saving medical equipment; perhaps their heart conditions mean that they need their homes to be warmer than average; maybe the only way to keep the damp and harmful mould at bay is to run dehumidifiers for hours at a time (at least until the landlord does the necessary repairs and insulation). Even before the cost of living crisis arrived, their annual bills could run into thousands of pounds – and helpful hints about turning the TV off at the wall instead of leaving it on standby are not going to make much of a dent in that. There is clearly a need for well-targeted financial help for those with extraordinary energy needs, as current extra payments for disabled people go some way to acknowledging.

Another factor here is the type of energy used: different fuels have different costs. Using gas for heating is the cheapest option, and heating your home by electricity usually the most expensive. If you use electricity for heating, you are around twice as likely to be in fuel poverty as if you use gas.²²

²⁰ <https://www.gov.scot/publications/scottish-house-condition-survey-2019-key-findings/>

²¹ Poverty Alliance/Scottish Women’s Budget Group report 2022, *“It’s hard work being poor”: Women’s experiences of the Cost-of-Living Crisis in Scotland*

²² 43% of electricity-only users & 22% of those using gas heating. Source: Scottish House Conditions Survey 2019

Risk factors for fuel poverty

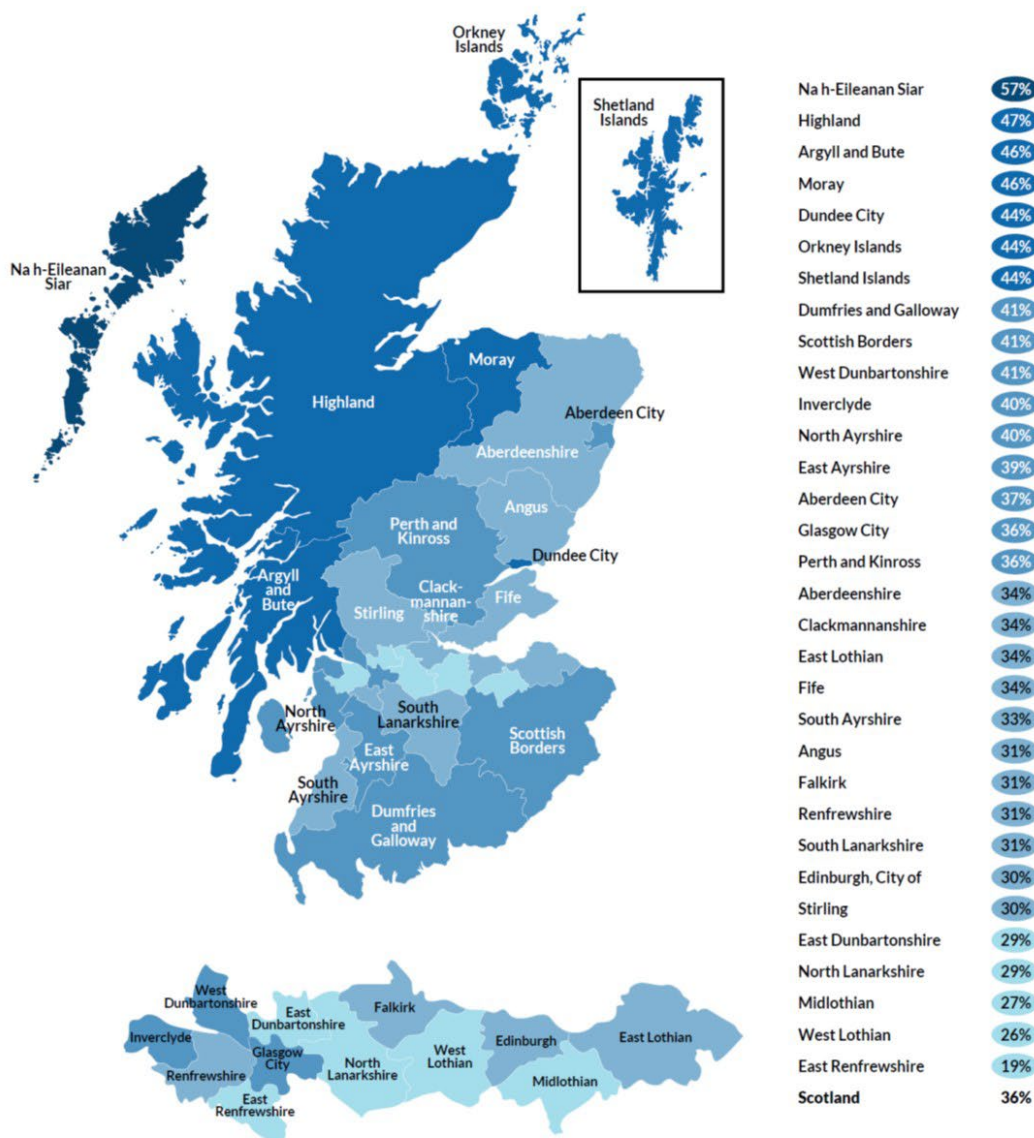
There are all sorts of reasons why any given person or household may be likely to fall into fuel poverty – and as we already know, it is happening to more people than ever this winter. The cost-of-living crisis is biting deep all over the country, and while government initiatives are helping (such as the UK government’s winter payments, and the recent increase in the Scottish Child Payment) there are still large numbers of people who have been just about managing and now find that they no longer can, because food and fuel are so much more expensive than they used to be. All sorts of personal circumstances can suggest a likelihood of fuel poverty.²³ For example:

²³ All figures in this section are drawn from the Scottish House Conditions Survey at www.gov.scot

Where do you live?

There are big differences in fuel poverty figures for different parts of Scotland and for different types of housing.

FUEL POVERTY BY LOCAL AUTHORITY



February 2022 Source: Statement by Cabinet Secretary for Finance and the Economy, Kate Forbes MSP

Generally people in rural areas are more likely to be living in fuel poverty than those in urban areas (29% compared with 24%), and an even greater proportion (43%) in remote rural areas. Local authorities and health boards in these areas need to be alert to the probability that many of their residents will be struggling. There are several linked reasons why.

Living in rural areas is more expensive than living in a city. Particularly for island communities, food and consumer goods are likely to cost more because of higher transport costs. There is less regular public transport, meaning people have to rely on having cars - and being able to buy petrol. The result is that a standard wage or benefit doesn't go as far in the Highlands, say, as it does in the Central Belt, and heating may well take a larger proportion of it.

How do you heat your home?

The cheapest fuel is gas – but not everyone has the option of heating their home that way. Only around a third of rural dwellings are connected to the gas grid, compared with over 90% of those in urban areas. So rural homes are more likely to be heated by electricity, oil, LPG or other means, all of which are more expensive and mean correspondingly higher fuel costs – a double whammy for people in rural areas.

What kind of housing do you live in?

If we compare tenants in different rental sectors, mortgagees and homeowners, we find that the biggest group of people in fuel poverty - more than a third (38%) - live in social housing. Do councils and housing associations do enough to make sure that their tenants know about and can access all the potential help available to them?

Are you a senior citizen?

We know that it is important for older people to keep their homes warm, as they are more susceptible to serious health problems arising from the cold. We also know that the people most likely to own their homes outright are older people, and that almost a third (30%) of people in fuel poverty own their homes. Plenty of pensioners have very limited incomes even if they are asset-rich. Put those things together and maybe it's not so surprising that over a quarter of older households are in fuel poverty.

Do you have difficulty communicating with agencies or energy companies?

There are plenty of reasons why people may not find it easy to communicate difficulties or concerns. Maybe your energy company has gone bust and been taken over by another: the new company doesn't know that you are registered blind and sends you bills you cannot read. Maybe you're a recent immigrant and haven't had much chance to learn English yet – and even if your English is excellent, the intricacies of different methods of delivering and paying for energy may be very different from what you're used to and aren't easy to negotiate anyway. (Added to this, if you're an asylum seeker with no recourse to public funds, you will find yourself unable to apply for much financial help.) If you're already counting every penny, you maybe can't afford the long on-hold phone calls to energy companies or, ironically, to the helplines which are supposed to be making life easier. Shiny websites don't always deliver what they say they will – and anyway are no help at all if you've never learnt to use a computer, don't have a smartphone, or have no electricity to charge it; or if your learning disability means that you deal much better with paper forms than online ones.

It is not fair to expect people who are already struggling to go several extra miles to access the help they need. Advice and support services should be coming to them. It's also important that local government, social and health care services join the dots to identify those who are most vulnerable so that appropriate help can be channelled their way.

It's worth remembering that the different statistical risk factors for fuel poverty don't divide neatly into separate categories but are likely to overlap. The single mother on Universal Credit might also have lung disease; the eighty-five-year-old man on Mull might be living in an oil-heated house in sore need of draughtproofing and loft insulation; the family from Sudan might be squeezed into a damp council flat in Glasgow and asking the food bank for 'cold packs' because they can't afford to cook. Meanwhile the nurse in Caithness might look as if she's okay but lies awake worrying about how she can feed her huge hungry teenagers and still pay the bills. Fuel poverty is everywhere, it is worryingly endemic, and wherever it is, people's health suffers. The 2022 Cost of Living Crisis has the potential to normalise fuel poverty.

Recommendations

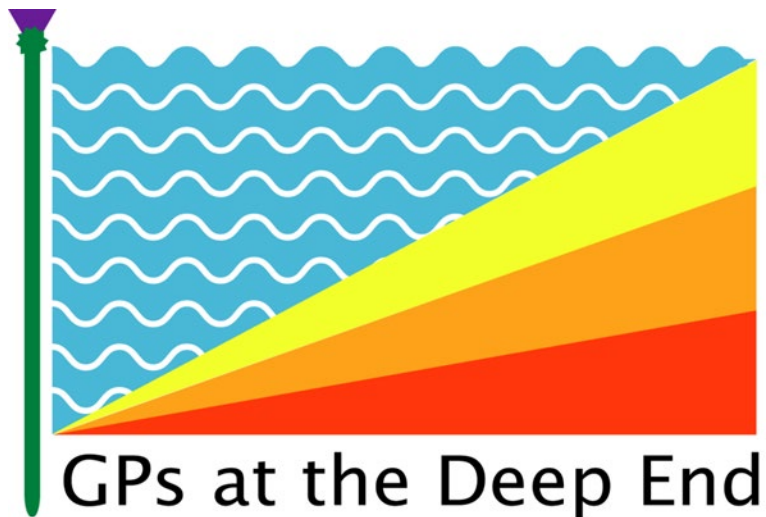
The most radical means of making sure people can heat their homes would be to guarantee their access to fuel by **making it illegal for energy companies to cut off supplies**. Just as water companies accept that access to clean water is a human right, access to an adequately heated home should be a human right too. Removing the fear of being cut off would improve the mental health of people currently worrying about their energy bills, as well as improving their physical health by allowing them to heat their homes properly. There would be necessary discussions with energy companies about the cost to them of not allowing this ultimate sanction against people who run up debt and how these debts are to be paid. The cost to society of leaving people in unheated homes is arguably greater, and counted in the detrimental impact to lives, not money.

Any measure aimed at reducing poverty will reduce fuel poverty. It is vital that rises in **wages and benefits keep pace with rising living costs**. Extra payments to cover extra fuel costs for vulnerable groups are equally important. Local and national governments and other agencies need to work – separately and together – to identify those most at risk: those likely to be living in fuel poverty, and those whose health is most likely to suffer because of the cold. Then they can **target extra help at those who need it most**. That doesn't just mean winter fuel payments for older people and extra money for vulnerable people with disabilities, though of course it does mean both those things. It also means support for those (most often women) in low-paid work and/or caring unpaid for family members, and an awareness that there is a gradient of need and people who don't meet the criteria for that targeted help may still be struggling.

Support and advice services to help people manage debt and maximise low incomes are essential. Energy companies and support services, offering help that is not judgmental or stigmatising, need to reach out more to the people who need their help but may struggle to reach them.

Both in the short and long term, we need to **make Scotland's housing more energy-efficient**. The Scottish Government knows this already. Its Heat in Buildings Strategy clearly identifies the scale of the challenge. All new buildings should be well insulated and double glazed as an absolute minimum, and connected to renewable energy sources wherever possible. New buildings should be modelled against fuel poverty and it should not be possible for anyone to move into a home where the standard of that home has a high likelihood of them being in fuel poverty. Grants to improve the energy efficiency of older buildings should be readily available and generous, with investment in the training and employment of people to carry out these improvements forming a part of the country's commitment to a greener future.

An energy-efficient future is one where people should be able to heat their homes properly without worrying about the cost of fuel. When they can do that, they will be healthier, and the number of extra deaths each winter will fall. Fighting fuel poverty is fighting for people's lives.



Deep End Report 40

What can General Practice do to mitigate the effects of the Cost-of-Living Crisis?

On Wed 30 November 2022, the Deep End GP group hosted an online roundtable meeting to explore the challenges of the cost-of-living crisis. Discussion centred on the various specific challenges, but also explored potential system-wide solutions to these issues.

January 2023

Executive Summary: Cost of Living Crisis

The purpose of the roundtable was to bring together GPs working in Deep End practices alongside key charities and community organisations to specifically consider how general practice can best support their patients experiencing financial hardship, in recognition of the fact that poverty drives poor health and worsens health inequalities.

Context / The Crisis

Rapid inflation, compounded by the Covid-19 pandemic, Brexit and a period of prolonged austerity are some of the key factors that have led to what is being described as the 'cost-of-living crisis'. [1] It is recognised that low-income households are disproportionately affected by the cost-of-living crisis, because they spend a higher percentage of their household income on basic essentials such as food, energy, housing and transport.

Specific Challenges

Participants were concerned about the impact on patient health of fuel poverty, inadequate housing, food insecurity, and access to health and other services due to transport costs. All of these factors are likely to affect both physical and mental health, and will be felt most acutely by those with the lowest incomes.

Impacts on practice workload and practice staff were also highlighted. It was noted that staff morale is as low as it has ever been, with negative media headlines compounding an already exhausted workforce. Increased workload leads to increased stress, which directly affects practitioner empathy and patient care.

Potential approaches that general practice could take

- **Build teams that specifically promote social inclusion** – by recruiting, retaining and supporting the wider general practice workforce that supports patients with the complex social problems that impact negatively on their health. Community Link Workers, Welfare Advisors, and Care Coordinators were seen as assets, all working collaboratively with the voluntary and third sector.
- **Maximise the 'community hub' function of general practice** – through maximisation of co-located services, partnership venues, community pantries. Participants stressed the importance of personal connection in advice-giving, as part of a trusted teams and within familiar premises
- **Effective and sensitive sharing of practical resources and high-quality information** – this could be done in a variety of formats and languages, whilst mitigating for digital exclusion.
- **Advocate, lobby, and collaborate on behalf of patients** – drawing on available data and evidence, drawing on patient narratives, and sharing worked examples of how this could be supported in practices.

Recommendations

Five recommendations specifically for general practices are presented and five broader recommendations are made.

Context - The Crisis

Rapid inflationⁱ, compounded by the Covid-19 pandemic, Brexit and a period of prolonged austerity are some of the key factors that have led to what is being described as the 'cost of living crisis'.^[1] It is recognised that low-income households are disproportionately affected by the cost-of-living crisis. These households tend to spend a higher proportion of their budget than average on essential goods such as energy, food and transport, which are rapidly rising in price – much faster than average wages.ⁱⁱ

In 2020, 30% of families in Scotland described themselves as either in serious financial difficulty or struggling to make ends meet.^[4] Entering the crisis, low-income households were particularly vulnerable due to pre-existing hardship with 30% of households in Scotland not having enough savings to keep them above the poverty line for one month should they lose their income. This figure rises to 50% for the 20% of households with the lowest incomes.^[1]

In 2019 1 in 4 households were identified as being in fuel poverty.^[5] In 2022 this has risen to over 1 in 3 households, with 1 in 4 households now in extreme fuel poverty.^[6] The Scottish Government recognise that the 'negative impacts of rising costs are already being felt in Scotland and are likely to intensify over the coming months.'^[1] Energy prices increase were capped by the UK Government as an Energy Price Guarantee on 1 October 2022 and are set to increase by 25% on 1 April 2023. Alongside a less generous package of financial support it is estimated that there will be a further increase in the levels of fuel poverty as a consequence.ⁱⁱⁱ In Scotland this may result in 1million households meeting the Scottish Government's fuel poverty definition. [1]

In November 2022, the Deep End GP group hosted an online roundtable meeting to explore the challenges of the cost-of-living crisis on the patients they care for. By bringing together GPs working in Deep End practices along with key charities and community organisations, they considered specifically how general practice could best support their patients experiencing financial hardship, in recognition of the fact that poverty drives poor health and exacerbates health inequalities.

ⁱ The Consumer Prices Index measure of inflation hit 11.1% in the year to October 2022 – the highest level since 1982.^[2]

ⁱⁱ The IFS predicted in August that the poorest fifth will face an 18% inflation rate in October 2022, compared to 11% for the richest fifth.^[3]

ⁱⁱⁱ National Energy Action estimates 8.4million UK households will be in fuel poverty from April 2023.^[7]

Specific challenges

Participants discussed some of the specific challenges related to the cost-of-living crisis facing patients and practices in Deep End communities. Concerns about patient health are presented first, followed by challenges for Deep End practices.

- **Patient health**

Participants were concerned about the impacts of fuel poverty, inadequate housing, food insecurity, and access to health and other services due to transport costs. All of these factors are likely to affect physical and mental health, and will be felt most acutely by those with the lowest incomes.

Fuel poverty / inadequate housing

It was noted that **fuel poverty has increased significantly** since the COVID-19 pandemic. Pre-pandemic, 1 in 4 households in Scotland experienced fuel poverty, but this is now estimated to be 1 in 3, or almost 900,000 households, of which roughly 600,000 are experiencing extreme fuel poverty.[8] This bleak situation is predicted to worsen when the mitigating effects of the UK Government's current Energy Price Guarantee and the financial package of support provided to households comes to an end on the 31st March 2023. It will be replaced by an increase in the Energy Price Guarantee and a significantly reduced financial package.[9]

Poor quality housing kills, as highlighted recently by the tragic story of Awaab Ishak who died eight days after his second birthday, as a direct result of black mould in the flat he lived in.[10] Deep End GPs described increasing numbers of patients reporting problems with damp and mould in their homes, contributing to respiratory illness. Cold homes impact asthma, respiratory infections, hypertension, mental health and increase heart attacks and strokes and the UK has some of the least efficient energy stock and the highest winter excess mortality in Europe. [11] The World Health Organisation connects excess winter mortality to fuel poverty and has stated that approximately 30% of excess winter mortality is caused by fuel poverty. More recently Sir Michael Marmot has speculated about the increasing likelihood of increased mortality due to cold homes.[12]

Food insecurity / Malnutrition

The **rise in food insecurity** in Scotland is well documented ^{iv}, predating the current cost of living crisis. The Deep End GPs involved in the roundtable discussion recounted growing numbers of patients attending with signs and symptoms directly resulting from malnutrition.

As one of the GPs shared:

"We are seeing more and more examples of the impact of poor quality diets on people's health. Due to malnourishment, more patients we are seeing are developing folate, B12 and iron deficiency"

^{iv} Scotland saw a 108% rise in the number of emergency food parcels distributed in July 2020 compared with July 2019 [1]

Malnutrition resulting in obesity is also worsening, with increasing incidence of new type 2 diabetes being diagnosed, thought to be secondary to an over reliance on cheaper but energy-dense, processed foods.[13]

Participants **endorsed a cash-first approach** to food security, providing dignified access to food without gatekeeping or means-testing. It was recognised that a one-way system like food parcels or vouchers cannot provide the same benefits as mutual aid, relationship-building approaches like community pantries and kitchens, access to affordable growing space for low-income communities, and education and support with food and budgeting skills, which projects such as Cyrenians Community Pantries endeavour to offer.[14]

Travel / Access to services

Increased transport costs are a barrier to accessing services. One GP noticed an increasing trend in patient preference towards remote consultations due to transport issues, even in instances where a face-to-face appointment was felt to be indicated by the clinician. Reduced hospital attendances are also being noted, again in instances which are felt to be clinically indicated.

One example shared by a GP:

“ I assessed the patient as sick and needing hospital admission. An ambulance was not needed, but the family did not have the money to pay for transport. We ended up paying £40 from our petty cash at the practice simply to allow to the child to attend hospital in a taxi”

Participants reflected that patients also describe centralised vaccination hubs as difficult to access due to transport links and costs, and this is resulting in **reduced vaccine uptake**. Despite long waiting times for hospital outpatient reviews, some patients are **not attending these specialist appointments** when they do become available due to transport costs.

Mental health impacts

Participants discussed the **significant detrimental impacts of the cost-of-living crisis on the mental health of their patients**. These included the known direct impact of cold, damp housing on the mental health of adults and children; increased conflict within families during times of economic stress; higher levels of adverse childhood experiences having a lasting negative impact on future mental (and physical) health; a rise in domestic violence in situations where economic stress result in higher levels of volatility, and less personal ability to make choices that protect safety. Many of the themes were noted to be similar to those observed during the Covid19 pandemic during periods of lockdown and financial hardship.

- **Impacts on general practices**

Many of the general practice impacts of the cost-of-living crisis follow directly from the adverse patient health effects described above. Despite increasing numbers of patients in Deep End communities

affected by worsening physical and mental health, there has been **no increase in resource to support these needs** and the increase in workload that this creates.

GP participants shared that **staff morale is as low as it has ever been**, with negative media headlines compounding an already exhausted workforce. Increased workload leads to increased stress, which directly affects practitioner empathy and patient care.

Participants noted that community links workers and practice-attached financial advisers had made a positive difference, but were concerned that **short-term funding made it challenging to recruit and retain staff**. Furthermore, community links workers can only be effective if there are community resources to link to, and several participants described how community organisations have had to cut back their services due to increased heating costs.

Finally, participants reflected that another legacy of the COVID-19 pandemic is that **practices do not have the same ‘footfall’ as they had previously**, with hybrid consultations models resulting in more remote consultations. This means that the opportunity for practices to act as ‘community hubs’ is more limited than it was before, and that different approaches would be needed to connect with, and support patients on an opportunistic basis.

Potential Solutions?

Build teams that promote social inclusion

Participants reflected on the importance of building teams that specifically promote social inclusion. This means thinking more widely than the traditional ‘medical’ model of general practice teams, to including roles within the practice that are better equipped to support patients with the complex social problems that impact negatively on their health, maximise the ‘community hub’ function of general practice and work collaboratively with the voluntary and third sector. Three specific roles were considered and discussed:

Community Link Workers

Community Link Workers work within general practices as generalist social practitioners. They have an expert knowledge of community resources and initiatives, tailored to the needs of the individual patients they work with and support. Originating as a pilot project in seven Deep End practices, community link worker roles are now being rolled out nationally, prioritising areas of high socio-economic deprivation.

Welfare Advisors

Welfare advisors based in general practices, with access to medical records (with consent) can offer individuals tailored support and advice on financial challenges such as debt, utility bills, benefits, and rent arrears. Evaluation of this model has found that patients experience improved health and wellbeing, feel less stigmatised, and report increased feelings of self-worth. Also originating as a pilot in four Deep End practices, these roles are now being rolled out more widely with core funding, with

two-year funding to further evaluate their effectiveness in 150 of the most socio economically deprived practices.

Care Co-ordinators

Care co-ordinators offer much more than the traditional 'medical receptionist' role, with additional training in signposting and social support. Examples were shared of the work of care coordinator teams during the COVID19 pandemic:

One GP reflected:

"Our care co-ordinators really are 'the frontline of the frontline'. During Covid, they were often the first to notice when our most socially vulnerable patients on the practice list were 'missing' because we had had to close our doors to limit infection spread and everything was telephone-first. They compiled a list of the patients whom they would ordinarily have regular contact with at the front desk, and made 'outreach calls' to offer advice on Covid resources and support, identify any unmet needs and offer signposting into clinical and social services, and offer reassurance that practices were still 'open'. 8 out of 10 of these calls resulted in an ongoing referral – to clinicians or other support roles in the team, or to outside services such as Citizen's Advice. They were so grateful for the contact. Many were scared, and felt alone"

It was recognised that these social inclusion and support roles are vital to linking with services, offering expert advice and making maximal use of all roles within the practice team, especially at a time when clinical workforces are depleted, and workload is extremely high. These roles are recognised as the 'linchpins' to accessing social support, and practices in areas of highest socio-economic deprivation would benefit from greater access to these roles. Examples were shared at the roundtable of colleagues in these roles seeking more secure or competitive employment elsewhere. Addressing issues that may negatively impact on recruitment and retention was also discussed, such as ensuring long-term funding, favourable terms and conditions in the workplace, and access to high quality training and induction.

The importance of personal connection in advice-giving, as part of a trusted teams and within familiar premises was discussed. The limitation of space in many GP practice premises was noted to be a challenge to achieving this.

One GP commented:

"the personal connection cannot be under-estimated...it is significantly more valuable than just resources on a website"

There was much discussion around the financial viability of third sector organisations. Community link workers, as generalist social practitioners signposting to, and linking with, relevant community organisations can only be as effective as the third sector supporting them. Our group recognised that third sector organisations are also feeling the direct and indirect impact of fuel poverty on running their own services and the need to advocate for more sustainable wider support is paramount.

General practice as a community hub

The role of the GP practice as a community hub has long been recognised, and discussion included how to make the best use of practice premises and methods of information-sharing. In some areas, participants described how partnership venues are developing, with community pantries and third sector organisations being co-located, allowing both physical resources to be distributed, as well as a central face-to-face point for individuals to be signposted to community services and support.

As a group we recognised the importance of *how* information is shared. It was felt that information needs to be shared in a way people understand and feel able to accept, and that this is often easier within a trusted relationship or setting. Face to face provision has always been the most effective and impactful support for vulnerable households for the reasons discussed earlier in the report.

However, the group also recognised that reduced foot fall into practice premises is occurring post-COVID, partly because of new hybrid models of consulting, and partly because of prohibitive travel costs for patients. We agreed that we need to think innovatively about how resources can still be shared effectively in these instances. Utilising practice websites, Facebook pages and answer phone messages may be a way to do this, and standard templates could be developed and shared with practices to avoid duplication of workload and ensure consistency and quality. The group also recognised the risk of digital exclusion if information is only or largely available online. Access to data and digital literacy is known to be a major issue for many patients in accessing online resources or making online applications for additional support. In recognition of this, one participant shared that some charitable organisations are offering free SIM cards with unlimited data, wider re-distribution of which could be beneficial for patients experiencing financial hardship. Examples were shared of practical resources^v that have been created by third party organisations. These include Energy Action's collaboration with Scottish Power Energy Networks on a winter focussed leaflet offering tips to help keep warm. Scottish Fire and Rescue have also developed a 'Keep Warm and Well this Winter' safety leaflet to share with people at risk. Building on the safe, warm and well focus, areas such as Aberdeen have also piloted a 'warm home prescription' service, where NHS staff can refer patients to a service to pay the energy bills for eligible patient to ensure that their homes are heated to a safe temperature, all winter. If this evaluates well, there could be the potential to roll out more widely.

^v Such as:

- Keep Warm and Well this Winter SP Energy Networks / Energy Action Scotland- [https://new.theclaymoreproject.com/uploads/entities/1230/files/Publications/SPEN%20A5%201122%20\(for%20print\).pdf](https://new.theclaymoreproject.com/uploads/entities/1230/files/Publications/SPEN%20A5%201122%20(for%20print).pdf)
- Scottish Fire and Rescue Service Leaflet Keep Warm and Well this Winter - <https://www.firescotland.gov.uk/media/2384040/sfrs-keep-warm-and-well-this-winter-a5-booklet-v10-digital.pdf>
- Aberdeen — Warm Home Prescription - <https://www.warm.homes/aberdeen>
- Free family conflict resources - <https://www.scottishconflictresolution.org.uk>

There was a recognition that sign-posting needs to be both effective and sensitive. Dignified access for all patients to choose the services and resources they need without gate-keeping or means-testing was unanimously supported. It was recognised by GPs that there is a need to embed resources for patients within the practice without creating additional GP workload if this is to succeed, given the existing significant pressures. For example, the option for patients to self-refer to support services such as community link workers and welfare advisors, should be supported.

Potential mechanisms to achieve this were discussed within the group, such as creating a national template of collated resources or a 'tool kit' which could be populated locally and distributed to local practices. Creating templates that can be shared widely to update practice websites, waiting room screens, and posters was also encouraged. This helps to share the wealth of resources that exist whilst also recognising the need to try to mitigate additional workload for busy general practices.

Advocate, lobby, collaborate

It was recognized that the personal stories and lived experiences of those encountering cost-of-living challenges, provide the most powerful narrative for collective lobbying. Front-line GP practice teams are in a privileged position to be able to capture this narrative and both support patients to self-advocate, and work with community partners to advocate on behalf of the individual patients and communities affected.

The work of Chance2Change was discussed.[15] It is an established community peer support group in Glasgow, with historical links to a GP practice but hosted and supported independently by Drumchapel Life / Yoker Community Campus. One of their many strengths is that there is a strong dialogue between patients and the practice. There is an openness/humility (on both sides) to listen, accept that the service is flawed, and to work together to improve things. Problems – and solutions – are often local.

Supporting patients to self-advocate where possible was recognized as having the benefit of empowering patients to have more control over their personal situations. However, it was also recognized that many patients struggle with literacy and confidence to raise concerns or lobby for change. Challenges with cold, damp housing and requests to general practice to help support with this are not infrequent. The group discussed the option of creating a template letter for patients to use to raise concerns with their local MSP ((see Appendix 2 'The Impact of a Cold Damp Home on my Health'). Practices creating and sharing petitions in waiting rooms for patients to sign if they wish can also enable patients to self-advocate. Having a patient-practice participation group to work with on these initiatives can be hugely valuable.

It was recognised that one of the most effective ways that General Practice can assist their patients is by collaborating with community organisations and across sectors, to collectively lobby for support. By drawing on the data and evidence, and combining this with the personal stories of individuals and communities the collective voice can be strengthened to focus on locally-led solutions.

Recommendations

Specific to general practices:

- Up-scaling and sustainable funding of the 'social support' and 'conduit' roles within general practice (welfare advisors, CLWs, care coordinators), addressing the barriers to recruitment and retention of these critical roles.
- Ensuring a sustainable and adequately resourced third sector, otherwise no-one to 'link' to.
- Collate and share existing high-quality resources with practices in a way that is accessible to patients and easy for practices to use.
- Create and share a lobbying letter for local MSPs around the impact of cold, damp housing on health (Appendix 2).
- Engage in practice training opportunities that raise social awareness and empower teams to support vulnerable patients (e.g. Women's Aid).

And more widely:

- Lobby for practical support for transport poverty to facilitate equitable access to healthcare (eg wider roll-out of transport vouchers (eg for GP appts, hospital appts, vaccine appts) – based on the Angus 'free bus travel' pilot, wider rollout of free bus passes).
- Lobby for investment in energy efficient homes, recognising the dual benefit of reducing fuel costs and addressing climate change (which also has a disproportionate impact on the health of the most vulnerable in society).
- Push for full implementation of the recommendations from the [\(Primary Care Health Inequalities Short-Life Working Group\)](#), established during the COVID19 pandemic, with active contribution from Deep End practitioners (see Appendix 3, includes specific recommendation on wider scale up of welfare advisors and CLWs, and improving access to transport).
- Work alongside the BMA and RCGP to unite the profession in its belief that addressing health inequalities and the social determinants of health is 'everyone's role'.
- Continue to make the case for the importance of continuity of care, coordination of care and patient-centred care, particularly for those patients who have complex health and social care needs, and/or for whom relationships of trust have been hard-won.

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Appendix 1: Attendees

Deep End GPs:

Carey Lunan, GP in Craigmillar, Edinburgh and Chair of Deep End Group
David Blane, GP in Pollokshaws and academic lead
Ula Chetty, GP in Possilpark
Gillian Dames, GP in Parkhead
Jennifer Dooley, GP in Port Glasgow and Cluster lead in Inverclyde
Katherine Jobling, GP trainee in Tayside, Scottish Clinical Leadership Fellow
Marianne McCallum, GP in Paisley and researcher
Paul McNamara, GP in Port Glasgow
John O'Dowd, GP in Gorbals and Clinical Director
Munro Stewart, GP and RCGP Scotland clinical lead for climate change

Invited others:

Naureen Ahmad, Deputy Director Primary Care, Scottish Government
Ewan Aitken, Chief Exec of Cyrenians (homelessness charity in East of Scotland)
Nicola Bisset, Health Improvement lead for Community Link Workers, Glasgow City Health and Social Care Partnership
Suzanne Glennie, Health Improvement Manager, Glasgow (oversees CLW and Wellbeing Hubs)
Sarah Gray, medical student doing survey on impacts of CoL crisis on primary care
Lorna Kelly, National Strategic Lead for Primary Care at Health and Social Care Scotland.
Carol McGurin, Health Improvement Lead, Welfare Advice Partnerships
Ashley McLean, Policy Officer from the Poverty Alliance (deputising for Fiona McHardy)
Roddy Samson, Welfare Advice Service Facilitator, representing Welfare and Health Partnerships
Frazer Scott, Chief Executive Officer, Energy Action Scotland
Marsha Scott, Chief Executive Officer, Scottish Women's Aid

Apologies from:

Eleanor Dillon, Glasgow Community Food Network
Fiona McHardy, Poverty Alliance
Claire Stevens, Voluntary Health Scotland

Appendix 2 – MSP Template Letter

(Patient address)

(Date)

Re: THE IMPACT OF A COLD DAMP HOME ON MY HEALTH

Dear (enter name of local MSP)

I am living in a cold, damp home with a significant negative impact on my health, and I am writing to ask for your help in addressing this.

The UK already has some of the least efficient housing stock, and the highest winter mortality in Europe. The current cost of living crisis, and specifically the cost of fuel, will worsen this further, with an estimated 66% of households living in fuel poverty by January 2023.

Cold damp homes make people ill, with impacts on the NHS, on education, on work, and on the economy.

It is known that living in cold, damp homes has negative impacts on many aspects of physical and mental health, including:

Childhood development – children who are cold need more calories to stay warm, grow and develop. Children living in a household with fuel poverty are also more likely to struggle to have access to adequate nutritious hot food. Cold homes impact negatively on the mental health of parents and carers, causing adverse childhood experiences, with the lifelong impacts that these have.

Lungs – cold damp homes make people more prone to respiratory infections, as more viruses circulate in cold environments, and immune systems are less resilient. It is estimated that around 10-15% of new asthma cases are caused by the dampness, mould or poor ventilation (therefore more dust) in homes that are difficult to keep warm and dry. This was highlighted by the recent inquest into the avoidable death of two-year old Awaab Ishak, who died from a respiratory condition caused by mould in his home.

Heart – indoor temperatures of less than 12^o cause blood vessels to narrow and blood to thicken. This in turn, causes a rise in blood pressure and an increased risk of heart attacks and strokes.

Brain – cold damp homes have negative impacts on the mental health of both children and adults. It has also been shown to worsen dementia.

Social – the negative impacts on health as listed above, and the financial impact of heating inefficient homes when fuel costs are high mean less money is left over to buy food, spend on transport, keep up with rent, and maintain social connections. Living in a cold damp home impacts on sickness absence from work and education. If only one or two rooms can be kept warmer, this impacts on privacy, and on having space to work and study. Overcrowded cold damp homes with higher levels of stress have been associated with higher levels of domestic violence and homelessness.

It is known that some groups in society are more at risk than others of fuel poverty and living in cold damp homes, for example people who are living in poverty, people with chronic diseases or disability (especially if having to operate medical equipment at home), people who are frail and elderly, pregnant women, young children, single parent households and people from ethnic minority groups.

It is estimated that 867 people die prematurely in Scotland each year due to living in cold, damp homes. Please do not let me become a statistic.

Yours sincerely

(Patient name)

Appendix 3: The Recommendations from the Primary Care Health Inequalities Short-Life Working Group

The list of recommendations are summarised below. The full text and context can be accessed at:

<https://www.gov.scot/publications/report-primary-care-health-inequalities-short-life-working-group/>

Theme: Empower and Develop the Primary Care Workforce

Creating the right conditions; sustaining the workforce and leadership.

- **Implement a national programme of multi-disciplinary postgraduate training fellowships in health inequalities (foundational recommendation)**
- **The Scottish Government should create an Enhanced Service for Health inequalities (foundational recommendation)**
- **Empower primary health care professionals**
- **Invest in the training and resourcing of health and social care staff for digital inclusion**
- **Articulate and embed inequalities as a core concern in the Expert Medical Generalist role**

Theme: Leadership, Structures and Systems

Tackling sources of inequalities and inequity within our systems and communities.

- **Strengthen national leadership (foundational recommendation)**
- **Create a national priority of reducing premature disability due to long term physical and mental health conditions**
- **Commit to ensuring social and financial inclusion support and advice are available through primary care**
- **The MoU and the GMS Contract Offer, should be underpinned by a commitment to address inequalities**
- **Funding allocation**
- **Transport and health**
- **Recognise digital as a social determinant of health**

Theme: Empower and Enable People and Communities

Individuals and communities should have the knowledge needed to use health care and be active participants in problem-solving.

- **Develop a network of expert reference groups with lived experience**
- **Invest in wellbeing communities (foundational recommendation)**
- **Pilot and implement a national programme of digital empowerment for health**
- **Raise awareness of health care rights and responsibilities**

Theme: Data, Evidence and Knowledge

Securing intelligence on health equity and inequalities to enhance transparency and improve understanding and recognition.

- **Publish high quality, accessible information on health inequality**
- **Develop mechanisms for recording, assessing and reporting on unmet health needs in general practice**
- **Equip communities with data and knowledge to empower them to demand or make changes that matter to them**

- **Commission an investigation into how barriers to healthcare themselves contribute to excess deaths and premature disability related to socio-economic inequalities (foundational recommendation)**
- **Mechanisms to support increased and enhanced collaborative and complementary working between public health and primary care**
- **Improve recording of health data in general practices in marginalised communities**
- **Monitoring and evaluation of primary care reform should more explicitly address health inequalities.**

Advice if you're worried about higher energy bills



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As energy costs have increased this year, more and more of us are worried about being able to pay our bills. And if you're on a tight budget, you may already be struggling.

If you can't afford the energy you need or are already in debt with your energy supplier, there is help available. This guide is designed to help you find the support you may be able to get.

Why people are struggling to pay their bills

Apart from increased energy prices, there are many other reasons why people can struggle to pay their energy bills. These include:

- being on a low income
- your home isn't well insulated
- your heating or other appliances are old and expensive to run
- your bills are based on estimates, not how much energy you've actually used
- you have difficulties with budgeting
- your personal circumstances have recently changed — perhaps because you've been ill, lost your job or lost a loved one

What to do if you are struggling to pay your energy bills

1. Check if you are eligible for grants or schemes to help you pay for your energy bills
2. Contact your energy supplier to see how they can help
3. Take regular meter readings, or get a smart meter
4. Make your home more energy efficient
5. Talk to someone for advice

This information was last checked on 15th September 2022 and was correct at that time. Things could have changed since then, so please visit the web links provided for the most up-to-date information.



Scan me for more information and accessible formats.

This guide has been developed by Smart Energy GB, the government-backed not-for-profit helping everyone in Britain to understand the importance of smart meters, with support from National Energy Action, and Energy Action Scotland – national charities helping people to stay warm and healthy in their homes.

Check if you are eligible for grants or schemes to help you pay for your energy bills

If you are struggling to pay your gas or electricity bills, you might be able to get help from certain schemes or grants offered by governments or energy suppliers.

Energy Price Guarantee (EPG)

Due to the increase of global gas and electricity prices, the UK government announced a new Energy Price Guarantee (EPG) on 8th September 2022 which will limit the price that suppliers can charge for each unit of energy. It is a new scheme which will replace the previously announced energy price cap.

The EPG will come into effect from 1st October 2022 and will automatically apply to all households. Under the EPG, the typical household will pay an average of £2,500 per year on their energy bill for the next two years.

It's important to note that you will still pay for the gas and electricity that you use but the government's EPG will limit the price that suppliers can charge for each unit of energy. The more energy you use the more you'll spend.

The EPG is in addition to the £400 Energy Bills Support Scheme which will run from October 2022 to March 2023.

For those who use heating oil, live in park homes or are on heat networks, a new fund will be set up to ensure that they are able to benefit from the support.

For more information please visit:

helpforhouseholds.campaign.gov.uk/help-with-your-bills/

Cost of Living support package

The Government has announced support to help households in England, Wales and Scotland with the high cost of energy this winter. Some of this support is available to all households. Other schemes are targeted at people who may need extra support.

There are also some support programmes that are only available in England, some that are only available in Wales and some that are only available in Scotland.

The information below was checked in September 2022 and was correct at that time. Things could have changed since then, and more support may be available.

For the latest information, please go to:

costoflivingsupport.campaign.gov.uk/help-with-your-bills/

Support for all households

Energy Bills Support Scheme

All households that have a domestic electricity meter will automatically get a £400 discount to help with energy bills this winter. **There is no need to apply for it** and you will not have to repay it.

The discount will be paid in the first week of the month for six months from October 2022. You will get the discount in different ways, based on how you pay your bills.

- If you pay by **direct debit**, you will have the discount applied to your account with your energy supplier. You will continue to pay your monthly direct debit. The discount may not change the amount you pay each month.
- If you pay your bills when you get them (e.g. by **bank transfer** or **cheque**), you will have the discount applied to your account with your energy supplier. It will show on your bill. You will have to pay the rest of the bill as normal.
- If you have a **payment card**, you will have the discount applied to your account with your energy supplier. You will have to pay the rest of the bill as normal with your payment card.
- If you have a **prepay smart meter**, your energy supplier will add the discount to your meter as a top up.
- If you have a **traditional prepay meter**, your energy supplier will send you a voucher, by text message, email or post. **Please make sure your energy supplier has your correct contact details.** You can use the voucher at your usual top up point. Ask your energy supplier if you need help or guidance to do this.
- If you live in a **park home or off-grid**, you will be able to get the discount too. The government will provide details in Autumn 2022.

Because the £400 discount will be paid out to meter points and over a period of six months, you won't miss out if you decide to switch your energy supplier, tariff or change your payment method within that time.

For more information visit:

gov.uk/guidance/getting-the-energy-bills-support-scheme-discount

Targeted support

In addition to the Energy Bills Support Scheme that all households will get, there is extra support for people on low incomes, pensioners and people with disabilities. These cost of living payments are one-off payments and you will get them automatically if you are eligible.

For more information visit: gov.uk/guidance/cost-of-living-payment

Cost of Living Payment for low income benefits or tax credits

If you are on a low income and depend on means-tested benefits such as:

- Universal Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Pension Credit
- Child Tax Credit
- Working Tax Credit

You will **automatically** get a cost of living payment of £650. This is split in two parts. The first part, of £326, was paid to households that meet the criteria in July 2022. The second part, of £324, will be paid in in Autumn 2022. You cannot apply for this payment. If you are eligible, you will get it automatically.

Pensioner Cost of Living Payment

If you are a pensioner who gets the Winter Fuel Payment, you will **automatically** get a cost of living payment of £300. This will be paid on top of any other support you or your household gets, such as pension credit or disability benefits. The £300 will be paid as an automatic top up to your Winter Fuel Payment. In most cases, it will be paid by direct debit into your bank account.

Disability Cost of Living Payment

If you got:

- Attendance Allowance
- Adult Disability Payment (in Scotland)
- Child Disability Payment (in Scotland)
- Constant Attendance Allowance
- Disability Living Allowance for adults
- Disability Living Allowance for children
- Personal Independence Payment
- Armed Forces Independence Payment
- War Pension Mobility Supplement

for any day between 26 April 2022 and 25 May 2022, you will **automatically** get a cost of living payment of £150. This is designed to help with the increased costs of specialist equipment, specialist food and transport costs. The money will be paid to you directly from September 2022.

If you receive any of these benefits **and** means-tested benefits (such as Universal Credit, income-based JSA or ESA, or Income Support), you will get this £150 as well as the £650 Low-Income cost of living payment. The payments will be made separately.

Watch out for scams

Please be aware of potential scams about all of this support. You do not need to apply for it, and you should not enter your details onto any third-party website.

Additional support (England)

This support is available only to households in England.

Council Tax Rebate

Householders in council tax bands A to D should have received a £150 rebate on their Council Tax, to help with energy costs. This payment should have been made between April and September 2022. Funding was also available for households on a low income whose home was not in bands A to D. If you have not yet received your rebate, contact your local council here: [gov.uk/find-local-council](https://www.gov.uk/find-local-council)

Household Support Fund

The Household Support Fund is designed to help households who need extra support because of the rising cost of food, energy and water bills. It is distributed through local authorities and funding is available up to March 2023 and possibly longer. To find out what help is available in your area, contact your local council here: [gov.uk/find-local-council](https://www.gov.uk/find-local-council)

Additional support (Wales)

This support is available only to households in Wales.

Cost of Living Payment

A £150 cost of living payment is available for households in Council Tax bands A–D, and for all households who receive support from the Council Tax Reduction Scheme irrespective of council tax band. This payment should have been made from May 2022 onwards. If you have not yet received it, please contact your local council to apply. Find your local council at: [gov.wales/find-your-local-authority](https://www.gov.wales/find-your-local-authority)

Welsh Fuel Support Scheme

You can get £200 to help towards your energy bills if you or someone else in your household gets:

- Income Support
- Income-based Job Seekers Allowance
- Employment and Support Allowance
- Universal Credit
- Working Tax Credits
- Child Tax Credits
- Pension Credit
- Personal Independence Payment (PIP)
- Disability Living Allowance (DLA)
- Attendance Allowance
- Carers Allowance
- Contributory Benefits
- Council Tax Reduction Scheme (CTRS)

You have to claim this support from your local council. Claims can be made from late September 2022.

Welsh Government's Discretionary Assistance Fund

If you are in a financial crisis and can't afford to pay your energy bills or other essential costs and you have tried all other routes, you can apply for emergency assistance payments from the Welsh Government's Discretionary Assistance Fund. You can use this to top up gas and electricity prepayment meters, or oil and LPG. You do not have to pay this money back. There are limits to how often you can apply for this Fund. To find out more, visit:

gov.wales/discretionary-assistance-fund-daf

Wales Fuel Voucher Scheme

This scheme will provide vouchers for households in crisis that must pay for their energy in advance, either by prepayment meter or fuels such as oil and LPG. It is run by the Fuel Bank Foundation. Households will need to be referred for support. Please contact your local advice provider or Advicelink Cymru on [0800 702 2020](tel:08007022020) for further information.

Additional support (Scotland)

This support is available only to households in Scotland.

The Scottish Welfare Fund

You must be 16 or older and on a low income, or getting certain benefits, to apply for a grant from the Scottish Welfare Fund.

Low income includes but is not limited to:

- Income Support
- Pension Credit
- Jobseeker's Allowance (JSA)
- Income based Employment and Support Allowance (ESA)
- Income based Universal Credit

For more information visit: mygov.scot/scottish-welfare-fund

Cost of Living Award (council tax rebate)

In April 2022, most households in Scotland received a £150 Cost of Living Award to help pay energy bills. This was credited to council tax accounts in April 2022.

If you think you should have received the award but did not, contact your local council here: mygov.scot/help-energy-bills

Energy Discounts and Payment

This section covers support with energy bills that has been available for some years. This year, the eligibility criteria for some of these schemes have changed, so that more people may be able to get them.

Winter Fuel Payment (England, Scotland and Wales)

The Winter Fuel Payment provides extra support for older people to pay for heating in the winter. If you have previously claimed the payment, get a State Pension or certain other benefits, you can get between £100 and £300 to help

you pay your heating bills. You will get the money in November or December 2022.

If you haven't previously applied, or don't get a State Pension, you may still be able to get the Winter Fuel Payment, if you were born on or before 25 September 1956. This date changes each year.

For help, contact the Winter Fuel Payment Centre on [0800 7310160](tel:08007310160).

This year, the Winter Fuel Payment will be paid at the same time as the pensioner cost of living payment.

Find out more at: gov.uk/winter-fuel-payment

Warm Home Discount Scheme (England and Wales)

The Warm Home Discount scheme provides support with heating costs in winter for those who need it most. If you are eligible, you will automatically get £150 off your electricity bill before 31 March 2023.

This is different from previous years, where you had to apply to get it. This year, you will automatically get this discount if:

- you are a pensioner, who gets the guarantee credit element of pension credit
- you depend on means-tested benefits (such as Universal Credit, income-based JSA or ESA, or Income Support) and have high energy costs. High energy costs will be calculated based on the age and type of your property, as well as its floor size

For more information visit: gov.uk/the-warm-home-discount-scheme

Note: This page will be updated when more information about the scheme is known.

Cold Weather Payment (England and Wales)

If you get:

- Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest

you may also get a Cold Weather Payment when the average temperature in your area is freezing (zero degrees Celsius) for seven days in a row.

If you are eligible, you will automatically get £25 for each seven-day period between 1 November 2022 and 31 March 2023.

Find out more at: gov.uk/cold-weather-payment

Warm Home Discount Scheme (Scotland)

(Please note: This is currently under review and further information will be published before the scheme opens in November 2022).

The Warm Home Discount scheme provides support with heating costs in winter for those who need it most. If you are eligible, you can get £150 off your electricity bill before 31 March 2023. To be eligible you need to either:

- get the guarantee credit element of pension credit — in which case you will get the money automatically
- get certain benefits and meet your energy supplier’s criteria. In this case, you have to apply. The relevant benefits now include Housing Benefit if you have a child under 5 or a child with a disability

For more information visit: gov.uk/the-warm-home-discount-scheme

Note: This page will be updated when more information about the scheme is known.

Low Income Winter Heating Assistance (Scotland)

If you get:

- Pension Credit
- Income Support
- Income Based Jobseeker’s Allowance
- Income Related Employment and Support Allowance
- Universal Credit
- Support for Mortgage Interest

you may also get Low Income Winter Heating Assistance of £50 to help with your energy bills in winter.

This is a new scheme that replaces the Cold Weather Payment in Scotland. It starts in February 2023. You will get it automatically if you qualify. It does not depend on the weather.

Child Winter Heating Assistance (Scotland)

Child Winter Heating Assistance helps families with children with disabilities to pay for the heating in the winter. If you live with someone under 19 who gets:

- the highest rate of the care component of Child Disability Payment
- the highest rate of the care component of Disability Living Allowance for children
- the enhanced daily living component of Personal Independence Payment, or
- the enhanced rate of the daily living component of Adult Disability Payment

on at least one day between Monday 19 September and Sunday 25 September, then you will get a payment of £214.10.

To check if you are eligible visit: mygov.scot/child-winter-heating-assistance

Home Heating Support Fund (Scotland)

The Home Heating Support Fund can help you if you are struggling to pay for your heating bills, or if you have had to cut back on your heating because you can’t afford the bills.

This payment includes households with unregulated fuels including; oil, liquefied petroleum gas, solid fuels and those on heat networks. You have to apply online at homeheatingadvice.scot/household-registration

The Fund can help you pay your energy bills by:

- sending a payment to your supplier
- giving you an energy voucher that you can use to pay your bills

You can get this help if you can show that you have received either energy and / or debt advice from an accredited agency.

Find out how you can apply by visiting: homeheatingadvice.scot or phoning Advice Direct Scotland free on [0808 800 9060](https://www.advice-direct.org.uk).



Contact your energy supplier to see how they can help

If you can't pay your energy bills

If you are in debt to your energy supplier and struggling to get on top of it, then speak to your supplier as soon as possible. If they know there is a problem, they are required to work with you to find a solution.

This could include setting up a payment plan that you can realistically afford to pay off the debt or getting a grant from your supplier to help pay it off.

Check the section “Grants to help pay off your energy debts” on the Citizens Advice website to see if your supplier can help:

citizensadvice.org.uk/consumer/energy/energy-supply/get-help-paying-your-bills/grants-and-benefits-to-help-you-pay-your-energy-bills/

You can also use the Charis website to see what grants and funds are available from energy suppliers. Charis is an organisation set up to support those in hardship with a utility debt. It now serves as the administrator for many funds and grants provided by utility companies, local authorities and charities. The Charis team can also support you through the application processes.

Visit: charisgrants.com/individuals/

Best numbers to use to call your energy supplier

If you're struggling with energy bills, you may also be struggling to pay your phone bill or top up your phone's credit. To keep the costs of phoning your energy supplier down, here is a list of low-cost or freephone contact numbers and textphone lines for some energy suppliers: smartenergyGB.org/supplier-contacts

Support if you can't afford to top up

If you use a prepay meter and are worried about topping up, you might be able to access emergency credit which is applied automatically. You can check your supplier's website to find out how you access emergency credit on your meter.

Some suppliers also offer friendly credit which is to help stop people running out of gas and electric during certain periods such as bank holidays and overnight.

Both forms of credit usually need to be repaid in full before you can access it again but if you are struggling it is important to speak to your supplier as soon as you can as they may have other help available.

What to do if your energy supplier goes out of business

If your energy supplier goes out of business, Ofgem will automatically move you to a new supplier. Don't try to make any changes to your energy supply (such as changing tariffs or switching to a supplier you have chosen) until your account is moved to a new supplier. Your new supplier will write to tell you when your new account has been set up.

For more information visit:

citizensadvice.org.uk/consumer/energy/energy-supply/problems-with-your-energy-supply/your-energy-supplier-has-gone-bust/

Take regular meter readings, or get a smart meter

To keep your energy bills accurate, take regular meter readings and submit them to your energy supplier.

Your bill will show that your supplier has estimated the amount of energy you have used, sometimes with a “E” marked against the meter reading. You then have to pay that amount — even if you have used less. Estimated readings can lead to large, unexpected bills so you should regularly submit your accurate readings.

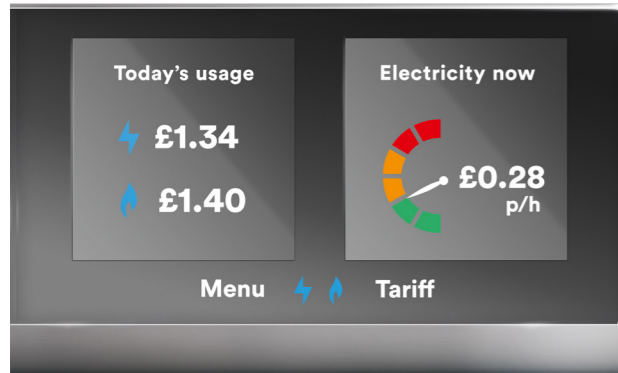
You can also ask your energy supplier if you can have a smart meter installed. Smart meters record how much electricity or gas you use — just like your existing meters. They automatically send readings to your energy supplier, so you get bills based on how much energy you used — not an estimate.



Keep a closer eye on your energy use

With a smart meter, you can also see how much energy you're using, on an in-home display. The in-home display is sometimes called an IHD. It comes with the smart meter and can help you keep a closer eye on how much energy you're using, and how much it's costing you. This could help take some of the guesswork out of balancing your budget.

Smart meters can help you save energy, but it's not automatic. Many people find the in-home display useful. It allows you to have more information about your energy usage. This could help you work out how to save energy and money around the home. For example, by switching the TV off at the wall.



This image shows how a typical in-home display looks. In-home display and figures are for illustrative purposes only.

There is also an accessible version of the in-home display called an accessible in-home display (AIHD). These are available from some suppliers. They have larger buttons and can read information out loud.

An AIHD could be helpful if you:

- are blind or partially sighted
- have difficulties using your hands or wrists
- have difficulties with memory loss

Prepay smart meters

If you're on a prepayment meter, you can get a smart meter too. With a prepay smart meter you can top up when and where it suits you — online, on your mobile, or at the shops.

If you have a prepay smart meter, you will receive the £400 grant from the Energy Bills Support Scheme automatically credited onto your smart meter.



This image shows how a typical prepay in-home display looks. Prepay in-home display and figures are for illustrative purposes only.

Learn more about smart meters at:

smartenergyGB.org/learn-about-smart-meters

Some homes can't get a smart meter yet but will be able to get one before the end of the rollout. Your energy supplier can tell you if you can have one. They can also tell you how soon you can get one installed.



Make your home more energy efficient

It's important that you use the energy you need to keep warm, safe and healthy at home. By making a few simple changes around the home, you could help cut the amount of energy you need to keep warm. That could mean lower bills. Here are some organisations that provide information and guidance on how to make your home more energy efficient.

England and Wales	Scotland only	Wales only
<p>Find ways to save energy in your home For ideas of home improvements that could make your property cheaper to heat and keep warm Visit: gov.uk/improve-energy-efficiency</p> <p>Energy Saving Trust Get expert tips on ways to save energy in your home. Visit: energysavingtrust.org.uk/hub/quick-tips-to-save-energy/</p> <p>NEA's Warm and Safe Homes Advice Service (WASH) Free advice on your energy bills and keeping warm in your home. NEA can also help you work out if you're getting all the benefits you are entitled to.</p> <p>Speak to an adviser for free Monday to Friday 10am — 12 noon on 0800 304 7159 Visit the WASH webchat: Monday to Friday 1-4pm nea.org.uk/webchat nea.org.uk/energyhelp</p>	<p>Home Energy Scotland Advice on how to make your home warmer, reduce your energy bills, and lower your carbon footprint.</p> <p>Visit: homeenergyscotland.org Freephone: 0808 808 2282</p>	<p>The Nest Scheme Free, impartial energy saving advice and, if you are eligible, a package of free home energy efficiency improvements such as a new boiler, central heating, insulation or solar panels. Visit: nest.gov.wales/ Freephone: 0808 808 22 44</p> <p>Care & Repair Cymru Care and Repair helps older people live in safety and comfort in their own homes Call Care & Repair: 0300 111 3333 Visit Care & Repair Cymru in your area: careandrepair.org.uk/en/your-area/</p> <p>Warm Wales Free advice and support to ensure people across Wales have warm and safe homes Visit: warmwales.org.uk</p>

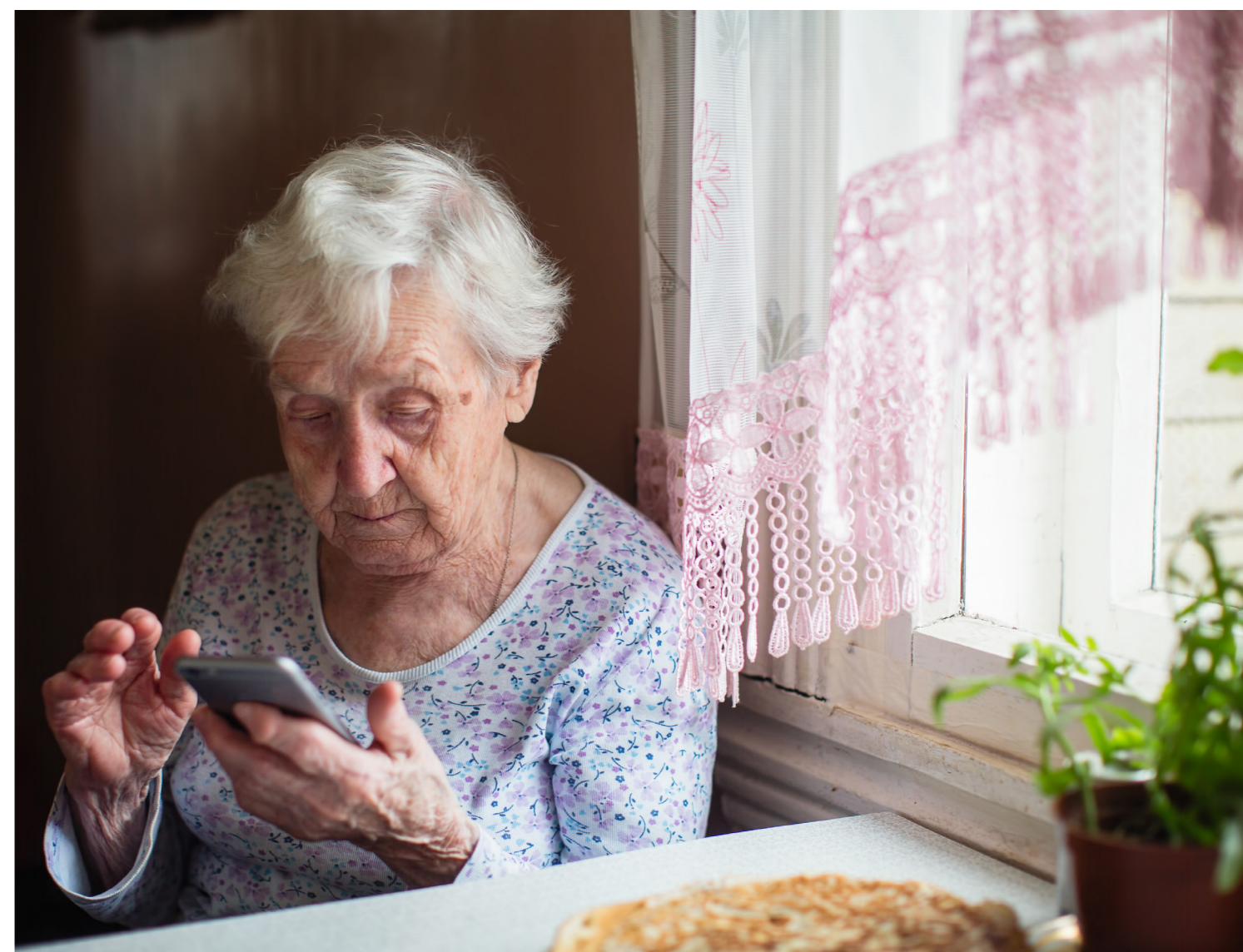
Extra help for energy consumers that need it

Sign up to the Priority Services Register (PSR)

If you have a disability or rely on energy to help with a health condition, it may be a good idea to add yourself to the Priority Services Register (PSR). The PSR is a free and voluntary system that means the most vulnerable customers get the right support from energy suppliers.

That might include advance notice of any planned service interruptions, or priority in a power cut. Once you're on the PSR, you may also be able to request large-format or braille bills to make things easier.

If you think being on the PSR would be useful for you, contact your energy supplier to find out more. Check your energy supplier's bill for their contact information.



Help with stress and anxiety around rising energy bills

The rise in the cost of energy bills and of other daily essentials has caused stress and anxiety for many of us — particularly for people who were already struggling to make ends meet. If you are stressed or anxious about bills, or it's affecting other aspects of your mental health, there are organisations you can talk to for confidential support and advice.

England, Scotland and Wales	Scotland only	Wales only
<p>Samaritans Call: 116 123 Visit: samaritans.org Always open</p> <p>Mind (England and Wales only) Call: 0300 123 3393 Open 9am–6pm weekdays</p> <p>Campaign against living miserably Call: 0800 585858 Open 5pm–midnight</p> <p>The Mix Support service for young people under 25 Call: 0808 808 4994 Open 4pm–11pm (for under 25s)</p>	<p>Support in Mind Scotland Visit: supportinmindscotland.org.uk</p> <p>Scotland Association Mental Health Call: 0344 800 0550 Open 9am–6pm weekdays Visit: samh.org.uk</p>	<p>C.A.L.L Call: 0800 132 737 Always open</p>

Talk to someone for advice

If you are struggling with debt, it can be difficult to know where to get help that you can trust. These organisations may be able to help you:

England, Scotland and Wales	Scotland only
<p>Citizens Advice Free advice for all types of debt, income benefits and money guidance Debt helpline: 0800 240 4420 If you can't hear or speak on the phone, you can type what you want to say: 18001 then 0808 223 1133 To contact a Welsh-speaking adviser: 0808 223 1144 Visit: citizensadvice.org.uk</p> <p>StepChange Debt Charity Free independent debt advice and money guidance Call: 0800 138 111 Visit: stepchange.org</p> <p>National Debtline Free independent debt advice Call: 0808 808 4000 Visit: nationaldebtline.org</p> <p>Turn2us Help for people in financial need to identify local benefit advisers and grant support Call: 0808 802 2000 Visit: turn2us.org.uk</p> <p>PayPlan Free debt advice for anyone who needs it Call: 0800 280 2816 Visit: payplan.com/debt-help/</p> <p>The Money and Pensions Service Free impartial money advice to help improve your finances Call: 0800 138 7777 Visit: moneyandpensionservice.org.uk</p>	<p>Energy Advice.Scot Help and assistance if you are having difficulties with bills. Call: 0808 196 8660 Visit: energyadvice.scot</p>

Advice if you're worried about higher energy bills



Scan me for more information and accessible formats.



Action for Warm Homes



Concept Note for ECF Submission 2022/23

1. Rationale

- The need to rapidly upgrade the energy performance of Scotland's housing stock has never been greater. Energy prices are skyrocketing, with estimates that fuel poverty will rise to as high as 65% of households. At the same time, recent heat waves have brought the climate crisis close to home, and there are less than eight years to meet Scotland's ambitious target of 75% emissions reduction by 2030, and 12 years to meet the statutory target of no more than 5% of households living in fuel poverty by 2040.
- The Scottish Government recognises the importance of making homes energy efficient and zero emissions from heat to addressing both fuel poverty and climate change. The Heat in Buildings Strategy was published in 2021 and includes several ambitious targets and policies (many of which were recommended by the EHA in our reports) including a target to decarbonise 1 million homes by 2030 – over a third of the housing stock – and commitments to setting mandatory standards for energy efficiency and phasing out fossil fuel heating. The latest UK Committee on Climate Change (UK CCC) progress report states that the HiBS 'shows that Scotland is ahead of the rest of the UK in setting out buildings decarbonisation policy.'
- While the strategy has been welcomed, the EHA, along with many stakeholders and the UK CCC, are concerned that details are lacking on how the strategy will be delivered on the ground. The EHA has a clear, and recognised role to:
 - Hold the Scottish Government to account on statutory climate change and fuel poverty targets.
 - Inform policy and programme development to ensure delivery.
 - Build and sustain cross-sector and cross-party support to achieve the targets.
- The EHA is seen as a trusted and credible stakeholder by officials and ministers, which gives us a significant opportunity to shape policy development in the year ahead, with a particular focus on the following issues:
 - **Energy crisis:** the current energy and wider cost of living crisis has increased awareness from stakeholders and the public of the need for urgent action, presenting more opportunities for engagement and a renewed imperative for increased investment from the public and private sectors.
 - **Just transition:** the Scottish Government has said that decarbonisation of buildings will be achieved with no detriment to the fuel poor. Government programmes and policies will need to be adapted to meet this commitment in the very challenging context of the energy crisis.
 - **Heat in Buildings Bill:** the Scottish Government is committed to introducing a bill in 2024 to underpin the Heat in Buildings Strategy. It is expected to include provisions on regulating energy efficiency standards, phasing out fossil fuel heat, a duty for Local Heat and Energy Efficiency Strategies, and the new National Public Energy Agency. The bill will be drafted and consulted on in 2023.
- The EHA member organisations are involved in campaigning on fuel poverty, providing energy efficiency advice and delivering fuel poverty programmes, The Scottish Government funds a national, independent energy advice service – Home Energy Scotland, a national fuel poverty programme, Warmer Homes Scotland and local government-led area-based schemes for retrofit. The EHA is pressing for immediate action to maximise the impact of these programmes as part of plans by the Scottish Government to collaborate with energy suppliers, delivery and campaigning groups on addressing fuel poverty and the energy crisis.

2. Proposal

Theme 1		A fair and just transition to zero emissions homes	
Outcome	All households have a fair pathway to reach zero emissions heating in their home by 2045 – reducing emissions, saving on energy bills, and increasing individual and national energy security.		
Opportunities	<ul style="list-style-type: none"> • Scottish Budget 2023/2024: Influence spending commitments for 23/24 and beyond to maximise the ability to tackle the energy/cost of living crisis and meet climate targets. • Inform the Scottish Government Green Heat Finance Task Force which is expected to report in September 2023. • Inform the Energy Strategy and Just Transition Plan. 		
Activities / Outputs	Commission policy briefing setting out the support and finance package needed to ensure a just transition, drawing on existing research and taking account of current and projected energy costs.	Spring/summer 2023	
	Prepare Budget Briefing to influence the Scottish Budget 23/24	Winter 2022/23	
	Promote the EHA Rural Homes Just Transition Package which has been endorsed by a range of rural stakeholders.	Winter/spring/summer 2022/23	
Indicative budget			£20,000
Theme 2		Legislative underpinning for the Heat in Buildings Strategy	
Outcome	There are strong legislative measures in place to enable and strengthen delivery of the decarbonisation of Scotland's housing.		
Opportunities	<ul style="list-style-type: none"> • The Scottish Government is committed to introducing a Heat in Buildings Bill in 2024, which means the draft bill will be developed in 2023, taking in the different strands on regulation, Local Heat and Energy Efficiency Strategies, the National Public Energy Agency, and potential for other provisions to remove any barriers to retrofit. • Consultation on a regulatory framework for energy efficiency and heat decarbonisation in buildings in 2023. The ECF funded report has already been influential and we can build on this by filling gaps identified in the report, informing stakeholder positions and responses, and preparing the ground with parliamentarians. 		
Activities / Outputs	• Policy briefing by EHA secretariat on recommended content of the Heat in Buildings Bill.	Spring 2023	
	• Consensus building work with stakeholders and parliamentarians to build support for our proposals and prepare for bill process in 2024, including a seminar, 1:1 meetings with MSPs.	Winter/spring/summer 2022/23	
	• Consultation responses on regulatory framework and draft bill.		
Indicative budget			£10,000
Theme 3		Delivering on the Heat in Buildings Strategy	
Outcome	The Scottish Government makes significant and tangible progress with delivering the HiBS commitments on regulation, communications and the enabling framework.		
Opportunities	<ul style="list-style-type: none"> • Shape the future delivery programmes and the role of the National Public Energy Agency based on the EHA's recently completed Customer Journey research and the EHA's Rural Homes Just Transition Package. 		

	<ul style="list-style-type: none"> • Inform the Scottish Government’s communications and engagement plans. There is a lack of understanding by the public, coupled with concern over rising energy prices, of what to do and where to get help. Ministers are worried there will be a public backlash to regulation. The Scottish Government will consult on a public engagement strategy on the heat transition (which the new National Public Energy Agency will lead) in late 2022 and the Minister has asked officials to engage with the EHA on this. There is an opportunity to build on EHA’s customer journey research and other existing research on communicating the benefits of energy efficiency, decarbonisation and the role of regulation, taking account of the current context of sky-rocketing energy prices. 	
Activities / Outputs	<ul style="list-style-type: none"> • Produce policy briefing by EHA secretariat and with input from a communications expert identifying key messages and framing, and setting out what public engagement should look like (eg national, local, tailored messaging). This would build on the expertise of EHA members and supporters, along with lessons from other recent projects, including Scottish Government commissioned research into attitudes of homeowners to net zero heating and energy efficiency standards. • Stakeholder workshop to inform the briefing. • [potential to collaborate with UK research/campaign funded by ECF] 	Spring 2023
	<p>Promote Customer Journey research:</p> <ul style="list-style-type: none"> - meetings with officials - seminar with stakeholders - briefing for and meetings with parliamentarians. 	Autumn/winter 2022/23
	Briefings for MSPs and stakeholders to build consensus around proposals for regulation and the benefits it will bring.	Winter/spring 22/23
Indicative budget		£25,000

3. Communications and Advocacy

- To maximise the impact of our work and share knowledge widely, we propose to build on our strong relationships with ministers and the Scottish Parliament. Key elements of our Communications and Advocacy Plan will include:
 - Engage with housing and energy spokespeople across the political spectrum, promoting our research and that of colleagues, as part of our mission to build consensus around the legislative and support framework needed to deliver a just transition to net zero homes.
 - Provide robust, evidence-based responses to Scottish Government (and others where appropriate) consultations, including consultation on public engagement, the evolving National Public Energy Agency and the Heat in Buildings Bill.
 - Engage with key parliamentary committees, providing evidence in person and through briefing papers, building on our reputation for constructive and collaborative working.
 - Develop position papers where appropriate.
 - Raise awareness of research and positive heat decarbonisation stories through media releases and social media activity.
 - Call government to account through media releases and social media activity.

Indicative budget: £10,000

4. UK Links and ECF funded work

- While the Scottish Government holds many of the levers for energy efficiency and heat policy, energy policy is reserved to the UK Government. Therefore, it is essential for EHA to link with the work of UK colleagues on this agenda. This also allows us to avoid duplication, learn from each other's research, and use the 'ratchet effect' to extract more ambitious commitments from the different administrations in the UK. As we develop this proposal, we would aim to build in specific activities to contribute to, and use in our own work, the advocacy and research activities led by UK organisations (eg EEIG and its individual members, Uplift and Green Alliance – Warm this Winter campaign, Electrify Heat, Green Homes Group).
- It is also worth considering the influence of the independence debate on this agenda, given the Scottish Government plans for a second independence referendum in October 2023. The EHA would not express a view on these matters, but nevertheless should be cognisant of the risks and opportunities presented by independence in terms of decarbonisation of buildings, climate change and fuel poverty. The EHA should also highlight areas where UK action is necessary for achievement of Scottish ambitions are necessary, and work with UK colleagues on these issues.

Fuel Poverty Challenge Fund 2022

Projects Supported

East & Central Sutherland Citizens Advice Bureau
Stirling District Citizens Advice Bureau Ltd
Paragon Housing Association Limited
South Seeds
West of Scotland Regional Equality Council
ALLenergy
Argyll & Bute Citizens Advice Bureau
Paisley Housing Association Ltd
Edinburgh And Lothians Regional Equality Council

Judging panel

Stewart Wilson, Point & Sandwick Trust
Kate Morrison, Consumer Scotland
Cassandra Dove, SFHA
Elaine Gibb, William Grant Foundation
In attendance, with no decision making:
Frazer Scott, Energy Action Scotland
Siobhan Samson, Energy Action Scotland

EAS Fuel Poverty Challenge Fund 2022

Guidance Notes

Why a Fuel Poverty Challenge Fund?

There are currently various sources of help for some fuel poor and vulnerable households, including the Energy Company Obligation, Warm Home Discount Industry Initiatives, Energy Redress Scheme and the Scottish Government's Warmer Homes Scotland programme. However, in many instances these do not address the issues experienced by individuals with protected characteristics including disabilities, life limiting conditions, where English is not a first language or indeed where circumstances are simply challenging yet are commonly felt. These communities of common interest or experience often have very low levels of awareness of supports available, are resistant to seek support, have had poor experiences yet are vulnerable, are in fuel poverty, struggling with energy costs which is having a detrimental impact on health and wellbeing.

Where support is provided it can lack of funding for 'softer', more personalised, and tailored support. In addition, there are instances where the total amount of existing grant or support funding is insufficient for the measures required. Funding and support is often designed as 'one size fits all' which in turn doesn't lend itself well to testing specific interventions with harder to reach households. The Fuel Poverty Challenge Fund will, we believe, help to fill these and

other such gaps in knowledge and provision. The learning from the Challenge Fund will identify how mainstream support mechanisms and programmes could be better aligned to meet the needs of those households that need help the most but are simply not receiving this at the current time.

Fuel Poverty Challenge Fund objectives & priorities

The objectives of the fund are to:

For beneficiaries:

- Reach people who are vulnerable to fuel poverty who have protected characteristics or are within recognisable clusters facing significant challenges and are less likely to access government/national programme support with bespoke and targeted support and interventions to improve their home environment and ability manage fuel costs.
- Help to addressing wider outcomes from improved energy efficiency/management such as improved health, wellbeing and financial resilience.

For grantees:

- Enable trusted local anchor or intermediary organisations, including smaller national organisations with specific community of interest focus, who are well placed to support harder to reach people who are fuel poor (or at risk of) and who may have less experience in working in fuel poverty
- Enable organisations to be better positioned to access larger or longer-term support for their ideas/approaches
- Enable organisations to test, try or introduce solutions & interventions to help their client groups

The main priority is simply tackling fuel poverty in a way that best suits an identified need and address specific challenges arising from the inequalities experienced by the households supported. Proposals for projects are expected to be tailored to need, projects that specifically address fuel poverty, projects that supply supports and enable actions that will make homes warmer or reduce fuel bills, projects that offer practical support to hard-to-reach households, projects that fill gaps that can't be met elsewhere. The fund is not prescriptive about what should be delivered, considering that those applying will be the most familiar with their own areas and know what will work for the households they support.

Who can apply?

Applications will only be accepted from Ordinary or **Campaigning Members** during membership year 2022/23. These members can have partners for the project if appropriate. Where an applicant organisation is not an ordinary member at the time of application, it will be eligible for and be expected to commence, at a minimum, Campaigning Membership during the delivery period. Details can be found on our [website](#).

Ordinary members are charitable bodies, community interest companies, NGO's and those community-based organisations who are non-profit making or distributing working in whole or in part with those affected by or likely to be affected by fuel poverty.

What can we fund?

As per the priorities noted above, projects must be tailored to circumstances, that address fuel poverty and vulnerability, supplying measures and taking actions that will make homes warmer or reduce fuel bills. The Fund can support projects that would enable practical energy efficiency measures to be installed where full grant funding is not available, or examples might include, facilitate training for staff to work with vulnerable households in need of support and advocacy. The Fund might enable provision of basic measures such as LED lighting, offering ongoing savings to fuel poor households, or might enable an organisation to appoint a front-line advisor with an energy awareness specialism. The Fund encourages and welcomes innovative or creative approaches that will in turn allow specific needs to be met. This is not intended to be an exhaustive list rather to simply give some examples. Projects must demonstrate additionality to the core work of the applicant organisation.

What can't we fund?

We can't fund projects based outside Scotland. We can't fund projects retrospectively i.e. expenditure that takes place before a grant is offered. Grant maximum is £20,000 including VAT, so we can't fund anything in excess of this (though applicants are welcome to use this funding to match with other sources where appropriate).

Funding available per project

Up to £20,000 including VAT is available. Applicants should note that there will be a 10% retention, payable on receipt of a satisfactory end-of-project report.

Obligations (successful applicants)

Projects must be completed by **31 December 2023**. Successful applicants must submit an interim report (numbers/statistics and progress towards targets/objectives) and an end-of-project report, the latter within one month of project end and detailing number and types of measure delivered, number of fuel poor and vulnerable households benefiting and appropriate narrative. End-of-project reports will also include a report on expenditure and on lessons learned. It is a condition of grant that successful applicants take part in/contribute to any publicity EAS or the William Grant Foundation wishes to generate regarding the Challenge Fund.

Application process

Applications must be made using the Application Form supplied. Applications must be submitted to FuelPovertyChallengeFund@eas.org.uk by **5.00pm on Friday 30 September 2022**.

All applications will be assessed and scored by a panel of judges. Applicants will be notified of the outcome by **12 noon on Monday 24 October 2022**.

What else can you do to make sure you keep safe, warm and well?

- Wrap up warmly. Several thin layers of clothes trap warmth between the layers and so are better than one thick layer. Clothes made from cotton, wool or fleecy fibres are particularly good and help to maintain body heat.
- Stay active – light exercise will help keep you warm.
- Eat well. Food is a vital source of energy, which helps to keep your body warm. Try to make sure that you have hot meals and hot drinks regularly throughout the day.
- If you have an electric blanket use it as instructed and get it tested every three years. Don't use an electric blanket and a hot water bottle together.
- Keep your bedroom window closed at night when the weather is cold. The coldest time is just before dawn. Breathing in cold air raises the risk of chest infections.
- Remember to keep in touch with your friends, family and neighbours over the winter – they might need a bit of extra help. You might be able to help others be safe, warm and well.
- If you need help when your GP or pharmacy is closed you can phone NHS 111.

How to save money on your energy bills



Turning the thermostat down one degree
£229



Switch off standby
£33



Unplug electricals
£33



Turn off lights in unused rooms
£31



Wash at 30C rather than 40/60C
£20

Total annual savings – £346

Our Additional Support Services

Could you benefit from ...

saving money?

feeling safer and warmer in your home?

having someone to talk to?



We work with local partners who can provide access to free support services that may interest you.

These are just some of the ways SP Energy Networks can support you through their trusted partner network. They will help you through the process every step of the way, so you don't have to worry.



Free SMART bulb per household for an onward referral to our partner(s) – subject to availability. SMART bulbs can stay on for up to 2 hours during a power cut.

www.energyadvice.scot www.homeenergyscotland.org

More information on these support services can be found by using the below link, alternatively you can call **0330 10 10 154**
www.spenergynetworks.co.uk/acaringnetwork

**POWER CUT?
CALL 105**

This leaflet was produced by Energy Action Scotland (EAS)
Suite 4a, Ingram House, 227 Ingram Street, Glasgow G1 1DA.
Phone: 0141 226 3064 E-mail: eas@eas.org.uk Website: www.eas.org.uk

Energy Action Scotland is a charity working to promote warm, dry homes. We are pleased to be working with SP Energy Networks to provide this leaflet.

Keep Warm and Well this Winter



It's never been more important to get the most from the gas and electricity you use. Wholesale gas prices have gone up more than four fold over the past months and because gas is used extensively in power stations to generate electricity, this bill is also on the increase. This leaflet will help minimise the amount of energy you use, helping to keep your bills down while keeping you and your family warm.

At SP Energy Networks we work 24/7, every day of the year to keep the power flowing to your home. We don't issue electricity bills, that's the role of your electricity supplier. However, if your power does go out, it's our team of dedicated engineers who ensure it is switched back on as quickly as possible.

We offer extra support to those people who need it through a Priority Services Register so that we can contact our most vulnerable customers if they do experience a power interruption.



You can join our Priority Services Register if you:

- Are over the age of 60
- Have a special communication need
- Depend on electricity for home or medical care
- Have a child under 5 years of age
- Have chronic illness
- Or just feel you need a little extra help

Register for our Priority Services



0330 10 10 167

spenergynetworks.co.uk/acaringnetwork

customercare@spenergynetworks.com

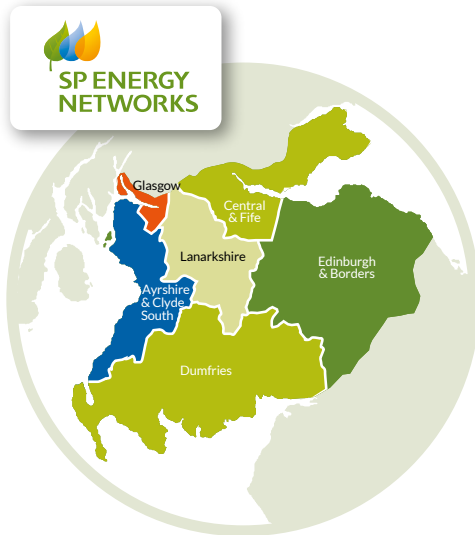
Or text PSR to 61999 - we will normally contact you within 48 hours.

If you are on the register we will try to proactively contact you if we know of a problem in your area. This might not always be possible if we are unaware of a power cut so please **contact us on 105** and tell us you are on our Priority register if you experience a power cut.

What our Priority Services customers can expect

Register with us to:

- Be told in advance of a planned interruption to your electricity supply
- Be kept in touch with regular updates during a power cut
- Access services through our range of selected partners who can provide free advice on making the most of your money and staying safe at home



Cut your bill without sacrificing comfort

- Set the central heating to switch off 30 minutes before you leave the house.
- The thermostat on your central heating should be set at 21°C (70°F) for your living room.
- With storage heaters, it is important to close the damper or output dial (sometimes called the boost) before going to bed or if the house is unoccupied during the day.
- If you have a hot water tank or cylinder, it should have at least 8cm (3 inches) of insulation.
- Fit a thermostat on your hot water tank if it doesn't have one. This should be set at 60-65°C (140°F).
- Only switch the hot water on when you need it
- Heavy curtains can help keep heat in
- Use low energy light bulbs and switch off when you are not in the room
- Don't leave appliances on standby, switch them off at the wall
- Turn off radiators in rooms not in use
- Use the 'economy' programme on your washing machine and wash a full load when possible
- Only fill the kettle with as much water as you need
- A slow cooker or microwave is cheaper to use than an oven.
- Use a draught excluder at the bottom of your doors
- Install a chimney balloon in any unused chimneys

What temperature should my home be?

Your main living area should be 21°C or more if you are elderly or have health problems other rooms should be at least 18 °C .

Helping you keep your home warm

Our advice will help you keep safe, warm and well in winter while keeping your energy bills as low as possible without losing any comfort in your home.

Cold, damp homes can be damaging to health. Older people, families with young children and those with chronic illnesses need to take extra care about keeping all areas of their home at a comfortable temperature.

Other financial help

There are other sources of help available during the colder months. These include:

Winter Fuel Payment: almost everyone born on or before September 26, 1956 should get a yearly Winter Fuel Payment from the UK Government. It is paid automatically and for winter 2022/23 it's worth between £100 and £300 per household depending on circumstances. Contact the Winter Fuel Payment helpline free on **0800 731 0160**.

A new benefit, **Winter Heating Payment**, will replace Cold Weather Payment. If you're currently eligible for Cold Weather Payment and your circumstances have not changed,

you'll be eligible for a Winter Heating Payment. You do not need to do anything. Winter Heating Payment will provide a reliable, annual £50 payment, automatically through Social Security Scotland, to anyone who qualifies. The first £50 payment will be made in February 2023.

Child Winter Heating Assistance of £214.10 should be paid automatically to each child in Scotland receiving the highest rate care component of disability living allowance (DLA) and young people aged 16 to 18 in receipt of the enhanced daily living component of PIP (Personal Independence Payment). Call free on **0800 182 2222** if you think you might be eligible.

A Warm Home Discount worth £150 may be available from your energy supplier if you receive Pension Credit. You don't have to claim – you should receive the rebate automatically. To qualify, your energy provider must be participating in this scheme and your name, or your partner's name, must be on the electricity bill. Call the helpline on **0800 731 0214** to check your eligibility if you are not receiving it. Energy suppliers may also give a £150 Warm Home Discount rebate to other vulnerable customers in receipt of certain benefits. Check with your supplier to find out whether you might be eligible. You may need to apply, but if you got it last year and are still with the same supplier you may get it automatically.

If you need help with bills or have issues with your energy supplier you can speak to the Scottish Government backed www.energyadvice.scot **0808 196 8860**



0330 10 10 167

spenergynetworks.co.uk/acaringnetwork

customercare@spenergynetworks.com

Or text PSR to 61999 - we will normally contact you within 48 hours



Who can help make your home warmer and more comfortable?

SP Energy Networks can help you with this – give the Social Obligations Team a call on **0330 10 10 154** or email SocialObligations@spenergynetworks.co.uk

Home Energy Scotland can also help you find out if you are entitled to free or subsidised insulation or upgraded boiler/heating system. Call them free on **0808 808 2282**.
www.homeenergyscotland.org

Your energy supplier may be able to help provide free or discounted energy efficiency products and services to make your home warmer or lower your bills. Contact them for details. The number is shown on your fuel bill or their website.

Local authorities – many local authorities provide home energy advice services, even if you're not a council tenant. Contact your local council for details.

Are you missing out on extra income?

As well as heating advice, Home Energy Scotland can also advise on benefit and tax credit checks to ensure you are claiming what you are entitled to. This may also open up access to other grants and discounts that are available. Contact **0808 808 2282**.

Department for Work and Pensions (DWP) is the UK Government department responsible for ensuring people get any financial help they're entitled to. Contact them on **0800 055 6688**.

Citizens Advice Bureaux (CABs) offer advice and information about income benefits. They can also help with application forms. Call the Citizens Advice Scotland Helpline on **0800 028 1456**.

What else might help keep your home warm and comfortable?

Electricity and gas suppliers' Priority Services Register: all electricity and gas suppliers offer free priority services to customers who may need extra support such as pensioners, those with a disability and other more vulnerable groups.

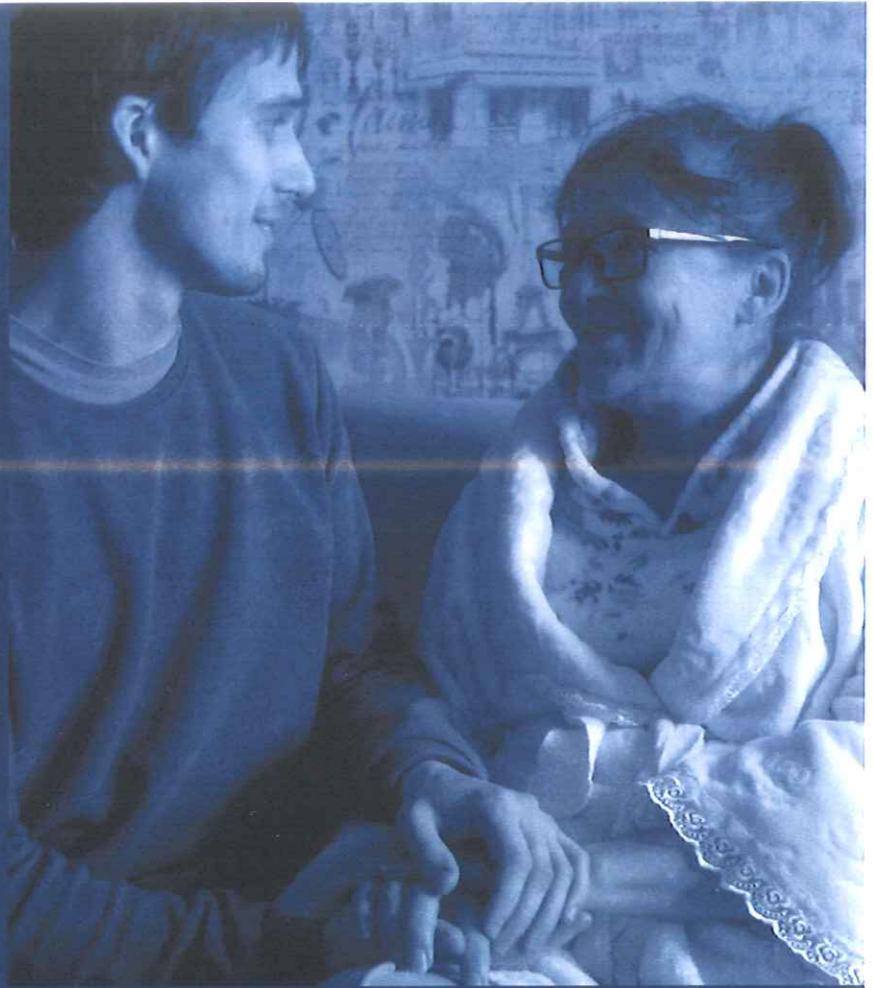
You need to ask your supplier to add you to their register – you'll find the number on your fuel bill.

Scottish and Southern Energy Networks look after power supplies in parts of Scotland not served by SP Energy Networks call **0800 294 3259** for details of its Priority Register.

For gas Priority Registers call Scottish Gas Networks on **0800 975 1818** and your gas supplier for details of its services.

Speaking to your supplier: you may find yourself having difficulty paying your bill or be in arrears with your electricity and/or gas.

Whatever the reason, it's important that you contact your supplier straight away – if they don't know you're struggling, they can't help you. Contact details will be on your bill.



The hardest hit: Impact of the energy crisis

UK FUEL POVERTY MONITOR 2021-2022

EXECUTIVE SUMMARY



Action for Warm Homes



Fuel poverty across the UK nations

Changes to the number of fuel poor households

Since the winter period of 2020/21 energy prices have soared from an average of £1,042. They are now being set at £2,500, more than doubling in the space of just two years. It is estimated that 6.7m UK households are now living in fuel poverty, up from 4m two years ago. When the Energy Price Guarantee increases to £3,000 for the typical household in April 2023, it is expected that the figure will increase to 8.4m).

Because of the rapidly changing price for energy, some of the traditional methods for measuring fuel poverty are no longer fit for purpose. This short section considers how to measure fuel poverty in such a crisis and makes an estimate for the current level of fuel poverty, and how this might change as prices shift over time.

UK-wide legislation defines fuel poverty as "a member of a household living on a lower income in a home which cannot be kept warm at reasonable cost". While our understanding of fuel poverty is still consistent across the four nations of the UK, it is now measured in different ways. These are explored later in this

section. Because they are all different, and they often rely on old data, there is utility in using a separate methodology to describe the scale of fuel poverty in the UK as a whole. To do this NEA has used an alternative methodology to estimate the scale of fuel poverty across the UK. We have based our estimates on the 10% definition of fuel poverty which gives a realistic picture of the scale of the issue when we have volatile energy prices. As of winter 2022/23, we estimate that the number of households in fuel poverty across the UK is 6.7m. This estimate takes into account the £400 Energy Bills Support Scheme as well as the Energy Price Guarantee.

These estimates are similar to estimates by the Resolution Foundation, for what they call 'fuel stress', which considers households who spend more than 10% of their income after housing costs on energy. This metric is broadly in line with the way that fuel poverty is measured in Wales, Scotland, and Northern Ireland. Resolution Foundation's figure was marginally higher than NEA's estimate, owing partly to the fact that like Wales, they do not exclude households from the metric with higher incomes. The figure, however, is broadly commensurate with our own.

The following sections describe the individual, official fuel poverty metrics and targets for each of the four UK nations. These metrics are all different to our headline UK metric, meaning that the numbers are not comparable.



England

Metric

A household is deemed to be living in fuel poverty if they:

1. Live on a low income (less than 60% of the median income).
2. Live in a house that has an EPC of worse than C.

Target

For all fuel poor households to reach EPC C by 2030 as far as is reasonably practicable (statutory).

For all fuel poor households to reach EPC D by 2025 as far as is reasonably practicable.

For all fuel poor households to reach EPC E by 2025 as far as is reasonably practicable.

Progress towards the fuel poverty targets and milestones

Target/Milestone	2010 Progress	2018 Progress	2020 Progress
2020 Milestone (EPC E or above)	64.6%	86.8%	90.1%
2020 Target (EPC C or above)	14.6%	44.4%	52.1%

Wales

Metric

A household is deemed to be living in fuel poverty if they need to pay more than 10% of their full household income to maintain a satisfactory heating regime.

A household is in severe fuel poverty if they need to pay more than 20% of their full household income to maintain a satisfactory heating regime.

A household is at risk of fuel poverty if they need to pay between 8% and 10% of their full household income to maintain a satisfactory heating regime.

A household is in persistent fuel poverty if they are classed as fuel poor in two of the last three years.

Target

No households are estimated to be living in severe or persistent fuel poverty as far as reasonably practicable.

Not more than 5% of households are estimated to be living in fuel poverty at any one time as far as reasonably practicable.

The number of all households 'at risk' of falling into fuel poverty will be more than halved based on the 2018 estimate (i.e. an estimated 144,504 households).

Progress towards fuel poverty targets

	Target	Current (2022)
In fuel poverty	At most 5% by 2035	Up to 45%
In severe fuel poverty	0% by 2035	Up to 8%
At risk fuel poverty	At most 72,250 households by 2035	Up to 15%

Scotland

Metric

A household is deemed as living in fuel poverty if: In order to maintain a satisfactory heating regime, total fuel costs necessary for the home are more than 10% of the household's adjusted net income (after housing costs), and if after deducting fuel costs, benefits received for a care need or disability and childcare costs, the household's remaining adjusted net income is insufficient to maintain an acceptable standard of living.

The remaining adjusted net income must be at least 90% of the UK Minimum Income Standard

Target

No more than 5% of households should be in fuel poverty.

No more than 1% of households should be in extreme fuel poverty.

to be considered an acceptable standard of living. If more than 20% of net income is needed the household is defined as being in extreme fuel poverty.

Progress towards fuel poverty targets

	Target	Current (2019)	SG Estimate September 2022 ^a
In fuel poverty	<15% by 2030, 10% by 2035, 5% by 2040	24.6%	40%
In extreme fuel poverty	<5% by 2030, 3% by 2035, 1% by 2040	12.4%	37%
The median fuel poverty gap	£350 by 2030, £300 by 2035, £250 by 2040	£750	Not available

Northern Ireland

Metric

A household is considered to be in fuel poverty if, in order to maintain a satisfactory level of heating (21°C in the main living area and 18°C in other occupied rooms), it is required to spend in excess of 10% of its household income on all fuel use.

A household is considered to be in severe fuel poverty if it needs to spend more than 15% of income on all fuel use.

Target

There is no live fuel poverty target in Northern Ireland.

Progress towards fuel poverty targets

	Target	Current (2022)
In fuel poverty	No live target	45%

Lily's Story

Skating near the edge

Lily lives with her husband Mal. They are both in their 60s and live in a small town in Wales. They both suffer from multiple forms of ill health, and "our needs are a lot greater" when it comes to energy, as Lily described it to us. Lily has been unable to work for many years due to long-term medical problems, including Type 1 diabetes, asthma, arthritis, and an underactive thyroid. Mal owned and operated his own successful business prior to the Covid-19 pandemic, but he was forced to close it after his work dried up not long after the first lockdown was imposed in March 2020. Months later, he was diagnosed with kidney cancer and received immunotherapy treatment, which Lily says, "destroyed his thyroid and left him completely dependent on a very high level of thyroxine." With no prospect of returning to work, they receive contributory Employment Support Allowance (ESA), Personal Independence Payments (PIP), and Carer's Allowance.

Soaring fuel prices have made it impossible for Lily and Mal to heat, power, and light their home to the standard they need to stay healthy. On the contrary, the energy crisis is leading to an even higher risk of their health deteriorating. Lily told us their energy bills are "a lot more than last winter, and last winter we were really struggling." They are cutting back on heat and power wherever they can, which is placing their health at risk and making their lives close to unbearable. Mal needs heat due to his recovery from immunotherapy and gets cold easily. "He really suffered last winter", Lily says. She has been washing in cold water, leaving her hands "so cracked they were red raw in places." Distressingly, Lily also relies on an "artificial pancreas" system because her blood sugar levels are so difficult to control. While her system consists of an insulin pump and blood sugar sensor that do not require electricity to function, she needs light to work the system safely. "I couldn't give up light, I'd have an accident, and I need it to do my insulin pen safely." In other words, Lily has to make the impossible choice between turning the light on and skipping her insulin.

Support is a lifeline

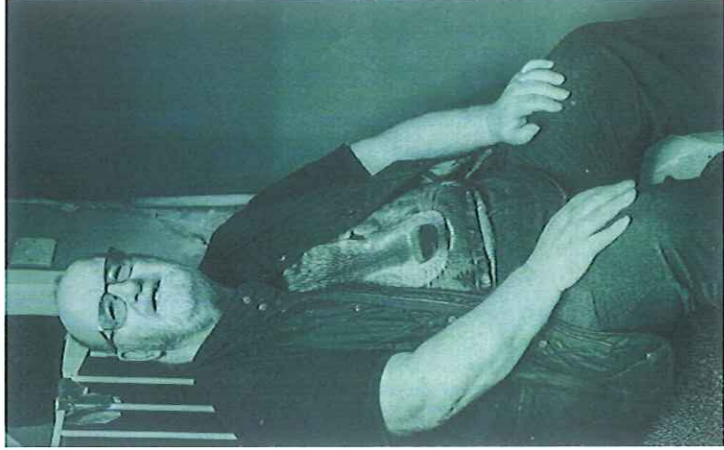
Discussing her diabetes, Lily describes her last line of defence against a cardiovascular illness as a jumper and a duvet; she lives in the hope that "as long as you dress up warmly, you won't have a heart attack or stroke." In the winter of 2021/22, she and Mal wrapped up as best they could, and Lily recorded daily temperatures of 12-15 degrees downstairs, 9 degrees in the kitchen and hallway. Studies have suggested that for older people, blood pressure rises with prolonged exposure to indoor temperatures below 18°C, and that every 1°C drop in living room temperature results in a 1.3mmHg rise in systolic blood pressure and a 0.6mmHg rise in diastolic blood pressure amongst those aged 65-74. Lily knows this well: she acknowledges she is "skating very near the edge with not having the heating on." However, the cost of doing so makes her keep the heating off, burrowing deeper into her blankets and warm clothing.

Lily recognises that the government support provided in 2022, including the Energy Price Guarantee, has been a huge help. She says if prices hadn't been frozen, "I wouldn't have had hands or feet left this winter." But due to her and Mal's medical requirements, she needs to spend a lot more than the average household to keep them warm and healthy in the winter months. The £150 Disability Cost of Living Payment and the £400 Energy Bills Support Scheme have not been enough. Lily is clear about what she needs: further financial support. She couldn't understand why she missed out on the £650 Cost of Living Payment provided to those on means-tested benefits just because she is not on income-related ESA, noting that she is means-tested for various other things, such as Council Tax Reduction. More generally, Lily said that thousands more will be in the same position as her in the winter of 2022/23 - medically dependent on heat and power but unable to afford to use as much as they need. Concluding our conversation, she summarised that everyone who is sick, disabled, or vulnerable needs more financial support if they aren't to see their health deteriorate over winter.



Executive summary

National Energy Action (NEA) and Energy Action Scotland (EAS) are the UK's national charities aiming to end fuel poverty. For two decades, we have published an annual investigative report on progress to eliminate fuel poverty across the UK and within each of the four UK nations: the UK Fuel Poverty Monitor (UKFPM).



This year's UKFPM considers the causes and impacts of soaring energy prices on UK households. The report investigates the responses to the current 'energy crisis' across the four nations and the roles that different actors are playing this winter to help support fuel poor households. It also seeks to highlight the actions that are still needed to help mitigate this current crisis, as well as averting the worst impacts from future price spikes.

The report has been informed by a Call for Evidence (CFE), which gained responses from 119 respondents covering the breadth of the UK, as well as drawing on wider engagement with stakeholders through one-on-one meetings and crucially we drew on the direct experience of people who are living through the crisis. The real-life experience of households is contained within six case studies that each tell a different story, but with a common thread. Fuel poor households have borne the brunt of this crisis. Finally, polling of the general public has been carried out to gain a representative view of the report's findings and conclusions.

The report findings are stark. The personal impacts of high prices on households are exceptionally acute. For households on the lowest incomes, living in the least efficient homes, **the impossible cost of this essential service is devastating.**

With deficit budgets and nothing left to ration, the poorest households are facing desperate conditions. Forced to live in one room, because that is all they can try and heat. Eating cold food because they cannot afford to feed the meter. Often going without energy entirely, to the acute detriment of their health and wellbeing. Self-rationing. Self-disconnecting. Falling into overwhelming debt. The severity of the situation has prompted the energy crisis and its impacts to be one of the most prominent public policy challenges facing the UK in recent history.

Our polling suggests that 81% will ration energy this winter, while 55% are already rationing hot water, and 13% are reducing use of medical equipment.

Many of the most vulnerable households are falling through the gaps of national or local assistance schemes, receiving little or no support to get them through the most egregious situations. The research considered the actors beyond the UK Government who can contribute towards helping fuel poor households across the UK, and identified roles that regulators, energy companies, local authorities, landlords and health practitioners can each take to help low-income households stay warm and safe this winter.

We have also found that, despite the exceptional efforts of hundreds of local and national organisations that are on the frontline of the current crisis, there are unprecedented capacity issues to deal with the volume and complexity of cases. Even before the spike in demand which winter typically prompts with shortfalls in the systems, tools and resources needed to support vulnerable people through the current extreme difficulties.

Our research has made conclusions around six themes:

1. Households living on the **lowest incomes**, in the least efficient homes are being hardest hit.
2. Households falling into multiple intersecting categories of vulnerability are being disproportionately affected.
3. Households using **prepayment meters** have faced the biggest challenges accessing support, and are at acute risk due to self-disconnection.
4. Organisations across the sector have stepped up support to help households through the crisis, but there are unprecedented **capacity challenges** to deal with the volume and complexity of cases.
5. The scale of current national support is unprecedented but the **hardest hit require deeper, targeted support.**
6. Recognition has grown that we must accelerate a **fair and affordable transition to net zero** to abate this emergency and avoid future crises.





1. Households living on the lowest incomes, in the least efficient homes, are being hardest hit

Few of us will be unaffected by these energy price rises. However, fuel poor households often live on the lowest incomes and in the most inefficient homes. This overlap means the 'average' impact of price rises is magnified for people with the least space in their budgets to cope. As well as the acute financial impacts, households are seeing huge negative consequences for their health and wellbeing.



2. Households falling into multiple intersecting categories of vulnerability are being disproportionately affected

While all low-income households are feeling a significant strain during the crisis, impacts go beyond those receiving means-tested benefits, and are felt most acutely by those households that have intersecting categories of vulnerability. These households are not caught by traditional identification measures and new ways of finding vulnerable households are required.

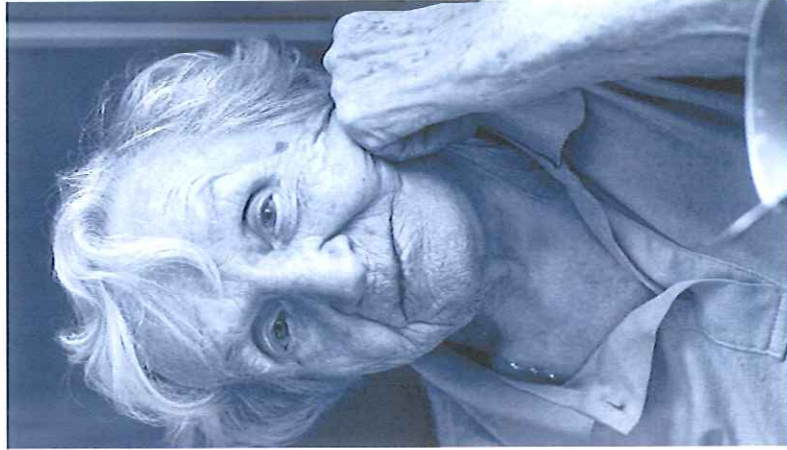
In particular, those households that have both a low income and have a medical condition or in need of powered medical equipment at home are most at risk of the worst impacts of living in a cold home. They have not been provided with adequate support.



3. Households using prepayment meters have faced the biggest challenges accessing support and are at acute risk due to self-disconnection

Millions will accrue a debt to stay warm or ration their usage to avoid falling behind with bills. However, those with prepayment meters often do not have a choice. If they cannot afford to top up, they will lose access to energy entirely by self-disconnecting.

Prepayment customers using older, legacy meters have faced the most challenges in accessing support compared to other payment types and have higher costs of energy compared to direct debit customers. The latest government statistics indicate that only 65% of vouchers have been redeemed¹, meaning there is a risk that those households needing this support the most could miss out.



4. Organisations across the sector have stepped up support to help households through the crisis, but there are unprecedented capacity challenges to deal with the volume and complexity of cases

Despite the exceptional efforts of hundreds of local and national organisations that are on the frontline of the current crisis, there has been an unprecedented volume and complexity of cases. This is even before the spike in demand which winter typically prompts with shortfalls in the systems, tools and resources needed to support vulnerable people through the current extreme difficulties.

The report finds there are also other key actions that regulated entities such as energy suppliers, energy networks and landlords need to enhance to meet their statutory obligations as well as the conditions that have been set out for them by their regulators in licence conditions. Regulators, local government, energy companies, landlords and health practitioners cannot affect the price of energy or the direct financial support afforded to households.

However, they do each have interactions with people that are vulnerable to the impacts of fuel poverty, and should look to give advice, signpost, and use the resources at their disposal to help those that would otherwise be left behind.



5. The scale of current national support is unprecedented but the hardest hit require deeper, targeted support

Direct UK Government support for households to date has totalled £40bn but vital resources have been poorly targeted, and many households are falling through the gaps of assistance schemes, or the level of support is not sufficient. Income support has also been welcome but is likely to be defrayed over a number of essentials including food and rent, each of which has also seen significant increases in price during the crisis.

Despite the promise of milder weather, from April these challenges will grow with some current support mechanisms dropping away and others made less generous.



6. Recognition has grown that we must accelerate a fair and affordable transition to net zero to abate this emergency and avoid future crises

The impact of high energy prices has been badly exacerbated by the poor energy efficiency standards that millions of low-income households have to endure at home.

While there may be a limit to the number of homes that could be upgraded in any given year, each home that can be made more energy efficient will be much more resilient to the severity of this crisis and other future price shocks. There should be a plan to upgrade as many homes as possible. In the longer-term, decarbonising homes with a fabric first, worst first approach is the best way to shield low-income households from the impacts of future price spikes.

Despite this stark situation, the report finds that the route to a warm and safe home this winter and beyond is rooted in solutions that are well-known and well-trodden. Using the evidence we have collected from our clients, stakeholders and the general public, the report makes recommendations across five key areas to overcome the challenges that are faced in the short, medium, and longer-term to help the most vulnerable people in society through the energy crisis and beyond:

1. Better identifying the households that require financial support.
2. Providing specific support to prepay households so that self-disconnections can be minimised in the medium-term.
3. Ensuring that those most affected by the crisis are the priority for future support.
4. Providing support for fuel poor households from organisations beyond the national governments.
5. Accelerating a fair and affordable transition to net zero to abate this emergency and avoid future crises.



1. Better identifying the households that require financial support

UK Government should use existing powers to allow energy suppliers to target government support on households vulnerable to the impacts of fuel poverty. This targeting should include all means-tested benefits, disability benefits, bereavement support payments, carer's allowance and attendance allowance.

UK Government should include eligibility criteria for support schemes that use energy supplier data, including households that use a prepayment meter, households that are in debt to their supplier, and households that have a debt repayment plan with small monthly payments (implying a low ability to pay back a debt).

UK Government should use all of its legal data-sharing powers to ensure that future financial support for energy bills can be targeted to those most in need. This could, for example, help them to target support on households with low EPC scores, households with health conditions, and households with low incomes. If current powers do not go far enough, new legislation should be explored.

To ensure that support can be targeted on vulnerable prepayment customers:

- Ofgem should work with suppliers to identify households that self-disconnect.
- Ofgem should work with energy suppliers to develop a package of additional support for vulnerable energy consumers for the remainder of this winter, and in advance of next winter.
- Ofgem should work with energy suppliers to introduce a 'financial vulnerability flag'.



2. Providing specific support to prepay households so that self-disconnections can be minimised

To reduce the number of legacy prepayment meters being installed:

- UK Government should assess whether the current process for issuing warrants to install prepayment meters fully takes into account the vulnerability of the household.
- Energy suppliers should agree to a temporary moratorium on new prepayment meter installs (including remote switches of payment mode for smart meters) this winter unless requested by the customer.
- Ofgem should ensure that medically vulnerable households are moved away from prepayment meters.
- Ofgem should proactively enforce the New and Replacement Obligations.
- BEIS and Ofgem should direct suppliers to prioritise replacing legacy prepayment meters in their smart meter rollouts.

To address the price structure of energy for prepayment customers:

- HM Treasury, BEIS and Ofgem should work together to reduce the levels of standing charges for prepayment customers this winter, and bring prepayment prices down in line with Direct Debit prices.
- HM Treasury should move the cost of failed suppliers into general taxation.
- HM Treasury should ensure that from April, the targeted Energy Price Guarantee results in no standing charges for prepayment customers.

To address the debt burden for prepayment customers:

- UK Government should consider how to help accelerate the repayment of utility debts through a new debt repayment matching scheme.
- Ofgem should more actively enforce the 'ability to pay' licence conditions.
- HM Treasury should provide financial support to help clear the debt of prepayment customers that are vulnerable to self-disconnection.

3. Ensuring that those most affected by the crisis are the priority for future support

UK Government should urgently consult on a mandatory social tariff to begin in April 2024, or sooner if practicable, to provide an affordable price of energy for low-income and vulnerable households. The focus of this should be to ensure that the targeting of such a scheme goes beyond just those households that receive means-tested benefits.

HM Treasury should ensure that any underspend on the Energy Bills Support Scheme be recycled to help those households that have missed out on the benefits of the scheme. This will reduce the number of households falling through the cracks of support.



4. Providing support for fuel poor households from organisations beyond the national governments

Ofgem should:

- Work with energy suppliers to develop a package of additional support for vulnerable energy consumers in advance of this winter.
- Reduce standing charges for prepayment users.
- Proactively enforce all vulnerability-related licence obligations.
- Investigate how price protection might be possible via a new mandatory Social Tariff.

The Northern Ireland Utility Regulator should explore the introduction of a Northern Ireland Warm Home Discount Scheme.

Energy suppliers should:

- Ensure call centres are adequately resourced and skilled.
- Enhance visibility and accessibility of current assistance available to their customers.
- Ensure that ability-to-pay processes are fully embedded across all relevant teams, promote a range of debt repayment options, and help customers reduce problem debt.

Energy networks should:

- Enhance visibility and accessibility of current assistance provided by RIIO-funded schemes.
- Develop or update advice resources for those in or at risk of fuel poverty to signpost wider support available.
- Train and resource frontline staff to identify financial vulnerability and fuel poverty risk factors when carrying out their operational duties within domestic premises.
- Work with energy suppliers to consistently identify financial vulnerability through the PSR.
- Review priorities within business plans, CSR partnerships and programmes to better address fuel poverty.

Local governments should:

- Enhance awareness and accessibility of relevant crisis support funds.
- Provide information and advice on the wider support those most at risk of fuel poverty can access via energy suppliers and other key agencies.
- Use central government energy scheme grants to help those most at risk and improve the energy efficiency of council housing stock.
- Enforce existing regulations on energy efficiency and property standards in the private rented sector.

Housing providers and private landlords should:

- Social landlords should enhance tenants' knowledge of where they can access support (nationally or locally) to help manage their energy bills.
- Social landlords should train and resource social housing provider tenant liaison staff to identify financial vulnerability and fuel poverty risk factors.
- Private landlords should enhance tenants' knowledge of where they can access support (nationally or locally) to help manage their energy bills.
- Landlords should improve the thermal efficiency and property standards up to statutory requirements in the private rented sector.

Health practitioners should:

- Identify patients most at risk of a cold home and refer to others who can provide support.
- Ensure staff are properly trained to address the health risks associated with cold homes.
- Identify the local support available to make improvements to homes and help patients to access such support.
- Ensure people who are vulnerable to health problems from living in a cold home have a plan for how to tackle the problem before they return home from a health setting.
- Support the wider implementation of NICE Guidance.

5. Accelerating a fair and affordable transition to net zero to abate this emergency and avoid future crises

Governments across the UK should commit (and importantly, spend) more funding to decarbonise fuel poor homes:

- In England, the UK Government should increase the funding envelope within the Home Upgrade Grant scheme by £1.4bn to 2025 to match the commitment made in the Conservative Party manifesto to support fuel poor homes in the least efficient properties.
- In Wales, the Welsh Government should increase fuel poverty funding to £325m to 2025, as per the recommendation from the Future Generations Commissioner for Wales.²
- In Scotland, funding to improve the energy efficiency of fuel poor homes should increase to £522m to 2025.
- In Northern Ireland funding totalling £440m³ should be committed to 2025 to ensure that all fuel poor homes can reach EPC C to 2030.

Governments across the UK should extend the regulations in the private rented sector minimum energy efficiency standards so that all private landlords upgrade their properties to EPC C by 2028.

Governments across the UK should replicate the PRS standard so that there is an equivalent standard for social housing.

Structures to address fuel poverty should be introduced in the devolved nations:


- Welsh Government should introduce a statutory 2035 fuel poverty target and corresponding milestones for 2025 and 2030.
- The Northern Ireland Assembly should publish a new Fuel Poverty Strategy.



References


- 1 Scottish Government estimate of the impact of the announced price cap by Ofgem for implementation on 1 October 2022
- 2 BEIS, 2022, **Energy Bills Support Scheme GB: payments made by electricity suppliers to customers**
- 3 New Economics Foundation (2021) **Homes Fit for the Future**.
- 4 Based on an average cost to upgrade a dwelling to EPC C of £6,200, and a flat approach over 9 years. Average cost to upgrade dwellings from NIHE (2020) **Home Energy Conservation Authority Annual Progress Reports**

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21st November 2022

Dear Frazer

FUEL INSECURITY FUND 2022-23 – ENERGY ACTION SCOTLAND (EAS) FUEL POVERTY - CORE STAFF COSTS

The Scottish Ministers in the exercise of their powers under Sections 1 and 2 of the Housing (Scotland) Act 1988 hereby offer to give to Energy Action Scotland (EAS), a company incorporated under the Companies Act with registered number SC101660 and having its registered office at Suite 4A, Ingram House, 227 Ingram Street, Glasgow, G1 1DA (“the Grantee”) a grant of up to **£150,000**. This grant is payable to your project via the Fuel Insecurity Fund 2022-23. The total grant funding will be payable over the financial year 2022/23, in connection with the costs of your project, which is more particularly described in Part 1 of Schedule 1 (“the Project/Programme”) and / or support the government and communities in responding to issues relating to fuel insecurity, as required, and subject to the following terms and conditions. **The grant funding is a contribution towards delivery of the objectives set out in the EAS 2022/23 work plan provided to the Fuel Poverty policy team. Further discussion regarding the ongoing monitoring, evaluation and reporting will be agreed with the Scottish Government Fuel Poverty Team Leader, [REDACTED].**

1. Definitions and Interpretation

1.1 In these Conditions, the words and expressions set out in **Schedule 4** shall have the meanings ascribed to them in that Schedule.

1.2 In these Conditions unless the context otherwise requires, words denoting the singular shall include the plural and vice versa and words denoting any gender shall include all genders.

1.3 The headings in these Conditions are for convenience only and shall not be read as forming part of the Conditions or taken into account in their interpretation.

1.4 Except as otherwise provided in these Conditions, any reference to a clause, paragraph, sub-paragraph or schedule shall be a reference to a clause, paragraph, subparagraph or schedule of these Conditions. The schedules are intended to be contractual in nature. They form part of the Agreement and should be construed accordingly.

1.5 This Agreement shall not be varied except by an instrument in writing signed by both parties.

2. Purposes of the Grant

2.1 The Grant is made to enable the Grantee to carry out the Project/Programme.

2.2 The Grant shall only be used for the purposes of the Project/Programme or to support the government and communities in responding to issues relating to fuel insecurity, as required, and for no other purpose whatsoever.

2.3 No part of the Grant shall be used to fund any activity or material which is party political in intention, use, or presentation or appears to be designed to affect support for a political party.

2.4 The main objectives/expected outcomes of the Grant are:

- Progress towards the outcomes detailed in your workplan, revised if necessary following discussions with appropriate policy officials
- Regular meetings with appropriate policy officials from Better Homes Division, with at least two per year to be held

2.5 The targets/milestones against which progress in achieving objectives/expected outcomes shall be monitored are:

- We can demonstrate that our policies, practices and procedures are consistent with promoting fair working practices including payment of the Living Wage.

2.6 The eligible costs for which the Grant can be claimed are:

- direct project costs

2.7 The eligible costs exclude:

- reclaimable Value Added Tax
- redundancy payments
- capital expenditure, including the purchasing of property

3. Payment of Grant

3.1 The Grant shall be paid by the Scottish Ministers to the Grantee in accordance with the terms of **Schedule 1** attached.

3.2 In addition to the progress and financial reports to be submitted in relation to the funded Project/Programme, the Grantee shall within four weeks of the end of the funded period in which the Grant has been paid submit to the Scottish Ministers a statement of compliance with the Conditions of the Grant using the form of words provided in **Schedule 3**. The statement shall be signed by the Grantee's Director/CEO/authorised signatory.

3.3 In the event that the amount of the Grant paid by the Scottish Ministers to the Grantee at any point in time is found to exceed the amount of the expenses reasonably and properly incurred by the Grantee in connection with the Project/Programme, the Grantee shall repay to the Scottish Ministers the amount of such excess within 14 days of receiving a written demand for it from or on behalf of the Scottish Ministers. In the event that the Grantee fails to pay such amount within the 14 day period, the Scottish Ministers shall be entitled to interest on the sum at the rate of two per cent per annum above the Bank of England base lending rate prevailing at the time of the written demand from the date of the written demand until payment in full of both the sum and the interest.

3.4 The Scottish Ministers shall not be bound to pay to the Grantee, and the Grantee shall have no claim against the Scottish Ministers in respect of, **any instalment of the Grant which has not been claimed by the Grantee by 31 March 2023 as set out in Schedule 1**, unless otherwise agreed in writing by the Scottish Ministers.

4. Inspection and Information

4.1 The Grantee shall keep the Scottish Ministers fully informed of the progress of the Project/Programme in the form of bi-annual progress reports, and quarterly financial reports to be submitted with claims for Grant. Details shall include actual expenditure to date compared with profiled expenditure and any change to estimated expenditure for the 12 month period and/or the Project/Programme as a whole, the reasons for any such changes and progress in achieving objectives/outcomes.

4.2 Revisions to targets/milestones against which progress in achieving outcomes are monitored shall be subject to the written agreement of the Scottish Ministers.

4.3 The Grantee shall, on completion of the Project/Programme, submit a report to the Scottish Ministers summarising the outcomes and performance of the Project/Programme. Such a report shall include such statistical and other information relating to the impact of the Project/Programme as shall be required by the Scottish Ministers.

4.4 The Grantee shall also provide any other information that the Scottish Ministers may reasonably require to satisfy themselves that the Project/Programme is consistent with the Agreement. The Grantee shall provide the Scottish Ministers with prompt access to any information they reasonably require to ensure compliance with these Conditions.

4.5 The Grantee shall keep and maintain for a period of six years after the expenditure occurs, adequate and proper records and books of account recording all receipts and expenditure of monies paid to it by the Scottish Ministers by way of the Grant. The Grantee shall afford the Scottish Ministers, their representatives, the Auditor General for Scotland, his/her representatives and such other persons as the Scottish Ministers may reasonably specify from time to time, such access to those records and books of account as may be required by them at any reasonable time in response to a written request for such access from the person seeking it. The Grantee shall provide such reasonable assistance and explanation as the person carrying out the inspection may from time to time require.

4.6 The Grantee must have robust safeguarding policies in place to protect vulnerable groups. The Grantee must also have in place clear processes which must be followed if it becomes aware of specific incidents, including referral to the relevant authorities where necessary. Where the Grantee is working directly through a partner organisation, the Grantee is required to have undertaken due diligence in relation to safeguarding arrangements, including obtaining evidence of satisfactory safeguarding policies and / or procedures by the Grantee's partner organisation. The Grantee must report all and any

cases of suspected abuse or malpractice relating to anyone involved in delivery of the Project/Programme or any beneficiary of the Project/Programme to Scottish Ministers and the relevant authorities immediately. The Grantee must, upon request from Scottish Ministers, provide copies of the safeguarding policies and procedures referred to in this clause.

4.7 In the event of the Grantee becoming aware of or suspecting:

- any irregular or fraudulent activity in relation to the Grant or Project/Programme, or any part of either of them; and/or
- any safeguarding incident by or in respect of any person involved in the Project/Programme,

the Grantee shall immediately notify the Scottish Ministers of such activity or incident and provide such other information as the Scottish Ministers may reasonably require in relation to the impact on the Project/Programme and the use of the Grant. In so notifying Scottish Ministers, the Grantee must also confirm that such irregular or fraudulent activity or safeguarding incident has been referred to the relevant regulatory or other authorities as appropriate, in line with any statutory duty and otherwise in line with any guidance issued from time to time on Notifiable Events by either the Office of the Scottish Charity Regulatory (OSCR) or as appropriate the Charity Commission for England and Wales. For the avoidance of doubt, in this agreement, a “safeguarding incident” includes any incident of abuse or mistreatment of any vulnerable person.

4.8 The grantee shall immediately inform the Scottish Ministers of any change in its constitution, for example, but not limited to, a change in status from one type of body corporate to another.

5. Confidentiality and Data Protection

5.1 The Grantee will respect the confidentiality of any commercially sensitive information that they have access to as a result of the Project/Programme.

5.2 Notwithstanding the above, the Grantee may disclose any information as required by law or judicial order. All information submitted to the Scottish Ministers may need to be disclosed and/or published by the Scottish Ministers. Without prejudice to the foregoing generality, the Scottish Ministers may disclose information in compliance with the Freedom of Information (Scotland) Act 2002, any other law, or, as a consequence of judicial order, or order by any court or tribunal with the authority to order disclosure. Further, the Scottish Ministers may also disclose all information submitted to them to the Scottish or United Kingdom Parliament or any other department, office or agency of Her Majesty’s Government in Scotland, in right of the Scottish Administration or the United Kingdom, and their servants or agents. When disclosing such information to either the Scottish Parliament or the United Kingdom Parliament it is recognised and agreed by both parties that the Scottish Ministers shall if they see fit disclose such information but are unable to impose any restriction upon the information that it provides to Members of the Scottish Parliament, or Members of the United Kingdom Parliament; such disclosure shall not be treated as a breach of this agreement

5.3 The Grantee shall ensure that all requirements of Data Protection Laws are fulfilled in relation to the Project/Programme.

5.4 To comply with section 31(3) of the Public Services Reform (Scotland) Act 2010, the Scottish Ministers publish an annual statement of all payments over £25,000. In addition, in line with openness and transparency, the Scottish Government publishes a monthly report of all payments

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over £25,000. The Grantee should note that where a payment is made in excess of £25,000 there will be disclosure (in the form of the name of the payee, the date of the payment, the subject matter and the amount of grant) in the both the monthly report and the annual Public Services Reform (Scotland) Act 2010 statement.

6. Disposal of Assets

The Grantee shall not, without prior written consent of the Scottish Ministers, dispose of any asset funded, in part or in whole, with Grant funds during the lifetime of the asset. During that period the Scottish Ministers shall be entitled to the proceeds of the disposal – or the relevant proportion of the proceeds based on the percentage of grant funding used in connection with the acquisition or improvement of the asset against the whole proceeds. The Scottish Ministers shall also be entitled to the relevant proportion of any proceeds resulting from any provision included as a condition of sale. Recovery by the Scottish Ministers shall not be required where the value of the asset is less than £1,000.

7. Publicity

The Grantee shall where reasonably practicable acknowledge in all publicity material relating to the Project/Programme the contribution of the Scottish Ministers to its costs. The Scottish Ministers may require to approve the form of such acknowledgement prior to its first publication.

8. Intellectual Property Rights

8.1 All Intellectual Property Rights are hereby assigned to and shall vest in the Crown or its assignees.

8.2 The Grantee shall ensure that nothing contained in any materials produced or submitted to the Scottish Ministers by the Grantee or anyone acting on its behalf nor the reproduction of such materials, shall constitute an infringement of any third party copyright or intellectual property right and shall indemnify the Scottish Ministers against all actions, proceedings, claims and demands made by reason of any such infringement.

9. Default and Recovery etc. of Grant

9.1 The Scottish Ministers may re-assess, vary, make a deduction from, withhold, or require immediate repayment of the Grant or any part of it in the event that:

9.1.1 The Grantee commits a Default;

9.1.2 The Scottish Ministers consider that any change or departure from the purposes for which the Grant was awarded warrants an alteration in the amount of the Grant;

9.1.3 The Grantee fails to carry out the Project/Programme;

9.1.4 In the Scottish Ministers' opinion, the progress on the Project/Programme is not satisfactory; or

9.1.5 In the Scottish Ministers' opinion, the future of the Project/Programme is in jeopardy.

9.2 If the Grant (or any part or condition thereof) does not comply with applicable Subsidy Control obligations, Scottish Ministers may require immediate repayment of the Grant or any

part of it together with interest at such rate and on such basis as may be determined from time to time in accordance with law.

9.3 The Scottish Ministers may withhold the payment of the Grant if at any time within the duration of the Agreement:

9.3.1 The Grantee passes a resolution that it be wound up, or a court makes an order that the Grantee be wound up, in either case otherwise than for the purposes of reconstruction or amalgamation, or circumstances arise which would enable a court to make such an order or the Grantee is unable to pay its debts within the meaning of section 123 of the Insolvency Act 1986;

9.3.2 Where the Grantee is an individual, if a petition is presented for the Grantee's bankruptcy or the sequestration of his estate or a criminal bankruptcy order is made against the Grantee; or the Grantee makes any composition or arrangement with or for the benefit of creditors, or makes any conveyance or assignment for the benefit of creditors, or if an administrator or trustee is appointed to manage his affairs; or

9.3.3 A receiver, manager, administrator or administrative receiver is appointed to the Grantee, or overall or any part of the Grantee's property, or circumstances arise which would entitle a court or a creditor to appoint such a receiver, manager, administrator or administrative receiver.

9.4 In the event that the Grantee becomes bound to pay any sum to the Scottish Ministers in terms of clause 9.1, the Grantee shall pay the Scottish Ministers the appropriate sum within 14 days of a written demand for it being given by or on behalf of the Scottish Ministers to the Grantee. In the event that the Grantee fails to pay the sum within the 14 day period, the Scottish Ministers shall be entitled to interest on the sum at the rate of two per cent per annum above the Bank of England base lending rate prevailing at the time of the written demand, from the date of the written demand until payment in full of both the sum and interest.

9.5 Notwithstanding the provisions of this clause 9, in the event that the Grantee is in breach of any of the Conditions, the Scottish Ministers may, provided that the breach is capable of a remedy, postpone the exercise of their rights to recover any sum from the Grantee in terms of clause 9 for such period as they see fit, and may give written notice to the Grantee requiring it to remedy the breach within such period as may be specified in the notice. In the event of the Grantee failing to remedy the breach within the period specified, the Grantee shall be bound to pay the sum to the Scottish Ministers in accordance with the foregoing provisions.

9.6 Any failure, omission or delay by the Scottish Ministers in exercising any right or remedy to which they are entitled by virtue of clauses 9.1 to 9.3 shall not be construed as a waiver of such right or remedy.

10. Assignment

The Grantee shall not be entitled to assign, sub-contract or otherwise transfer its rights or obligations under the Agreement without the prior written consent of the Scottish Ministers.

11. Termination

The Agreement may be terminated by the Scottish Ministers giving not less than three months' notice in writing from the date of the notice being sent.

12. Corrupt Gifts and Payments of Commission

The Grantee shall ensure that its employees shall not breach the terms of the Bribery Act 2010 in relation to this or any other grant. The Grantee shall ensure that adequate controls are in place to prevent bribery.

13. Continuation of Conditions

13.1 These Conditions, except for Condition 6, shall continue to apply for a period of five years after the end of the financial year in which the final instalment of the Grant was paid.

13.2 Condition 6 shall continue to apply until the end of the period referred to in that Condition.

14. Compliance with the Law

The Grantee shall ensure that in relation to the Project/Programme, they and anyone acting on their behalf shall comply with the relevant law, for the time being in force in Scotland.

15. Governing Law

This contract is governed by the Law of Scotland and the parties hereby prorogate to the exclusive jurisdiction of the Scottish Courts.

If you wish to accept the offer of this Grant on the whole terms and conditions as set out in the letter and annexed Schedules, you should sign and date both copies of the Grant Acceptance below and return one full copy of the offer of Grant and Schedules electronically to [REDACTED]@gov.scot. If the person accepting the grant and the witness are unable to sign the grant acceptance letter electronically, an email trail that makes clear this offer has been accepted by both parties before being sent onto me will suffice. You should retain the second copy of the offer of Grant and Schedules for your own records.

Yours sincerely

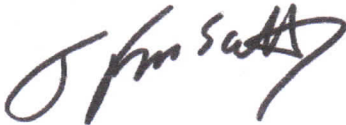
[REDACTED]

Catriona MacKean
Deputy Director for Better Homes

GRANT ACCEPTANCE

On behalf of Energy Action Scotland (EAS) I accept the foregoing offer of Grant by the Scottish Ministers dated 21/11/2022 on the whole terms and conditions as set out in the letter and annexed Schedules. I confirm that EAS is solvent. I confirm that I hold the relevant signing authority.

Signed:



Chief Executive Officer

Print Name: J Frazer Scott

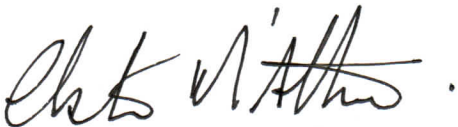
Position in Organisation of Person Signing: Chief Executive officer

Date: 22 November 2022

Place of Signing:

13 Bellfield
Road, Stirling
FK8 2AN

Signed:



Witness Name: Christine McArthur

Address:

143 Dorchester Avenue
Kelvindale
Glasgow G12 0EJ

Date: 22 November 2022

Place of Signing:

143 Dorchester Avenue, Kelvindale, Glasgow G12 0EJ



SCHEDULE 1

PART 1: THE PROJECT

The grant funding is a contribution towards delivery of the objectives set out in the EAS 2022/23 work plan provided to the Fuel Poverty policy team. Further discussion regarding the ongoing monitoring, evaluation and reporting will be agreed with the Scottish Government Fuel Poverty Team Leader, [REDACTED].

PART 2: PAYMENT OF GRANT

1. The total Grant of up to **£150,000** shall be payable by the Scottish Ministers to the Grantee quarterly in arrears on receipt of a completed claim for Grant in the form set out in **SCHEDULE 2**;
2. **SCHEDULE 2** together with the associated monitoring information set out in paragraph 4.1 of the Offer of Grant.
3. The total Grant shall be payable over the financial year 2022/23. The Scottish Ministers shall not be bound to pay any instalment of the Grant which has not been claimed by the Grantee by 31 March of the applicable financial year, unless otherwise agreed in writing by the Scottish Ministers.
4. The Grantee shall provide a monthly profile of expenditure of the Grant before the start of the financial year. Any change to the profile or to the overall costs of the Project shall be notified to the Scottish Ministers at the earliest opportunity via the claims for Grant and monitoring reports.
5. Each claim shall be for an amount equal to the actual reasonable and proper costs and expenses incurred by the Grantee in connection with the Project since the submission by it of the last claim for an instalment of the Grant.
6. Each claim shall be submitted together with such explanatory or supplementary material as the Scottish Ministers may from time to time require whether before or after submission of the claim.
7. On receipt of each claim (and any required documentation and information), the Scottish Ministers shall determine the amount of expenditure which they consider the Grantee has reasonably and properly incurred in connection with the Project having regard to that claim. The determination shall be based on the information provided by the Grantee in accordance with this Schedule. The Scottish Ministers shall use their best endeavours (but shall be under no obligation or duty) to pay the amount determined to the Grantee within 2 weeks of receiving a claim and any required documentation and information relevant to the claim.
8. In order to facilitate the accrual of expenditure of the Grant for the financial year the Grantee shall, where appropriate, advise the Scottish Ministers in writing by mid-April the amount of the Grant actually expended up to and including 31 March.

SCHEDULE 2

GRANT CLAIM FORM

Organisation: Energy Action Scotland (EAS)

Bank details (Name, address, sort code, account number):

Project: EAS campaign to end fuel poverty in Scotland

Total agreed grant for: 150,000

Latest forecast of expenditure of grant for:

Grant claimed to date:

Claim for Grant for the period from _____ **to** _____

We hereby claim grant of £ _____ **in respect of the above period in accordance with the terms and conditions of the offer of Grant dated** _____ **and the Schedules attached thereto.**

Completed by:

Position:

Contact Details:

Date:

Items of Expenditure

Please list in the table below all discrete items of expenditure relevant to the above period and the type of documentary evidence that will be made available on request to substantiate each amount.

A	B	C	D
Item	Amount (£)	Paid Invoice [Y/N]	Other (please specify, e.g. certificate of payment in kind)
TOTAL*			

* Note the total should add up to the total expenditure claimed for the period.

SCHEDULE 3

STATEMENT OF COMPLIANCE WITH CONDITIONS OF GRANT

Name of the Project: **Energy Action Scotland campaign to end fuel poverty in Scotland**

This is to confirm that the grant claimed by Energy Action Scotland (EAS) in relation to the above Project during the financial year ended 31 March 2023 was properly due and was used for its intended purpose(s) in accordance with the terms and conditions of the Grant. This statement is supported by the records of Energy Action Scotland (EAS).

Signed:

Name in block capitals:

Position:

Date:

SCHEDULE 4

DEFINITIONS

“Agreement” means the agreement constituted by the Scottish Ministers’ invitation to apply for a grant, the Grantee’s Workplan, these Conditions and the Grantee’s acceptance of these Conditions;

“Conditions” means these grant conditions;

“Default” means:

- a) Any breach of the obligations of either party under this Agreement (including, but not limited to, any breach of any undertaking or warranty given under or in terms of this Agreement);
- b) Any failure to perform or the negligent performance of any obligation under this Agreement;
- c) Any breach of any legislation; or
- d) Any negligence or negligent or fraudulent miss-statement or misappropriation of Grant, or any other default,

In all cases by either party, its employees, agents or representatives;

“Financial Year” means a period from 1 April in one year until 31 March in the next;

“Grant” means the grant offered by the Scottish Ministers to the Grantee as specified in the Award Letter, as varied from time to time in accordance with these Conditions;

“Grantee” means the person, organisation or body to which the Grant will be payable as specified in these Conditions. Where two or more persons, organisations or bodies are the Grantee, references to the “Grantee” are to those persons, organisations or bodies collectively and their obligations under the Agreement are undertaken jointly and severally;

“Intellectual Property Rights” means all rights of ownership, including all copyrights and other intellectual property rights in books, leaflets and other printed and published materials in whatever form produced as part of the Project by or on behalf of the Grantee including all reports and any such published materials stored in or made available by means of an information technology system and the computer software relating thereto and all patents, trademarks, registered designs and other rights in the nature of intellectual property;

“Project” means the purpose for which the Grant has been awarded as described in the Offer of Grant;

“Payment” means each of the payments specified in Schedule 1 hereto.