

# **Fuel Policy Impacts on the Community: Pollards Hills and East Mitcham**

An Interactive Qualifying Project Report  
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## **Abstract**

The goal of our project was to provide the Commonsense Community Development Trust (CCDT) with a strategy to connect community members with available programs and practices to reduce energy costs. We developed a strategy to increase community receptiveness and overcome barriers to community participation in cost saving programs. Our strategy consisted of educating the CCDT staff and recommending that they utilize community leaders to reach out to community members to increase awareness.

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## **Authorship**

Our paper was written using a group approach that involved each of us writing different sections and then revising our work until it reached a satisfactory level. Due to this approach, there is no single author or editor for each section, but instead each group member made equal contributions throughout the report.

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## Executive Summary

Fuel poverty is a devastating problem affecting a growing number of households in the United Kingdom. Between 2008 and 2009, the number of households in fuel poverty increased by approximately 1 million to an estimated 5.5 million, or 21% of UK households. This is a significant issue as fuel poverty has been linked to health risks and excess winter deaths. Compared to similar boroughs, Merton has 8-9 more excess winter deaths each winter month. To address this issue, the main goal of our project was to provide the CCDT with a strategy to connect community members with available programs and practices to reduce energy costs.

The first action we took to accomplish this goal was to determine the extent of fuel poverty in Merton. There were 8,777 (11.3%) households considered in fuel poverty within the borough of Merton in 2009. Commonsense staff identified fuel poverty as a significant issue within Merton, as community members are having difficulties affording energy. Representatives of both Moat and Merton Priory Homes (MPH) identified a lack of energy efficiency within the social housing stock as a factor contributing to fuel poverty within the community. Additionally, an average Standard Assessment Procedure (SAP) rating of 63 in the 6,300 social rented homes within MPH indicated that the energy efficiency of many homes were below modern efficiency standards. A confusing and complicated tariff system also contributes to fuel poverty by charging higher tariffs for payment methods typically used by low-income households. The current system enacted by energy providers makes it difficult for individuals to determine how they can obtain lower energy costs to help reduce the burden of fuel cost within their household.

Currently, there are three methods utilized to decrease the burden of fuel costs for those in fuel poverty. The first method is to decrease unit energy costs, which can be done by utilizing comparison websites supported by the Consumer Focus Confidence Code allow individuals to determine the lowest energy tariff. Additionally, the implementation of energy efficiency improvements will result in reductions in energy costs. Such methods as loft and cavity wall insulation can decrease the total amount of energy consumed within a household. Lastly, programs are available that will aid fuel poor households in payment of energy bills. These programs consist of grants from government and charitable organizations that provide resources necessary to pay energy bills or to eliminate existing energy debt.

Through surveys, a focus group, and interviews, we identified three barriers, which prevented the full utilization of existing programs and practices to reduce energy costs. A survey identified a lack of awareness within the community, as 39 out of 47 people were unable to identify any programs that could help them to reduce fuel costs. In addition to members of the community, staff of the CCDT identified a need to become more knowledgeable regarding energy efficiency and additional methods to client could use to reduce energy costs. Multiple interviews identified trust as the second barrier influencing the community's ability to reduce fuel costs. This distrust resulted mainly from energy companies using unethical sales practices, which caused community members to become skeptical of individuals offering help without strings attached. Lastly, we identified the convenience and accessibility of programs as a barrier affecting whether people use methods to reduce energy costs. People will weigh potential benefits against the required effort to decide if a program is worth using. Additionally, confusing applications have deterred qualifiers from utilizing available programs.

To overcome the existing barriers, we developed a two-step action plan that educated the staff of the CCDT, and recommended a strategy to connect the community with the resources available at CCDT. First, we created a training presentation to educate the staff about the available solutions to lower energy costs, which can also be used in the future to educate other staff members. To assist the staff during appointments with clients, information about different programs and methods to reduce fuel costs was compiled and given to staff. This provided materials, which they can reference to recommend appropriate measures to help the clients deal with high fuel costs. This information was presented in a checklist and was organized based upon basic information about what each program does, what the qualification criteria are, and the potential benefits. Information sheets contain more detailed descriptions about the above information, as well as information about the program, how to apply, and what the process to use it is.

Next, we developed a strategy that enlisted the help of community leaders to connect resources available within the CCDT to the community of Merton. We decided to focus on religious leaders, as they are well trusted and are able to reach a large group of people. We developed a preliminary version of a pamphlet that will be handed out by the community leaders that includes information on potential solutions and directs people towards the CCDT for help.

The structure we put into place will aid the community by helping to alleviate the burden of rising fuel costs.

## 1.0 Introduction

In 2003, 1.2 million households within England struggled to pay their energy costs and were considered to be in fuel poverty. The number of households in fuel poverty tripled over the next six years and reached four million in 2009. The upward trend in fuel poverty has been attributed to a combination of rapidly rising fuel costs and stagnating household incomes (National Statistics, 2011). Rising fuel costs have had the largest effect on low-income households that have to spend a significantly larger portion of their income to heat their homes. The impacts of fuel poverty are not solely economical, as individuals who inadequately heat their homes are at higher risks for significant health problems, such as hypothermia, influenza and cerebrovascular disease (Harrington et al., 2005). The effect of fuel poverty on mortality has become especially evident within the London Borough of Merton, which currently has 8-9 more excess winter deaths during winter months than similar boroughs (Akintan & Evans, 2011).

Currently, there are three strategies to help fuel poor households reduce their expenditures on energy. These strategies include lowering the energy cost per unit, increasing household energy efficiency, and providing grants to aid residents with energy costs. In 2001, the central government of the United Kingdom created the UK fuel poverty strategy to aid fuel poor households by focusing on increasing household energy efficiency and providing energy grants. This program set an ambitious goal, promising to reduce the rate of fuel poverty within the United Kingdom by 2010. To accomplish this goal, the government developed programs such as the Warm Front Team (WFT) to promote energy conservation and thereby reduce energy costs for households throughout England (Department of Energy and Climate Change, 2001). By 2007, rising energy costs and fuel poverty rates forced the government to back off their fuel goal (Milne, 2007). As the central government of the United Kingdom has been unable to decrease fuel poverty rates, much of the burden of aiding households afflicted by rising energy costs has fallen on local government entities and other organizations. One such organization working to help the community with rising fuel costs is the Commonsense Community Development Trust (CCDT). This organization located within the London Borough of Merton is currently seeking to develop a strategy to help community members reduce their expenditures on energy.

The main goal of this project was to provide the CCDT with a strategy to connect community members with available programs and practices to reduce energy costs. We

researched fuel poverty in Merton, and identified potential solutions for this problem. Next, we identified barriers that prevent individuals from making full use of energy-saving programs and practices. Data was collected through a focus group, surveys, and interviews with individuals throughout the borough. These methods allowed our project to work closely with the community of Merton to identify energy related problems and to develop solutions that matched the needs of the community.

Information collected through the completion of our project was utilized to recommend a strategy to the CCDT for connecting community members with programs and practices to reduce energy expenditures. This strategy was tailored based upon the needs of both the community of Merton and the CCDT to cater to both entities. This two-step strategy was to educate staff members and connect the community with the resources available at CCDT. This plan sought to ensure that the community would become aware that a credible source of knowledge was available to help reduce energy expenditures.

## **2.0 Literature Review**

### **2.1 Fuel Poverty and Social Housing in the United Kingdom**

Victoria Borwick, Chair of the London Assembly Health and Public Service committee, in 2011 described a growing social problem within London by stating that, “A quarter of Londoners are struggling to pay for the energy they need for heating, lighting, and cooking. This has serious health impacts and, sadly, people die prematurely because of fuel poverty” (London Assembly Public Liaison Unit, 2011). A household in the United Kingdom is said to suffer from fuel poverty when it spends over 10% of its income on energy to maintain its home at a satisfactory temperature. It was estimated that in 2009, 4 million, or 18% of households in England were in fuel poverty, compared to 6% of households in 2003 (Fahmy, Gordon, & Patsios, 2011). Since 2003, the rate of fuel poverty within the United Kingdom has increased, correlating with rising fuel prices (Figure 1).

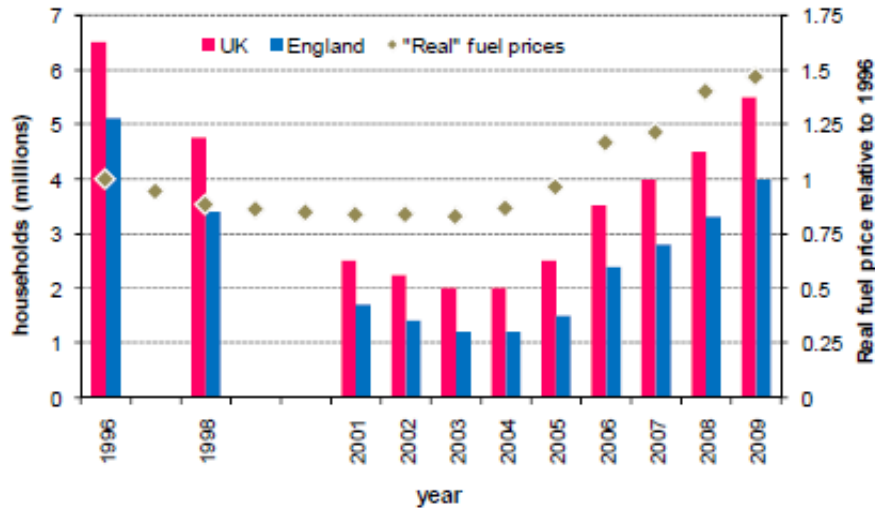


Figure 1: Fuel Poverty and Fuel Cost Trends within the United Kingdom (National Statistics, 2011)

In 2001, the national government of the UK implemented the UK fuel poverty strategy to assist the community by attempting to eliminate fuel poverty in the most vulnerable households by 2010, and in all households by 2016 (Fahmy et al., 2011). The 7<sup>th</sup> annual progress report of the UK fuel poverty strategy identified three factors that impact those in fuel poverty: household energy efficiency, energy prices, and household income (Department of Energy and Climate Change, 2009b). By helping people address one or more of these factors, the burden of fuel poverty can be alleviated. Fuel poverty is a significant issue because homes that are not heated adequately can lead to health problems (Marmot Review Team, 2011). In the Warm Homes Project conducted between 2000 and 2003, several interviewees living in fuel poverty mentioned links between their cold home and their physical and mental health (Harrington et al., 2005). While fuel poverty is a significant economic problem within the UK it also has major health consequences for those affected.

Living in inadequately heated homes can result in significant health risks for residents. Hypothermia, influenza, and cerebrovascular disease are a few of the health problems that inadequate heating can cause or aggravate (Harrington et al., 2005). These health effects are exacerbated among the population over 65 years of age, in which low indoor winter temperatures “represent a considerable public health burden” (Rudge & Gilchrist, 2007). This public health burden is exemplified by a report, which found that Merton has 8-9 more excess winter deaths

per month than boroughs with a similar Excess Winter Death Index<sup>1</sup> (EWDI) (Akintan & Evans, 2011). The report also identified that a major contributor to excess winter deaths is fuel poverty, and that addressing and improving energy inefficient housing would help to alleviate fuel poverty and winter deaths especially in the poorest households (Akintan & Evans, 2011).

Since those living in social housing have limited resources to afford rising fuel costs, these individuals are more likely to suffer from fuel poverty. Within the United Kingdom, approximately 20% of residents live in social housing (Reeves, Taylor, & Fleming, 2010)<sup>2</sup>. The goal of social housing is to provide affordable housing to low-income residents. With this percentage of the population living in social housing, many of which are low income, fuel poverty is an increasing risk since the residents have limited resources to afford rising fuel costs. Housing associations refer to non-profit organizations that have privately owned housing units that they rent to provide affordable housing. These organizations are regulated by the government and often receive public funding. Besides just renting to tenants, many of these organizations also participate in shared ownership schemes, which allow tenants to purchase a share of the home if they cannot afford a full mortgage, but do not want to rent their whole life (Reeves et al., 2010).

A study of the housing stock within London in 2005 indicated that on average homes obtained from registered social landlords are more energy efficient than the general housing stock of London (Figure 2). This study showed that while housing stock owned by social landlords had an average SAP<sup>3</sup> of 62.2, the SAP of homes owned outright was only 48.2 (Association for the Conservation of Energy, 2009). This disparity has been attributed to barriers to energy efficiency upgrades, which include initial costs and knowledge regarding energy conservation measures. While housing associations typically have programs focusing on improving energy efficiency, private renters and homeowners may be less willing or able to be proactive about energy conservation measures. These differences result in lower energy efficiency of the housing stock not owned by social landlords.

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<sup>1</sup> The Excess Winter Death Index is expressed as a percentage, and compares deaths in winter months (December to March) to the rest of the year. (*Excess Winter Deaths Atlas: User Guide*.n.d.)

<sup>2</sup> Social Housing is affordable rental housing owned and/or managed by the government or non-profit organizations.

<sup>3</sup> Standard Assessment Procedure (SAP) is the method used to rate the energy efficiency of homes. Scores range from 0 to 120. Most homes typically have an SAP of 40-60 while new homes have ratings above 80.

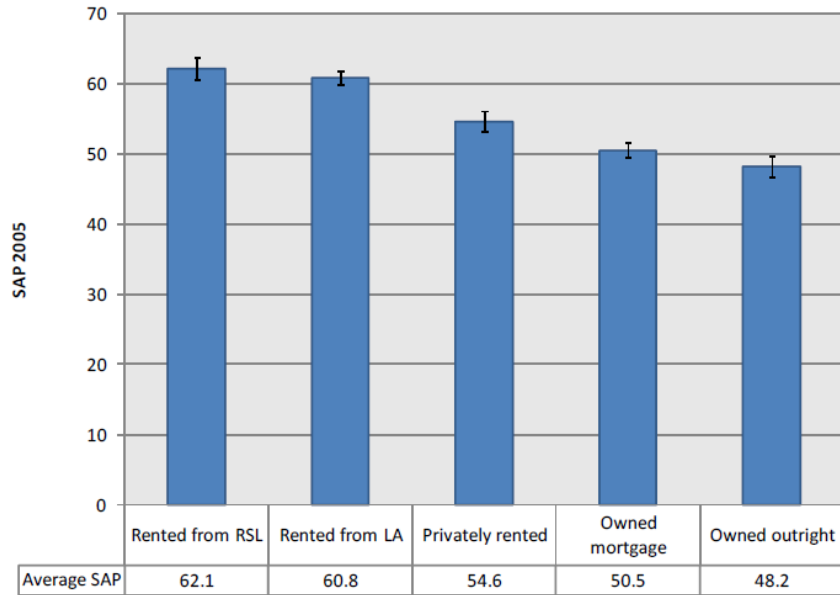


Figure 2: Average Energy Efficiency of Housing Types within London (Association for the Conservation of Energy, 2009)

A lack of understanding of how energy conservation methods work results in increased energy costs (Harrington et al., 2005). The Warm Homes Project found that many people do not utilize effective methods to increase the energy efficiency of their homes. This finding demonstrates the lack of knowledge in the home, meaning people are unable to make their homes more energy efficient and save money. The report also found that people who are in fuel poverty have a lack of “good-quality, unbiased information” and when information was passed on it was done inaccurately. A consequence of this is that methods such as double-glazing, which are “heavily promoted for commercial reasons,” were favored over improvements like draught excluders, which are more cost effective (Harrington et al., 2005). This is a problem because there are organizations that can help, but people are hesitant to use them for various reasons. Also contributing to the inaccuracy of communication is that methods of improvements have various levels of effectiveness and costs for different houses. For example cavity wall insulation can be very cost effective in homes with cavity wall construction, but cannot be used in homes with timber frame structures. With timber frame structures, insulation is different, and generally costs much more than cavity wall insulation (Jenkins, 2010). This lack of knowledge, and lack of availability to knowledge about cost effective ways to conserve energy, causes fuel poor families to make cost-ineffective investments.



Rising energy costs are a problem throughout the United Kingdom, significantly impacting low-income households who struggle to pay increasing energy bills (London Councils, 2011). In response to this problem, the government of the United Kingdom has emphasized the importance of increasing the energy efficiency of homes to reduce energy costs (Department of Energy and Climate Change, 2009b). In an effort to aid citizens coping with the burden of energy related costs, the government has developed multiple programs targeted at fuel poverty, which aim to help improve housing conditions, control costs or provide subsidies, and to educate people about energy conservation methods.

## **2.2 United Kingdom Government Energy Efficiency Programs and Policies**

To alleviate the burden of fuel costs for households the government of the United Kingdom has sought to determine the best methods to address the growing problem of fuel poverty. In 1995, the Home Energy Conservation Act (HECA) was instituted in the United Kingdom with the purpose of increasing the energy efficiency of homes. This legislation began the United Kingdom's modern movement to decrease the incidence of fuel poverty and to increase the energy efficiency of homes throughout the country. This program shifted the responsibility for encouraging residential energy efficiency from the government of the United Kingdom to local authorities. It was believed that the ability of local authorities to directly interact with local populations would result in the proper utilization of energy efficiency resources (Jones, Leach, & Wade, 2000). The home energy conservation act marked a major change in UK government policy giving local governments' opportunities to develop programs and policies better tailored to the needs of the community.

Prior to the significant growth of fuel costs beginning in 2005, government programs had made considerable strides in reducing fuel poverty. In 2001, the UK fuel poverty strategy was created to provide additional coordination of central government resources (Department of Energy and Climate Change, 2001). The UK Fuel Poverty Strategy set ambitious goals for itself stating that it would, "...seek an end to the blight of fuel poverty for vulnerable<sup>4</sup> households by 2010" (Department of Energy and Climate Change, 2001). To accomplish this significant goal the strategy involved several programs focusing on decreasing fuel costs while increasing the energy efficiency of those residences that were considered to be in fuel poverty. The

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<sup>4</sup> Vulnerable households include; families with children, individuals with disabilities or long-term illnesses or individuals over 60 years of age.

government's most significant program for increasing fuel efficiency was the Warm Front Team (WFT), which began in 2000. This program was developed to provide grants that could be used for heating improvements or the installation of insulation. Homeowners with qualifying incomes or disabilities can apply for WFT grants; however, the amount of the grant provided depends upon the energy efficiency of the home (Department of Energy and Climate Change, 2001).

Since the development of the Home Energy Conservation Association (HECA) in 1995, a 1.5 million decrease in fuel poverty was observed by 2000 and it was believed continued government action through such programs as the warm front could continue this trend (Department of Energy and Climate Change, 2001). The fuel poverty strategy, the WFT, and HECA represented a major investment by the government focusing on decreasing the instance of and helping families afflicted by fuel poverty. Through a commitment to improving the energy efficiency of the general housing stock, it was believed that fuel costs for low-income households could be significantly reduced.

Rising fuel costs dramatically increased the growth in fuel poverty rates and prevented efforts at increasing household energy efficiencies to significantly aid fuel poor households. Despite the government goal to eliminate fuel poverty from vulnerable households by 2010, the program admitted in 2007 that an increasing trend in fuel poverty since 2004 would keep them from achieving their goal (Department of Energy and Climate Change, 2009b). As the government admitted that their goal would not be reached, the funding for the Warm Front program was decreased from £350 million a year to £270 million (Milne, 2007). Rising fuel costs have resulted in significant challenges for the central government most notably limiting the effect that energy efficiency improvements provided by the WFT could have on costs for households.

In an effort to prevent more households from falling into fuel poverty the central government began developing programs focusing on improving energy efficiency and utilizing the resources of fuel suppliers. One such program the government created is the Carbon Emissions Reduction Target (CERT) which required energy suppliers to fund fuel efficiency and direct forty percent of their funding to low-income and elderly customers (Milne, 2007). The UK Government also implemented a program called the "Green Deal." This program plans on reducing many of the obstacles that had previously prevented the implementation of investments

in energy efficiency. These plans included increasing the effects of fuel efficiency upgrades on the value of homes and creating incentives for landlords to improve energy efficiency. While the new program provides incentives for homeowners to increase energy efficiency, the program does not directly target fuel poverty. It instead targets households that are capable of paying for improvements (Pedro, 2011). The development of the described programs illustrates the continued commitment of the government to aid those burdened by fuel costs. However, the available programs are not completely focused on the fuel poor and further programs should be better targeted to further reduce fuel poverty.

**2.3 Government Energy Programs within London**

As fuel poverty has become a common problem among residents of London, dealing with this social problem has become a priority for the Greater London Authority. The Greater London Authority and various London boroughs have developed independent programs focusing on decreasing the 2,100 deaths annually attributed to fuel poverty within London (Health and Public Services Committee, 2011). It is currently estimated that 24% of London’s population, or 760,000 people, struggle with fuel poverty (Association for the Conservation of Energy, 2009). As indicated in the graph below (Figure 3), fuel poverty affects all thirty-two boroughs and the City of London (Department of Energy and Climate Change, 2009a). As Fuel poverty effects nearly a quarter of London residents, it has become especially important for the Greater London Authority to take measures to reduce the burden of energy costs for residents.

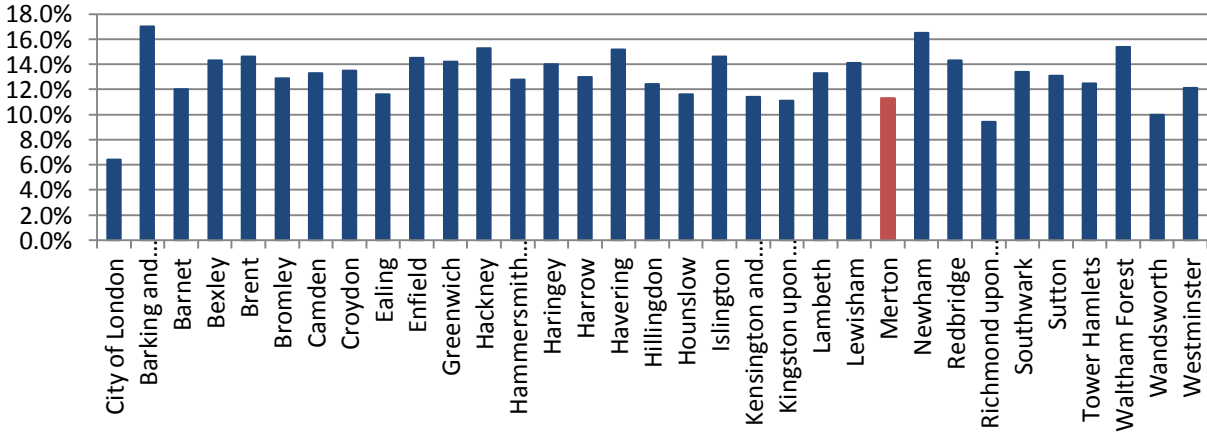


Figure 3: Percentage of Residents in Fuel Poverty by Borough (Department of Energy and Climate Change, 2009a)

The GLA has begun combining emission reduction initiatives with fuel poverty programs to promote energy efficiency improvements that can reduce energy costs. One program created to decrease energy costs is the Community Energy Saving Program (CESP). This program requires energy companies to achieve emission reduction goals by aiding low-income customers with cost-saving and emissions-reducing improvements (Health and Public Services Committee, 2011). The Climate Change Mitigation and Energy Strategy (CCMES) was created by the Mayor of London to connect fuel poverty programs with existing programs to increase energy efficiency while reducing carbon output (Health and Public Services Committee, 2011). By utilizing resources currently accessible to emission and carbon reduction initiatives, the GLA is able to provide additional energy efficiency programs to the residents of London using already available funds.

Programs created by the GLA under the new CCMES program have sought to determine new methods to encourage residents to implement energy efficient measures in their homes. One of the major programs associated with CCMES is the energy efficiency RE:NEW program. The goal of this program is to provide all residences in London, including privately rented residences and social housing, with energy efficiency advice and free efficiency improvements. Residents in the thirty-two participating London boroughs can sign up to have an energy advisor visit their home to create an individualized energy saving report (Greater London Authority, n.d.). After the completion of the report, the residents are able to take advantage of free energy efficiency measures such as hot water tank jackets and draught proofing (Greater London Authority, n.d.). Programs such as RE:NEW have begun to be implemented by the GLA as the use of energy advisors allows residents to better understand what energy saving methods are applicable and the cost of savings that can result.

Although the government of London provides a range of programs targeted at reducing fuel costs, many boroughs have created their own energy programs to supplement aid that is already available. The London borough of Croydon has created a program to increase energy efficiency of residences by installing new central heating systems and external wall insulation (London Councils, 2010). This program also has a significant educational component in which the borough encourages volunteers to become “Energy Champions” (London Councils, 2010). These local volunteers take an energy efficiency course so that they can teach residents how to

optimize the energy efficiency they can obtain from newly installed central heating units (London Councils, 2010). This program created by Croydon provides significant opportunities for residents to both obtain energy equipment and the education needed to use them effectively.

Despite the effort of the government of London to improve the energy efficiency of residences within the city these programs have not achieved significant results. One major area that London programs are lacking in is home insulation. In fact, a recent report stated, “Almost two and half million London homes could benefit from wall insulation, and over one million have inadequate loft insulation” (London Assembly, 2008). Despite these statistics only 55,000 homes received insulation in 2007, and at this current rate it would require nearly sixty-five years to achieve the household emissions reduction goal of 60-80% of carbon emissions (London Assembly, 2008). The current efforts by the GLA to increase home efficiency have been unable to significantly improve the efficiency of homes throughout London. To achieve its goals and to help those struggling with fuel poverty, the GLA will need to expand the range of its programs.

#### **2.4 Merton Government Energy Programs**

To properly address the growing burden of fuel costs within the borough, Merton council has developed a variety of energy efficiency programs to aid residents by providing significant resources beyond what is available through the central government and the GLA. These programs focus on helping the 11.3% of Merton’s population that struggle with fuel poverty (Association for the Conservation of Energy, 2009). As a significant percentage of Merton’s population are burdened by energy costs Merton recognizes that fuel poverty is a significant issue that decreases both the quality of life and general well-being of individuals who are unable to afford heating costs. To help residents struggling with fuel poverty, the borough of Merton has pledged to help these individuals by providing “warm and healthy homes for all in Merton” (Merton Council, 2009).

Merton recognizes that there is a wide range of variables that cause fuel poverty, including low income, increasing energy costs and energy inefficient homes (Merton Council, 2009). To increase fuel efficiency within the borough programs must be developed that effectively target specific housing situations. Within Merton there are a variety of different types of housing ranging from privately owned to privately rented (Fordham Research, 2005). A large

proportion of low-income vulnerable<sup>5</sup> families live in housing rented from social landlords (Figure 4). A large proportion of vulnerable households reside within social housing as these organizations were created to serve low-income individuals. Although vulnerable households are concentrated within social housing it is important to consider the needs of these households across all type of residences. As these households generally have fewer resources available to heat and improve their homes, the Borough of Merton has ensured that programs are available to help these individuals.

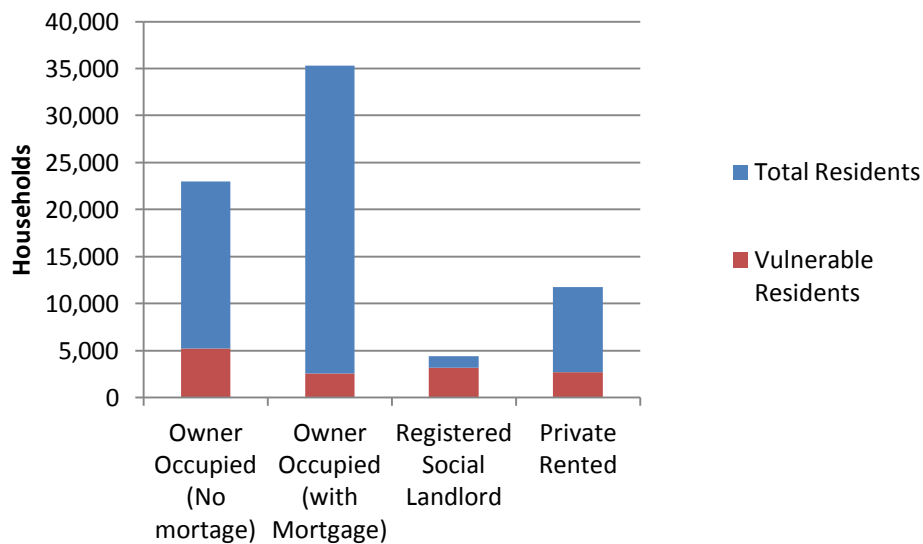


Figure 4: Number of Vulnerable Residents in Merton Housing (Fordham Research, 2005)

To improve the quality of council owned housing, the London Borough of Merton transferred the ownership of all council housing to Merton Priory Homes in 2010. This transfer was a result of government regulations on local authority borrowing that inhibited Merton Council from properly servicing social housing. Also, the council was further impaired by a requirement that 35% of tenant’s rents had to be sent to support the national housing program. Merton Priory Homes is a member of the Circle, which is one of the UK’s largest providers of affordable housing. Merton Priory Homes owns and manages 9,461 homes and has recently invested £129 million to improve these homes over the next ten years and bring them up to modern standards. This significant investment would not have been possible if it was not for the

<sup>5</sup> Vulnerable households are households, which receive a certain income or disability benefit, or a household with someone with a special need (Fordham Research, 2005).

transfer, as the new housing association does not have to adhere to the government borrowing and financing regulations that restricted the Merton Council. Merton Priory Homes is run by a diverse board of 15 people, which meets every two months to ensure the success of the organization. They have implemented many different programs to benefit residents, including two that involve saving money on fuel costs. Of those two, one was renegotiating gas-servicing contracts from £152 to £130 per home, while the other was reducing the installation costs on gas boilers by an average of 19%. Merton Priory Homes also attempts to help tenants save money on energy by providing instructive videos of energy saving tip (Merton Priory Homes, 2011).

The need to save money on energy is not just limited to those living in social housing within the borough of Merton. Merton has started to address this issue and has developed its own fuel efficiency programs available to both homeowners and renters. The Merton Council is currently supporting a low carbon initiative in the Wandle Valley. This program focuses on a small zone within Merton that has created an ambitious goal to cut carbon dioxide emission by twenty percent. To achieve this goal the program has hired two “Green Doctors” who are available to visit any home within the zone to install up to £85 worth of free equipment to increase energy efficiency. Also, the program focuses on providing education to both school children and residents on how to decrease energy consumption and save money on energy costs. As this program has already saved residents a combined £24,177, it is likely that future energy efficiency programs will utilize the ideas employed by the Wandle Valley (Merton Council, 2012).

By partnering with both government programs and other organizations within the community Merton Council strives to provide a significant range of resources to households suffering from high energy costs within the borough. Merton works directly with such programs as the Warm Front and the local home improvement agency, Hanover At Home. Merton has also developed its own program to decrease fuel poverty called Affordable Warmth in Council Housing. This program, established in 2003, has recently been broadened to include all residences within Merton. To fund this program Merton budgets between £55,000 and £75,000 annually. These funds are put towards increasing energy efficiency in council homes and also funding an informational leaflet regarding how to save money on fuel costs. By partnering with many government and non-government organizations, the Merton Council is able to provide a

significant range of assistance to those suffering from high energy costs within the Borough of Merton (Merton Council, 2009).

## **2.5 Non-Government Fuel Efficiency Programs**

Non-government programs are also needed to deal with the growing problem of fuel poverty and attempt to fill in the gaps left by government programs. One of the largest non-government programs within the United Kingdom is known as the Energy Saving Trust. The Energy Saving Trust is a social enterprise located in the United Kingdom that has charitable status. Their goal is to help people save money on their energy bills, reduce carbon emissions, and make more efficient use of their water. The Energy Saving Trust provides energy saving services and tactics to housing associations, governments, local authorities, and communities. They charge for their services to support the organization because their only other source of income is donations. Another service they provide is rating the energy efficiency of consumer products. If a product meets their energy efficiency standards, then it will receive the Energy Saving Trust recommended logo. Customers trust these recommendations because the Trust is independent of any manufacturer or retailer and gives unbiased opinions (Energy Saving Trust, 2012).

The use of energy efficient bulbs such as LED lights provides a significant opportunity to decrease both energy use and costs. The Energy Saving Trust recognized this opportunity and implemented a recent project called *Lit Up*. This project involved testing LED lights in over 4,000 light fittings in social housing and comparing them to standard light bulbs. Besides the improvement in lighting quality, LED lights will significantly save money on energy costs. This was especially true in areas where lights remain on for 24 hours a day. The Energy Saving Trust also provides money-saving tips on energy, as well as grants that can be obtained in order to improve energy efficiency (Energy Saving Trust, 2012).

In order to reach an optimal level of fuel efficiency, both “building-wise reduction” and “human wise reduction” must be put into place. This is emphasized by London Energy Efficiency for the Future (LEEFF), a group who generally works with businesses, schools, housing associations, and government organizations to provide a wide variety of services including; energy management, energy-positive services, and environmental auditing consultancy. LEEFF also provides energy saving services and advice to the residents of London.



As mentioned above, they try and help reduce energy through “building-wise reduction” and “human-wise reduction”, which means that they will provide services and products that will help make the building more energy efficient as well as educating people to reduce energy by changing energy related habits. Both types of reduction complement one another and must both be used to maximize energy efficiency. One way they try and educate people to do their part in the “human-wise reduction” is through an awareness event they hold. LEEFF has also found that the price they charge for their services is generally recuperated through energy savings in a relatively short period of time (London Energy Efficiency Ltd., n.d.).

Although many energy efficiency organization’s main focus is to reduce the carbon footprint on the environment, most people are only concerned with energy efficiency improvements that will save them money on energy costs. LEEFF and Energy Saving Trust are examples of organizations with a primary goal of reducing the carbon footprint on the environment through energy reduction, but use the fact that it will also save clients money as motivation to implement their services. However, organizations such as LEEFF generally work with businesses and organizations because they have a greater potential for energy reduction. However, many of their philosophies and practices can be applied to helping individual households save money on energy related costs as well.

## **2.6 Overview of Existing Energy Efficiency Programs and Policies**

As described above, in order to alleviate the burden of energy costs on residents, many programs have been established throughout the city of London and within the borough of Merton to help residents save money on energy costs. These programs are designed to aid residents struggling with high energy costs and can be divided into three classifications; making homes more energy efficient, providing aid to help residents pay energy costs or erase energy debt, and lowering the cost per unit of energy. Based on the three classifications, the programs have been divided up in three tables, which state the name of the program, a description of its function, and the sponsor of the program. An evaluation of existing programs for reducing energy expenditures within the community indicates what resources already exist and how these programs could be further improved to aid those in struggling with energy costs. These programs provide a good base that could be further built off of to alleviate the burden of fuel poverty.

### 2.6.1 Programs Focusing on Household Energy Efficiency

The largest and most sustainable measure taken to reduce energy costs is increasing the energy efficiency of housing stock (London Assembly, 2012). Illustrated in Table 1, there are a wide variety of programs already established within the UK providing funding for household energy efficiency measures. These programs assist the community by providing energy efficiency improvements to qualifying homes for free or at a discounted price. Many of these programs provide various forms of insulation; however other energy efficiency improvements that can be obtained include draught proofing, hot water tank jackets, and heating system improvements. The purpose of these improvements is to save money on energy costs by preventing heat from escaping the area that it is supposed to be contained in. It is extremely important to have a properly insulated home because a lack of insulation has been directly related to excess winter deaths (London Assembly, 2012).

There are currently opportunities for improvement in energy efficiency within the London housing stock as only 16% of homes with cavity walls have cavity wall insulation and nearly 55% of lofts have less than 150mm of loft insulation (London Assembly, 2012). Programs that provide free loft insulation should be taken advantage of if a home was built before 1990, as the recommended thickness for loft insulation is 10.5 inches (270mm) and homes are likely to have 4 inches or less of insulation. This can save £140-£170 per year. Cavity wall insulation should be obtained if a home was built between 1930 and 1980, as the walls are likely to be un-insulated. This improvement will typically save £75-£150 per year (London Warm Zone, n.d.). Taking advantage of these energy saving programs will greatly benefit residents struggling with the payment of energy costs.

Name	Function
Warm Front Team (WFT) of 2000	Provides grants for heating improvements and installing insulation to qualifying residents (Department of Energy and Climate Change, 2001).
Carbon Emissions Reduction Target (CERT)	Requires energy suppliers to fund fuel efficiency in homes and to give 40% of funding to low-income and elderly customers (Milne, 2007).
RE:NEW	Provides all residences in London with energy efficiency advice and free improvements, specific to each residence (Greater London Authority, n.d.).
Wandle Valley Low Carbon Zone & Green Doctors	One of 10 in various London boroughs, it sends Green Doctors to visit homes and install up to £85 of free equipment to increase energy efficiency (Merton Council, 2012).
Affordable Warmth Strategy, of 2003	Puts budgeted funds towards improving energy efficiency in council-owned homes, publishes a document with fuel cost advice (Merton Council, n.d.).
Energy Saving Trust	Charitable social enterprise in the UK, provides information on how to save money on energy bills, use water efficiently, reduce carbon emissions. Also rates the efficiency of consumer products (Energy Saving Trust, 2012).
London Energy Efficiency for the Future (LEEFF)	Provides services and products to improve efficiency of buildings, educates people through an awareness event (London Energy Efficiency Ltd., n.d.).
London Warm Zones	Gives free wall insulation to those eligible, and a discount on insulation to those who are not eligible (London Warm Zone, n.d.).
Community Energy Saving Program (CESP)	Requires energy companies to aid low-income customers with improvements to save money and reduce emissions, all in order to achieve emission reduction goals (Health and Public Services Committee, 2011).

**Table 1: Energy Efficiency Programs within the United Kingdom**

### 2.6.2 Programs that Aid in the Payment of Energy Bills

In addition to making homes more energy efficient, residents can also utilize programs that aid in the payment of energy bills to help alleviate the burden put on them from rising fuel costs. Some of these programs give recipients money they can use to pay for their energy costs, while others seek to eliminate energy debt that residents have accumulated. Vulnerable households require support to pay for energy costs and programs like these are necessary safe guards against fuel poverty (London Assembly, 2012). These programs are listed below in Table 2.

Name	Function
Winter Fuel Payment	Supplementary payment to keep elderly residents warm during the winter is automatically provided to those who are eligible (Directgov, 2011).
Cold Weather Payment	A supplementary payment given to those on benefits for every week of cold weather in a winter (Directgov, n.d.).
Warm Home Discount	Gives a discount on electric bill during the winter season (Department of Energy and Climate Change, n.d.).
Broader Group Schemes, Warm Home Discount	Gives similar discount on electric bill to those who don't qualify for the Warm Home Discount (Department of Energy and Climate Change, 2012).
British Gas Energy Trust	Program that can help clear energy debts run by Charis Grants, funded by British Gas (British Gas Energy Trust, 2012).
EDF Energy Trust	Program that can help clear energy debts run by Charis Grants, funded by EDF Energy (EDF Energy Trust, 2012).

Table 2: United Kingdom Programs Assisting with the Payment of Energy Bills

### 2.6.3 Programs that Lower the Cost per Unit of Energy

While the programs listed above are important to helping residents lower energy costs, individuals should be aware that there are ways they can lower the tariff they receive from the energy companies. There are websites that compare the different tariffs residents can receive

from various energy companies. Cost comparison websites such as Energy Helpline and Uswitch, listed below in Table 3, deliver accurate, unbiased information to residents regarding available tariffs. It is important to use comparison websites that meet the Consumer Focus Confidence Code because this ensures a credible website that gives accurate information and is not affiliated with any energy companies (Consumer Focus, n.d.). Energy comparison websites provide a quick and easy way residents can lower their energy costs. At times, this can result in very large savings as at least 10% of customers who used Energy Helpline between January 1, 2011 and March 1, 2012 to switch their energy provider saved £346 a year or more (energyhelpline.com, 2012).

Name	Function
Energy Helpline	Comparison website that shows all energy providers and tariffs available (energyhelpline.com, 2012).
uSwitch	Energy comparison website providing comparisons of gas, electricity and dual fuel packages (uSwitch, 2011).
The Big Switch	Program currently being run by Which? Magazine where individuals can form a large group to collectively bargain for lower energy rates (Which?, 2012).

**Table 3: United Kingdom Programs that Reduce Unit Energy Costs**

## **2.7 Barriers to Participation in Government Assistance Programs**

As illustrated in the previous sections, a wide range of programs focusing on the problem of fuel poverty currently exist. However, the steady increase of fuel poverty rates suggest these programs are not properly targeted to the households they are meant to serve. Inadequately targeted programs to fuel poor households may be a significant factor resulting in decreased participation in available programs and contributing to rising fuel poverty rates within the UK. Encouraging participation in assistance programs is a problem faced not only by fuel poverty programs, but has been a general obstacle that influences many government programs including other public assistance programs. Within the United States, increasing participation in public assistance programs has become a major concern, as nearly two thirds of eligible Americans do not use government programs they are eligible for (Stuber & Schlesinger, 2006). Research into barriers influencing participation has resulted in the identification of three barriers that prevent

participation in government assistance programs, which include; lack of information, stigma, and transaction costs (Tresch, 2008).

Lack of information is one of the largest factors preventing participation in assistance programs and influencing the use of energy conservation practices. A study conducted in Ireland illustrated an “information gap” by determining that 32.3% of energy inefficient households were unaware of the benefits of energy efficiency (Healy & Clinch, 2004). It is crucial to consider how information regarding programs is provided to the community as insufficient information regarding assistance programs often results in the misinterpretation of benefits as well as program requirements (Martin, Cook, Rogers, & Joseph, 2003). As a strong relationship has been identified between education and fuel poverty, it is necessary to ensure that information is directed at the correct educational level of the community being targeted (Healy & Clinch, 2004). By providing clear and understandable information, programs can ensure that the community understands the benefits as well as the requirement for participation.

Stigma associated with the social acceptability of utilizing public assistance resources such as welfare can significantly influence the decisions of individuals to participate in available programs. Many variables may influence the stigma individuals feel will result from the use of assistance programs that can be related to the race and ethnicity of individuals. Different ethnicities have varying views of the dependency resulting from the use of assistance programs and these views can significantly influence decision to utilize programs. Research has also shown that individuals of poor health may choose not to take advantage of health care programs when they feel that their health is a direct result of their own poor choices (Stuber & Schlesinger, 2006). Stigma can also affect the use of energy conservation methods, as community members are more likely to implement energy efficient practices if they do not result in social disapproval from the community (Steg, 2008). When developing assistance programs and energy conservation practices it is crucial to understand the role of stigma as this variable significantly influences participation and use of energy saving practices.

Transaction costs refer to the inconvenience or cost that may be associated with the application process or participation in programs. These costs may include anything from financial costs of travel to the time and knowledge required to complete the application form (Tresch, 2008). One of the most effective methods of overcoming this barrier, other than

minimizing transaction costs, is to ensure that the public is aware that the benefits of participation outweigh the inconveniences or costs. Within the previously existing program Medicaid, individuals with larger families are more likely to participate in the Medicaid program as the larger benefits received with increasing family size justified that effort to participate. Similarly, as individuals consider energy conservation methods, they are more likely to implement technical methods that provide direct decreases in energy usage correlating to clear cost savings. Individuals are less likely to utilize behavioral changes that may provide less evident cost savings (Poortinga, Steg, Vlek, & Wiersma, 2003). When determining how to increase participation in assistance programs, it is important to consider how individuals perceive the programs and the benefits that will result from participation.

Assistance programs have developed successful means of overcoming many barriers that are faced when attempting to increase participation in available programs. One of the most effective methods to overcome participation barriers is through education and awareness. A successful method of accomplishing this task is to train community members so that they can educate others within the community of the benefits of utilizing available programs. Additionally, studies have illustrated the effectiveness of providing information directly to communities and homes to increase awareness and uptake (Ensor & Cooper, 2004). Energy conservation programs have supported similar initiatives to provide energy conservation information to the public. The most effective means of reaching the public is through information targeted at specific audiences and individuals. This ensures the provision of community members with relevant materials without overloading them with excessive information (Abrahamse, Steg, Vlek, & Rothengatter, 2005). It is crucial for a program to understand the community it is targeting to ensure that effective methods are taken to increase awareness and participation.

## **2.8 Conclusions**

Even with significant efforts by the United Kingdom over the last decade, the incidence of fuel poverty continues to rise. These efforts include continually developing programs targeted at lowering fuel poverty and fuel inefficiency for low-income families to try to eliminate fuel poverty (Department of Energy and Climate Change, 2009b). Due to rising fuel costs and inability to decrease the number of fuel poor households, in 2007 the government admitted that it

would be unable to meet its own goals regarding fuel poverty and fuel efficiency and announced decreases in funding for important programs such as the Warm Front (Milne, 2007).

The continued rise of fuel poverty rates, despite the action of both government and independent organizations, indicates the ineffectiveness of current efforts to reduce energy expenditures. This growing social problem suggests that factors other than those addressed by current policies and programs may be influencing this problem. Organizations such as the borough of Merton have begun attempting to aid households suffering from rising fuel costs, but more research needs to be conducted specifically addressing the unique needs of low-income households within Merton. As there are many barriers to energy conservation including awareness and lack of energy related knowledge, conservation programs need to create multifaceted approaches to develop effective methods of reaching targeted households. By providing programs and practices to reduce energy expenditures, the CCDT will be able to help clients take steps to reduce both energy use and costs.

### **3.0 Data and Analysis**

This chapter presents and analyzes a range of information including data about energy efficiency programs and practices, interviews with representatives of organizations, surveys with community members, and the result of a focus group with different members of the community. Using these methods, we have determined:

- The extent of fuel poverty in Merton
- Existing solutions to fuel poverty
- Barriers to community participation in programs to reduce energy costs
- Methods of increasing community participation in existing programs

#### **3.1 Extent of Fuel Poverty in Merton**

We interviewed staff members of housing associations and the CCDT to determine the extent of fuel poverty in Merton. The interviews were semi-structured and we began by stating the goals of the interview, then used questions to spark and steer the conversation. The interviews with housing association staff sought to gain information about energy efficiency measures in place as well as the energy efficiency, age range, and number of units in their housing stock. The interviews with CCDT staff sought to determine the extent of fuel poverty



among its clients. A full list of those interviewed and summaries of each interview appear in Appendices C and D respectively.

Fuel poverty currently influences the lives of many individuals living within the borough of Merton. In 2009, it was estimated that 8,777 households or 11.3% of homes within Merton were considered to be in fuel poverty (Department of Energy and Climate Change, 2009a). Fuel poverty regularly affects individuals served by the CCDT. Cheryl Giddy of the CCDT has recognized fuel poverty as a problem within the borough and has noted that many individuals are having difficulties affording energy (Giddy, C., personal communication, March 29, 2012). Additionally, CCDT staff members have described more specific examples of fuel poverty within the community. For instance, one woman was placed duvet covers over every window within her home in an effort to conserve heat. This method eliminated all natural light from the woman's home and she still had to wrap a duvet cover around herself in an attempt to remain warm. Both statistics and discussions with staff and community members have indicated that fuel poverty is an extensive problem affecting many individuals living within Merton (Allison, J., personal communication, March 22, 2012).

A factor contributing to fuel poverty within the borough is a lack of energy efficiency within social housing. During interviews, representatives of both Merton Priory Homes (MPH) and Moat identified a lack of energy efficiency in social housing stock within the borough (Tanner C., personal communication, March 30, 2012) (Sargeant T., personal communication, April 13, 2012). MPH reported in a 2005 survey that the average SAP rating of their 6,300 socially rented units was only 63. Additionally, 594 properties owned by MPH currently have a SAP rating below 50 (Sargeant T., personal communication, April 13, 2012). Since a SAP rating of 80 is considered the modern standard for newly built homes, this illustrates that the majority of homes owned by MPH have energy efficiencies below modern standard (Adrian Brooks Associates, 2004). As fourteen percent of CCDT clients live within MPH and another 24% live within Moat, the lack of energy efficiency within these housing associations is a major factor that impacts both the clients of CCDT and the community in general (Martin N., personal communication, February 4, 2012).

MPH has begun developing an affordable warmth delivery plan to improve the energy efficiency of homes within their housing stock. This plan has focused on improving the energy

efficiency of the most inefficient homes. Currently, MPH is planning to improve all housing stock to a minimum SAP rating of 50 by the end of 2012. The overall goal of the affordable warmth plan is to improve the entire housing stock to a minimum SAP rating of 65 by the end of 2020 (Sargeant T., personal communication, April 13, 2012). While MPH currently has extensive plans to improve the energy efficiency of the housing stock, these long term plans will result in a majority of housing still having efficiency ratings below that of modern standards. This evidence has indicated that while housing associations have begun focusing on energy efficiency, more resources are necessary to bring homes within Merton to modern standards of energy efficiency.

Complex tariff structures created by energy providers have also contributed to fuel poverty with the borough of Merton. Energy tariffs have become so confusing that many community members are unable to determine how they can obtain lower unit rates for energy. Within the UK each energy provider has many different tariffs, which add to the confusion among individuals (Youseman, N., personal communication, March 23, 2012). The confusing tariff structure results in many individuals avoiding switching energy providers to reduce energy costs because they are uncertain whether they are switching to a higher or lower tariff (Hall, J., personal communication, March 23, 2012). Additionally, energy providers have created a tariff structure in which low-income individuals often have the highest unit costs for energy. Typically many low-income and older individuals prefer to use the “pay as you go” method to pay their energy bills as it prevents high monthly bills and makes it easier to manage their finances. However, for a dual tariff with British Gas the typical tariff for direct debit is £95-£97 per month while the only tariff available for “pay as you go” is £99 (British Gas, 2012). Although many low-income individuals prefer “pay as you go” to direct debit payment, they are often paying more for their energy as a result of the current tariff structure.

### **3.2 Existing Solutions to Fuel Poverty**

We explored current attempts to alleviate fuel poverty through archival research and interviews with members of organizations that help community members save money on energy costs. We conducted these interviews to gain a better understanding of the programs these individuals were involved with and followed the same structure described previously. Interview summaries are attached in Appendix D.

As described in our literature review, there is a wide range of programs currently available in the UK that help alleviate the burden of fuel poverty. These programs can be broken up into three major categories; programs that lower the cost per unit of energy, programs that make homes more energy efficient, and programs that aid in the payment of energy bills. When used, these programs can help residents living in fuel poverty. However, there are complications and problems that exist creating a void between these programs and the eligible recipients.

Energy companies have created a system where the majority of residents cannot understand the tariff systems they have developed because there are hundreds of different tariffs that vary widely (Youseman, N., personal communication, March 23, 2012). There are various ways that residents can combat this issue and lower their energy costs per unit. One effective way to lower energy costs is by utilizing comparison websites that meet the standards of the Consumer Focus Confidence Code. These websites are independent of energy companies and provide accurate unbiased information telling individuals the lowest energy rates they can receive (Consumer Focus, n.d.). The major problem associated with comparison websites is that the programs that meet the standards of the Consumer Focus Confidence Code are often advertised far less than programs that do not meet these standards, which unknowingly causes people to use the websites that give biased information (Youseman, N., personal communication, March 23, 2012).

Finally, one of the simplest methods to save money on the cost per unit of energy is by paying with direct debit rather than pay as you go. As described in the previous section, energy companies offer lower rates to residents if they pay using direct debit (Youseman, N., personal communication, March 23, 2012). The problem this creates is that the people paying the highest rates for their energy by using pay as you go are likely to be the people that are struggling with fuel poverty. Those individuals often do not have stable bank accounts, which means that the money collected by energy companies each month may or may not be available (Chapple, A., Garrod, R., personal communication, March 19, 2012).

As referenced previously, there is a need to improve the energy efficiency of many of the social housing units. While energy efficiency improvements often have an expensive initial cost, there are programs that exist providing free and/or discounted improvements to qualifying residents' homes. Programs such as the Warm Front Scheme and London Warm Zones provide various forms of free insulation to qualifying recipients which often include elderly and

vulnerable people that have inadequate heating and insulation in their home (Department of Energy and Climate Change, 2001; London Warm Zone, n.d.). Other programs such as the Wandle Valley Low Carbon Zone send Green Doctors to homes to test their energy efficiency and install products that will decrease their energy use (Merton Council, 2012). Increasing energy efficiency is an effective way to lower fuel costs and improvements last for many years. However, complicated applications and limited targeted areas are problems that exist within these programs (Sargeant, T., personal communication, April 13, 2012).

Another method to alleviate fuel poverty is through grants that help individuals pay their energy costs and grants that eliminate resident's energy debt. Grants such as the Winter Fuel Payment and Cold Weather Payments help people in vulnerable situations pay for their energy costs by providing them with extra money every winter (Directgov, 2011; Directgov, n.d.). The problem with these types of grants is that recipients can use the money they receive to pay for other items rather than using it to pay their energy bills (Hodge, A., personal communication, March 30, 2012). Energy providers such as EDF and British Gas have enacted charitable trusts that will clear the energy related debts for individuals and families in poverty (British Gas Energy Trust, 2012; EDF Energy Trust, 2012). While these grants provide important resources, the applications for these programs are very complicated and require individuals to disclose a large amount of both personal and financial information (Giddy, C., personal communication, March 29, 2012). Although there are problems associated with both types of grants, they are effective ways to alleviate fuel poverty when used correctly.

Housing associations and other community organizations recognize the problems that exist within the three categories of programs described above. To help clients overcome these difficulties they have begun running events where they provide information to tenants regarding energy efficiency and additional methods of reducing costs (Sargeant T., personal communication, April 13, 2012) (Tanner C., personal communication, March 30, 2012). Colin Tanner described one event that approximately 400 people attended and provided very positive feedback regarding the information they received (Tanner C., personal communication, March 30, 2012). However, other events such as the Money Talk event attended by the project team saw approximately 40 attendees. Housing associations such as MPH and Moat have had difficulty determining how to draw attendees to these types of events where residents can receive valuable

information (Sargeant T., personal communication, April 13, 2012) (Tanner C., personal communication, March 30, 2012).

Organizations such as the CCDT have staff members that are willing and available to meet with clients to help them with their financial situations, which include energy costs (Hodge, A., personal communication, April 10, 2012). Interviews with staff members demonstrated that the staff as a whole has a general knowledge of energy efficiency programs, but require more training to help residents lower their energy costs. Due to the general lack of knowledge among individual staff members, many use a search engine such as Google (Matlock, C, Personal Communication, March 22, 2012). While this resource can help obtain information, it is often difficult to find accurate relevant information using this method (Giddy, C., personal communication, March 29, 2012). Members of staff have identified gaps in their knowledge, which they wish they knew more about to allow them to better assist people during appointments. Some of these gaps include a better knowledge on energy tariffs, numerical examples of savings, and more knowledge on specific energy saving programs and energy ratings (Giddy, C, Personal Communication, March 29, 2012) (Matlock, C, Personal Communication, March 22, 2012) (Allison, J, Personal Communication, March, 22 2012).

### **3.3 Barriers to Community Participation in Programs to Reduce Energy Costs**

Interviews with organizations that help individuals save money on energy described above also focused on determining the barriers preventing the success of existing solutions. Additionally, surveys were utilized to obtain an understanding of factors influencing the utilization of existing resources to reduce energy costs. We conducted surveys at Morden Baptist Church at an elderly community event, a young mothers group, and the Money Talk event run by MPH. The surveys conducted at the elderly community event and the young mothers groups were conducted interview style. At the Money Talk event, attendees were given a printed survey, but assistance in filling out the survey was given when requested. Survey questions were developed to provide both open and close responses. Questions from both surveys are attached in Appendix E.

We identified barriers within the community that prevent the full utilization of available programs and practices to reduce energy costs. It was determined through our research that these barriers are awareness, trust/skepticism, and convenience/accessibility. We developed these

barriers based upon previously identified barriers to participation in government assistance programs, which included lack of information, stigma, and transaction costs (Tresch, 2008). Supported by our research, barriers were modified based upon the unique problems found within the community of Merton. The three major barriers allowed us to illustrate the reoccurring themes that influence the use of the available resources.

### 3.3.1 Awareness

The first barrier influencing the use of programs and practices within the community was awareness. Interviews and surveys of community members indicated that a lack of knowledge of available programs makes it difficult for the community to utilize the grants and schemes offered in the area. Specifically, we surveyed community members and found that 39 out of 47 individuals were unable to identify available programs to reduce energy costs (Morden Community, survey, March 20-23, 2012). This lack of awareness about the different programs is significant as it shows that people are unable to utilize programs and get help simply because they do not have knowledge of them. The lack of awareness became apparent through multiple interviews in which many individuals directly mentioned the lack of knowledge within the community (Vickers, K., personal communication, March 15, 2012) (Allison, J., personal communication, March 22, 2012) (Matlock, C., personal communication, March 22, 2012).

Throughout our research, the lack of knowledge and awareness within the community became apparent as a factor preventing people from accessing the available resources. In addition to a lack of knowledge, there is also a lack of understanding of how changes such as switching off appliances can influence their fuel bill. Although people know they should switch lights off to conserve energy, the community does not always recognize the correlation between energy conservation and cost savings (Allison, J, Personal Communication, March 22, 2012). Another contributing factor to the barrier of awareness is that individuals often have limited access to computers which makes them unable to research different energy providers and tariffs online (Garrod, R., Chapple, A., personal communication, March 19, 2012).

The lack of awareness identified in our research is closely related to the insufficient information of available programs and practices to reduce fuel costs. Nathan Youseman of Energy Helpline described that a regular problem he faces is that people are not able to understand how switching providers will save them money (Youseman, N., personal

communication, March 23, 2012). Additionally, many individuals within the community are unable to recognize the benefits of adding insulation to their homes (Allison, J., personal communication, March 22, 2012). A study by Healy & Clinch found a similar trend within Ireland as 32.3% of energy inefficient households did not recognize the benefits of energy efficiency improvements (Healy & Clinch, 2004). It is crucial to provide sufficient information to the public since individuals will often misinterpret benefits of programs and practices.

### **3.3.2 Trust/Skepticism**

Interviews with several individuals within the community have indicated suspicion of people promising reduced energy costs. Community members have become especially skeptical of programs offering to switch energy providers because of door to door salesmen who offer low introductory rates which eventually spike to much higher ones (Matlock, C., personal communication, March 22, 2012) (Youseman, N., personal communication, March 23, 2012). This type of offer has made community members fearful of switching energy providers, as they believe it could result in higher rates (Hall, J., personal communication, March 23, 2012). In addition to mistrust of salesmen, many lower income families do not want to give energy companies access to their bank accounts through direct debit even though it is typically a cheaper method of paying for energy (Youseman, N., personal communication, March 23, 2012). Our research has illustrated that trust is an important component of participation, but it has been eroded by the actions of energy companies in the past.

Lack of trust among the community members influence their receptiveness to programs providing beneficial services and aid. Community members are highly skeptical of anyone coming to their door offering them aid and are mistrustful of things being given away for free (Garrod, R., Chapple, A., personal communication, March 19, 2012). They have come to believe that everything comes with a price and have become suspicious due to bad experiences (Vickers, K., personal communication, March 15, 2012). The current situation has led to a stigma among programs and practices, which limits participation. Understanding the social acceptability associated with the use of energy conservation practices is needed as this disapproval can significantly decrease the use of effective energy saving practices (Steg, 2008).

### **3.3.3 Convenience/ Accessibility**

The last barrier identified was the convenience and accessibility of programs and practices to reduce fuel costs. Jerry Hall of Christians Against Poverty stated that when individuals decide if they will use an available programs they first determine if their participation would result in significant benefits and then if the effort required is worth the potential benefits (Hall, J., personal communication, March 23, 2012). Due to this balance, convenience is an important factor as community members do not want disruptions that could result from home energy efficiency improvements (Garrod, R., Chapple, A., personal communication, March 19, 2012). As a way to encourage individuals to utilize programs and practices to reduce energy costs, a study conducted by Poortinga et al. identified the importance of demonstrating potential savings. Individuals were found to be more likely to implement energy conservation methods that provide direct decreases in energy usage correlated to reduced energy costs. (Poortinga et al., 2003). When encouraging the community to utilize available programs and practices it is important to illustrate the benefits of participating so that individuals can recognize that the effort required for their participation is worth the potential payback.

Another component of the accessibility of programs is the complications, or in some cases the perceived complications, of utilizing techniques to save money. Grants often have confusing application processes making it difficult for the community members to utilize (Matlock, C., personal communication, March 22, 2012). Another method of reducing energy costs is by switching energy providers, which is a very simple process and results in no disruption in the delivery of fuel. However, Youseman stated a common misconception is that the process is a complicated one (Youseman, N., personal communication, March 23, 2012). Older residents have a perceived notion that any programs they use will be a hassle for them, making them unlikely to use such programs even if they would benefit (Morden Community, survey, 20-23 March 2012) (Matlock, C., personal communication, March 22, 2012).

### **3.4 Methods of Increasing Community Participation in Existing Programs**

In addition to using the information obtained from various interviews described previously, we ran a focus group in order to discover methods of improving the adoption of cost reducing strategies. The focus group was made up of six members of the community, two project team members running the group, and two project team members taking notes. The focus group was formatted as an open discussion, but questions were used to spark conversation and keep the



discussion on topic. This outline used for the focus group can be viewed in Appendix F. The goal of the focus group was to determine successful and unsuccessful advertising practices and ask for the community's opinion on the best way to connect them to programs that will save them money on energy costs.

During the focus group, we spoke with community members regarding advertising methods to educate the community of energy saving programs and practices. Members of the group agreed that the best way to raise awareness about practices and programs is through word of mouth. One participant stated, "People will act if they receive information from people that they trust or from a known, credible organization" (Focus Group, personal communication, March 30, 2012). Targeting people who have a good standing in their environment to pass along information will allow people to listen to the given advice. An effective strategy to educate people about energy saving programs and practices is to work with agencies and organizations which people are already connected to (Focus Group, personal communication, March 30, 2012). This is because people are likely to act on information they receive through personal communication with someone they can trust.

Additionally, the focus group brought to our attention some advertising methods that have been determined as ineffective within the community. While written information can be effective, focus group participants identified that information received in the mail is often instantly discarded as a result of beneficial information being mixed with constant advertisements and junk mail (Focus Group, personal communication, March 30, 2012). Although word of mouth is often the preferred form to raise awareness, individuals in the group stated that door-to-door advertising and phone calls were not effective methods of oral communication (Focus Group, personal communication, March 30, 2012). Written and oral communications are both effective means of delivering information when used correctly, but can be ineffective if used the wrong way.

Successful advertising methods to provide information to the community were given by representatives of organizations dealing with fuel poverty in Merton. These organizations provided their experience regarding previous methods used to deliver information to the community. Youseman found that while written material can provide crucial information, these materials must be kept short, such as to one or two pages maximum, so that community members

will be more likely to read the material (Youseman, N., personal communication, March 23, 2012). Additionally, programs should be promoted through trusted and well-known organizations within the community to overcome potential skepticism (Vickers, K., personal communication, March 15, 2012). Encouraging social housing associations to distribute information to their residents is another method to reach a large target audience while delivering the information through a credible source. Our research has indicated that an effective way to raise awareness within the community is to deliver information that people can trust in a concise format.

We researched and observed events meant to help people in the community. Due to the influence of a local Member of Parliament, Siobhain McDonagh, who is a trusted politician in the community, a recent utility advice day saw 500 people in attendance and collected over 100 signups for various programs (Garrod, R., Chapple, A., personal communication, March 19, 2012). Another recent event conducted by Merton Priory Homes called “Money Talk”, had many organizations in place to help individuals in the community, but only had approximately 40 individuals in attendance. This difference is possibly due to a lack of influence and support from strong community leaders such as Siobhain McDonagh. The discrepancy in attendances between these two events provides an indication of the impact that community leaders have on the success of programs meant to help individuals.

In addition, MPH is currently creating a program to educate “Energy Champions” in energy efficiency methods to help save money for themselves and their neighbors on energy. This program is currently in the process of recruiting volunteers and will hold a training course which will allow tenants to obtain the information necessary to educate others in their neighborhood regarding energy efficiency (Sargeant T., personal communication, April 13, 2012). The idea of Energy Champions is a prime example of how trusted individuals can effectively reach an audience and connect them to helpful information that would otherwise be missed.

As much of our data indicated that community leaders are an effective means of spreading information in the community of Merton, a component of our research became determining if religious leaders would be willing to be incorporated into our strategy for reducing fuel poverty in Merton. Religious leaders were asked to act liaisons for our project as

multiple sources indicated that they were ideal contacts for spreading information (Hodge A., personal communication, April 10, 2012) (Focus Group, personal communication, March 30, 2012). We contacted twelve religious leaders to determine if they would be willing to help advertise our findings. Currently, three of these leaders have responded with positive responses. One leader stated, “Yes, I would be more than happy to pass on information that would be helpful to my community, especially in these economically challenging times”! (Miranda, H., personal communication, April 11, 2012). Our current findings indicate religious leaders are both willing and effective methods of spreading energy efficiency information in Merton.

#### **4.0 Conclusions**

The research completed in pursuit of our project goals has provided an understanding of the extent of fuel poverty within the borough of Merton as well as barriers that prevent the full utilization of available energy saving programs and practices. Interviews were utilized to determine the level of energy saving knowledge among CCDT staff and to understand the successes and failures of current energy saving programs within the borough. Surveys of Merton community members were conducted to gauge existing energy saving resources and barriers preventing their use. A focus group was used to discuss energy related problems within Merton and to identify obstacles preventing the full use of energy saving programs and practices. Lastly, we contacted religious leaders to determine their willingness to help connect the community to solutions to fuel poverty. Our research of fuel poverty within the borough of Merton resulted in the following conclusions:

- Fuel poverty is a widespread problem in Merton resulting from energy inefficient housing and high unit energy costs.
- Existing programs to decrease fuel poverty improperly address the needs of Merton residents.
- Awareness, trust/skepticism, and convenience/accessibility hinder the utilization of energy saving programs and practices by the community.

Our developed recommendations resulted in a strategy tailored to aid the community of Merton in reducing the burden of fuel costs.

**Fuel poverty is a widespread problem in Merton resulting from energy inefficient housing and high unit energy costs.**

Our analysis has supported the conclusion that fuel poverty is a widespread problem throughout the borough. The number of individuals affected by this problem has been quantified as 8,777 households or 11.3 % of Merton's homes (Department of Energy and Climate Change, 2009a). Focus group participants described a general feeling of helplessness among the community members, as they feel there is very little they can do to control their energy bills as fuel costs rise. Individuals within the borough are feeling the stress of rising fuel costs as well and are becoming frustrated due to their inability to reduce this increasing cost.

Two factors contributing to fuel poverty within the borough include a lack of energy efficient housing and high unit energy costs. Officials from both Moat and MPH identified that the energy efficiency of social housing needs to be improved. As of 2005, the average SAP rating of the 6,300 units rented by MPH was only 63. While MPH currently has plans to improve the energy efficiency of their housing stock, these measures will result in homes' energy efficiencies still below that of modern standards. Additionally, energy providers are profit motivated and charge higher tariffs for payment methods used by low-income individuals. The confusing tariff structures used by energy providers prevent individuals from easily obtaining low energy rates. This leads to housing efficiency and unit energy costs being two factors that significantly influence the expenditures of community members on energy.

**Existing programs to decrease fuel poverty improperly address the needs of Merton residents.**

Currently, there is a wide range of programs available for residents of Merton created through independent organizations as well as local and national government entities. However, problems exist within these programs that limit their utilization. Some of the largest problems exist within government programs, which often are not effectively targeted to those in the greatest need of aid. Programs such as the Winter Fuel Payment and Cold Weather Payment provide recipients with money to help them pay for their energy costs. However, many individuals often do not use this money for its intended purpose. Additionally, other government programs often complicated applications or limited target areas that restrict the number of individuals who can utilize these programs. Complicated applications are a problem not only

with government programs, but also with charity programs created by energy companies to help eliminate energy related debt. These programs have been described as excessively long and complicated as well as requiring a large amount of personal and financial information.

Additionally, organizations seeking to help individuals with financial problems have limited knowledge of programs and practices to reduce energy costs. Although CCDT has staff available to help clients with their financial situations, many of these staff members have limited knowledge regarding how to help clients with their energy related problems. Our research illustrated that many staff members lack a reliable source of information and regularly refer to search engines such as Google to answer questions. Staff members at CCDT have acknowledged that in order to help the community save money on fuel costs, there is a need for additional knowledge regarding programs and practices that residents can take advantage of.

**Awareness, trust/skepticism, and convenience/accessibility hinder the utilization of energy saving programs and practices by the community.**

One component of our research involved identifying barriers preventing the use of available energy and cost saving programs by the community of Merton. Through our research, we identified the following barriers, awareness, trust/skepticism, and convenience/accessibility. These barriers identified within the community allow us to determine how we could maximize the effectiveness of existing programs within the community. The identification of these barriers played a major role in the development of our recommendations to reduce fuel poverty within Merton.

One factor influencing the use of energy saving programs and practices was awareness. The lack of knowledge of energy saving programs within the community emerged throughout our interviews, surveys, and focus group. Data indicated that only a small proportion of the community is aware of these programs to reduce energy costs, as 39 out of 47 individuals were unable to identify any of these programs. We then explored ways to raise awareness in the community and found that one successful method was to utilize both written and face-to-face communication. While face-to-face communication with trusted individuals is often most effective, written materials such as leaflets can also be useful if the materials are below a maximum of two pages. Identifying awareness as a barrier within the community resulted in the

development of effective methods to connect community members with available resources to reduce energy costs.

Another factor that influences the use of energy and cost saving resources within the community is a combination of both trust and skepticism. Community members have become distrustful of those promising energy savings due to aggressive and unethical sales tactics of energy providers. Focus group members highlighted the importance of providing information from both known, credible organizations as well as trusted leaders. Additionally, the focus group identified that community members are more receptive to face-to-face communication with trusted individuals. Utilizing trusted individuals provides a unique opportunity to reach community members while minimizing potential skepticism.

The last identified barrier was the importance of balancing the benefits available from the use of programs with disruptions or inconveniences that could occur as a result of participation. Jerry Hall of Christians Against Poverty aptly described how individuals often determine whether the benefits they receive are worth the effort involved to utilize a program. Previous research also illustrated the presence of this barrier in other programs, such as the higher likelihood of larger families to participate in Medicaid because of the larger benefits received with increasing family size (Tresch, 2008). To overcome this barrier, information needs to be provided to the community indicating that sufficient benefits will be received to justify their participation in available programs.

## **5.0 Recommendations**

Our recommendations to reduce fuel poverty within the borough of Merton focused on a two-step strategy. The first component of our strategy was to educate staff members of CCDT regarding energy and cost saving programs and practices. This step provided staff members with the materials necessary for them to guide clients to available resources to reduce energy costs. The second step in our strategy was to connect the resources developed within CCDT to the community of Merton. This will increase awareness among community members of the resources available at the CCDT. Awareness will be increased through two major methods; the development of a pamphlet and the use of religious leaders. This strategy was developed with the

goal of providing cost saving information to the widest amount of individuals struggling with rising fuel costs within the borough.

### **5.1 Educate the Staff of the Commonsense Community Development Trust**

The first step of our strategy to reduce energy costs within the community was to educate staff members of CCDT. This step was viewed as the core component of our strategy as the presence of knowledgeable staff within the CCDT would be essential to help the community determine methods of reducing energy costs. Staff members were provided with materials, which included info sheets regarding available programs as well as a checklist of methods to reduce energy costs. These materials were created to allow staff members to guide residents of the community through available programs and practices to determine which methods best meet the needs of clients on an individual basis. We educated the staff in order to overcome the three identified barriers to the use of available programs and practices to reduce energy costs. The goal of this strategy was to provide staff members with sufficient information so that they could increase awareness among the community of available programs and practices as well as provide sufficient information to encourage individuals that potential benefits were worth their participation. Staff at the CCDT will serve as knowledgeable trusted individuals who are available on a regular basis to help community members find ways to reduce energy costs.

We provided staff members with a checklist and info sheets developed over the duration of our project with guidance from the CCDT staff members. Through the use of a Power Point presentation, staff members were educated of available methods that could be used to assist clients to reduce energy costs. This presentation provided a description of fuel poverty and then provided solutions to many problems that could be presented to clients. Input from staff members was utilized to integrate the material developed by our project group to methods already used by staff to assist clients with other financial problems. These materials' content included the names of available programs or organizations, brief backgrounds of what they do, how to apply, and how they can help the clients. Throughout our time at CCDT these reference materials were pretested with staff members to ensure that the materials provided were understood and could be optimally utilized. The development of staff reference materials was an important component of our project and it ensured the developed methods of alleviating fuel poverty could be spread through the community.

## 5.2 Connect Available Resources to the Community

To help the community access the information the staff will possess, we recommend that religious leaders be utilized as liaisons to distribute pamphlets and direct community members to the CCDT. As identified in multiple interviews, trust is a barrier, which prevents the full utilization of available programs. To overcome this barrier, our focus group identified the use of community leaders as a strategic method to both distribute information and reduce potential skepticism from the community. Religious leaders will add additional credibility to CCDT, which is already well trusted within the community.

The expectation of religious leaders is that they will provide an informational pamphlet to the community to advertise methods of reducing energy expenditures as well as the resources available at the CCDT. In order for the leaders to understand their role in this strategy, twelve leaders were invited to our final presentation to provide an overview of the fuel poverty within the community and the resources CCDT would provide to reduce this problem. Our presentation emphasized how the leaders' participation and support would directly aid members of their congregation. It was especially important to convince the religious leaders to participate in our strategy as they provide a unique opportunity to reach groups of individuals beyond those who regularly come in to the CCDT.

Another component of our strategy to connect the resources available within the CCDT to the community will be the development of an information pamphlet. Both the CCDT and religious leaders will distribute this pamphlet in order to provide information on programs and practices. Community members will then be able to use that information to reduce expenditures on energy. The pamphlets will have less specific information regarding available resources and will focus on educating community members that CCDT staff member are available with information to help reduce their energy costs. The pamphlet will include contact information regarding how to setup up an appointment as well as preview of information that can be provided by CCDT staff members. The pamphlet was designed to provide the community with the knowledge that there are resources available to help them with their energy costs and that they can obtain knowledgeable, trustworthy advice at the CCDT.

The pamphlet provided in appendix L was created as a rough version of the final pamphlet that can be further refined by the CCDT. This drafted pamphlet provides CCDT with



prepared method for providing information to the public the information that will be available within the CCDT to help community members reduce energy costs.

### **5.3 Final Recommendations**

Our recommendations for aiding the CCDT with rising fuel costs depend on accurate, reliable information that will be provided from the staff members to the community of Merton. The information provided within our report as well as developed in our educational materials reflects the current state of programs and practices with the Borough of Merton and throughout much of the UK. However in the future, resources of the CCDT will need to be allocated to continue researching methods of reducing energy efficiency as technology improves and new programs are created and others are ended.

One factor that will influence efforts to reduce fuel poverty within the UK is the newly created Green Deal, which is currently in the process of being developed by the central government. This program will focus on the improving the energy efficiency of properties throughout the UK and will also have a significant component to provide aid to those considered to be fuel poor. While the exact details of this program are currently unknown, when this program is enacted its components have the potential to both replace and alter many of the current programs to reduce energy costs within the community. Unfortunately, at this time there are not enough details available regarding this program to allow us to educate staff member about how this program will influence resources within the community as well as specific individuals. It will be important for the CCDT to continue researching resources for reducing energy costs as part of our suggested program to ensure that the CCDT will continue providing accurate and helpful information to the community of Merton.

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## Appendices

### Appendix A: Sponsor Description

Founded in 2002, Commonsides Community Development Trust (CCDT) is a charitable non-profit that operates with the goal of “creating a better future for ourselves, our families and communities” (Commonsides Community Development Trust, n.d.). The CCDT strives to improve the living conditions of individual and families within the London Borough of Merton. The trust focuses much of its aid within the wards of Figges Marsh, Longthornton and Pollards Hill that are located in the southeast part of the borough on the border with Croydon (Figure 5). CCDT provides assistance to the community by running a community center as well as promoting community events and development programs (Commonsides Community Development Trust, n.d.).



Figure 5: The Primary Wards Served by the CCDT

Modified from: <http://www.merton.gov.uk/council/voting/youraddress.htm>

The CCDT is one of over six hundred other community-led organizations, including other development trusts, within the Locality group. Development trusts exist throughout the United Kingdom and work to benefit their communities through various economic, social and environmental improvements. The trust obtains the revenue necessary to achieve these goals through trading and services as well as through the ownership of both land and buildings. These

trusts strive to be independent and self-sufficient by bringing in enough revenue to have positive impacts on the community without creating private profit (Locality, n.d.).

The CCDT is governed by 17 individuals who make up the Board of Directors. The Board is in charge of discussing strategy, reviewing and approving policies, and setting priorities for the trust. At the meetings, the Director and Operations manager and the Treasurer present the operational reports and the financial report, respectively, to the Board Members, who are also known as Trustees. They are then given the opportunity to ask questions about programs and activities, as well as voice any concerns. While the Board of Trustees focuses on the long-term goals of the development trust, a team of fourteen full and part-time staff members are responsible for the daily operations of the trust under the leadership of director Naomi Martin and the operations manager Andy Hodge (Commonside Community Development Trust, n.d.). The help of numerous volunteers is also required to maintain the many program and events planned by the staff.

The need for the CCDT stems from the disparity in wealth within the borough of Merton. While Merton is the sixth least deprived borough within London, thirteen Super Output Areas (SOAs) are among the twenty percent most deprived SOAs within England<sup>6</sup>. These areas of deprivation are concentrated in the southeast of the borough in Mitcham (Figure 6) (Merton Council, n.d.). CCDT is strategically located to best meet the needs of this under-served community.

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<sup>6</sup> Super Output Areas (SOAs) are small geographic areas that are used as the basis for data gathering and analysis by the Office of National Statistics. Each ward includes one or more SOA.

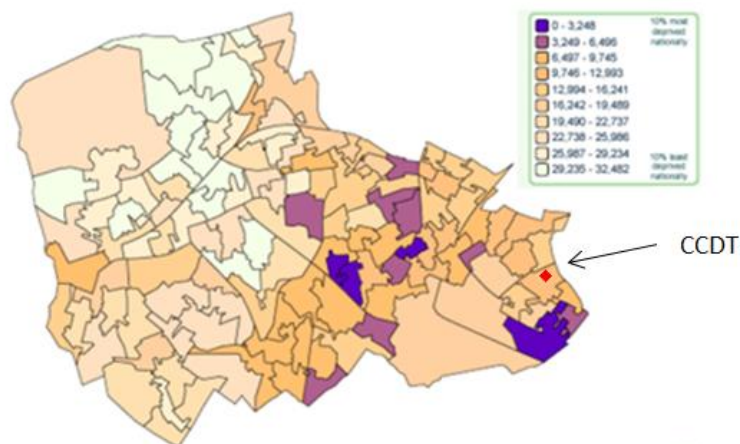


Figure 6: Income Deprivation in the London Borough of Merton by SOA

Obtained from: [http://www.merton.gov.uk/community-living/background\\_and\\_context\\_final-aug-2009.pdf](http://www.merton.gov.uk/community-living/background_and_context_final-aug-2009.pdf)

The primary focus of the CCDT is to help improve both the lives and living situations of those living within Merton. The CCDT accomplishes these goals through a combination of community events run within their community center as well as by running community development programs. Commonsides charitable work focuses on addressing obstacles faced by the low-income community. CCDT aids the community by providing a range of projects and programs that educate the community on such topics as parenting, community health and nutrition, and career development. Specific examples of programs run by the CCDT include the Lunch Club for Older People project and the Healthy Community project. These two projects ensure that elderly people living within the community have access healthy meals and also aim to teach individuals how to properly eat and exercise. The diverse range of projects offered by the CCDT allows the trust to address many of these challenges within the area to better their community (Commonside Community Development Trust, n.d.).

The Commonsides Community Development Trust has grown substantially in recent years (Figure 3). The Trust was 84<sup>th</sup> on the Royal Bank of Scotlands list of the 100 fastest growing social enterprises with an annual income growth of 26.92 percent between 2008 and 2009 (Merton Connected, 2010). The major sources of income for the CCDT includes room rent, hire fees, donations and grants (Commonside Community Development Trust, 2009). Over the past four years CCDTs income has continued to grow indicating that more people are taking advantage of the services offered by the CCDT within their community (Figure 7). Their

growing investment in the community is a great example of the CCDT's work to continually discover new methods to expand their contribution.

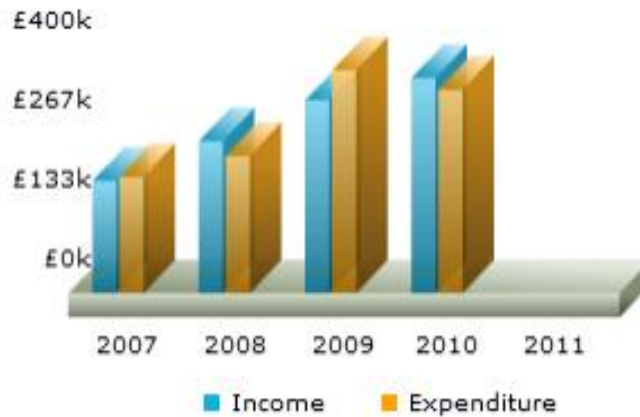
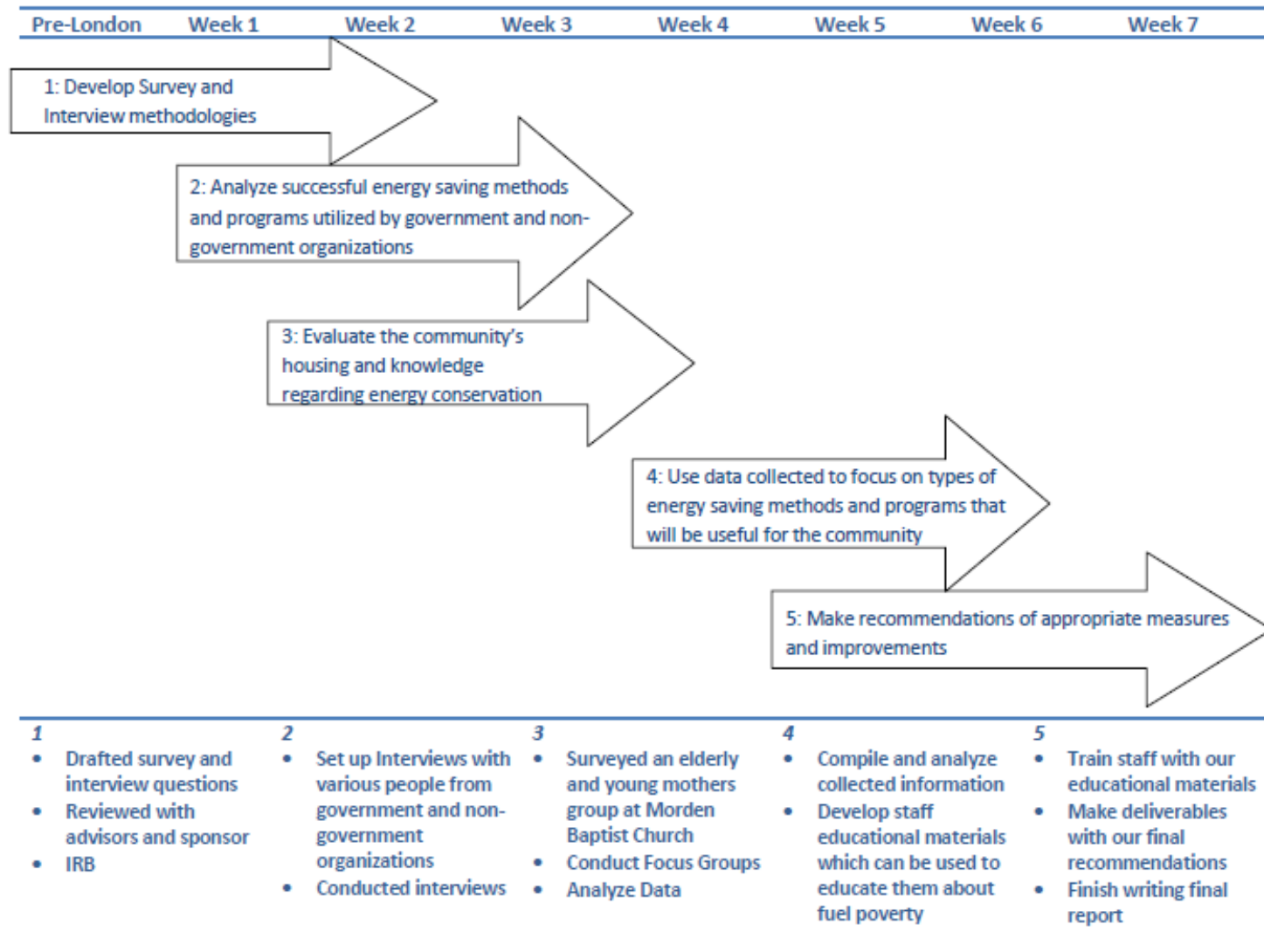


Figure 7: Financial History of the Commonsense Community Development Trust  
Obtained from: <http://www.charity-commission.gov.uk/>

The CCDT continually searches for new ways to help the community through challenging times while maintaining the financial viability of the trust. The trust has identified three key components that will guide the trust in future operations. These components are community focus, strategic partnerships and strengthening internal processes (Commonsense Community Development Trust, n.d.). CCDT's partnership with Worcester Polytechnic Institute has helped the trust to improve many components of their operation through past IQPs. Past projects have focused on many aspects of the trust operations including public relations and the energy efficiency of the community center itself. The current IQP will continue the partnership with WPI to help CCDT develop new methods to aid the community with fuel policy issues.

## Appendix B: Timeline



## **Appendix C: List of Interviewees**

1. Kevin Vickers: Jeremiah Project- March 15, 2012
2. Amy Chapple and Ross Garrod: House of Commons- March 19, 2012
3. Jenny Allison: CCDT- March 22, 2012
4. Christine Matlock: CCDT- March 22, 2012
5. Nathan Youseman: Energy Helpline- March 23, 2012
6. Jerry Hall: Christians Against Poverty- March 23, 2012
7. Samantha Richardson: Citizens Advice Bureau- March 23, 2012
8. Cheryl Giddy: CCDT- March 29, 2012
9. Colin Tanner: Moat- March 30, 2012
10. Tim Sargeant: Priory Homes- April 13, 2012

## Appendix D: Interview Summaries

Interview with: Kevin Vickers

Affiliated with: Jeremiah Project

Conducted: March 15, 2012

Interviewer: Catherine and Will

Notes: Kate and Jared

### **Please tell us about your organization.**

It is a church action program of multiple churches meant to do three things:

- Relationship needs
- Debt/money management
- Drug/education on danger

Volunteers are recruited from churches and work in local schools. Also, a Parish nurse links health and belief together.

### **Does the Jeremiah Project have any types of policies, programs, or initiatives to help alleviate fuel poverty for its residents/clients/community? What are they?**

The Jeremiah Project does not have any direct policy, but indirectly helps by going through budgets with people to help with money management. They link people with organizations that can help such as uSwitch. They also attend events, such as the one held at Commonside, which give general advice. They refer people to local, existing programs either by personal invitation with someone at their benefits office, a phone number of a particular organization, or to a lawyer, etc.

### **What are some things that prevent people from using fuel efficiency programs?**

Advice days are very useful, but difficult because they do not always reach everyone. People who do not come are often suspicious or housebound. People are not very aware of programs because a lot of people come door to door or call and try to get people to do things that have a price. This causes people to be very suspicious because they don't know who you are and may not want to know because of a prior bad experience.

### **What are other reasons people don't take advantage of programs?**

People do not take advantage of programs because of ignorance and time. Also, they don't make time to sit down to go over their budget. The Jeremiah Project teaches people how to make a budget and put time into it.

**How could programs be run or advertised better?**

To overcome the suspicion, programs could be promoted through more legitimate organizations, such as the local councils. Four years ago, the schools developed a different kind of school organization that reached out to the community and children's centers; programs run this way can reach a long range of people. Elderly residents can take advantage of AgeUK, which has the community's respect already.

**What are some general problems you see in this area faced by the community?**

Some general problems are that people don't necessarily know about fuel poverty programs and fuel is not their main concern for reducing costs, even though it may be a substantial part of their budget.

**If you were to develop a new program, what would you do?**

Utilize differences, strengths, skills, and expertise of various existing organizations.

**You mentioned uSwitch already, are there other programs or groups that you think we might benefit from speaking to?**

Citizen's Advice Bureau would be beneficial to speak too.



Interview with: Amy Chapple and Ross Garrod

Affiliated with: Government

Conducted: March 19, 2012

Interviewer: Catherine and Will

Notes: Kate and Jared

**What are the general problems you see people dealing with regarding fuel poverty and inefficiency (such as lack of knowledge, suspicion of people trying to help)?**

People have the most difficulty trying to choose their energy provider. Many people have limited or no access to computers, and are unable to research different companies and tariffs. Switching energy providers can be a complicated process, and tariffs can be confusing. Pay as you go method can have a higher charge, including hidden charges people don't realize. Pay as you go also allows for overdraft after the prepaid amount is gone, but these are extremely expensive and allow you to create debt. People struggling with fuel poverty the most are often the people using pay as you go because they do not have stable bank accounts to use direct debit. Direct debit is often mistrusted by elderly people who fear large monthly bills and would rather pay over the counter. There are so many tariffs it is difficult to understand.

**What is the main source of inefficiencies in housing?**

Inefficient windows are a problem. British Gas offers insulation but certain criteria must be met, which include being on benefits. Council housing typically already has glazing, and housing associations are helping to make homes more energy efficient. Residents also complain about loft insulation which limits storage. This makes some people less likely to use the loft insulation. British Gas is currently trying to reach energy efficiency requirements set by the government; this means people can recommend others for loft insulation and receive money in return.

**Why do you think people are not taking advantage of the available programs?**

People are not aware of programs, therefore not taking advantage of them. One example is that at a local DIY store there are many great deals on loft insulation, but mainly contractors are taking advantage of those. Many people also believe that they do not have the resources to properly improve the energy efficiency of their homes. Programs need to become better publicized so that

people will be more aware of them. We have observed that people have started coming around and using the programs as awareness increases.

**We have heard about the Wandle Valley Low Carbon Zone. What other programs are occurring or are planned?**

There is a climate energy program funded by the London Assembly, which will give up to £99 for environmentally friendly equipment. A major problem with all these programs is that people are lazy and do not want disruptions, even if it is to improve their home. Many people are just not aware of the differences it could make. At the recent utilities advice day over 100 signups were collected and people were surprised by the charities available. It went so well that other MPs are starting to do similar events. One possible way to raise awareness is to inform the social housing associations and encourage them to send out information. A problem is that people may be skeptical of organizations, and mistrustful of things given away for free.

**The utilities advice day was held recently and had about 500 people in attendance. What do you think went well? What initially brought people to the event?**

What brought people in initially was that the event focused on a large concern shared by constituents. The event was centered on uSwitch, which was able to tell them at the event what tariff would save them money. There was someone from Consumer Focus who was both credible and impartial. On the advertisements, it was clearly stated that money could be saved on bills. There was a very long line at the uSwitch table; people were very interested in getting that type of information.

An important draw to the event is that Siobhan McDonagh is very well respected by the constituency so they trusted the source of the information and found the claims on the advertising credible. Another draw to the event was that people wanted the opportunity to talk one on one with gas companies. It can cost people money to call, and it is especially expensive with mobile phones. They also have to deal with recordings when they call and people liked being able to talk to their companies in person.

**What are other programs that can help people save money on energy which you know about?**

The Winter Fuel Allowance, ageUK, and the Wimbledon guild are some programs which people can use. However, for the Wimbledon Guild certain criteria must be met.

**What are the best ways to get the word out and publicize programs?**

It is important to advertise well to make programs reach their intended audience. People do recognize that their bills are going up but don't know where to go to get help. Communication with the target groups is difficult, as not all people have computers and the internet. Another problem is that people are skeptical of what they are being told and need to be told in simple terms what they are able to get. Organizations need to help people so that they do not have to find out programs on their own.

**Are there any people or organizations that you think we might benefit from speaking to?**

Contact DIY stores, like B and Q's energy efficiency department (with free services for energy efficiency), to receive more information.

Interview with: Jenny Allison

Affiliated with: Commonsense

Conducted: March 22, 2012

Interviewer: Will

Notes: Jared

## **Summary**

People who have high bills and need to change don't because it requires resources such as comparison sites which they do not have available. People don't use programs due to the barriers of awareness and motivation, but making it easy to use them would make it more likely people use them. The staff would like more education.

### **Do people ask questions about energy efficiency or fuel costs?**

Yes, but questions are more focused on the fact that bills are high and that they cannot pay it. People ask more often about switching their supplier and getting cheaper tariff.

### **What are some common questions that clients ask about energy efficiency, energy conservation, and saving money on energy?**

A common question would be that bill is high so what should they do about it, and how they can avoid getting disconnected.

### **Do people understand that switching companies, utilizing programs, or other methods can be used to save money?**

A lot of people who need to change don't because it requires comparison sites. People may not understand the sites or may not have access to the sites since they often have no Internet access. Another problem is people may believe that it will cost money to change.

### **Are people happy with how much they have to heat their homes?**

No, they aren't. They have inadequate insulation or it's too expensive to heat. One family puts duvet covers over window and there is no daylight in their home, which results in no fresh air. The woman believes that heat is going out the window so they get no natural light as a result. She is forced to keep lights on during the day and has to wrap a duvet around herself for warmth. She has a lot of debt.

**Do people mention any conservation methods or programs they already use?**

They are just careful with heating and use less fuel. Not a lot of people would actually be part of a scheme. They don't often take advantage of grants for insulation and the only way people find out about the programs are through large energy or money-saving events.

**Do you feel most people have a good understanding of how these energy efficiency measures can save money, or that they do not know?**

People don't have a good understanding.

**Do they know where to look for those measures?**

People know to switch off appliances not being used by turning off the plug. People don't prioritize saving energy.

**What are the major barriers preventing people from utilizing these programs?**

Awareness, not knowing project exists, is a barrier. There's no motivation to use programs as well. If someone made it easy people would be able to use the programs.

**Do you feel that you are knowledgeable enough to answer questions about energy efficiency from clients or to direct them to organizations they can use?**

No, I'm not knowledgeable enough. I have no facts or figures which provide specific examples. People want to hear real figures regarding potential savings.

**What do you wish you knew more about?**

I want to confidently advise people about better tariffs and deals. I wish I knew more about ways to say what would be best company to use. I help people set up accounts for energy and would like to be able to advise which provider is best. People do not have Internet access or the ability to research the best deal. More often than not, they just stick with most convenient provider. I don't have knowledge to advise about which provider may actually be best.

**What organizations do you know of that can help people with energy bills, and do you refer people to those organizations?**

I've heard of Energywatch maybe, but I haven't really referred people there.

**Do you know of government grants that encourage people to make their homes more energy efficient?**

The program for putting solar panels on the roof is becoming more popular. Loft insulation is also available for people who are home owners or private renting.

**Do you ever suggest those grants?**

No.

**What is your understanding of those grants?**

I have a vague knowledge of them. Loft insulation is free for older tenants. However, I'm not sure if it's available for younger tenants. People don't see insulation as valuable. Real figures are needed to show how much cash people would save on fuel bills.

Interview with: Christine Matlock

Affiliated with: Commonsense

Conducted: March 22, 2012

Interviewer: Will

Notes: Jared

**What are some common questions that clients ask about energy efficiency, energy conservation, and saving money on energy?**

No one really asks specific questions on this.

**Do people understand that switching companies, utilizing programs, or other methods can be used to save money?**

The staff of Commonsense tries to provide clear information and do their best to provide the appropriate services. However, older clients are set in their ways and do not like change. People generally come in with full budget issues, not to specifically discuss energy costs.

**Are clients happy with how much they have to heat their homes?**

No one has ever actually said they have a problem. We do recommend energy suppliers and using direct debit. Older people do not want to change and do not like change.

**What are the major barriers preventing people from utilizing these programs?**

Aside from the unwillingness to change, knowledge and awareness are major barriers preventing people from utilizing programs. If people are unsure of a program they will not use them. Skepticism is another barrier due partly to door-to-door energy salesmen who offer lower introductory rates and then raise prices.

**Do you feel that you are knowledgeable enough to answer questions about energy efficiency from clients or to direct them to organizations they can use?**

Christine does not have a great knowledge of energy efficiency, but does have some knowledge from a fuel poverty training seminar. She generally uses Google for information.

**What do you wish you knew more about?**

She would like to know more about energy efficiency ratings on household appliances.

**What organizations do you know of that can help people with their energy bills, and do you refer people to those organizations?**

She identified Age UK and Warm Front, but has had no specific talks with other programs.

**Have you gotten feedback on any of those organizations?**

Most people don't take it away but some people come back in later for more information. Most of the older people would ask their family for more information, and younger folks are more likely to make changes.

**Do you know of government grants that encourage people to make their homes more energy efficient?**

There are few government grants but they are currently changing. Grants learned about during the presentation include EDF energy and Warm Front.

**Do you ever suggest those grants?**

She has not made suggestions yet, with the current warmer weather people are not worried about it. People would have gotten leaflets in lunch club to spread awareness of applicable grants and programs. All the grants available that are described are confusing.

**What is your understanding of those grants?**

She does not have a good level of understanding of available programs. Information from the presentation is very useful and a good source to refer too. However, this information has not been requested very much. People are knocking on doors to encourage changing energy providers, but often costs more money. People are becoming skeptical of door-to-door salesman because companies are telling lies and at times doing illegal practices.



Interview with: Nathan Youseman

Affiliated with: Energy Helpline

Conducted: March 23, 2012

Interviewer: Catherine and Will

Notes: Jared

*This interview was conducted informally therefore we did not always have a direct question and answer format*

**What are some other organizations you suggest that we research or contact to speak with?**

Ofgem and Citizen's Advice Bureau

**What are some barriers preventing people from taking advantage of organizations such as Energy Helpline?**

People are moaners not doers.

The tariff system is also very confusing, and it is very difficult to understand tariffs and switching providers. There are approximately twenty thousand different fuel costs because of all the different providers and tariffs.

**What are the best ways to present information to people?**

Show effects of energy conservation on a bite size scale. Illustrate the effects of these measures by making small scale calculations to obtain actual cost saving from implementing changes. Show improvements as investments.

It is important to find ways to get people's interest if you want to educate them and get them to actually use changes.

When making educational materials try to keep them short, around one to two pages max.

**How does Energy Helpline advertise and promote the organization?**

We can't use TV advertisements, as they are too expensive. Energy Helpline does have partnerships with newspapers such as the Daily Mail and Telegraph, but has to compete with uSwitch, which has a larger budget.

**Why do people not take advantage of Energy Helpline?**

People are hesitant, or they may not have heard of it before. They are fearful of the market because they don't understand it, they are afraid of rates jumping up on them. They also may not understand how switching will save them money.

There are myths about changing energy suppliers which need to be dispelled. When you switch providers one supplier doesn't turn energy off and another back on, it comes into the home the same way, the only difference is who you're paying. Another thing is that we need to make sure people are not afraid that the rate is just introductory and will jump up. They also need to know even if you have a contract you can change, you just may face cancellation charges.

### **What is the best way for people to pay for their energy?**

Monthly direct debit is always the cheapest energy payment method, and prepay generally the most expensive. People don't like direct debit, because they are afraid of companies having access to their bank account. But direct debit guarantees the payments, and if you don't agree with a charge you will get your money back. Elderly people on pension are very concerned about how much they spend so are also concerned about direct debit.

### **Miscellaneous throughout conversation**

It is an important priority to reduce gas and electric bills to reduce our carbon footprint. The government will get fined if the carbon footprint is not significantly reduced.

A major problem occurring in the near future will be a major decrease in domestic energy production within the UK. Fossil fuel power plants will be shut down in the coming years because of pollution, and nuclear power plants are getting too old and will be decommissioned. So pretty much all the power stations will be shut down. This means prices will increase more since energy will have to be bought from Europe.

A problem with social and rented housing is that you cannot always make a change in your home.

Some things that are easy which people can do are to shut off and close off spare rooms. So is not heating the house continuously. One thing people do is a use fan heater, which ends up being more expensive since those heaters are not meant for small spaces.

Some things to look into:

- Winter fuel payment

- Warm Front Program/ NEST
- Energy Savings Trust
- Energy Helpline Website
- Ovoenergy.co.uk – their mission is to be easy to understand and cheap to use.

There is a VAT of 5% on utilities.

The three winter months (from December - February) are when 45% of all UK annual consumed fuel is used.

In the five heaviest months of heating, people receive two thirds of their year's energy.

Interview with: Jerry Hall

Affiliated with: Christian's Against Poverty

Conducted: March 23, 2012

Interviewer: Kate

Notes: Jared

*This interview was an informal discussion; therefore it did not have a strict question and answer format.*

1. Jerry seemed critical of programs designed to save people money on energy bills by switching energy providers.
  - a. All energy providers have similar tariffs
  - b. In six months to a year the amount you are spending will most likely be the same.
2. Methods to save energy and reduce costs
  - a. Switch off appliances or units at their source, other than that there is not much you can do.
3. Information on energy suppliers
  - a. Nearly all energy companies are foreign owned.
  - b. Energy suppliers are highly profit motivated and there have been issues where they made people switch providers without their knowledge.
  - c. If a household cannot afford energy, then they are at the mercy of energy suppliers. This is especially true when there are children or elderly living within the home because the home needs to be maintained at comfortable warmth.
4. Problems people face
  - a. There is so much information about programs and switching providers that they become saturated and cannot use all this information.
  - b. A lot of people accept the status quo and do not try to reduce costs or find a better provider; they are stuck in their groove.
  - c. Many people may also be afraid of switching providers as they believe it may result in higher costs for them.
5. Factors that influence whether or not people take advantage of available programs?

- a. Whether it would make a significant difference to change or use a program.
  - b. The amount of effort it would take influences people's decisions.
  - c. Individuals have become suspicious of people promising to save them money on energy.
    - i. Aggressive marketing for switching
    - ii. A new provider may switch them without their consent
6. Very few people understand the way utilities work
  7. Water is much easier and simpler because it is government regulated.

Interview with: Samantha Richardson *et al.*

Affiliated with: Citizen's Advice Bureau

Conducted: March 23, 2012

Interviewer: Catherine

Notes: Jared

**Does your organization currently have any policies, programs, or initiatives aimed to help alleviate fuel poverty for its residents/clients/community? What are they?**

The CAB tries to make people aware of programs that can help, such as applications through EDF and other energy companies, which eliminate a family's fuel debt if they qualify. (More examples were given in the paper packet.)

**What programs have your organization tried and used in order to help the residents with energy savings?**

The programs depend on a resident's housing situation. When residents are in council housing, we refer them to their housing organizations. Private tenants have other organizations that can be useful.

**What is the largest problem you face when trying to help people?**

People come in with an answer already formulated and as a result cannot be persuaded to use the solution that may be best for them.

**How is Citizen's Advice Bureau advertised to the community?**

CAB has been around so long that most people know about it. When advertising events, things like newspapers, libraries, and schools are utilized, as well as local church leaders, doctors, and teachers.

**What programs are in the Mitcham area and do you refer people to them?**

We refer people to housing associations, mainly Merton Priory Homes and Moat, and the Merton Council.

**What are some available grants and programs?**

Many energy providers have charities that can help. Prepaid meters can be good for people on a budget since there is no bill at every month. They used to be more expensive but the government

has made them cheaper. The interviewee has had one for 15 years and swears by it as it makes her more efficient.

**What are the available benefits for people?**

The government will provide loft insulation for some homes. There was a program that recently ended, or is ending soon, which helps people pay for solar panels. There are schemes which focus on people with benefits such as the Warm Front Scheme. A complaint with the Warm Front Scheme, though, is that it still asks for money to help subsidize the program. Age concern (note: now called Age UK) provides elderly people with information. Many government programs are not effective because they utilize private companies that are out to make money.

**What are reasons people do not take advantage of these benefits when they qualify for those grants and programs?**

People are hesitant to use the resources offered by programs. Additionally, people want to feel self-sufficient. In some cases, the language barrier can also be a problem.

**Are charity programs used often? Why or why not?**

Many programs are not being used by people on benefits, possibly because of pride and awareness. Also, programs do look at money to determine if people qualify or not. Because of this, some people may not qualify.

Interview with: Cheryl Giddy

Affiliated with: Commonsense

Conducted: March 29, 2012

Interviewer: Catherine and Will

Notes: Jared

**What are some common questions that clients ask about energy efficiency, energy conservation, and saving money on energy?**

Cheryl talks to many families who have prepayment meters, even though this tends to be more expensive than paying monthly. Many people want to switch from direct debit to prepayment meters to make it easier to manage. Generally not much advice is given; they will just call the company and ask questions for people.

**Do people understand that switching companies, utilizing programs, or other methods can be used to save money?**

I do not come across people who ask, I assume people know they can switch.

**What are the major barriers preventing people from utilizing these programs?**

Programs are not well known, I know private renters get money for insulation but housing associations have to pay.

**Do you feel that you are knowledgeable enough to answer questions about energy efficiency from clients or to direct them to organizations they can use?**

I feel knowledgeable enough, but I usually just go online to get information. I would use information if provided about energy programs. Fuel poverty is a big problem in the community. Lots of people cannot afford energy. I also know there are some grants that can clear energy debt.

**Are there specific areas you feel are low in knowledge among the CCDT staff as a whole?**

Learning more about special programs or good deals on energy would be helpful. It can be hard to find information on Google.

**Energy helpline is a comparison website people can use to switch energy providers, have you ever used that to find the best deal?**



No, I've never heard of it.

**What organizations do you know of that can help people with their energy bills, and do you refer people to those organizations?**

The only one I have really used is the British Gas grant, which helps people in debt on their utilities.

**Have you gotten feedback on any of those organizations?**

Denise [a member of staff] had a grant years ago; it was a very long process with a lot of required information.

Interview with: Colin Tanner

Affiliated with: Moat (Housing Association)

Conducted: March 30, 2012

Interviewer: Catherine and Will

Notes: Kate and Jared

### **What types of energy efficiency measures are generally used in Moat Housing?**

1. Moat worked with the company Groundwork, which has funding from the central government and gives free energy reducing devices such as low flow showerheads. Moat hosted an event to educate residents about energy efficiency for example habit changes to save money. There was also information about how to switch energy providers.
2. Moat informs residents that they can change energy provider by going online or calling with their old bill, then asking the company to change tariffs or alter cost per unit.
3. A program called Which Survey exists that is a consumer magazine big scheme for large amounts of people to challenge energy providers to provide a better energy deal.

### **Is there anything that tenants are not allowed to do to their home to increase the energy efficiency?**

There are a couple types of housing including general need, free holder, and lease holder. General need has repairs done directly by Moat. Free holders and lease holders can do modifications they would like to, but must obtain permission first. Some homes are difficult to insulate because there is not much room in roof space.

People are not allowed to knock down walls or change windows. I am unsure about how the windows in all homes are. Tenants cannot change the look of the front of the house. General needs tenants must ask Moat for permission or they could be charged for damages.

I am unsure if people are aware they can make changes; people just need permission.

### **Does Moat regulate the energy companies or tariffs which tenants are allowed to use?**

No, people are free to choose any company or tariff they want. EDF and British Gas are the most commonly used. Residents often do not find cheaper rates. Moat does not want to give advice because they do not want to be viewed as having all the information, they can only inform of a possible option.

### **What are typical charges or tariffs that people pay for their energy?**

To give a quick answer, I am unsure. Larger families use more energy than smaller families. As you noted in your proposal, Merton has a high excess winter death. Working with vulnerable groups could help this. Doing presentations with ageUK helps is also an effective way to help this problem. Look at the background included in my presentation for educating residents about changing energy providers. You need to understand that Merton is a high area of deprivation.

People do not know enough about tariffs because they do not do research. There have been events to educate residents with Energy Helpline and Utility Warehouse. Educating and changing habits is important. 400 people attended the advice event we held and there was very positive feedback.

It is difficult to figure out how to encourage people to attend events like this. There were money advisors there and even a masseur to draw people in. The masseur was there to help alleviate stress and there was also free lunch and children's activities.

In the end people need to help themselves.

### **What has Moat done to alleviate the stress of rising fuel costs for its tenants?**

Moat cannot do much more than running events like the one described earlier at the moment. Future targets are focusing on the Social Economic Regeneration (SER) agenda. Moat is trying to improve the insulation in homes. Moat is aware of the need of higher energy efficiency in their housing units.

Interview with: Tim Sargeant

Assistant Director, Community Development and Regeneration for Merton Priory Homes

Conducted: April 13, 2012

Interviewer: Catherine and Will

Notes: Jared

## **Overview of Merton Priory Homes**

Merton Priory Homes (MPH) has been in existence for two years after taking over control of all council housing stock. The borough of Merton had been forced to sell their housing stock as they had been unable to invest in the property and also had been unable to create a viable business plan. MPH currently owns 6,300 rented properties as well as another 2,000 lease held properties. MPH has begun an extensive multimillion dollar plan over the next thirty years to invest in the quality and energy efficiency of Merton's housing stock.

### **What types of energy efficiency measures are generally used in MPH?**

Currently there are many problems with the aging housing stock under the control of MPH. The majority of housing stock was built either in the 1920s or between 1950 and 1980. The early 1920s stock is single skinned and therefore is not suitable for cavity wall insulation. All housing stock built after 1925 has cavity walls and therefore can be insulated. MPH typically makes a point of adding cavity wall insulation when it is possible but this usually depends on the availability of funds such as grant funding.

The housing stock built between 1960 and 1980s are the largest problems as these homes were built for a short life. These homes have failing cladding systems and roof systems. The design of these homes has led to these problems as they were built untraditionally with flat roofs that are difficult to maintain. Additionally the 1985 act as made MPH look closely at all concrete homes within their housing stock that need to be brought up to modern standard. Within five years many of these homes could become dangerous to live in.

MPH also has created an affordable warmth delivery plan which current targets any housing stock within the association with a SAP below 50. MPH conducted a survey of all properties to obtain accurate SAP data that allows them to better understand the quality of their housing from an energy efficiency standpoint. The MPH strategy currently focuses on buildings in the worst

condition such as properties with no roof insulation. As these properties are dealt with, MPH is developing a new strategy to continually improve the efficiency of homes.

Windows within the housing stock are not all double-glazed. It is not likely that all windows will be double glazed until the end of 2015.

**Is there anything that tenants are not allowed to do to their home to increase the energy efficiency?**

To make energy efficiency improvements to their homes, individuals just have to submit an application to MPH. Additionally if planning permission is necessary they must get it from the planning association. Residents may have to go through planning association if their improvements may change the outside look of the building. MPH would never unreasonably withhold a request and tenants are welcome to put in more insulation or make heating improvements. However it is very unlikely that most of the residents would be able to afford work themselves.

**Does MPH regulate the energy companies or tariffs which tenants are allowed to use?**

Tenants are able to pay for their energy in all sorts of ways and MPH has no power to regulate this. MPH only provides advice on how to find the best possible deal which is done through referrals to comparison sites. It is extremely difficult to work out the best deal as many variables will influence cost. It is likely that many tenants are paying more for their energy as they are using prepayment meters, which are one of the most expensive methods of paying for energy.

**What has MPH done to alleviate the stress of rising fuel costs for its tenants?**

MPH is currently planning to replace insulation in buildings with low-grade insulation. Also, the housing association will begin focusing on improving SAP ratings. MPH will advise residents on how to apply for available grants. Additionally they will be running a community energy champion program in which twenty residents will be trained to provide energy efficiency advice to other residents. They hope that these “energy champions” will help tenants to make behavioral changes that will become more important as energy prices rise.

Sargent recognized the importance of community influence and stated that MPH is trying to use this as a tool. When asked about the idea of using community leaders by the project he agreed that community leaders were an important tool to provide energy efficiency information to the public.

MPH also looked at the income of tenants and their ability to manage money. They have set up a series of initiatives surrounding money events in which energy and debt advisors are available to tenants. MPH has found that some of these events have large attendances while others are not well attended.

Additionally MPH has created program that provide kids with energy efficiency information and knowledge of what behaviors can reduce energy use. MPH has found that children are a very persuasive method of reaching adults.

### **What government energy efficiency programs has MPH worked with?**

MPH has worked with the community energy saving program (CESP) which applies to the 10% most deprived areas within the UK. This program applies to five areas within Merton where MPH has estates. While many estates owned by MPH qualify for this program it is still difficult to understand. This scheme has not been very effective and current providers and trying to use up CESP money so more money may be available for additional programs. CESP scheme is so complicated that normal people will not go for it.

MPH is also currently considering becoming involved with the new Green Deal program that is being developed. As the Green Deal is a very complex system MPH must be sure that the offer is beneficial before getting involved. In this plan individuals will pay for improvement through their heating bills. Tim Sargeant does not believe that this program is subsidized enough as it is asking the poorest people to pay for improvements. MPH must be extremely cautious with this new program but the housing association federation will probably determine if MPH becomes involved.

## Appendix E: Survey Questions and Results

### Survey Questions and Answers

Questions and Answers	Frequency	People Interviewed	Percentage
<b>Who owns your home?</b>		7	
MPH	4		57%
Private	2		29%
Other RSL	1		14%
<b>What method do you use to pay for energy?</b>		47	
Credit	1		2%
Direct Debit	30		64%
Prepayment	10		21%
Send payment after receiving bill	4		9%
Other	2		4%
<b>What method do you prefer to learn of new programs?</b>		47	
Leaflets	9		19%
Internet	6		13%
Phone	2		4%
Door to door	6		13%
TV	14		30%
Other	11		23%
<b>If aware, what keeps you from using available energy saving programs?</b>		47	
Trust/ Skepticism	5		11%
Convenience/ Accessibility	14		30%
Don't Qualify	2		4%
Doesn't know	18		38%
Nothing	8		17%

<b>What improvement have you made</b>		43	
Low energy light bulbs	11	answers	26%
Draught proofing	4		9%
Loft insulation	7	30	16%
Double glazed windows	9	people surveyed	21%
Hot water cylinder jacket	5		12%
Low energy appliances	4		9%
have not made improvements	1		2%
other	2		5%
<b>Would you be interested in new methods to save energy?</b>		34	
Yes	21		62%
No	13		38%
<b>Have heard of energy saving programs?</b>		47	
Yes	8		17%
No	39		83%
<b>Have you recently considered switching energy provider?</b>		17	
Yes	6		35%
No	11		65%
<b>Have you recently considered switching energy provider?</b>		17	
Yes	6		35%
No	11		65%



## Appendix F: Focus Group Summary

Focus Group March 30, 2012

Discussion led by: Catherine and Will

Note takers: Jared and Kate

### Summary

People tend to be very skeptical of companies and programs, and are not likely to switch unless given the motivation. That can be through showing the ease of switching or from proving that a switch will be beneficial. Major barriers to using programs include trust, ease of use, and awareness. The method of payment for energy companies is unfair, in that people who have the hardest time paying for energy are more often put payment plans that depend on how much they can pay at that moment and charge a higher rate. However, people get so much unhelpful information thrown at them these days that it's hard for them to accept good advice. Most people are extremely unreceptive to information presented in arbitrary pamphlets, impersonal mailings, by calls, or by people going door to door. The best way to get information to people is by word of mouth and using community leaders and friends to move spread that information along. Because the leaders and friends are already trusted, people are more likely to listen to them than to a stranger whose trustworthiness is questionable. When presenting information, showing quantifiable differences that changes can make in a way that's easy to understand would leave a lasting impression and would best way get the point across.

#### **1. Have you noticed a strain in the Merton community due to rising energy costs?**

As people see their bills continue going up, they feel helpless to do anything about it. People don't understand how to switch energy providers, and even then they are reluctant to switch. However, it turns out to be a very easy process. All a person has to do is call one of the companies and they'll take care of the rest. The person receives one last bill from their original provider, and then start paying the new one. People need to finally get themselves to switch, but once they have that momentum, it's an extremely easy process. However, some have never given it a second thought, just paying the bill and moving on.

*One person switched from British Gas to Eon and back. They found that British Gas charges a client after the energy is used, whereas Eon charges for a year in advance. Additionally, British Gas serviced their boiler, which made BG a better provider for them than Eon.*

Additionally, expectations about heating today are different than they were many years ago. When central heating was introduced to most of the country, everything changed. Before, only the main room in houses was heated, not the whole house. What is interesting is that when petroleum was cheap, the expected house temperature was a lot lower. Now that prices are much higher, the expected temperature is also much higher. People seem to have gotten used to being warm and now most would not consider turning off the heat at night. Some do, but the survival instinct to wrap up has gone. It also seems like instant gratification instead of learning to put on another layer.

## **2. What are some examples of methods people you know have done to reduce energy costs?**

Sometimes the council, and occasionally even the government, sends letters to the more elderly residents, offering free insulation checks, monitors to determine energy usage, etc. Many residents have accepted offers like these to make energy improvements, even small ones. In fact, the usefulness and visual appeal of energy efficient bulbs have improved drastically, which in turn has made people more likely to use them.

## **3. What programs are available in the community to save money on energy?**

People are aware of programs such as the Green Doctors, The Warm Front Scheme, Energy Helpline, and USwitch. They're not sure if Warm front is still running, though. A new program is run by the guys from Which magazine. There is a similar group in North Devon putting together a consortium of 100,000 ready-made customers and going to energy companies to make a deal. The group is asking for a company's best deal in exchange for the large number of new customers.

The scariest thing for people is to sign up for a company for long periods of time. The problem with this is that they have to watch out for hidden details in contracts. One family used NPower for two years when someone else came to their door and offered a better deal. At the point of presentation, all of the calculations made sense, they could grasp what would happen, and it seemed right. They were convinced and switched providers. Four months later, their bills jumped. After that, the family was involved with a messy war of hidden details with the new company. It turned out that the tariff was so complex that neither the family nor the salesman fully understood everything. Because of cases like these, one of the biggest obstacles to improving awareness is understanding the tariffs at the point of sale and their sustainability. It's impossible to know what you're buying.

Ever since the energy industry was privatized, there are new companies entering the business. There are few, if any, energy companies that are UK-owned at this time. There is a need for more independent advice and support. The problem is, looking at the Green Doctors, the government funding is only for a limited time, with no plans or succession strategy for after the grant ends. The project only runs for that grant period and then moves to where money is available. Getting grant funding is chasing money for six months, wasting time. It's also incredibly frustrating to keep fighting for more money.

Everything is spinning out of control and the addition of the smaller companies has made it harder to discern details. For example, Utility warehouse has been trying to offer all utilities in one bundle and tries to make it sound as good as possible- too good to be true. Once that deal is broken down, it turns out to be terrible. But there are very good speakers and convincing salesmen trying to get people to switch. In this case, it's sometimes better to not use one supplier for everything.

#### **4. What's the best way to raise awareness of current energy efficiency programs and methods?**

Word of mouth is the best way to raise awareness. People don't actually read advertising, no one mails anything important these days, and what does come in the mail isn't addressed to specific people. There's also so much information that's being thrown at people that they become numb to people telling them anything. When people see a salesman, they immediately think that he's going to con them. The private sector is seen as providing only biased truth. However, people will act if they receive information from people that they trust or from a known, credible organization. If we target people who have good standing in their environment, it's likely that people who come to listen will actually accept the information that's being given. Religious leaders aren't the only ones who would be good for this, as the council could help as well.

#### **5. What are some advertising methods which people generally don't like?**

People don't answer the door readily. The only people who actually go door-to-door these days are people you don't want to come. Some people don't answer their door unless they're expecting something. Additionally, harassing phone calls are awful. People tend to wait for calls to go to voicemail to deter solicitors, and don't answer the phone for numbers that they can't see.

**6. What would be the best way to present information educating people about energy saving practices?**

The best way would be to work through agencies and organizations that clients are already connected to, and then to talk face to face. All that's needed is to find a way to get people started. The people in fuel poverty are really trapped in prepayment, making them budget carefully instead of getting caught in in cycles. However, people focus money on what they need, such as regular bills, and not on what they require, such as smaller needs. If money is just on a bill, they're not going to be able to physically save up their money, which is why direct debit may not work for some. However, energy companies penalize those paying with prepayment. The people who are least likely to have bank accounts are the ones who are going to go on the most expensive options offered by companies. This needs to be reversed so that the highest energy saving is given to those with the lowest incomes.

In the coming years, there is legislation in the works that will be force technology onto energy suppliers. At the present time, there's a new method of payment that came out where people are given a monitor for their electric meters. They're then billed monthly for the exact amount that was used instead of giving estimates. This is much more moral, and because of competition other companies are beginning to give better deals.

**7. Would people be more energy conscious if they knew exactly how much money would be saved?**

If they were educated, yes. Education is very important, as people need to know things like to turn appliances off and not leave them on Standby. It would be interesting to know whether it costs more to leave a TV on standby while going away or to leave a hall light on. Even people who are fairly well educated don't know simple things like these. Knowing exactly how much energy being used is good and helps with understanding. When presenting information, it would also be helpful to have visual aids that are fairly simple and easy to understand.

## **Appendix G: List of Community Leaders Contacted**

1. Pastor Agnes, Cosec Ministries International
2. Ime Akpabio, New Testament Assembly
3. Pastor Mark Hall, Faith Prayer Temple
4. Pastor James, Miracle Bible Ministries
5. Pastor Jean, Powerful Liberating Gospel Ministry
6. Pastor Mike Jefferson, The Way CF
7. Perpetua Mathan, St. Michael's Catholic Church
8. Pastor Elvis Mensah, Christ Preachers Church International
9. Father Huebert Miranda, St. Michael's Catholic Church
10. Reverend Jane Roberts, Church of the Ascension
11. Reverend Gerry Stanton, Pollards Hill Baptist Church
12. Reverend Pam Stevenson, Church of the Ascension

# Appendix H: Staff Training Presentation

## Solutions to Fuel Poverty

HOW TO HELP CLIENTS OF THE COMMONSIDE COMMUNITY DEVELOPMENT TRUST SAVE MONEY ON THEIR ENERGY COSTS

### Overview

- What is fuel poverty
- What creates fuel poverty
- What can help fuel poverty

### What is fuel poverty?

By definition fuel poverty is spending more than 10% of your income on energy.

£10 £10 £10  
£10 £10 £10 £10  
£10 £10 £10

### How can you tell if someone needs help?

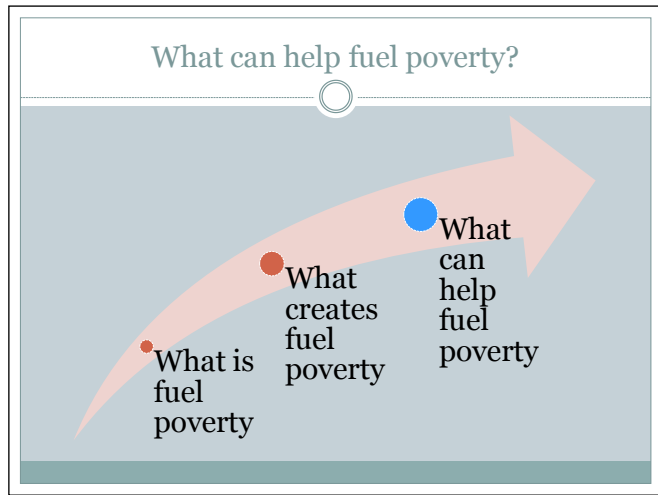
- My home is too cold
- My home has draughts
- I use a prepayment meter to avoid debt
- My fuel bills are too high
- I only heat one room in my house
- I ration fuel so I don't spend too much

### What creates fuel poverty?

- What is fuel poverty
- What creates fuel poverty
- What can help fuel poverty

### Factors which cause fuel poverty

- **Low income**
  - A low income makes energy bills a large burden on households. With the elderly it is an issue since they are on a fixed pension and if more money needs to be spent on energy less can be spent elsewhere
- **High unit cost of energy**
  - A high unit cost of energy (£/kiloWatt hour or kWh) means energy is expensive. This factor has been the main change recently causing a rise in fuel poverty.
- **High amount of energy used**
  - Large amounts of energy used means it's more expensive since the more you use the more it costs.



- ## Helping Low Income
- Make sure people are claiming all the benefits for which they are eligible
  - The Winter Fuel Payment and Cold Weather Payment may be able to help

- ## Winter Fuel Payment
- The Winter fuel payment is a tax-free payment to help older people keep warm during the winter.
  - If born on or before July 5, 1951 you qualify (for Winter 2012/2013)
  - Click on the following link to see how much different situations receive:
    - [http://www.direct.gov.uk/en/Pensionsandretirementplanning/Benefits/BenefitsInRetirement/DG\\_179916](http://www.direct.gov.uk/en/Pensionsandretirementplanning/Benefits/BenefitsInRetirement/DG_179916)

## Applying for the winter fuel payment

Go to the below link, and scroll down until you see the following to see the application

[http://www.direct.gov.uk/en/Pensionsandretirementplanning/Benefits/BenefitsInRetirement/DG\\_198331](http://www.direct.gov.uk/en/Pensionsandretirementplanning/Benefits/BenefitsInRetirement/DG_198331)

- ## Cold Weather Payment
- Automatic if you receive one of the following benefits:
    - Pension Credit
    - Income Support
    - Income-based Jobseeker's Allowance
    - Income-related Employment and Support Allowance (ESA)
  - £25 for each week of cold weather in the winter
  - No application necessary! Should be automatic.
  - Problems? Call your pension centre

## Solutions to Fuel Poverty

**REDUCE UNIT COST OF ENERGY**

```

    graph LR
      A[Overcoming Low Income] --> B[Reducing Unit Cost]
      B --> C[Reducing Units Used]
      C --> D[Erasing energy debt]
  
```

## Help reduce high energy costs

- Switch energy providers
- Use comparison websites that are backed by the Consumer Focus Confidence Code, which means they meet certain standards and present accurate and unbiased information

## Consumer Confidence Focus Code

Accredited Energy Companies

<ul style="list-style-type: none"> <li><a href="http://uSwitch.com">uSwitch.com</a></li> <li><a href="http://energyhelpline.com">energyhelpline.com</a></li> <li><a href="http://UKPower.co.uk">UKPower.co.uk</a></li> <li><a href="http://SimplySwitch">SimplySwitch</a></li> <li><a href="http://TheEnergyShop.com">TheEnergyShop.com</a></li> <li><a href="http://beatthatquote.com">beatthatquote.com</a></li> </ul>	<ul style="list-style-type: none"> <li><a href="http://MoneySupermarket.com">MoneySupermarket.com</a></li> <li><a href="http://Unravelit">Unravelit</a></li> <li><a href="http://Confused.com">Confused.com</a></li> <li><a href="http://Energylinx">Energylinx</a></li> <li><a href="http://Fuelswitch.com">Fuelswitch.com</a></li> <li><a href="http://Which? Switch">Which? Switch</a></li> <li><a href="http://switchelectricandgas.com">switchelectricandgas.com</a></li> </ul>
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## Energy Helpline

## USwitch

## Try it!

- Go to each website and look into how to use them. Try putting in your information and maybe you'll find out you're spending too much!

<http://www.uswitch.com/>

<http://www.energyhelpline.com/>

- Use whichever you like best, they should present the same options.



# Solutions to Fuel Poverty

REDUCE THE NUMBER OF UNITS USED



## Reducing Units Used Habits

- Switch off lights when not in use
- Turn electronics off, not just on standby
- Close curtains at dusk and open for sunshine
- When boiling water, fill the kettle only with what you need
- Unplug chargers when not in use



## Reducing Units Used Programs and DIY

- Programs
  - Warm Front Scheme
  - London Warm Zones
  - Affordable Energy
  - Wandle Valley Low Carbon Zone (only until April 2012)
- Do-it-yourself
  - Water Cylinder Jacket
  - Reduce draughts
  - Low energy light bulbs

## Energy Efficiency Improvements

### Warm Front Scheme

Must own or rent your home and have disability or income related benefit	Can receive up to £3500 for energy efficiency improvements	Apply online
--	--	--------------

## Insulation

### London Warm Zones

Homeowner or private tenant over 65 years of age or in receipt of income or disability benefits	Free or discounted insulation (£183.75 from £482 full price)	Apply online
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## Insulation

### Affordable Energy

Free to those 70+ years of age receiving benefits in Merton Reduced for anyone living in Merton	Discounted insulation from £142	Call 0800 014 7411 and answer questions about your home for a free home assessment
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## Wandle Valley Low Carbon Zone

- Note: **Ends April 31, 2012**
- Live around the Phipps Bridge, Cherry Tree and New Close area
- Call 020 8687 4050 and ask to speak to a Green Doctor
- They will come and install up to £85 of free devices in a home

## Do-it-yourself

- Hot Water Cylinder Jacket
- Look at: <http://www.energysavingtrust.org.uk/In-your-home/Heating-and-hot-water/Insulating-your-tank-and-pipes>
- Draught-proof your home
- Look at: <http://www.energysavingtrust.org.uk/In-your-home/Roofs-floors-walls-and-windows/Draught-proofing>



## Solutions to Fuel Poverty

### ERASE ENERGY DEBT



## Erase Energy Debt

- The EDF Energy Trust
- The British Gas Energy Trust



## The British Gas Energy Trust

- About:
  - "The British Gas Energy Trust is a registered charity, operating since 2004, to help individuals and families in poverty, suffering or other distress who are struggling to pay their gas and/or electricity debts. Applications to the Trust are welcomed from anyone living within England, Scotland or Wales."
- The Trust helps by giving grants to:
  - Clear gas and electricity debts.
  - Clear other priority household debts or purchase essential household items. These payments are known as Further Assistance Payments (FAPs).
- The aim of the Trust is to give vulnerable individuals and families a fresh start and enable them to remain debt free.

## EDF Energy Trust

- About:
  - "The EDF Energy Trust is a registered charity, operating since 2003, to help individuals and families in poverty, suffering or other distress who are struggling to pay their gas and/or electricity debts. Applications to the Trust are welcomed from anyone living within England, Scotland or Wales."
- The Trust helps by giving grants to:
  - Clear gas and electricity debts.
  - Clear other priority household debts or purchase essential household items. These payments are known as Further Assistance Payments (FAPs).
- The aim of the Trust is to give vulnerable individuals and families a fresh start and enable them to keep free of debt going forward.

## Application process

- Both have the same application process and same required information for the application
- Ways to apply:
  - Online Application form
  - Download → print and mail or fill out on the computer and email it
- Cannot assess application until all supported materials are provided
- Trusts acknowledge receipt and request further information if needed at this stage
- Trust will always write to inform applicant if they are successful or unsuccessful

## Going through the form

Look at the form for full details of each section.

- Who can apply
- How can the trust help
- Filling in the application form
- Sending in your application
- How they deal with your application
- Applying to the Trust again
- Application

## Who can apply

- If you are in need, hardship, or other distress. Particularly if you are unable to meet or pay charges for domestic gas or electricity services.
- Other help may be available in the form of grants called Further Assistance Payments (FAPs)
- Only the account holder (person(s) name on bill) can apply for help with gas, electricity, water, or sewerage debts.

## How can the Trust help?

- CAN clear domestic electricity, gas, water, and sewerage debts.
- CAN help clear other priority household debts and purchase essential household items.
- CANNOT give loans or help with bills paid or items bought
- CANNOT help with:
  - Fines for criminal offences
  - Educational or training needs
  - Debts to central or local government departments e.g. tax and national insurance
  - Deposits to secure accommodation
  - Medical equipment, aids and adaptations
  - Over payment of benefits
  - Business debts
  - Catalogues, credit cards, personal loans and other forms of non-secured lending
  - Holidays

## Filling in your application

- Complete all sections or insert N/A (not applicable)
- If needing help with electricity, gas, water, or sewerage debts, **provide copy of most recent bill showing ACTUAL usage (not estimated)**
- **Also provide meter reading taken on the date you submit your application**
- Send proof of income, all evidence must be less than 3 months old
- Send copies, not originals (originals not returned)
- Sign declaration in section 12

## Send in application

Send completed applications to:

### **EDF**

Freepost RLXG-RBYJ-USXE, EDF Energy Trust, PO Box 42, Peterborough, PE3 8X

### **British Gas**

Freepost RRZJ-XBSY-GYRG, British Gas Energy Trust, PO Box 42, Peterborough, PE3 8X

## How your application is dealt with

- Provide information to organizations which may be of interest to you
- Use of information for research and analysis
- Receive letters, telephone calls or home visits for assessment process
- Payment made direct to supplier if application successful
- If qualify for other trusts run by Charis, application considered automatically
- If able to help with FAPs, will write
- If unable to help, will write (does not give reason when grant is not awarded)
- Can take several weeks to process application

## Apply to the Trust again

- If you receive an award, you cannot re-apply to the Trust for a period of two years.
- If you do not receive an award, you can re-apply after six months.

**Decisions are final, no appeals**

## Application

- Section 10
  - Explaining why a payment will help, the Trust needs to know:
    - ✦ How you got into difficulties, give detail about how long you have had trouble paying the bills and why
    - ✦ You will be able to manage bills in the future → explain how you will keep paying your bills
    - ✦ Any particular hardship within your household
    - ✦ What might happen if debt is not paid (evicted from home, disconnected?)

## Using what you have

CHECKLIST  
INFORMATION SHEETS  
INTERNET

## Checklist

- Organized by what the program can do
- Has brief description of qualification criteria and benefits that can be gained from each program
- Refers to information sheets
- Good for a quick glance of what may be available



## Information sheets

- Has information on each program we've learned about
- Has following sections:
  - Information
  - Qualification Criteria
  - Benefits
  - How to Apply
  - Process
  - Contact
  - Notes



## Internet



- Under contacts a website is provided if available
- Look on this for accurate and up-to-date information on each program
- Where to look for new programs
  - Merton Council – Energy efficiency grants and discounts
    - × <http://www.merton.gov.uk/environment/sustainability-climate/energy/energyefficiencygrantsanddiscounts.htm>
  - Department of Energy & Climate Change – Funding & Support
    - × <http://www.decc.gov.uk/en/content/cms/funding/funding.aspx>
  - Consumer Focus Confidence Code – switching energy providers
    - × <http://www.consumerfocus.org.uk/get-advice/energy/confidence-code>
  - Energy Savings Trust
    - × <http://www.energysavingtrust.org.uk/>

## Thank you

We hope you will be able to better aid people using some of the information provided

## Appendix J: Staff Checklist

What can be done?		Qualification	Benefit	Page in packet	
Switch energy provider		Any listed on: <a href="http://www.consumerfocus.org.uk/get-advice/energy/confidence-code">http://www.consumerfocus.org.uk/get-advice/energy/confidence-code</a>	None-anyone can do this	Can save money by switching provider	
		Energy Helpline		1	
		Uswitch		2	
Money from the Government					
	Winter	Winter Fuel Payment	Born on or before 5 July 1951	£200 for winter	3
	Winter	Cold Weather Payment	Receive benefits for pension credit, income support, income based Jobseeker's Allowance, or income related ESA	£25/week of cold weather	4
	Autumn 2012	Warm Home Discount	See sheet for details	£130	5
		Broader Group Schemes under the Warm Home Discount	Varies by provider	£120	6
Improvements for Home					
		Warm Front Scheme	Own or rent home and disability or income related benefit	Up to £3500 for household improvements	7
		London Warm Zones	Homeowner or private tenant over 65 years or in receipt of income or disability benefits	Free insulation for those who qualify, discounted for those who don't	8
		Affordable Energy	Free – 70+ years of age or receiving benefits in Merton Discount – Live in Merton	Discounted insulation £140 each	9
In Energy Debt			Can apply if in need, hardship, other distress, unable to meet or pay charges for energy	Can clear energy, gas, water, sewerage debts	
		The British Gas Energy Trust		11	
	EDF Energy Trust			12	

## Appendix K: Staff Information Sheets

### Affordable Energy

<p>Information about Program</p> <p>The program provides free loft and cavity insulation to those who qualify and discounted loft and cavity insulation to everyone.</p>	<p>Qualification Criteria</p> <p>To receive free insulation you must be 70+ years old or be receiving benefits and living in the borough of Merton. To receive discounted insulation you must be living in the borough of Merton.</p>
<p>Benefits</p> <p>The benefit is free loft and cavity insulation or discounted insulation of £140 each.</p>	<p>How to Apply</p> <p>See Process section.</p>
<p>Process</p> <ul style="list-style-type: none"><li>• Call: 0800 014 7411</li><li>• Answer questions about your home.</li><li>• A surveyor will come to your home to ensure it needs the insulation within 1-3 weeks.</li><li>• If determined necessary, a contractor will be sent to your home to do the work.</li></ul>	<p>Contact</p> <p>Phone number: 0800 014 7411</p> <p>Notes:</p> <p>Website:</p> <p><a href="http://www.affordableenergy.co.uk/index.php">http://www.affordableenergy.co.uk/index.php</a></p> <p>More information:</p> <p><a href="http://www.merton.gov.uk/environment/sustainability-climate/energy/energyefficiencygrantsanddiscounts.htm">http://www.merton.gov.uk/environment/sustainability-climate/energy/energyefficiencygrantsanddiscounts.htm</a></p>

## British Gas Trust

### Information

The British Gas Energy Trust can clear energy debts, clear other priority household debts, and purchase essential household items.

### Benefits

- The trust can help clear domestic energy, gas, water, and sewerage debts.
- It can help clear other priority household debts and purchase essential household items.

Note: It cannot give loans, help with bills already paid, or help with items already bought.

### Process

The trust will send an acknowledgement receipt of application. If more information is needed it will be requested at this stage and 4 weeks will be given to provide the required information.

If you are asking for help with gas or electricity debt, the supplying company will be contacted to confirm amount owed.

The Trust will inform the applicant if successful or not successful and payment will be made to their supplying company.

### Qualification Criteria

You can apply to the trust if you are in need, hardship, or other distress, and particularly if you are unable to meet or pay charges for your supply of domestic gas or electricity services **and** are the account holder of the utility.

### How to Apply

Fill out the form online at:

<https://bget.app.charisgrants.com/home/index>

To Print and send in:

Go to the following URL, and click the link at the end of “*It is possible to print a copy of the application form by clicking here*” in the fourth paragraph.

<http://www.britishgasenergytrust.org.uk/application-process>

Send the printed form to  
Freepost RRZJ-XBSY-GYRG, British Gas  
Energy Trust, PO Box 42, Peterborough, PE3  
8XH

### Contact

Telephone number: 01733 421060

Email: [bget@charisgrants.com](mailto:bget@charisgrants.com)

### Notes:

- Someone may call or visit your home
- The application process can be complicated
- Commonsense can be given as who the Trust should speak with regarding the application
- Application includes a statement of how the Trust can help and about the debts including:
  - Why you got into difficulties;
  - How will you manage in the future;
  - Any particular hardship;
  - What might happen if debt is not paid (evicted, fuel disconnected, etc).
- Submit copies, as originals are not returned



## Broader Group Schemes under Warm Home Discount

<p>Information</p> <p>Households who do are not receiving the Guaranteed Credit element of pension credit but still meet the remaining qualifications may submit an application with their energy provider to be considered for the electricity bill winter discount.</p>	<p>Qualification Criteria</p> <p>Must use one of nine participating energy providers (Atlantic, British Gas, EDF, E.ON nPower, Scottish Hydro, Southern Electric, SSE, Swalec). More specific qualifications vary depending on provider.</p> <p>Specific qualifications may involve some or all of the following:</p> <ul style="list-style-type: none"><li>• Using the provider for the whole winter (October to March);</li><li>• Being in receipt of income benefits;</li><li>• Having an annual income of less than £16,190 and spending 10% of annual income on energy;</li><li>• Living with a mental or physical disability or illness, or in a vulnerable household (such as having children aged 5 or under, the account holder or partner are age 60 or over, etc.).</li></ul>
<p>Benefits</p> <p>Accepted applicants will receive £120 off electricity bill before the end of March (March 31<sup>st</sup> for the 2012/2013 season).</p>	<p>How to Apply</p> <p>The account holder must submit a specific Warm Home Discount Scheme application to their electricity providers. Benefits will be received by the end of March.</p>
<p>Process</p> <p>Not available at the moment.</p>	<p>Contact</p> <p>This varies by provider. See the following URL: <a href="http://www.decc.gov.uk/en/content/cms/funding/whds/whd_broader/whd_broader.aspx">http://www.decc.gov.uk/en/content/cms/funding/whds/whd_broader/whd_broader.aspx</a></p>
<p>Notes:</p> <p>Not all applicants can be given a rebate, but details are kept for the next year in some cases.</p>	

## Cold Weather Payment

<p>Information</p> <p>Cold Weather Payments help people, who get certain income-related benefits, with their increased heating costs caused by periods of very cold weather during the winter.</p>	<p>Qualification Criteria</p> <p>You will receive it automatically if you receive one of the following benefits:</p> <ul style="list-style-type: none"><li>• Pension Credit</li><li>• Income Support</li><li>• Income-based Jobseeker's Allowance</li><li>• Income-related Employment and Support Allowance (ESA)</li></ul>
<p>Benefits</p> <p>A person can receive £25 for each week of cold weather in the winter.</p>	<p>How to Apply</p> <p>No application necessary! If you qualify, then you should receive it.</p>
<p>Process</p> <ul style="list-style-type: none"><li>• The Cold Weather Payments scheme runs every winter from 1 November and 31 March.</li><li>• A network of weather stations gathers temperature information. This is used to see whether there has been a 'period of very cold weather' in any postcode area.</li><li>• When there is a period of very cold weather in your postcode area, a Cold Weather Payment is made to eligible people who live there.</li><li>• When there hasn't been a period of very cold weather in your postcode area, a Cold Weather Payment will not be paid.</li><li>• People who live near to each other but in different postcode areas might get Cold Weather payments at different times.</li></ul>	<p>Contact</p> <p><a href="http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/On_a_low_income/DG_10018668">http://www.direct.gov.uk/en/MoneyTaxAndBenefits/BenefitsTaxCreditsAndOtherSupport/On_a_low_income/DG_10018668</a></p>
<p>Notes:</p> <p>If you think you should have had a Cold Weather Payment but haven't received one, use the Postcode Search to check if payments have been made for your postcode area.</p> <p>If you still think you should have had a Cold Weather Payment, tell your pension centre or Jobcentre Plus.</p>	

## EDF Energy Trust

### Information

The EDF Energy Trust can clear energy debts and other priority household debts and purchase essential household items.

### Benefits

- The trust can help clear domestic energy, gas, water, and sewerage debts.
- It can help clear other priority household debts and purchase essential household items.

Note: It cannot give loans, help with bills already paid, or help with items already bought.

### Process

You may receive letters, telephone calls, or home visits as part of the assessment process.

If they are able to help, payment will be made directly to your supplier and a letter will be sent to you telling you that this payment has been made.

If they are unable to help, you will receive a letter saying so.

### Qualification Criteria

You can apply to the trust if you are in need, hardship, or other distress, and particularly if you are unable to meet or pay charges for your supply of domestic gas or electricity services **and** are the account holder of the utility.

### How to Apply

Fill out the application online:

<https://edfet.app.charisgrants.com/home/index>

Print out a form here:

<http://www.edfenergytrust.org.uk/downloads/user-downloads/edf-energy-application-form>

### Contact

Telephone number: 01733 421060

Email: [edfet@charisgrants.com](mailto:edfet@charisgrants.com)

### Notes:

- Someone may call or visit your home
- The application process can be complicated
- Commonsense can be entered as who the Trust should speak with regarding the application
- Application includes statement of how the Trust can help and about the debts including:
  - Why you got into difficulties;
  - How will you manage in the future;
  - Any particular hardship;
  - What might happen if debt is not paid (evicted, fuel disconnected, etc).
- Submit copies, as originals are not returned.

## Energy Helpline

### Information

EnergyHelpline can help you to switch your energy provider. It is an energy comparison website which will show you the cheapest tariffs. It gives non-biased advice and is fully accredited to the Consumer Focus Confidence Code.

### Benefits

At least 10% of customers who used EnergyHelpline to switch their gas and electricity between 1 January 2011 and 1 March 2012 saved £346 a year or more.

Benefits can vary based on your current tariffs, energy usage, and location.

### Process

Check your current tariff against the suppliers and tariffs shown on the results table, and choose a supplier. You can organize the results by price or by service rating.

Choose a supplier and enter your information so that the switch can be made.

The new supplier will arrange the switch, email you confirming the details of the switch, and contact for your old provider.

Within a month you will be given a supply transfer date. On this date, take a meter reading and submit it to your new supplier. The new supplier will contact your old provider and arrange a final bill and close the account.

### Qualification Criteria

Anyone qualifies; all you have to do is put in your information and see what you can save.

### How to Apply

There is no application. You can see if it will help by going to [www.energyhelpline.com](http://www.energyhelpline.com) and typing in your postcode and energy information to begin.

### Contact

[www.energyhelpline.com](http://www.energyhelpline.com)

0800 074 0745

### Notes:

## London Warm Zones

### Information

Those who meet the qualifications can receive free loft and cavity wall insulation.

Those who do not meet the qualifications can receive a discount instead.

### Benefits

People receive a discounted price of £183.75 when full price can be up to £482.

The Potential Savings:

- Houses built before 1990 with 4 inches of insulation or less will typically save £140-£170 per year.
- Houses built between 1930-1980 with un-insulated cavity walls will typically save £75-£150 per year.

### Process

Assessors will visit your home, complete the necessary paperwork, and arrange for the work to be done by an approved contractor.

### Qualification Criteria

To receive free insulation, the applicants must be homeowners and private tenants aged 65 and over or those in receipt of income or disability benefits.

Discounted insulation is available to homeowners and private tenants regardless of income.

### How to Apply

Book a free home assessment at:

<http://www.londonwarmzones.co.uk/enquiry-form.htm>

### Contact

<http://www.merton.gov.uk/environment/sustainability-climate/energy/energyefficiencygrantsanddiscounts.htm>

0800 389 7286

[info@londonwarmzones.co.uk](mailto:info@londonwarmzones.co.uk)

### Notes:

- Someone will need to come to your house

## The Warm Front Scheme

### Information

The scheme provides grants to people on disability or income related benefits to pay for heating and insulation improvements.

### Benefits

A person may receive up to £3500 for household improvements such as:

- Loft insulation
- Draught proofing
- Cavity wall insulation
- Hot water tank insulation
- Heating system
- Glass-fronted fire

### Process

After applying, a Warm Front surveyor will come and measure the energy efficiency of your home using a Standard Assessment Procedure (SAP) and will then make an assessment of which energy efficiency procedures are right for your property.

### Qualification Criteria

To qualify, you must:

- Own your own home/ rent it from a private landlord; and
- Receive a disability benefit or an income related benefit (such as Disability Living Allowance, Attendance Allowance, Pension Credit, Housing Benefit or Council Tax Benefit); and
- Currently live in a poorly insulated home and/or not have a working central heating system.

[http://www.direct.gov.uk/en/Environmentandgreenerliving/Energyandwatersaving/Energygrants/DG\\_10018661](http://www.direct.gov.uk/en/Environmentandgreenerliving/Energyandwatersaving/Energygrants/DG_10018661)

*In addition* to the qualifying benefits listed above, the property you live in must also be poorly insulated and/or not have a working central heating system.

### How to Apply

Fill out the application found at the URL below.

<https://web.carillionplc.com/referrerEBS/createReferralPublic.pdo?referrer=WFPUB>

### Contact

0800 316 2805

[enquiry@carillionplc.com](mailto:enquiry@carillionplc.com)

### Notes:

Website:

[http://www.direct.gov.uk/en/Environmentandgreenerliving/Energyandwatersaving/Energygrants/DG\\_10018661](http://www.direct.gov.uk/en/Environmentandgreenerliving/Energyandwatersaving/Energygrants/DG_10018661)

- Someone will need to come to your house

## USwitch

### Information

Uswitch can help you to switch your energy provider. It is an energy comparison website which will show you the cheapest tariffs. It gives non-biased advice and is fully accredited to the Consumer Focus Confidence Code.

### Benefits

Benefits can vary based on your current tariffs, energy usage, and location.

### Process

Check your current tariff against the suppliers and tariffs shown on the results table, and choose a supplier. You can organize the results by price or by service rating.

Choose a supplier and enter your information so that the switch can be made.

The new supplier will arrange the switch, email you confirming the details of the switch, and contact for your old provider.

Within a month you will be given a supply transfer date. On this date, take a meter reading and submit it to your new supplier. The new supplier will contact your old provider and arrange a final bill and close the account.

### Qualification Criteria

Anyone qualifies; all you have to do is put in your information and see what you can save.

### How to Apply

There is no application. You can see if it will help by going to [uswitch.com](http://uswitch.com) and typing in your postcode and energy information to begin.

### Contact

<http://www.uswitch.com/gas-electricity/comparison>

0800 404 7918

### Notes:

## Wandle Valley Low Carbon Zone

### Information

The Wandle Valley Low Carbon Zone (WVLCZ) is an area in a small part of South Mitcham in the Phipps Bridge, Cherry Tree and New Close Estates.

### Benefits

Applicants can receive up to £85 of free equipment to increase energy efficiency.

### Process

Register online or call to arrange a visit.

What does a Green Doctor visit involve?

- Green Doctor visits are free.
- Visits are between 1.5 and 2.5 hours long.
- An energy survey of your home is carried out.
- A minimum of 6 free energy saving devices are installed.
- Advice on eligibility for free home improvement grants is given.
- You save approx. £100 per year off your gas and electric, depending on the number of devices installed on your property.

### Qualification Criteria

To receive aid, you must live within the zone.

### How to Apply

- Email [WVLCZ@merton.gov.uk](mailto:WVLCZ@merton.gov.uk)
- Call Green Doctors on 020 8687 4050

### Contact

<http://www.merton.gov.uk/environment/sustainability-climate/wvlc.htm>

Telephone: 020 8545 3074

Fax: 020 8545 3074

Email: [WVLCZ@merton.gov.uk](mailto:WVLCZ@merton.gov.uk)

### Notes:

- Will be ending April 2012
- Someone will need to come to your house



## Warm Home Discount

<p>Information</p> <p>The Warm Home Discount Scheme helps some older people with energy costs.</p>	<p>Qualification Criteria</p> <ul style="list-style-type: none"><li>• You are receiving only the Guarantee Credit element of Pension Credit (no Savings Credit)</li><li>• You are aged 80 or over and are receiving the Guarantee Credit and Savings Credit elements of Pension Credit</li></ul> <p><u>And all of the following apply:</u></p> <ul style="list-style-type: none"><li>• Your name, or your partner's name is on your electricity bill</li><li>• You get your electricity from one of the energy suppliers listed: Atlantic, British Gas, EDF Energy, E.ON, Equipower, Equigas, Manweb, M&amp;S Energy, npower, Sainsbury's Energy, Scottish Gas, Scottish Hydro, ScottishPower, Southern Electric, SSE, Swalec and Utility Warehouse.</li></ul>
<p>Benefits</p> <p>If you qualify you'll receive £130 towards your electricity bill in winter 2012/2013.</p>	<p>How to Apply</p> <p>The government will write to all potentially eligible in autumn 2012.</p>
<p>Process</p> <p>Not available at the moment.</p>	<p>Contact</p> <p>This varies by provider. See URL for more information.</p> <p><a href="http://www.decc.gov.uk/en/content/cms/funding/whds/whds.aspx">http://www.decc.gov.uk/en/content/cms/funding/whds/whds.aspx</a></p> <p>Notes:</p> <p>More information will be available in summer 2012.</p> <p>Energy suppliers may also give a £120-£130 discount to some other customers in vulnerable groups (called the broader group). Each electricity supplier has different eligibility criteria they will use to decide who may get the discount. See:</p> <p><a href="http://www.decc.gov.uk/en/content/cms/funding/whds/whd_broader/whd_broader.aspx">http://www.decc.gov.uk/en/content/cms/funding/whds/whd_broader/whd_broader.aspx</a></p>

## Winter Fuel Payment

### Information

The Winter Fuel Payment is a tax-free payment to help older people keep warm during winter. The government provides it for those who are eligible.

### Qualification Criteria (for winter 2012/2013)

If you were born on or before 5 July 1951 you may qualify.

### Benefits (for 2011/2012 winter)

If born on or before 5 January 1951 - £200

If aged 80 or over on or before September 2011) -£300

Depending on living situation you may qualify for less, see the requirements here:

[http://www.direct.gov.uk/en/Pensionsandretirementplanning/Benefits/BenefitsInRetirement/DG\\_179916](http://www.direct.gov.uk/en/Pensionsandretirementplanning/Benefits/BenefitsInRetirement/DG_179916)

### How to Apply

To download application form, go to following URL and click “[Download 'Winter Fuel Payment claim form' \(PDF, 215K\)](#)” near the bottom of the page.

Send the completed form:

Winter Fuel Payment Team  
Department for Work and Pensions  
PO Box 10142  
Annesley  
Nottingham  
NG15 5WY

### Process

If your claim is successful and is received before September 21, 2012, you should get paid before Christmas. (Any claims received after that date will be paid in 2013.)

If your form is submitted correctly and you supplied your necessary documents (such as your birth certificate), you should get a letter acknowledging such.

You will be contacted if more information is needed.

Most payments will be issued from November through to December. You will then receive another letter telling you how much you will receive and when this is likely to be paid.

### Contact

[http://www.direct.gov.uk/en/Pensionsandretirementplanning/Benefits/BenefitsInRetirement/DG\\_10018657](http://www.direct.gov.uk/en/Pensionsandretirementplanning/Benefits/BenefitsInRetirement/DG_10018657)

### Notes:

If you are receiving the wrong amount, call the helpline:

0845 915 1515

## Appendix L: Saving Money on Energy Pamphlet



### Methods

Want to conserve energy in your home but don't know how? Try the following methods to save energy and money!

What to do	Cost to you	Potential Savings
Turn off your lights when leaving a room	0	Up to £27 a year
Get an energy monitor	£40 or get one from your supplier free	20% of your energy bill by seeing what you're using and making changes to use less
Turn down your thermostat	0	Every degree can save 10%
Draught Proof your home	£120 for DIY	£55 a year
Hot water cylinder jacket	£10-£15 (Do it yourself)	£20-£30 a year

Check out [www.energysavingtrust.org.uk/](http://www.energysavingtrust.org.uk/) or visit the Commonsides Community Development Trust to learn more.

### Want to know more?

Make an appointment with the Commonsides Community Development Trust to learn more and get help.

How do you make an appointment?

Call 020 8764 9582 and set up an appointment with one of Commonsides's friendly staff members.



#### Commonsides Community Development Trust

South Lodge Avenue, Pollards Hill,  
Mitcham, London  
CR4 1LT United Kingdom

Phone: 020 8764 9582



## Saving Money on Energy

*Don't get burned by your energy bills*

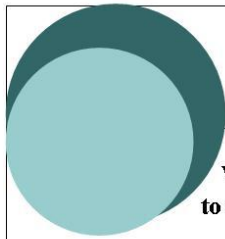


Questions?

Contact the Commonsides Community Development Trust to set up an appointment.

See back for more information.





## Organisations and Programmes

### What can you do to save money?

- Switch your energy provider.
- Install insulation.
- Eliminate energy debt.
- Make your home more efficient.

#### **Switch Energy Provider**

By switching your energy provider, you can potentially save up to £346 a year! Look for organizations with the Consumer Focus Confidence Code such as the ones below to see how much switching providers can save you!



#### **Energy Helpline**

Website: [energyhelpline.com](http://energyhelpline.com)  
Phone: 0800 008 7772

#### **USwitch**

Website: [www.uswitch.com](http://www.uswitch.com)  
Phone: 0800 051 5493

#### **Install Insulation**

Did you know that a poorly insulated home could be wasting £100 a year in heating costs?



Here are programs which can help you insulate your home for less cost to you!

#### **Warm Front Scheme**

*Rent or own your home?*

*On a disability or income related benefit?*

You may qualify for the **Warm Front Scheme** which can give up to £3500 for household improvements such as loft insulation, draught proofing, and hot water tank insulation.

To see if you qualify visit:

[www.direct.gov.uk/warmfront](http://www.direct.gov.uk/warmfront)

#### **London Warm Zones**

*Over 65 years old or receive income or disability benefits?*

You may qualify for free insulation.

*Are you a homeowner or private tenant?*

You may qualify for discounted insulation.

To see if you qualify check out:

[www.londonwarmzones.co.uk](http://www.londonwarmzones.co.uk)

#### **Erase Energy Debt**

##### **EDF Trust**

##### **The British Gas Energy Trust**

These trusts can clear domestic energy debts and other household debts including water/sewerage or purchasing of essential household items.

Check out their websites to see if they can help you:

[www.britishgasenergytrust.org.uk](http://www.britishgasenergytrust.org.uk)

[www.edfenergytrust.org.uk](http://www.edfenergytrust.org.uk)

Your energy provider may have grants you qualify for if you are currently in debt. Contact the Commonsense Community Development Trust to find out.

#### **Make your home more efficient**

Look for the energy saving trust recommended logo to find the most efficient lights and electrical equipment when buying new appliances,



Certification Mark