SOCIAL SECURITY AND SOCIAL JUSTICE COMMITTEE

25 NOVEMBER 2021

Informal focus group discussions on fuel poverty

Committee Members in attendance: Neil Gray, Jeremy Balfour, Miles Briggs, Foysol Choudhury, Pam Duncan-Glancy, Marie McNair, Emma Roddick and Evelyn Tweed.

On 25 November the Committee took evidence on fuel poverty. The meeting began with a formal evidence session where the Committee heard from Existing Homes Alliance, THAW Orkney, Energy Action Scotland and Citizens Advice Scotland. The transcript of this meeting is available in the Official Report.

Informal focus group discussions

Committee members then split into pairs to join informal breakout groups. The purpose of these sessions was to hear from people with experience of fuel poverty. We wanted to hear about the circumstances of their fuel poverty to help the Committee consider what impact the Scottish Government's fuel poverty strategy might have. These breakout groups were designed in partnership with different organisations.

Each group included people who were there to tell their story, people from the partnership organisation, 2 Committee members and Scottish Parliament staff who were taking notes.

Group 1- Tighean Innse Gall (TIG) & Uist Council of Voluntary Organisations (UCVO)

Group 1 included 5 people experiencing fuel poverty, a support worker, 3 organisational representatives, 2 committee members and 2 notetakers. The following points were raised during discussion:

Circumstances of fuel poverty

 Committee members heard that one participant had never experienced debt until a large house fire caused significant damage to their property. The roof needed replaced and they were just 6-weeks into the repair work when the participant became very ill and was advised not to do anything for 3-4 months. After this they were diagnosed with Polymyalgia rheumatica and later with Fibromyalgia. They have a prolapsed disc in their back and are unable to work. "Because of my illnesses I find it hard to regulate my body temperature, I get cold and I can't warm up."

- The group discussed difficulty in regulating energy usage. One participant asked for a pre-paid energy meter to control usage and payments. The supplier would not provide this and wanted her to pay £90 a month which she could not afford. She said she could only pay £50 which they accepted. After 20 months she still has not been supplied with a meter, which she feels would help her control costs. During the pandemic she was furloughed, has been ill and cannot afford payments. The debt is impacting her mental and physical health. When this participant tried to get Warm Home Discount it was refused. She received some help through a £100 electricity card.
- Fuel prices continue to rise, and more debt is being incurred. Even for a small car, fuel is very expensive, and the number of car journeys needs to be limited.

"I have storage heaters. It's too expensive to have them all on. It just heats one room. Sometimes I switch them off because I keep thinking about the bill going up and up. The debt is making me ill."

- One participant approached their Housing Association to explain that the storage heaters are not enough, but they haven't made any changes.
- Another has electric heaters and worries about the electricity bill as a result.
- Some people experienced problems inheriting previous debt. One participant said they ended up with £1000 debt because the previous tenant had left without paying.

One person who receives Universal Credit said, "How are we supposed to survive and pay huge electric bills, I have no idea, I'm at a loss."

• One participant was living in a house with electric storage heating and an open fire that sucks heat out of the chimney. She went from working full-time to being on maternity leave and having the heating on during day while at home. When she returned to work it was with reduced hours to combat childcare costs. Difficult with no funded childcare costs until the child is 3. She had another pregnancy and maternity leave and 1 month after returning to work was diagnosed with a benign brain tumour. She lost hearing in one ear and was affected by facial palsy. She was in hospital for a month and had to learn how to walk again. She was then off work for a year to recover and her part time wage was reduced. Because of her mobility, the heating must be on. The storage heating was over 20 years old and inadequate. She used halogen low-cost heaters during the day to keep warm. The fire was on in the evening when her husband is home (she can't put fire on during the day as unable to do it herself). She is on crutches and finds it very cold during the day due to being immobile. They prioritise using their money for the heating.

Mental health

There are barriers to accessing help. One person could have claimed a £49 pre-paid electricity voucher, they couldn't get it because they paid for their electricity by direct debit. Although there was help available, there were barriers to accessing that help.

Accessing advice

- Participants discussed the lack of face to face services during the pandemic.
 It was also difficult to speak to people on the phone. Participants said that
 advice organisations like Citizens Advice Bureau and Advocacy Western Isles
 helped.
- One person told committee members that they didn't know what they would have done without support from TIG. They helped with heating and insulation advice as well as signposting to relevant benefits (the participant now receives PIP and UC).

"I just really want to convey how much a difference TIG has made to my life. I can't put it into words the difference they have made. We are still in debt with the electricity company, but the Support Officer really cares."

- One participant was referred to TIG by a Parkinson's specialist nurse after being diagnosed with Parkinson's. Following this referral, she had a different type of heating installed which she described as "life changing". Rather than sporadic heat given by a heater there is now a constant flow of warmth throughout the house which makes a big difference.
- The Committee was told that people would really struggle without support
 workers in island communities. Participants said that the support workers
 directed them on where to go for help. They said that people on universal
 Credit and low incomes are being pushed further into poverty as fuel prices
 increase. Losing the extra Universal Credit uplift money was also causing
 difficulty as it would have been put towards food or fuel costs.

Impact of COVID-19

- One participant was working from home during the pandemic with an admin job. She also had 2 children being home schooled when schools were closed during lockdown. The house had to be heated as everyone was at home. They experienced high electricity costs with lights, internet and TV all being used. Heating costs were also high. Received warm home discount of £140. She negotiated her energy bills from £240 per month to £167.
- One person was shielding during the pandemic due to a health condition. Her husband lost his income as a self-employed weaver while the wool mill was closed in the pandemic. They lost all their earnings overnight. The participant described their situation as a "juggling act". They have one laptop which was problematic due to the age range of their children and their schooling needs. She told committee members that she did not qualify for help as she had one laptop and did not qualify for free school meals, clothing grants or Education Maintenance Allowance. She had to find £85 a month for school meals.

• The support worker said that it was the third sector that mobilised the quickest when the pandemic hit. When agencies started getting things in place, the third sector "hit the ground running" and started offering that support immediately. Sustainable funding is important to enable them to continue providing that service. The work they are doing is extraordinary but there is always that fear the post is only funded for 1 or 2 years. There is a need to look across the board at sustainable long-term funding as the support that they are providing is invaluable.

Group 2- Inclusion Scotland

Group 2 included 3 people experiencing fuel poverty, a support worker, 2 committee members and 2 notetakers.

The following points were raised during discussion:

Circumstances of fuel poverty

"I'm living in a rural area where the main source of heating is oil. Over an 8-month period from March 2021 the cost of my 500-litre oil delivery has increased from £179 to £328. I can't get less oil and I can't apply for help because it's oil."

- They tried to access a welfare grant to pay for the oil, which was denied.
- One participant told the Committee that they were concerned about the level of service provided by energy suppliers in rural areas, particularly where customers have health or disability needs.

"Over the past two years the Caithness area has experienced power cuts. This had a big impact on me as I keep medicine in the fridge. When I contacted the electricity supplier, they told me that there was no local engineer and the nearest was 95 miles away in Dingwall."

- Another participant lived with his parents in a cold house that was heated by old storage heaters. Over the years he tried to get the heating replaced. His mother passed away in 2018, and then his dad passed with lung cancer, so he is now living on his own. He told committee members that "only now have I met the eligibility criteria to get the heating replaced."
- He has been trying to replace the heating but has been struggling to access the paperwork and information required. It is a family home and he paid for different things from his mother and father. When his parents died he couldn't access all the information needed to apply for the heating replacement. They have now asked for his father's death certificate. He told committee members, "I'm at my wits end coming up to the anniversary of the passing of my dad. I've done everything they've asked. I've given them every bit of paper. I don't know where to go for help now".
- He said that he felt he had to relive the trauma for a Scheme supported by the Scottish Government. Home Energy Scotland had leaflets and advisers at the COVID booster vaccination centre. He explained the difficulty and filled in

- his details again. Another surveyor came out and the process started all over again. He felt stuck at the first step and finds the application very stressful.
- Another participant told committee members that health issues (arthritis)
 meant she had to give up work 6 years ago. When her youngest child went to
 university in 2019 things became more difficult financially as she received half
 the amount of social security money. Income has gone down and bills have
 gone up.

"Heating is a no go. I use energy for cooking, washing and lights. I keep a note of the units I'm using, but the bills keep going up and up. The heating is on for a maximum of 30 minutes and I stay under a blanket with a hot water bottle to keep warm. I'm living on an income of just over £7,000 for 3 people, without food banks we wouldn't survive. I'm on 25 painkillers a day and eat one meal a day as I want the best for my kids. My mental health is getting worse and my health is getting worse - I hate winter, the temperatures are dipping, I'm lying on the couch under a blanket and I can't do anything as I'm in pain and can't put my heating on."

- During COVID her children came home to continue their studies online. The house is so cold that they stay in the library until it closes to keep warm. She felt that all kids need winter support not just disabled children.
- One participant tried to get help to get a new boiler installed as it's over
 12 years old and she worries it could breakdown and cost at least £600 to
 fix. To qualify for a new boiler, she needs to get underfloor insulation, which is
 only possible in a house not a flat. There is not enough space to put insulation
 between her floor and the neighbour's flat, so she is not eligible.
- There's no end in sight for things improving. She is hoping that when her children finish university they will be able to get good jobs and lift the family out of the "poverty trap".
- Stigma is important it is linked to poverty and health but exists in all walks of life
- One person said that when they go to their family's house it's warm. "Heating is a basic need and to not be able to provide it in this day and age is awful."
- The support worker told committee members that the UK system is "toxic" making people prove they need help. There needs to be change or people are going round and round with "no hope of getting out of the mouse run".

"I'm using less and less energy but getting charged more and more for fuel and food. It's an endless cycle that I'm never getting out of."

Disability and poverty

- Costs are significantly higher for people with disabilities. Sometimes people who are incontinent who need to do washing every day cannot afford to.
- There is a high emotional cost for people looking after people with a disability as well as higher costs for goods and supermarket bills.
- One participant said that they have been disabled for all their life and commented that the "welfare state has been eroded over decades".

Fuel isn't just about heating the house it affects everything you do.
 People and children with health conditions are getting worse - ill people are adding to their health concerns.

"Poverty, whatever causes it, is such a sticky floor. It's difficult to rise above it in any meaningful sense. You need help to peel off the floor."

How could things improve?

- The support worker said that there is a need for independent advocacy. There
 is not much in way of support to deal with so many systems, professionals
 and services. Advocacy support is needed to deal with the third sector, private
 sector and social security systems. One of the participants agreed that having
 one person to fall back on would make a big difference to make the process
 easier.
- Committee members were told that everybody wants to hear lived experiences but were asked "how long do we share our experience until something changes? We need to actually see policies changing. I'm concerned that lived experience is replacing co-production." One person said that they've shared lived experience before with no results. Similarly, another questioned how involved people with experience of issues are in policy decisions.

"It doesn't feel like people at the bottom are thought about. It clearly isn't someone in my position making the criteria and decisions. I was a carer for my Mum and then I got stuck. Please think of people like me, it makes me so angry."

- Policies are not thought through. For example, nobody thought about disabled people who need bespoke fire alarms when they brought in the new legislation on fire alarms in homes. Some people living in poverty can't afford replacements. People could end up invalidating their house insurance because the policy hasn't been thought through.
- One participant said that benefits do not go up in line with inflation. Warm Homes Discount Scheme is £140 and has stayed the same even with huge increases in energy prices. They said that it started when the benefit systems were frozen in 2016 and they're still not going up with cost of living. "I'm using less fuel but being charged more, so spending less on food."
- One participant felt like they were treated as a second-class citizen because they live in a rural area. They said better services are provided in urban areas and "it's like the second highland clearances as everything is being centralised."
- Policies are made in a silo, but each household is different.
- Pre-paid energy meters are just a way of suppliers charging more.
- There is a huge difference between policy and practise for Scottish Government, local authorities, and private suppliers.

Group 3 - Glasgow Disability Alliance (GDA)

Group 3 included 2 people experiencing fuel poverty, a support worker, 2 committee members and 2 notetakers.

The following points were raised during discussion:

Circumstances of fuel poverty

- One participant said that in the past they have looked at Home Energy Scotland other organisations for advice. They receive the Warm Home Discount. The problem is that the payment isn't made until April and they need the financial help with bills now. They said that they are grateful to get the payment, but it arrives too late.
- Another talked about how they manage their energy usage. They told committee members that they were hit by a car when cycling in a cycle lane and now experience constant back pain. They live in a 1 bedroom flat on the 4th floor and have a Scottish Power prepayment meter. They keep records of money going into the meter – normally £6-8 in the warmer months and £8-10 in colder months. It's all electric heating.

"I've never put the water heater on, or the central heating. I have an electric shower, so I can wash in hot water, but I worry about spending too long in the shower because of the cost. I have a back injury and the shower is over the bath so that's hard. I have a bench to sit on. It takes a while to shower and it helps with pain relief, but I worry about using it for that, because it's costing money. I boil the kettle for my dishes. I do have a washing machine, but only use it when I have a full load once a fortnight, and for bedding and blankets — I use them to keep warm — thermal blankets. I always use them. I only use the electricity for shower and a wee heater — a convector heater that I loathe to put on, but I do."

- If there's a lift in the property and the flat is on one-level, then the housing is seen as accessible regardless of disability. It doesn't take into consideration issues with lifts breaking down.
- One person said that their property is very draughty and there are lots of problems with it. They repeatedly ask the Housing Association to fix these issues. Committee members were told that in social housing (which many disabled people live in) there is an assumption that people will do DIY in their homes themselves, but this isn't possible for some disabled people. Housing Associations ask, "why can't you just sort it, or get a family member to help?".

"Mobility is an issue, so I'm sitting a lot. I get colder because I'm not moving to warm myself up. I wear lots of layers to keep warm. I sleep with a hat on and sometimes mittens. I've got really thick socks and I bought thermal curtains. The whole wall is glass, floor to ceiling, I've been on about the draughts, but nothing happened. Even though double glazed, it's really noisy too, so obviously not sealed. There's a draught in my kitchen – I videoed a lighter flame being blown out by the draught in the kitchen."

There is a real gap between what is being provided and what should be provided. Covid made things even worse for getting repairs done. Only emergency repairs were carried out during lockdown and that didn't include heating and hot water.

- One participant highlighted issues with the design of their property. They live in a newbuild passive house, which they were grateful for, but they did not think the heating systems were suitable. There are solar panels on the roof, which they thought would be cheaper and more efficient, but their energy bills increased. They were told the bills were based on their geographical area and smart meter. There are large glass windows in the property to get thermal gain, but they all face north. The rooms are long and thin with tiny radiators. The house is freezing, and radiators are not adequate. Because it is supposed to be an eco-friendly design, the heating is supposed to run 24 hours, but all the things that are supposed to make it cheaper make it costlier.
- There was concern about what would happen in a passive house when the gas boilers are removed.
- One participant was being forced to change to a heat pump. They have complained, but it is due to go ahead. It was noted that the heat pumps are supposed to be installed by a wall (according to manufacturers) but instead balconies are being removed and the heat pump will be installed by glass. They were told by an engineer that parts for maintenance won't be available in a few years. Concerns around the heat pump included that it can only heat water or the room, but not both at the same time, so you have a bath and come out into cold room. They felt this was being pushed ahead even although it's proven not to work and to be more expensive.
- They said, "we're facing the North Atlantic in houses designed for warmer climates."

"It's embarrassing that I use this pot with candles as a heater. I live in the dark and shut all my curtains because they're thermal and keep the heat in. I use hot water bottles heated in the microwave. I rarely put lights on. I put salt lamps on to absorb the damp to stop the mould and absorb the moisture. I have little solar lamps on the balcony and bring them inside to use in the hall and the toilet."

- Another participant said that if they wash the dishes then their radiator goes off as they can't have hot water and heating at the same time.
- It was noted that it is easier to get the winter fuel allowance with some energy suppliers. One person felt that their energy supplier was slightly more expensive, but the admin is easier, so they are staying with them.

Accessing advice

"I didn't ask for support because the information isn't really out there, and I didn't know what I was entitled to. I didn't have the internet so found it hard to access information. I was completely cut off because I started shielding in March 2020, and only in the last month have I started going out. It was GDA that stepped in straight away. Without internet and smart phone you can't find out anything. GDA gave me internet access. They were there, before I was asking for help."

- The support workers said that people need help to maximise their incomes by helping them find out what they are entitled to. They have a welfare rights advice service and demand has been overwhelming. Even when people's benefits are maximised, it doesn't necessarily provide enough income. People still struggle to cover the costs they have, so even worse for those who don't access the advice. It's a very tough issue.
- Advice around home energy is still online, which is a huge challenge for those without internet access.

Disability

- One participant explained that they can currently afford their heating, because of the benefits that they receive as a disabled parent with a disabled child. However, when her son leaves full-time education she will lose £15,000. Some parents rely on 16- and 17-year olds to cover costs. When these young people leave school and start work, their wages are low and they're not contributing to the heating bills. "They don't get anything between 16-18 in terms of financial support (disabled)."
- The Committee was told that it was a choice between doing the laundry and heating the house. One person said that they have incontinence issues and sometimes heat the house with the tumble dryer.

How could things improve?

- An inquiry is needed to determine if people who receive warm home discount are charged more so that companies can recoup their costs in other ways.
 There was a feeling that prepayment meters and discount claims were leading to higher charges. They were also surprised that different geographical areas incurred different energy supply charges.
- It was noted that there is an issue about measures being used to address climate change compounding fuel poverty.
- The support worker welcomed the Scottish Government's focus on awareness campaigns to highlight available support. It was noted that many people are not able to challenge energy suppliers and information must be fully accessible for everyone to understand what support and advice is available.
- It was suggested that there should be a cap on what energy companies can charge by direct debit.
- One person said that the winter fuel allowance should be doubled and made easier to apply for. It should apply to both gas and electricity.

- There needs to be an investigation into what will happen when gas boilers are removed as the set rate for passive houses can be treble.
- The support worker suggested that benefit rates are inadequate to cover people's needs. There is an assumption that those accessing benefits will be able to cover their costs, when the reality is that the amount given is not enough. GDA ask that devolved benefits should be uprated and maximised rather than keeping UK benefits. This would go some way to allowing people to have their heating on.

Group 4-Changeworks & Firsthand Lothian

Group 4 included 2 people experiencing fuel poverty, 2 support workers, 2 committee members and 2 notetakers.

The following points were raised during discussion:

Circumstances of fuel poverty - rurality

- Oil is sometimes the main option for fuel in rural areas and was traditionally cheaper than electricity for heating.
- Participants are very fearful of mistakes being made with billing and meters, which are never in their favour, and can push them into debt. This makes it hard to switch provider. In rural areas, houses, if away from other houses tend to be colder and options for fuel and payments are fewer.

"With oil, the minimum delivery is 500 litres. It's horrendous trying to budget for that. It could be £600 but you don't have it. Some companies would let you pay by direct debit, but they would take £250 per month. We were going around looking for wood to burn. Oil is not regulated by Ofgem – it's more like the wild west with the oil suppliers. And fuel theft is quite common in rural areas. When the prices go up. You can get security systems but on a low income that is difficult."

- One participant living rurally with a disabled son had left an abusive marriage with help from support charities. Her electricity meter was 50% over what it should have been, and around £200 to £300 a month. She took photos of the meter every month, but the issue is yet to be resolved. She couldn't manage to pay the bills after a time. She got an air source heat pump with help from Changeworks and CAB in accessing a government grant, but still the bills were astronomical. She was employed as a project manager, and usually resilient, but managing her disabled son became difficult, with things like all the extra washing.
- She talked of a previous tenant in his 60s who became homeless due to being unable to pay the bills. She has a new smart meter (provided by a new supplier) which has reduced bills to around £100 a month which she feels is about right compared to previous experience, but still has the debt.
- Another participant lives alone, rurally, and is a self-employed artist. In the pandemic "something went wrong" and his bill was £600 for the month. He is on Universal Credit. At the same time, his storage heater broke down, leaving the

house cold at only 11 degrees. He couldn't keep the payments up. He uses oil-filled heaters (electric) all round the house. He feels that being out in the country it's harder to control the heating bills, without any of the protection from living in an urban flat or terraced house for example. He said that Changeworks and family members have been very supportive. He finds the controls and meter confusing and believes that mistakes are made when you switch supplier. It is also hard/impossible to switch supplier when in debt anyway. He has been told he is ineligible for a smart meter because he lacks a mobile signal.

"I'm struggling to pay bills and have to decide whether to put money in the meter or feed the kids. If the heating is on they can't have a hot bath."

"Heat costs a lot more money on the meter. When its meters it's much harder to budget and keep track of bills."

 According to one parent, the Warm Homes Discount isn't well publicised by government or suppliers and the window for applying is very narrow - one week in August. Those that need it just don't know about it.

Fuel poverty advice and support

"When in difficulty I didn't know where to go. – Changeworks had an office in Peebles so that's how I knew about them. That's how I found them. CAB might have pointed me in their direction."

Another participant's carers directed them to Changeworks.

Impact of the COVID-19 pandemic

- One participant said that having the kids at home all day was extremely challenging for their mental health. One child developed OCD, and wouldn't eat or wash, and wouldn't even come into the living room for 4 months. They were also using more electricity because they were at home all day, so bills went up. They had a faulty meter which wasn't accepted by the supplier. The council had confirmed that it was fine and neither the housing association or supplier would help.
- The organisations saw a big increase in mental health issues such as anxiety and depression during the pandemic. When fuel bills hit, people are then much less able to manage. They said there was a direct link between anxiety about the pandemic – of not feeling safe at home, and the effects of not being able to heat their homes or eat properly. Even home didn't feel safe.
- The artist was unable to sell any work, so had little income. Also, to be able to work, he needs to be able to heat his workspace, so working was difficult anyway
- Firsthand stated that for people with children at home more, there were higher food costs. Parents were grateful for money for school lunches, but that was used to top up fuel payments. There are more families in crisis and there are lots of families where children have not returned to school. Some of these children have

- poor mental health and/or additional support needs. Some families Firsthand supports are still living in lockdown.
- There has been in increase in women fleeing domestic violence to houses that had been unheated for a long time and were harder to heat.
- Private landlords could be difficult to work with.
- Firsthand said they are getting more complex cases from social work, where
 disability might be a factor, but they say there is nowhere to sign post people to.
 They feel that social work services are pushing families onto them. The staff team
 feel that the crisis is worse now than in the first or second waves. Other services
 are totally swamped. People in crisis are not getting help right away.
- Changeworks said that when lockdown hit people quickly ran out of credit on their pre-payment meters, spending more on heat and food. The extra costs were just enough to tip people over the edge. That happened very quickly, within the first fortnight. As an organisation, they were given emergency funds to provide vouchers to people who needed them. Ten times the number of people approached them than they had funding for.
- Changeworks were also unable to do home visits to talk about heating systems or controllers or to show people how their prepayment meters worked. worked.
- Organisations said that before the pandemic, it was possible to visit people and see how cold their homes were. With only online access, this wasn't possible.

What could improve things?

- Making the systems easier to navigate
- Simplifying electricity metering systems, along with better advice on how they work
- Air source heat pumps can be complex and require knowledge and understanding on how to use them because they are not like traditional systems.
- Local authorities install modern electric heaters people get higher bills because they don't know how to use them and are then switching them off.
- Central admin of the Warm Home Discount would help. Take it away from suppliers, whose advice on eligibility and application is inconsistent or lacking completely. People need to apply for the Warm Home Discount Broader Group scheme, which means that the most in need often miss out as they don't know about the scheme or lack the means to apply for it. Automatic registration would be fairer.
- Energy should be in state hands. It is a basic necessity and should not be in private hands.
- Linked to the above point, confusion stops people being able to change provider
 or understand how. Adds complexity to your life when life is already complex.
 You need to be smart to do it and that needs a lot of energy and time. If there
 was only one provider, the state, no-one would need to worry about whether or
 how to switch.
- We all need to get better at reaching the most vulnerable people

Feedback session

Following the 4 breakout group discussions all committee members and participants joined together in a large group to provide feedback on the smaller group discussions.

Committee members highlighted the following key points which were discussed in their groups:

- There are a lot of reasons people find themselves in poverty or debt. It can be
 a change in circumstances through illness or an incident like a house fire. We
 heard that debt piled up for some people because of Started with clean slate.
 House fire, serious illness, supplier failure (no meter provided). Debt piled up
 and caused mental health issues.
- Link to mental health and debt and fuel poverty came across immensely
- The importance of the support of organisations to be physically there on the island.
- Striking how many issues were related to rural poverty. Digital poverty –
 having to buy things for kids that others would consider luxuries but where
 necessary for her kids to participate in their schooling.
- People are limiting their energy usage, but bills are increasing
- Need to recognise that there are higher costs for disabled people and they are more likely to live in poverty. They are also more likely to be heating their home for longer periods of time.
- Access to information and resources. A lot of people don't have access to the internet. So, when directed to google or online forms, they can't access that.
- Winter fuel payments. People need help now not necessarily in April to meet fuel costs.
- There was concern about energy companies and how payments are taken.
- Home maintenance for disabled people. They are being expected to undertake the work to do the DIY for draft excluders etc.
- The move to more heat efficient systems like heat source pumps. People who
 could manage fuel costs before but having these systems in place now can't
 afford costs. Not as efficient as they seem in heating room and hot water.
- Affordable housing that has been built is not always fit for purpose with regard to heating.
- When people do need help from a third sector, how do they find it. How do we make it more obvious? How do we signpost?
- Energy companies keen to tell you when you have a bill or are in arrears but difficult to get information about other things, things they can help with. Lack of consistency in information, told by one call centre to do one thing, another says something different.
- New heating systems are very complex and there is a need to educate people about their heating systems and give advice. Huge issue we really need to get on top off.
- How warm home discount is administered should be looked at. Move away from energy suppliers there.
- "The most vulnerable don't engage". If there are people out there that we've not heard from, how do we get to them and help them.