



home heating  
advice  
.scot

## 4.0. Energy Detriment - An Examination of ADS Client Case Studies

We have seen first-hand the positive impact the Home Heating Support Fund can have, preventing hardship, uncertainty, and mental anguish. We feel it is important to highlight examples of vulnerable individuals who benefited from the fund.

They were each facing challenging circumstances and made the decision to ration their energy use. This had severe consequences on their lives and those of their families (including children) and serves to measure how qualifications for people in such situations to receive assistance.

### High Cost of Unregulated Fuel

██████ lives in rural Aberdeenshire and has no access to gas. She relies on oil for her heating and electric for her other bills.

Due to the price of a tank of oil, she has been without heating for 6 months. While she said she was able to cope during the summer months, moving into the winter she was extremely concerned about the temperature of her home. The area where she lives can reach temperatures of -12 degrees in the winter.

██████ is on the waiting list for a major spinal operation and until she receives the operation, her mobility will be severely affected. The possibility of being immobile at the same time as being unable to heat her home is causing her a great deal of worry.

██████ is ████████ and survives on benefits, totaling around £5,000 per year.

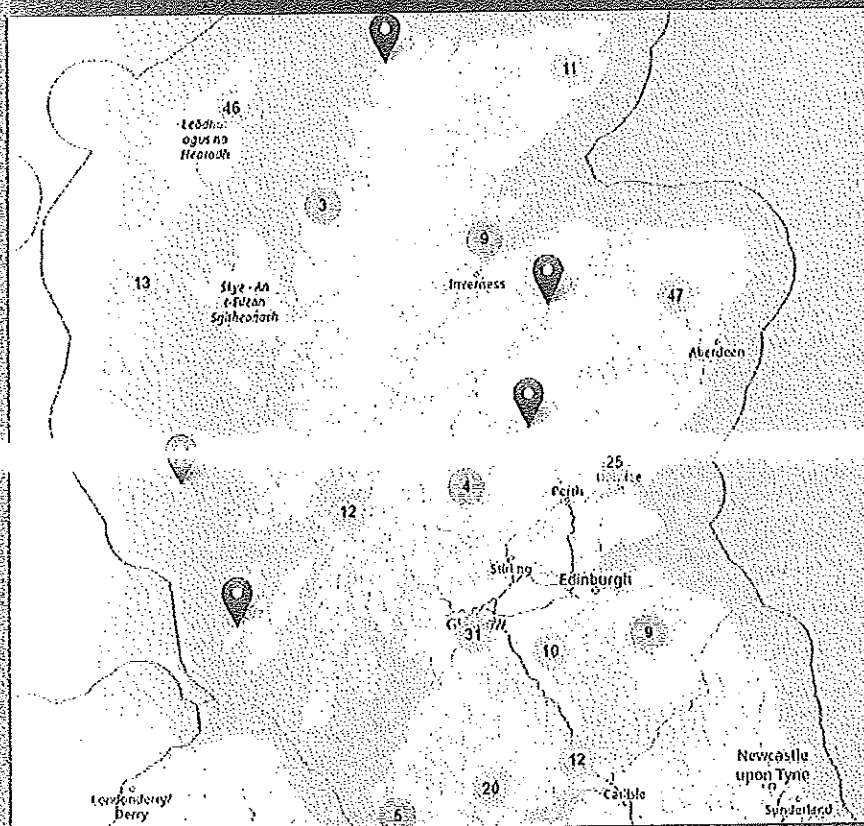
In previous years she was able to augment her heating in the winter with a wood burning stove, however due to her physical ailments she is unable to chop wood and so will rely on oil alone this winter to heat her home.

To minimise her electric bill, she has turned off all electric items in the house, other than the freezer and smoke alarm. She uses the television only in the evening, and keeps the lights off.

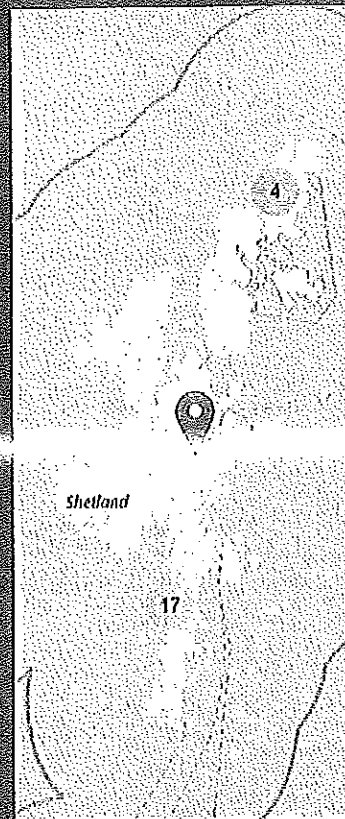
██████ has been avoiding cooking and eating only cold food and sandwiches. Additionally, she uses only one bedroom of her home rather than heating a bedroom and a living room.

The Home Heating Support Fund was able to award ████████ with a total of £1445.26. She received £200 towards her energy bill, and the remaining amount went towards a full tank of oil which should last through the winter.

██████ could not believe the support she received through the fund, telling one of our advisors that it's "changed her life".



Case Density Map of Scotland



Case Density Map of Shetland Isles

### Remote switching of a Smart Meter to Prepayment Mode Due to Debt

██████████ contacted the Home Heating Support Fund after being switched to prepayment meters to recover energy debt that had accumulated on their account.

██████████ lost his job in May and will not receive his first benefit payment until November. Until this time the couple are surviving on one income.

Due to their low income, they started to struggle to keep up with their direct debit payments and accrued £1,500 worth of energy debt. To recover the debt, they were switched to prepayment meters.

The low household income and high energy costs put them in extreme fuel poverty, as over 20% of their income is spent on topping up the electric and gas meters.

The couple are unable to afford necessities with their current income, and this is causing a great deal of stress. ██████████ is constantly worried about being able to keep the meters topped up, and if she can afford food costs. On some days they must choose between putting money in the meters or buying food.

The Home Heating Support Fund was able to award the ██████████ £1,700. £1,521.55 was paid directly to their supplier to clear the debt on the account. They also received a total of £179 in Pay Point vouchers. They were also referred to our money advice scot team, who were able to ensure that they had applied for all relevant benefits.

### Debt Accrued Due to Standing Charges

██████████ applied to the fund with the assistance of one of our trusted referral partners. This was vital in his ability to access the fund, as he required additional support during the application process.

██████████ is living with the effects of a brain injury. To recover from the injury, he was placed on a residential rehabilitation program.

Although he was not using any electric or gas while he was in the program, his meters were still accruing debt due to standing charges.

When he returned from the program, he found that top-ups to the meter were being swallowed by these standing charges.

██████████ is in fuel poverty and relies on benefits for his income, due to the nature of his impairment, he spends a lot of time in the house and needs to stay warm.

Although he has taken steps to ration his usage, he will find it difficult to meet any increased costs over winter.

██████████ received £1,062.04 towards his energy costs, £462.04 of this cleared the debt on his meter, and he received a further £600 in pay point vouchers to ensure he was able to keep his meters topped up over the winter.

██████████ was overjoyed with his successful application and said it would take a "heavy burden" off his shoulders this winter.

### PPM & Direct Debit Affordability

██████████ is unable to work due to multiple disabilities and is in receipt of PIP and ESA. She is in extreme fuel poverty and is unable to meet her ongoing fuel costs.

Due to debt on her gas account, she has been force fitted with a prepayment meter.

██████████ direct debit for electricity has been provisionally set at £226 per month, and her gas is estimated to cost around £130 per month. She is unable to meet these costs and is extremely worried about the coming months.

Although she is already self-rationing, her low income has meant that she has built up a combined energy debt of £919.

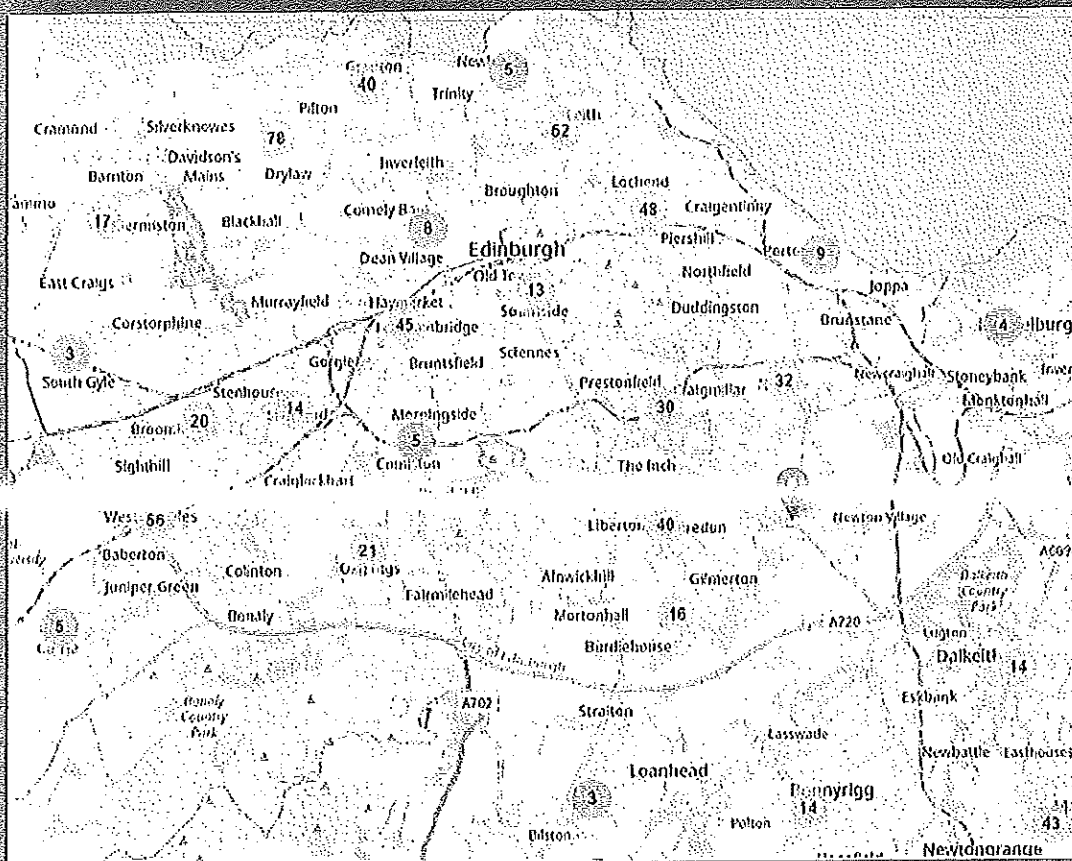
The force fitting of the prepayment meter, along with other debt worries is causing ██████████ significant stress. Her support worker is concerned about the rationing of her energy, as having a cold home will have a detrimental impact on her disabilities.

██████████ applied to the Home Heating Support Fund and was awarded a total of £1,700. £919 was used to clear her energy debt, and the remainder was paid in vouchers that she can use to top up her gas meter.

With this additional support and debt clearance, her direct debits will be lower, and she will be able to meet her fuel costs over the winter.

Due to her other debts, we also referred ██████████ to our money advice Scot service, where her other debts were addressed.

██████████ support worker contacted us on her behalf to say that it was a huge relief to ██████████ that she would now be able to heat her home over the winter months.



Case Density Map of Edinburgh

### All Electric Heating

██████████ lives on the Isle of Lewis and struggles with his fuel costs.

Although in his home report, the property is listed as being double glazed and insulated, a local referral partner has provided evidence that this is not the case.

██████████ windows have old wooden frames that fail to protect against substantial draughts. Additionally, the upstairs of the property is poorly insulated and occasionally reaches freezing temperatures.

██████████ lives with his wife and stepson. His wife has kidney disease, fibromyalgia, and arthritis. She receives PIP and Carers Allowance.

His stepson has final stage kidney disease, having received a transplant last year, which unfortunately resulted in a rejection of the transplanted kidney. His son also suffers from dyslexia, autism, and anxiety disorder. He receives DLA and ESA.

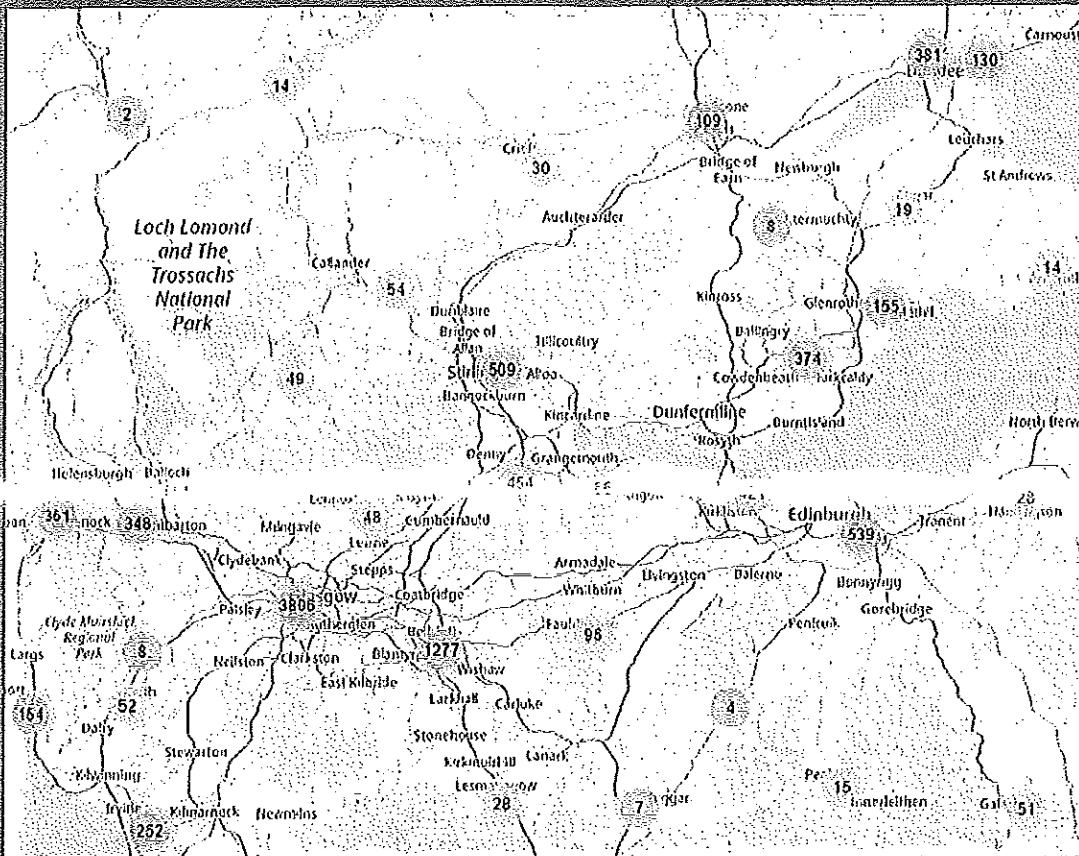
The home previously had electric storage heaters, but these proved to be hugely expensive, and led to a large debt build up on his account. For this reason, the storage heaters have now been removed.

██████████ now uses a solid fuel stove and gas bottle heater to keep the property warm.

The stress of energy debt and high energy costs have been hard for ██████████ to face, as he is already trying to cope with caring for his wife and stepson.

The total debt at the time of application to the fund was £2,885.54.

The Home Heating Support Fund was able to award ██████████ £1,050, which will considerably lower his ongoing direct debits and will be a huge relief to him and his family.



*Case Density Map of Central Belt*

### Unaffordable Direct Debit

[REDACTED] is a local authority tenant, she was signed off work due to depression and so that she can help care for her mother who is terminally ill.

As she was no longer receiving full pay, her financial situation began to deteriorate.

[REDACTED] was unable to meet the £65 cost of her monthly direct debit. Her supplier tried on several occasions to process the payments but were unable to do so due to the limited funds available in her account.

Furthermore, a charge for failed payment was added each time an attempt to collect the direct debit was made. So that she would not receive any further charges, [REDACTED] cancelled her direct debit.

Debt then began to accrue on the account, and at the time of applying to the fund, she owed £488 to her supplier.

In an attempt to keep the debt from rising further, [REDACTED] was rationing her usage by heating only one room in the house, where her mother was, and limiting baths and showers.

The Home Heating Support Fund was able to award her £1,049 to cover her debt and help towards future costs, this award should allow [REDACTED] to keep her power on and house warm over the coming months.

She contacted one of our advisors again following the successful payment of her grant to say that "she cannot believe a fund like this exists to help people who need it".

### Debt Issue

██████████ suffers from fibromyalgia and is housebound as a result. His condition is exacerbated by colder temperatures, meaning he needs to keep his property warm.

Despite this he often goes without heating, due to his fear of accumulating further debt.

Due to his health conditions, he was forced to give up work. The drop in his income caused him to fall into debt with his energy supplier, owing a total of £903 at the time of applying to the fund.

In order to pay for his usage and contribute towards paying off his debt, ██████████ supplier set his direct debit at £75 a fortnight.

██████████ has tried a variety of measures to keep his energy usage down, but with the increase in energy costs, these are not effective in assisting with his ability to afford to heat his home.

He is showering only twice a week and has filled draughts around windows and doors in the house with enough tape and excluders.

When he is unable to put the heating on, he wears several layers and blankets in order to keep warm.

██████████ was awarded £1,303 from the Home Heating Support Fund, which cleared his debt, therefore lowering his direct debit, and gave him some funding toward future bills.

██████████ contacted us to say how grateful he was for our support.

### Unavoidable High Usage

██████████ is a full-time carer for her three daughters, all of whom suffer from disabilities. Although she receives the correct benefits for her daughters, she still struggles to meet her living costs and high fuel bills.

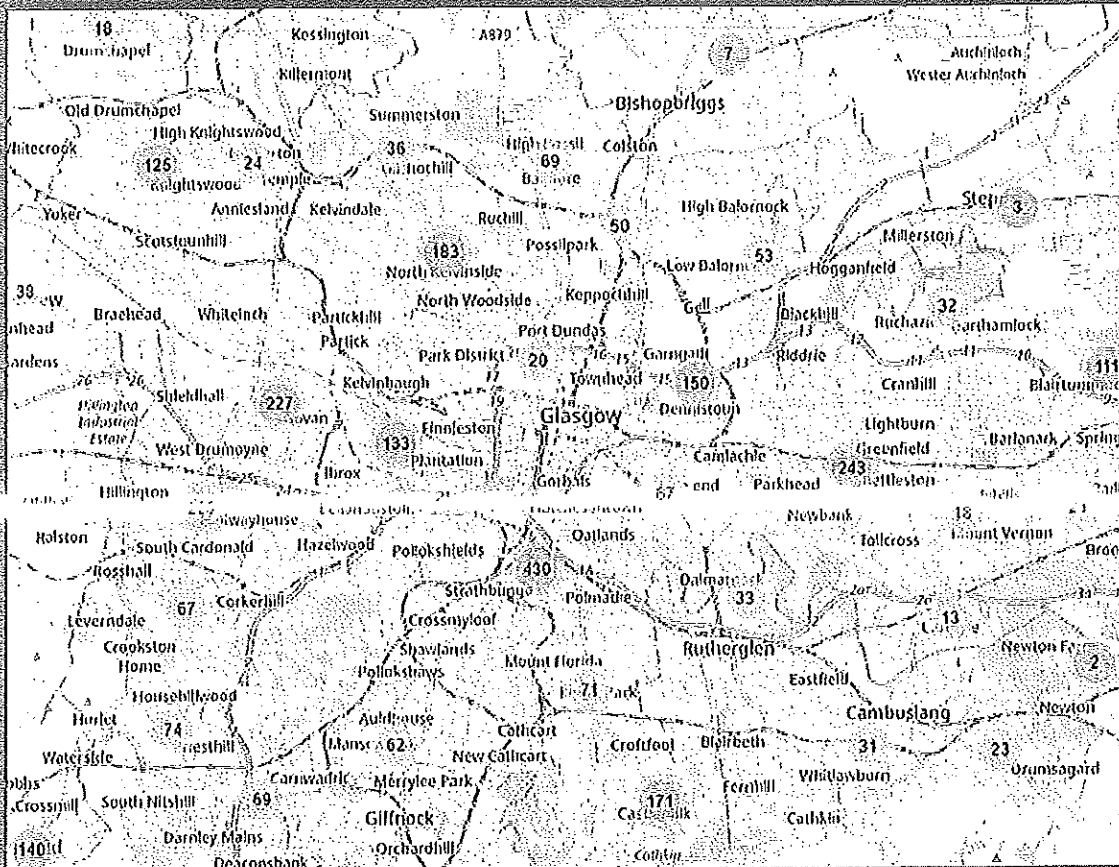
██████████ was in debt to her supplier and owed £824 for electric and £319 for gas. She has no idea how she will be able to repay this amount, and deal with the increasing cost of energy.

As her daughters are disabled, they are always in the house, which needs to be kept warm. Her youngest daughter, who is 5 years old is prone to wetting herself, which means that Miss Morris needs to do a large amount of washing to keep her daughters' clothes and sheets clean and dry. As we move into winter and she is not able to dry washing outside, she will need to rely on radiators and the tumble dryer which will again increase her costs.

The referral partner who applied to the fund on behalf of ██████████ had assisted her in working out an affordable payment plan with her supplier, but this is still a huge strain on her finances.

The Home Heating Support Fund was able to award her the maximum grant amount of £1700 in order to clear her debts and help towards ongoing costs.

██████████ was also internally referred to our money advice scot service, who assisted with addressing her other outstanding debts.



*Case Density Map of Central Glasgow*

#### Low Earner Who Does Not Qualify for Benefits

██████████ works ad-hoc as an NHS support worker, and balances this with caring for 3 young children. Her partner was out-of-work recently, and whilst he is now working again, the family accumulated energy debt during this time. They currently owe their supplier £870.28.

The family survive on a low income and are classed as being in fuel poverty, with the costs of their bills being more than 10% of their combined income after housing costs.

They exist on the cusp of the benefit threshold for household income, but unfortunately do not receive support.

Their youngest child is 4 years old, and although they have been rationing heat, it is important to keep the house warm for the children.

They are also taking practical measures to make their home more energy efficient, such as limiting draughts and replacing bulbs. These measures will reduce their bills slightly, but not to a high enough degree to assist them in meeting their costs.

The fund was able to award them £1,390, which covered their outstanding debt to the supplier as well as the cost of their energy for just over two months.

This has been a huge relief to the ██████████ family who said that they could now actually afford "to have a Christmas for the kids".

### Single Parent on THTC Meter

██████████ is a single parent for his 12-year-old son, he works full-time, but despite this, struggles to meet his energy costs.

His bills are very high as he has an all-electric property and is on a rare Total Heat Total Control (THTC) meter.

His level of debt to his supplier was £2,129.

As he had a high level of debt on his account, he was switched onto a prepayment meter, but due to high tariffs and debt repayment, he must top-up around £50 per week.

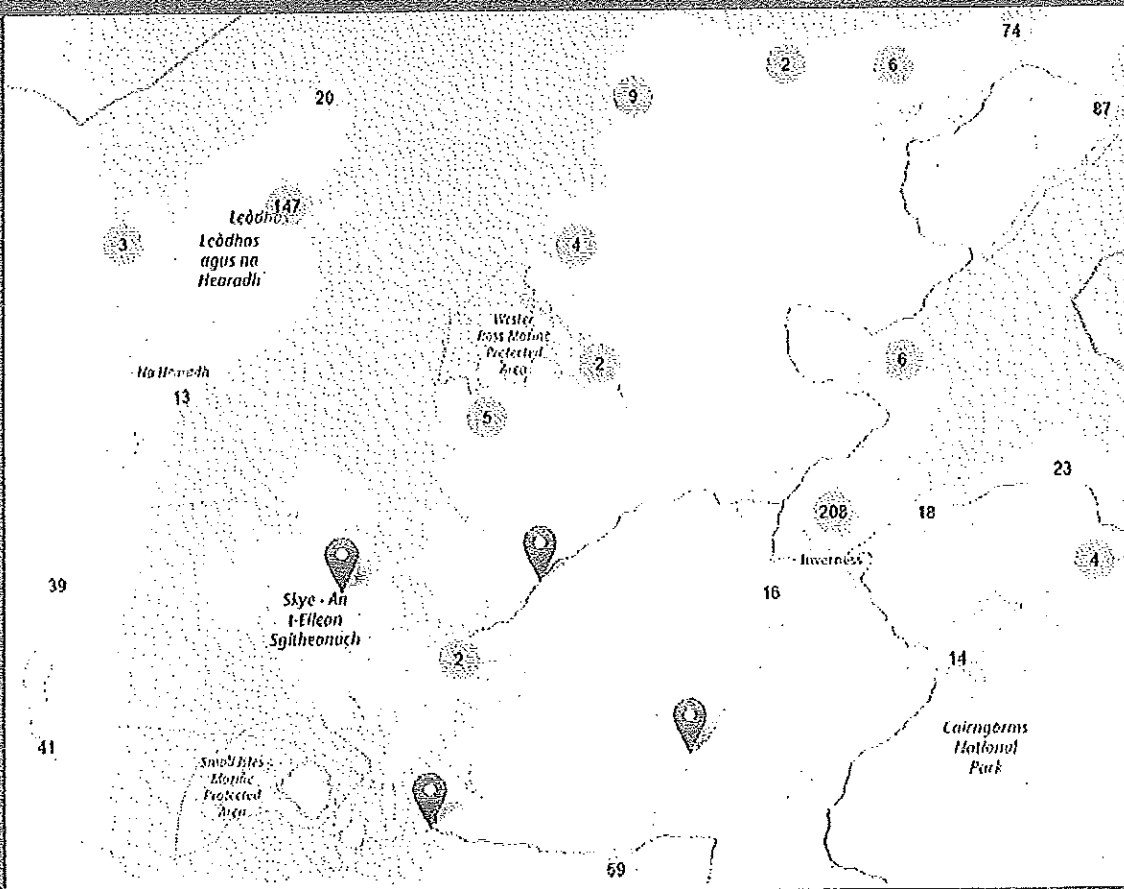
This puts him in 12.5% fuel poverty after housing costs.

To limit his spending on energy bills, ██████████ is rationing his usage. He only heats the house when his son is home.

He has also skipped meals in order to spend the money on top-ups for his meter rather than food.

Due to his meter type, he is unable to change tariff or supplier to find a cheaper rate, and so will have to continue paying exceptionally high costs going forward.

██████████ was awarded £1,700 from the fund. This will clear a large portion of his debt and enable him to negotiate a lower debt repayment rate on his meter and give him peace of mind as he moves into the winter.



Case Density Map of Highlands & Islands



## 5.0. Media & Marketing

Our Marketing Department have been in regular engagement with frontline services across the country (particularly in rural and remote areas) to increase awareness of the fund. This has included the provision of materials (leaflets and posters) for distribution in local communities. Our engagement with MSPs, MPs and local councillors has also focused on making sure that they are aware of our services and how they can help their constituents.

We are attending events (both virtually and in person where possible) to highlight the fund. Recently we have reached out to the Gypsy/Traveller community via MECOPP and are attending a number of MP/MSP sponsored sessions / constituency surgeries across the country over the next few weeks.

We will be at the Scottish Parliament on November 3rd, hosting a cost-of-living event which will highlight to MSPs and their teams what support is available via the fund to their constituents who are struggling.

**Home Heating Support Fund for Scottish households struggling with energy costs**

homeheatingadvice.scot are working in partnership with the Scottish Government to deliver the Home Heating Support Fund for Scottish households struggling with energy costs.

Who is the Home Heating Support Fund for?  
The Home Heating Support Fund exists to support vulnerable households and those in need and to help communities respond to the needs and challenges they are experiencing, together with the wider Scottish community.

The Home Heating Support Fund is a 'bill topping' energy.

We are offering energy relief to customers who may be struggling with energy costs by topping up their other power bills (gas, electricity, and water) with a credit to their meter.

Support also includes provision of all gas energy supplies (such as gas, LPG, coal, and oil) heating.

More information on the Home Heating Support Fund is available at [www.homeheatingadvice.scot](http://www.homeheatingadvice.scot).

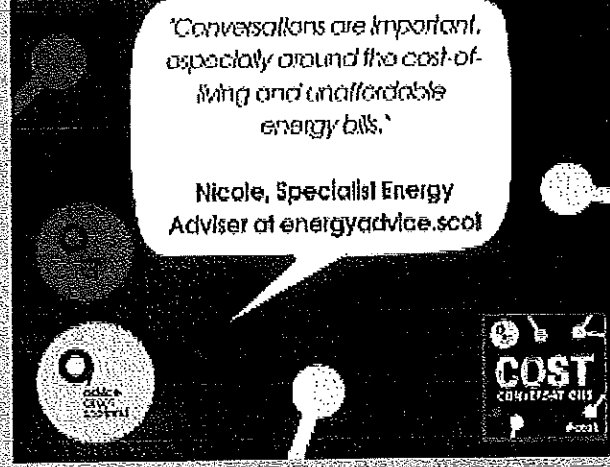
Apply online by selecting Household Application or contact Advice Direct Scotland (Please call us over for contact information)

**HOW CAN WE HELP?**

- Advice on temporary housing, benefits, rent, and other issues, and fuel household issues. Website: [www.advice.scot](http://www.advice.scot) Call Us: 0800 800 9300 (Mon-Fri, 9am-6pm)
- Energy advice, including information on finding an energy supplier, billing, energy meter and much more. Website: [www.energyadvice.scot](http://www.energyadvice.scot) Call Us: 0800 164 8500 (Mon-Fri, 9am-6pm)
- Information on how to apply for the Scottish Government's Energy Support Fund providing support to Scottish consumers struggling with energy costs. Website: [www.advice.scot](http://www.advice.scot) Call Us: 0800 164 8500 (Mon-Fri, 9am-6pm)
- Information and support on a wide range of money and debt related issues. Website: [www.moneyadvice.scot](http://www.moneyadvice.scot) Call Us: 0800 164 2114 (Mon-Fri, 9am-6pm)
- Specialist advice on a range of consumer issues, including purchases, problems with goods and services, travel and business, costs of holidays, and more. Website: [www.advice.scot](http://www.advice.scot) Call Us: 0800 164 8500 (Mon-Fri, 9am-6pm)
- Advice on legal enquiries related to the post. Website: [www.advice.scot](http://www.advice.scot) Call Us: 0800 164 8500 (Mon-Fri, 9am-6pm)

**SCAN ME FOR SUPPORT**

Home Heating Support Fund Marketing Materials & QR Code Access to Cost-of-Living Toolkit



*Advice Direct Scotland's #cost Conversations Campaign ran from the 10th to 23rd of October, promoting the support available to Scottish citizens, and the inter-connectivity of services.*

*The campaign was supported by Ministers, MSPs, MPs and other organisations.*

*Bottom LHS and RHS - Cost-of-Living Fringe Event at October's SNP Conference.*

**Daily Record**

**Energy bills could hit £5,456 a year for households under latest price spike prediction**

The latest forecast for the cost of energy bills for a typical household in Scotland has risen to £5,456 a year.

**Sun** THE SCOTTISH

**POWER DOWN** Scots urged to limit use of energy-sapping small appliances in soaring bills warning amid cost of living crisis

**Irvine Times**

Callous crooks use energy discount scheme to target potential victims

**Herald** Argyll & Bute

Callous crooks use energy discount scheme to target potential victims

**Gazette** THE

Callous crooks use energy discount scheme to target potential victims

**SCOTTISH DAILY EXPRESS**

Scots household energy bills could hit £4,000 per year amid tight cost of living crisis

The cost of energy bills for a typical household in Scotland could hit £4,000 a year by the end of 2022, it has been said.

**Daily Record**

Scottish households worried about rising energy bills and cost of living crisis can now get dedicated help

Advice Direct Scotland is urging people to seek expert advice as soon as possible.

**THE TIMES**

Country pubs to close for winter when bills outstrip their income

**edinburghlive**

Edinburgh man, 88, handed £1,300 energy bill after switching to new provider

A man has been hit with a £1,300 energy bill after switching to a new provider, it has been said.

**THE NATIONAL**

Energy supplier collapses likely to cost around £2.7bn, report finds

**The Herald**

Cost of living crisis: Energy bills to hit £4,000 a year

**THE NATIONAL**

Advice Direct Scotland urges people talk about money concerns

*Some recent media coverage, focusing on the cost of living, energy price increases, and support scheme scams impacting Scottish consumers.*



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## 6.0. Partnership Working

The latest iteration of the Home Heating Support fund is the result of a partnership between the homeheatingadvice.scot team and the Scottish Government. Both parties strive to provide much-needed financial help to Scottish people in fuel poverty. It is our firm belief that these people deserve continued assistance and that others should not fall into hardship when help can be made available. We implore the Scottish Government to continue its investment in the scheme, ensuring that this essential source of support can continue.

Payment is delivered to energy suppliers, so our partnerships with them is a key aspect of service delivery. We have worked closely to ensure that the significant amount of monetary support delivered by the grant is delivered to the correct source.

This requires strong communication links so that important details such as payment, billing and customer information are correct. Otherwise, there would be a risk of delays and payment processing setbacks. The payment process is very time sensitive, as many applicants are facing hardship, and cooperation is key to effective delivery.

Regarding prepayment meter customers, we secured a partnership with prepayment voucher providers Paypoint and the Post Office. This allowed us to swiftly dispatch vouchers as funding for prepayment customers.

Most prepayment meters have a £250 limit, but we can issue multiple, time-spaced vouchers, to ensure the help offered is most effective. When specific cases required it, we were able to use future-dated automatic voucher payment. This payment type was effective in helping vulnerable households, who often have very little in the way of financial security when it comes to heating their homes. Future-dated payments ensure that they are guaranteed credit for the near future, allowing them more financial resilience, and giving them peace of mind.

In addition to the operation of the fund itself, we have a keen interest in spreading the message of how detrimental fuel rationing is to those who suffer from it and the need for assistance to be provided.

We recently participated in a panel on the cost of living crisis, at a fringe event during the SNP party conference. We also ran a campaign around #CostConversations, which encouraged people to speak up about their concerns or the difficulties they were facing. We have expressed our concerns about fuel poverty to many groups and individuals, including charities, members of the public and politicians. We understand that energy efficiency should be maintained with consumer protections and targeted support, reducing unnecessary energy expense. Higher energy efficiency will ensure that those on low incomes and those rationing energy are better prepared to save money and meet energy costs.