

Case Study 1 and overview of scheme.

The restrictions imposed due to COVID-19 impacted on being able to deliver the project as hoped. Realigning the delivery model in April 2020 with the support of the Funder allowed a positive response to the pandemic and support for those in fuel poverty was to continue. Warm Homes Fund funding has provided:

- **Advice provision when many needed services were closed.** Advice provided by organisations with expertise best placed to tackle people's fuel poverty issues – Citizens Advice Bureau Income Maximisation Advisors and Changeworks Affordable Warmth Advisors – could still be accessed by people in the Borders. Having paid staff funded to deliver support in the community minimised a large gap left as volunteering ceased, as much of CAB support is delivered by volunteers. Without WHF this service would not have been able to run and people in need would not have benefitted from support. This has a longer term legacy element, as not closing services has kept momentum alive.
- **A lifeline to many people in extreme need.** Before COVID-19 the fuel poverty rate was already high in the Borders (31%). We have found that people struggling with energy costs have been plunged deeper into crisis, while others are experiencing challenges for the first time, for instance people newly unemployed due to the pandemic are grappling with debt, money worries and need welfare support. Changeworks saw a 900% increase in people needing emergency assistance comparing 2019/20 and 2020/21 data. This need is reflected in regional and national statistics: in 2020/21 our partners Home Energy Scotland had over 2,700 referrals in their South-east advice centre for fuel energy credit vouchers and a 107% increase in people on low incomes looking for support. People unable to pay their prepayment meters due to income loss increased from 16% to 37% (April-October 2020) according to an Ofgem COVID-19 survey.
- **Real difference to people's lives.** Case study examples are key here in bringing to life the huge positive impact the intervention and support through the scheme has provided

Project achievements we are proud of:

- Being accessible and reaching people in need. Both Changeworks and CAB were resilient in the face of disruption, adapting to remote working to ensure a service was delivered. So far, the project has provided advice to over 315 vulnerable people, helping them to tackle their fuel poverty issues. We anticipate that the rate of people supported will continue to increase now the project has its full complement of staffing.
- Achieving £564k in financial savings for householders supported: including 350K for those in Fuel Poverty.
- Developing 21 new relationships with 14 organisations since Partnership Co-ordinator recruited in February (28% of target).
- Responding to the need for crisis support. Clients have been able to easily access energy credit vouchers to tackle energy debt with Changeworks accessing Energy Redress crisis support in autumn 2020 and becoming a Fuel Bank partner this winter. We support clients to resolve their energy crises but also to equip them to manage it themselves in future.

“At the beginning I was getting bills and couldn’t manage it. I struggle to absorb certain information. I was so anxious. Without [the Advisor’s] help we would not have known about credit vouchers – this was really, really helpful for us for the month. I did not even know that I could change suppliers. I find it easier with things demonstrated rather than written down. It helps when you are struggling to have someone there to help.”

“ScottishPower bill for £4000 and threatened by court action. The Advisor supported me to get all sorted – he did things I couldn’t have done. I got a refund. He dealt with it brilliantly, and I am now set up so that everything is manageable, I have a good payment plan, and I have managed to keep on top of everything.”

- Collaborative working between Changeworks, CABx and HES partners, e.g. cross-referrals co-ordinated marketing and promotional activities.
- Added value funding secured to complement Warm & Well in-depth support: Energy Redress funding for online sessions/workshops, light-touch advice (stalls, energy cafés) and provision of a hardship fund for small measures. Enables flexible and responsive delivery of support across the region.
- Strategic partnerships being formed with Public Health Scotland who are interested in hearing project updates.

Future plans

- To work in partnership with Scottish Borders Housing Association to administer their Social Housing Support Fund to provide people in fuel debt with energy credit crisis support.
- To maximise partnership work – with the Partnership Co-ordinator now in post this work is increasing at pace:
 - o We have meetings arranged with Scottish Borders Council health and social care community teams
 - o We will be attending community hub meetings and forums across the region to promote the project and develop links
 - o Marketing campaign in development to promote the project across the region. This will include regional outreach event/s and a week of online activity (webinars, advice sessions, etc) delivered by partners (Changeworks, CAB, SBC and HES).
- Week-long W&W promotional activity, social media and online engagement
- Inclusion in STRATA portal once this work has resumed.

Case Study 2 – Identifying and addressing fuel poverty and energy debt.

The client was referred to CAB through partnership working with the Early Years' service across the borders. A change in household circumstance meant a reduction in money coming in but also a lot of stress and emotional anxiety, meaning the client found it difficult to keep on top of her finances. She turned to online gambling as a way of coping. This led to her getting behind on everyday household expenses.

The client was assisted to access basic banking and now has a current account without an overdraft. The adviser worked with the client to maximise her income and access relevant benefits such as a Discretionary Housing Payment, Council Tax Reduction but also to notify all benefit agencies of her change in circumstances to ensure the correct award was received. The Adviser worked with the client to reduce household expenditure and to seek support for her gambling.

As the adviser began to discuss fuel usage and fuel debt, it became apparent that Changeworks was actively working with the client to reduce her fuel debt and ongoing costs. The adviser sought consent from the client to reach out to Changeworks, discuss support and confirm a plan moving forward. It was agreed that Changeworks would continue to support the client with her energy debt and offer energy advice. The value of partnership working was highlighted at this stage as it was discussed that in applying for 2 grant funds, as the CW advisor was going to do, this could affect the client's sequestration process. An agreement was reached over what would best benefit the client and her situation and how best to proceed.

At this time the client had over £4000 of debt with her energy company. The Changeworks advisor spoke to the energy company on the client's behalf and, after identifying billing issues was able to gain a bill reduction for the client of over £1000. The advisor went on to refer the client for one grant fund to further reduce her energy debt which was successful. The advisor has also discussed with the client how she uses energy within the home and measures for reducing her monthly usage where possible.

Following this, the client was still insolvent so the Money Advice Worker is in the process of arranging the client's sequestration so she can start afresh and concentrate on caring for herself and her children.

The client also still has some outstanding energy debt. The Changeworks advisor is awaiting the results of a funding application to reduce this debt, thereby making the client's energy payments going forward affordable and more manageable.

Case Study 3 & Overview – Timescales and typical turn around to realise savings or benefits.

The benefits system is complex and made up of benefits with different criteria and timescales. To give an idea of the time and effort put into benefits work by the advisers, please see below a detailed case study and a more simplified table of events, timescales and financial gain.

The client's friend showed her a Facebook post Roxburgh & Berwickshire Citizens Advice Bureau had posted to ask those struggling with heating bills to contact the service for help. Client is severely disabled with a mixture of physical and mental health issues meaning she spent large portions of time in the house resulting in higher fuel bills.

She contacted our local office by phone and the Warm & Well adviser established she could maximise the household income to support the additional housing costs.

The client had been transferred to Contributions based Employment & Support Allowance (ESA) after the government ended claims to Incapacity Benefit. Contribution based ESA is a benefit paid by the DWP for those not able to work due to ill health and is based on the person's national insurance record. The DWP sent the client notification that her

contributions-based ESA had come to an end after it was found she had paid insufficient National Insurance Contributions and she wasn't eligible for Income Related ESA as her husband's salary pushed their household income over the earnings threshold.

The adviser undertook a Quick Benefits Check and established an entitlement to Universal Credit (UC) as well as an underlying entitlement to the Limited Capability for Work Related Element (LCWRA) in UC due to the historic ESA claim, the potential for a Discretionary Housing Payment (DHP) to assist with the under-occupancy rules which mean they receive less assistance with rent payments because they are considered to have spare rooms.

Due to the client's health concerns she was also assisted to apply for Personal Independence Payment (PIP), a DWP benefit to assist those impacted by health issues to the point where it limits their ability to deal with their daily living needs and their ability to move around safely and without pain. The client was assisted to apply for this "points based non-means tested" benefit. During the application process the adviser identified, using the DWP's criteria descriptors, that the client may be likely to receive the standard rate for both the Daily Living and Mobility Component.

Unfortunately, the DWP decision maker only awarded points high enough to award the Standard Rate Mobility component and no eligibility for the Daily Living Component.

The CAB assisted the client to lodge a mandatory reconsideration, detailing the client's original answers to the application questions and making clear where these differed from the DWP decision maker's assessment and why the client disagreed with the award.

Thankfully the DWP review team altered the original decision and agreed to award both components at the standard rate for 2 years and backdated the award to the original date of claim.

The award of PIP meant the client's husband could claim the carers element of UC and was assisted by CAB to do so, again requesting a backdate to the date of the original claim for PIP.

Overall the client is £951 better off per month after CAB's input meaning they are able to afford daily living costs and are no longer having to make a choice between eating or keeping warm. They report having a better outlook for the future.

The adviser took 42 hours to complete this case and cost the project £619.92 giving a return on investment of £24 for every pound of funding.

Benefit	When claimed	When awarded	Financial Gain (12 months)
Universal Credit (LCWRA)	August 2020	October 2020	£4,453.56
DHP	August 2020	November 2020	£650.04
PIP Mobility Component	August 2020	January 2021 but backdated to August 2020	Backdated amount – £513.50 Current award - £1,232.40
PIP Daily Living Component	August 2020	March 2021 but backdated to August 2020	Backdated amount – £2,080 Current award - £3,120

Universal Credit (Carers Element)	March 2021	Backdated to August 2020	Backdated amount – £1,304 Current award - £1,956
TOTAL			£15,309.50 inclusive of any backdate and a 12-month projection