

ENERGY MATTERS PROJECT

Providing
advice, support
and advocacy to
people
experiencing
energy issues in
our community

YEAR ONE
PROGRESS
REPORT

**citizens
advice**

North
Lancashire



Green Rose
Community Interest Company

Funded through the Energy Industry Voluntary Redress Scheme



The Citizens Advice North Lancashire team outside the office

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ENERGY MATTERS

From 1st April 2024 Citizens Advice North Lancashire was awarded two years' funding from the Energy Redress Scheme.

We designed a project that would provide advice and support to our most vulnerable residents, and to build in enough time so that advisers and partners could fully explore the energy problems that people were facing so that we could work for longer and more in depth to find longer term solutions to problems rather than just signposting or offering information.

The results after year one have been really impactful, as the team has worked effectively in partnership with Green Rose CIC to provide energy saving measures, has provided in depth advice casework and have also created meaningful partnerships in the community to receive referrals from other service providers who can identify vulnerable residents and direct them towards the project. We were delighted that the project won the Regional Small Scale Project of the Year at the North West Energy Efficiency Awards 2025.

The slow, more in-depth pace of this work has allowed us to explore clients' energy problems and connected issues more holistically, enabling them to find more sustainable solutions. This impacts on the wider determinants of health and wellbeing and people's ability to afford energy in the future.

We are hugely grateful to the Energy Redress Scheme for this funding which has allowed us to support more residents in Lancaster District with energy issues during the ongoing cost of living crisis.



Joanna Young, CEO,
Citizens Advice North Lancashire

OUR PROJECT AT A GLANCE

£294,490

Funding for two years
from the Energy
Redress Scheme



Our project provides vulnerable local residents with free energy-focused advice and support. Citizens Advice North Lancashire works in partnership with Green Rose CIC, a local social enterprise, to help our clients stay warm and well in their homes

HOW DOES IT WORK?

The Energy Matters team offers advice and support covering a wide range of energy concerns. These include: understanding energy bills; corresponding with suppliers; challenging incorrect bills; supporting clients to change their tariff and/or register on their provider's Priority Services Register; exploring eligibility for funds and grants, as well as support regarding energy arrears and other issues.

Through the offer of several different contact routes, we enable local residents to access the help they need in a way that suits them. Advice is provided through a variety of channels, including telephone and face-to-face appointments in our Morecambe and Lancaster offices, as well as sessions at various drop-in locations around the district, home visits and via email and text. Many clients make contact directly themselves, whilst others are referred into the project via external referrers such as Morecambe Bay Foodbank and Lancaster City Council.

Once a case has been assessed, we advise as appropriate depending on the circumstances of the presenting energy enquiry. Each client is offered a referral to our project delivery partner, Green Rose, enabling them to access further support including free practical measures to help reduce annual fuel costs and make homes more sustainable, as well as providing access to the LEAP (Local Energy Advice Partnership) scheme, which is also administered by Green Rose in this district.

Though energy is the primary focus of every referral to the Energy Matters project, the Citizens Advice model is based on a holistic approach where linked issues beyond the client's presenting energy issue are also considered. This allows for more impactful outcomes to be achieved, and the potential benefit for the individual can be maximised.

We understand that fuel poverty can impact profoundly on other aspects of our clients' lives, and our delivery model ensures that clients are advised as fully as possible, and hopefully empowered to cope more effectively with their situations in the long-term. If wider issues are not explored, this could have a potentially detrimental effect further down the line.

Where clients are assisted with energy debt, it is necessary to conduct a debt assessment to establish accurate income and expenditure, ensuring that any repayment arrangements are realistic and affordable, and take account of other financial liabilities. We are regulated by the Financial Conduct Authority, and adhere to its guidelines in this respect.

Where appropriate, we explore income maximisation and entitlement to any unclaimed benefits in order to ensure that clients are in a more sustainable financial position to better manage their energy bills going forward, and reduce the risk of them experiencing similar difficulties in the future. We will also assess eligibility for emergency support if applicable.

If necessary, clients are referred on by the Energy Matters team for further assistance from other members of the wider advice team at Citizens Advice North Lancashire, as well as other agencies and sources of support in the community.

OUR TEAM



Left to right: our team members. Emily from Green Rose, Emily. Oliver and Lucy from citizens Advice North Lancashire

Our Energy Matters team is made up from three staff at Citizens Advice North Lancashire and a staff member from Green Rose CIC. By working in partnership with each other and with other agencies and organisations in our district we can achieve more impact and better outcomes for vulnerable residents.

Emily - has undertaken full Citizens Advice training as well as additional specialist training in welfare benefits and housing law. She holds the NEA Level 2 Energy Debt in the Community qualification. Emily has previous experience working on our Household Support Fund and as a Welfare Benefits Caseworker. She has extensive knowledge of services across the District. Emily is a qualified Mental Health First Aider, and is part of our external training team.

OUR TEAM

Oliver - is a MaPS accredited debt adviser with full Citizens Advice training. He holds the NEA Level 3 Energy qualification and brings experience from previous Generalist Adviser and Household Support Fund Adviser roles with Citizens Advice North Lancashire, as well as legal training with a former employer. Oliver is also part of the Citizens Advice North Lancashire team that delivers external training sessions.

Lucy - has undertaken full Citizens Advice training and attained the NEA Level 3 Energy qualification. She has previous experience with Citizens Advice North Lancashire's Household Support Fund team, and as a Generalist Adviser dealing with welfare benefits and housing cases.

Lucy works for Green Rose CIC and is part of the Energy Matters team. She has previous experience as a Youth and Community Worker in the Lancaster district for 26 years, with extensive experience in developing a wide array of voluntary sector projects. Lucy delivers energy advice and talks in various locations around the district on a weekly basis, enabling her to provide energy advice to large groups of clients quickly and effectively. She has strong connections with several local community groups and organisations.

WHAT HAVE WE ACHIEVED?

Between the start of the project in April 2024 - with service delivery commencing in May 2024, and the end of April 2025, the Energy Matters Team provided a total of 2,183 households with energy advice. This included:

- 1,051 households reached with light touch energy advice
- 176 home visits delivered
- 132 events and workshops attended in the local area
- 306 face-to-face advice sessions delivered
- 736 energy advice telephone appointments held
- 70 fuel vouchers issued
- 40 emergency applications made to the Household Support Fund
- 84 referrals made for other financial support (debt, crisis funding)
- 300 households informed about the Priority Services Register
- 278 households informed about the Warm Homes Discount
- 239 tariff and or supplier switches supported
- £70,205 estimated annual energy bill savings for our clients
- £48,593.95 in cleared debts via debt relief orders obtained
- £764,125.89 total financial outcomes
- The project won the Regional Small Scale Project of the Year at the North West Energy Efficiency Awards in 2025

ISSUES WE SEE

519 of those clients helped by the project have received further support in relation to 2,370 additional issues, some of which are detailed below:

- Utilities and Communications - 503
- Benefits and Tax Credits - 391
- Personal Independence Payments - 175
- Debt - 412
- Fuel Debt - 149
- Debt Relief Orders - 65
- Consumer Goods and Services - 329
- Housing problems - 161
- Charitable support and foodbanks - 93
- Legal issues - 41
- Health and community care - 35
- Relationships and Family - 16

50% of our clients live with a disability or long term health condition

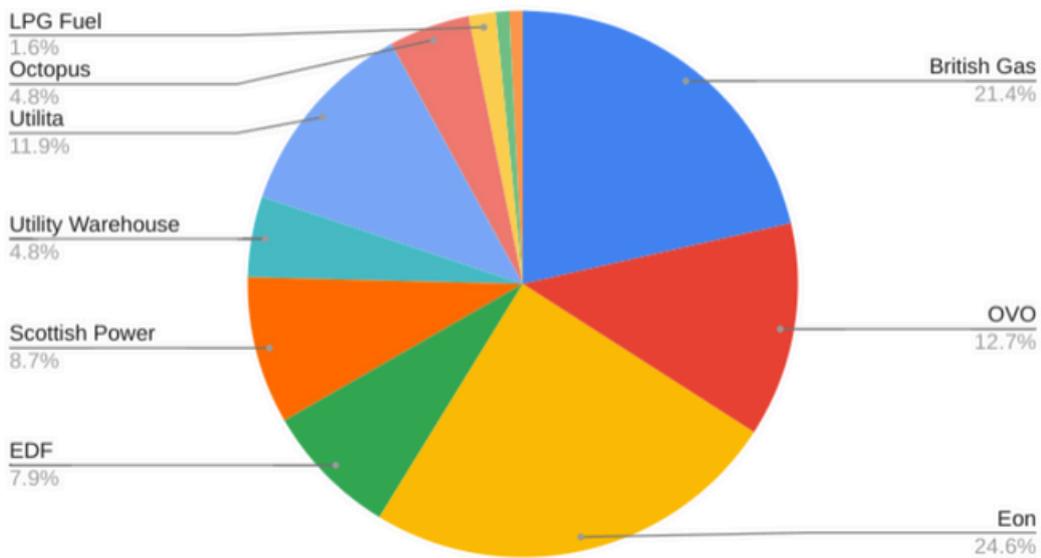
62% of our clients are female



ENERGY SUPPLIERS

Below is a chart showing which energy suppliers we have dealt with in the last year

Count of Main Energy Supplier



Our team with Cat Smith MP, who came to hear about our project at the Lancaster Sustainability Hub run by Green Rose CIC



THE REALITY OF FUEL POVERTY

The cost of living and energy crises of recent times have had a hugely negative impact on the most vulnerable within our community. National Energy Action (NEA) has estimated that 6.1 million households are in fuel poverty across the UK, due to a combination of reduced household incomes and rising energy costs.

Local residents have felt the implications of these national financial crises on all aspects of their lives: In our district, 1 in 7 households live in fuel poverty - that's over 15% of the local population.

NEA defines a household as being in fuel poverty if it spends more than 10% of its income on keeping the home at a reasonable heating level.

Approximately 11,000 people in the local community are living with a negative budget, meaning outgoings are higher than their incomes, which puts them at further risk of experiencing a fuel crisis.

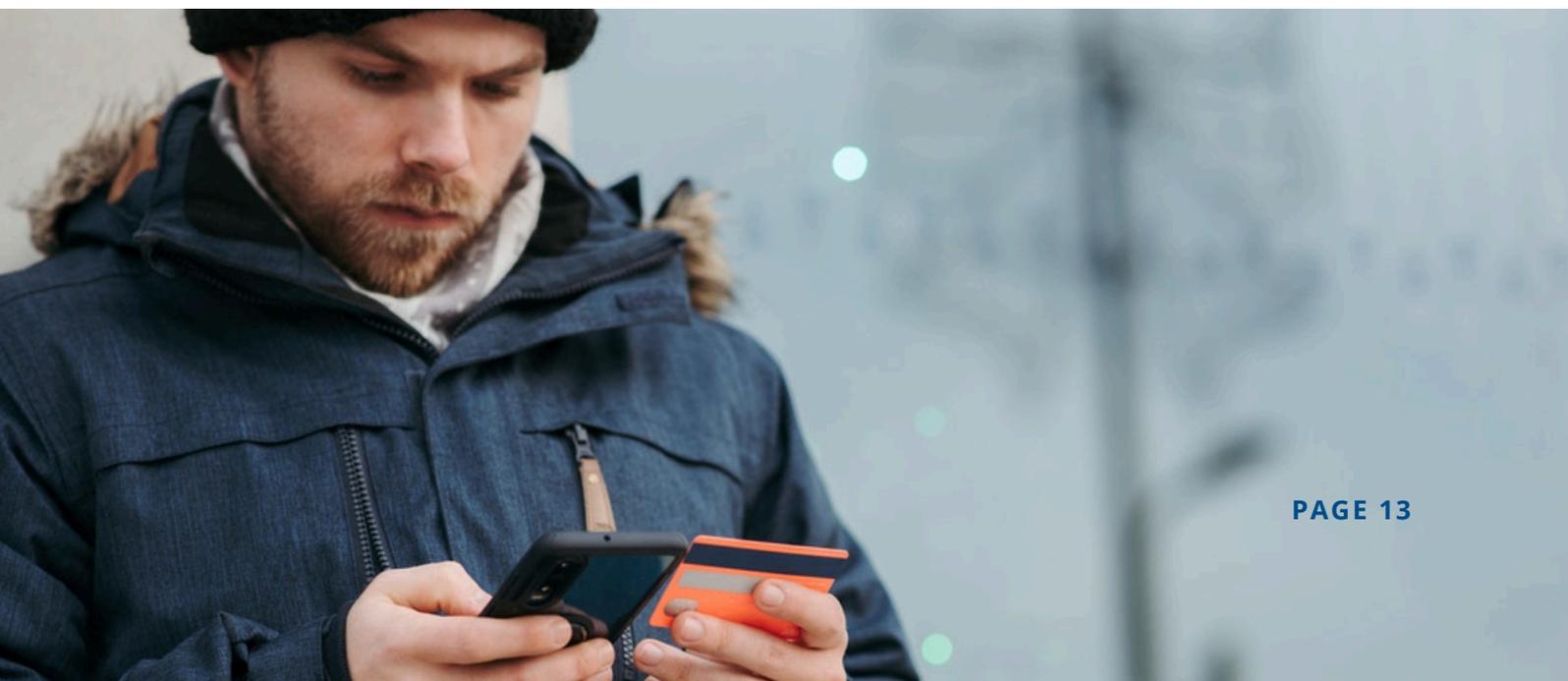
Fuel crisis is defined as being where a household has to live without energy due to running out of fuel and not having the financial means to pay for it.

According to the Fuel Bank Foundation - a national charity that provides emergency fuel vouchers for pre-payment meters when people are facing fuel crisis - there was an 85% rise in demand for financial fuel crisis support in 2023-2024.

From 1 October 2024 to 28 February 2025, Citizens Advice North Lancashire applied for 126 fuel vouchers to be issued by the Fuel Bank Foundation for clients experiencing fuel crisis.

Finally, the Office for National Statistics has found that around 4 in 10 adults (41%) who pay energy bills, said it was very or somewhat difficult to afford them.

Taking these statistics into consideration, it is quite clear to see why the provision of free and holistic energy advice is so essential for many residents within our local community.



CASE STUDY ONE

The client, a male homeowner in a newbuild property, moved into his home in June 2022 believing that direct debit payments covered both gas and electricity, as smart meters were installed for both utilities. In June 2024, the client received an unexpectedly large gas bill of around £2,500, covering two years of gas usage. Despite providing initial gas meter readings in July and September 2022, the energy supplier failed to bill the client for gas during this time, only charging for electricity.

Upon receiving this large bill, the client raised a complaint with the supplier. As a result, the outstanding balance was reduced to approximately £1,600 but the supplier refused to apply Ofgem's back billing regulations, which protect consumers from being charged for energy used more than 12 months ago when an accurate bill has not been provided.

At this point, the client sought our assistance. We reviewed the situation and contacted the energy supplier directly, challenging their refusal to apply back billing rules. The supplier insisted that it was the client's responsibility to review his bills and report any discrepancies, and claimed the client had not opened his billing emails until August 2024, despite the client having submitted gas readings promptly in 2022.

We emphasised that the client had acted in good faith by submitting accurate meter readings, and that the supplier's failure to bill for gas or even estimate usage over a two-year period was their responsibility.

In addition, we highlighted that the supplier had acknowledged the client's readings in July 2022, which should have prompted accurate billing. The supplier's argument that the client had only recently opened his emails was irrelevant, as the client had already fulfilled his duty by submitting readings.

Despite this, the supplier continued to refuse to apply back billing protections, citing Ofgem's guidelines inaccurately and shifting blame onto the client. We persisted, using our knowledge and training regarding Ofgem's back billing regulations to press the supplier to follow the correct procedure. After several rounds of communication, during which we consistently highlighted their obligations, the supplier finally agreed to further reduce the outstanding balance to approximately £500, a much more manageable and fair outcome for the client.

Through our persistence, we were able to ensure that the supplier was held accountable for their billing failures and that the client was protected from unjust charges.

CASE STUDY TWO

A female client was referred to the Energy Matters team by her mental health worker, who requested support regarding the energy supplier's lack of understanding of the client's complex mental health difficulties.

The client suffers with PTSD, suspected bipolar disorder, anxiety and depression, all of which impacts her ability to manage communication and correspondence, and deal with online accounts and bill payments.

After several weeks of conversing with the client over texts to build up trust, we were able to book a telephone appointment. During the appointment the client expressed worry in relation to her fuel costs, as she lived in a one-bedroom flat yet her bills were high. She was also struggling to understand the payments being made to her water account. In addition, the client had recently received a letter from the DWP asking her to migrate to Universal Credit, leaving her feeling very overwhelmed.

We gave the client information on the Citizens Advice Help to Claim service, where specialist advisers can provide support with benefit migration issues, and arranged a home visit to further explore the client's energy concerns.

During the home visit we made sure that the client was registered on the Priority Services Register, and she was also issued with an emergency fuel voucher due to being in immediate fuel crisis. An energy efficiency assessment was conducted at the property, as well as an assessment for the Household Support Fund, which subsequently issued emergency provisions.

We contacted the client's supplier on her behalf, to make them aware of her vulnerabilities and check that she was on the most appropriate tariff. The supplier was very supportive and suggested that the client sign up to their app, which would enable them to converse with her via online chat. This was much easier for the client than dealing with correspondence, and she was extremely grateful for all of the help given.



CASE STUDY THREE

The client, a single mother on a low income, approached us in distress after receiving a High Court Writ for a large energy debt. She had been struggling with unaffordable bills for years and had fallen behind due to rising energy costs and financial difficulties. Despite her efforts to negotiate with the supplier, the debt had escalated to enforcement action, and she was now facing the risk of bailiffs attending her home.

On reviewing her situation, we found that the client's total debt exceeded £22,000, including around £14,000 in energy arrears alongside other priority and non-priority debts. With no savings or disposable income, she had no way of repaying what she owed, and the High Court enforcement was adding to her stress and anxiety.

We immediately advised the client on the protections available, and supported her in applying for a Debt Relief Order (DRO). Once the DRO was approved, all enforcement action, including the High Court Writ, was halted. The client's debts were placed under a 12 month moratorium, preventing creditors from taking further action. If, as anticipated, her circumstances remain the same after the moratorium period, all included debts will be written off entirely.

With the immediate threat of enforcement removed and a clear path to financial recovery in place, the client could finally focus on providing stability for herself and her child without the constant fear of bailiffs and unmanageable debt.

CASE STUDY FOUR

The Energy Matters team supported a severely disabled male client living with terminal lung cancer. The client was struggling with a large energy debt that had become a major source of anxiety. With his health deteriorating, managing financial matters was becoming increasingly overwhelming, with the pressure of the debt compounding what was already an extremely difficult situation.

We contacted the energy supplier to explain the client's circumstances, clearly setting out the impact that the debt was having on both his mental and physical wellbeing. Given the client's highly vulnerable position we asked the company to consider writing off the debt on medical grounds, and this was ultimately agreed, with the full balance of over £1,600 cleared.

This removed a huge burden from the client at the end of his life, allowing him to concentrate on his health and avoid the stress of further contact, collections, or enforcement action. It was a clear example of how discretionary support, used properly, can make a tangible difference in cases of extreme hardship.



CASE STUDY FIVE

A single mother of three was referred to the Energy Matters team via Bay Medical Group. The referral outlined the client's need for support around energy concerns, in connection with her financial situation and lack of available income since her recent divorce.

The client attended a face-to-face appointment at our Morecambe office where it was established that she was confident with technology and able to deal with certain matters herself. Advice was therefore provided with regard to changing tariff, as well as registering on the Priority Services Register and checking eligibility for the Warm Home Discount scheme. The client was also given some energy efficiency tips to help reduce annual costs, and felt able to manage this herself.

During the appointment we conducted a benefit check, which revealed that the client was not eligible for any means tested benefits due to her capital. The client did however make our adviser aware of health conditions which may entitle her to a Personal Independence Payment claim, and she was consequently provided with a PIP preparation pack and some accompanying literature, to help her to make an informed decision regarding a potential application.

In view of the client's financial hardship, we completed a Household Support Fund application to the local authority, enabling her to access emergency food provision for herself and three children.

CASE STUDY SIX

A 74 year old female client was referred to the Energy Matters project by Lancaster City Council's Household Support Fund team, with regard to her energy bills and consumption. Upon contacting the client we established that her husband had recently been taken into a care home due to deteriorating health, though energy bills were still in his name and the client was unaware of how to rectify this. The client was also worried by a large draughty window in her front room, where she spent the majority of her time, as well as general energy usage given her very low income of £101 per week.

The client was offered a home visit with an adviser, during which a benefit check was conducted. As a result it became clear that she was eligible for Attendance Allowance, Council Tax Support and Pension Credit, which if applied for in time, would enable her to secure the Winter Fuel Allowance due to the backdating of eligibility for Pension Credit for up to three months.

The client was made aware that Citizens Advice North Lancashire could support her with the appropriate applications, though she stated that her daughter-in-law, who provided ongoing assistance, would be able to do this. The client did not have the ability to access the application forms or accompanying guidance, so they were posted out to her. It was calculated that successful applications for these benefits would increase the client's income by over £300 per week in due course.

In the meantime the client was struggling financially, so our adviser conducted a Household Support Fund assessment, which facilitated access to emergency support with food and living costs.

We helped the client to contact her energy supplier to remove her husband's name from the household account, and a referral was made to our project delivery partner, Green Rose, to enable them to assess the property and install free practical measures to reduce the client's fuel costs. Various items were fitted, including draught excluders and LED bulbs, and an electric blanket was also supplied via the LEAP scheme. In addition, we provided the client with a number of energy efficiency tips, which could potentially further reduce her annual costs by several hundred pounds.

The client was very happy with the advice provided by the Energy Matters team, and felt much better equipped to cope than she had prior to the home visit.



OUR LOCAL CONNECTIONS

Working in partnership is a key part of this project. We have worked with and assisted clients to liaise with the following services:

- Lancaster City Council
- Household Support Fund Team at LCC
- Morecambe Bay Foodbank
- Stanleys Community Centre
- More Music Seagull Café
- Age UK Lancashire
- Bay Integrated Care Community
- Bay Veterans Association
- Lancashire and South Cumbria NHS Foundation Trust
- The Link
- Father's House
- The Olive Branch
- St Mary's Church
- Eggcup
- The Cornerstone
- Enable Café
- Social Prescribers
- Pain Café
- Warm Hubs
- Lancaster and Morecambe Jobcentres
- Non-Clinical Care Coordinators
- Bay Roomz
- Children and Family Wellbeing Team
- Marsh Community Centre Food Club
- Brew Me Sunshine
- Morecambe Bay Academy
- Dementia Hubs
- Frailty Network

FEEDBACK FROM OUR PARTNERS

“Working with the Energy Matters team has allowed us to help some of the Household Support Fund applicants who are looking for assistance with utility bills. It has allowed us to make best use of the funding available whilst the Energy Matters team provides additional advice around bills and other energy issues. By working together, during round six of the Household Support Fund (which ran from October 2024 to March 2025) we have managed to support with £1,200 worth of payments against specific energy debts, yet clearing £2,400 worth of utility debts for local residents.” - Household Support Fund Team at Lancaster City Council

“It’s good to have someone friendly to give informal advice about bills and reassure people that they aren’t alone with worries about heating costs. Particularly the older people who attend the sessions.” - More Music Seagull Café

“What a fabulous service. It’s great to have specific support for home energy needs and the fuel bank vouchers and other freebies are much appreciated by our more vulnerable clients” - Social Prescribers, local NHS GP surgery

“Thanks for what you did for the client yesterday, you were amazing!!” - NHS Release & Engagement Practitioner

FEEDBACK FROM OUR CLIENTS

"So grateful for your advice and support - I feel a huge relief. I feel much more capable of managing things going forward and can't thank you enough."

"Very quick and efficient help. Extremely beneficial to our family."

"You have helped take a lot of pressure off me and helped to reduce my anxiety - thank you!"

"It was very easy to get in contact with an adviser and all questions were answered easily and quickly."

"I can't thank Lucy (Green Rose) enough for the help she gave me and my family. She goes over and above helping people and won't let anybody leave until she knows she has helped them as fully as she can."

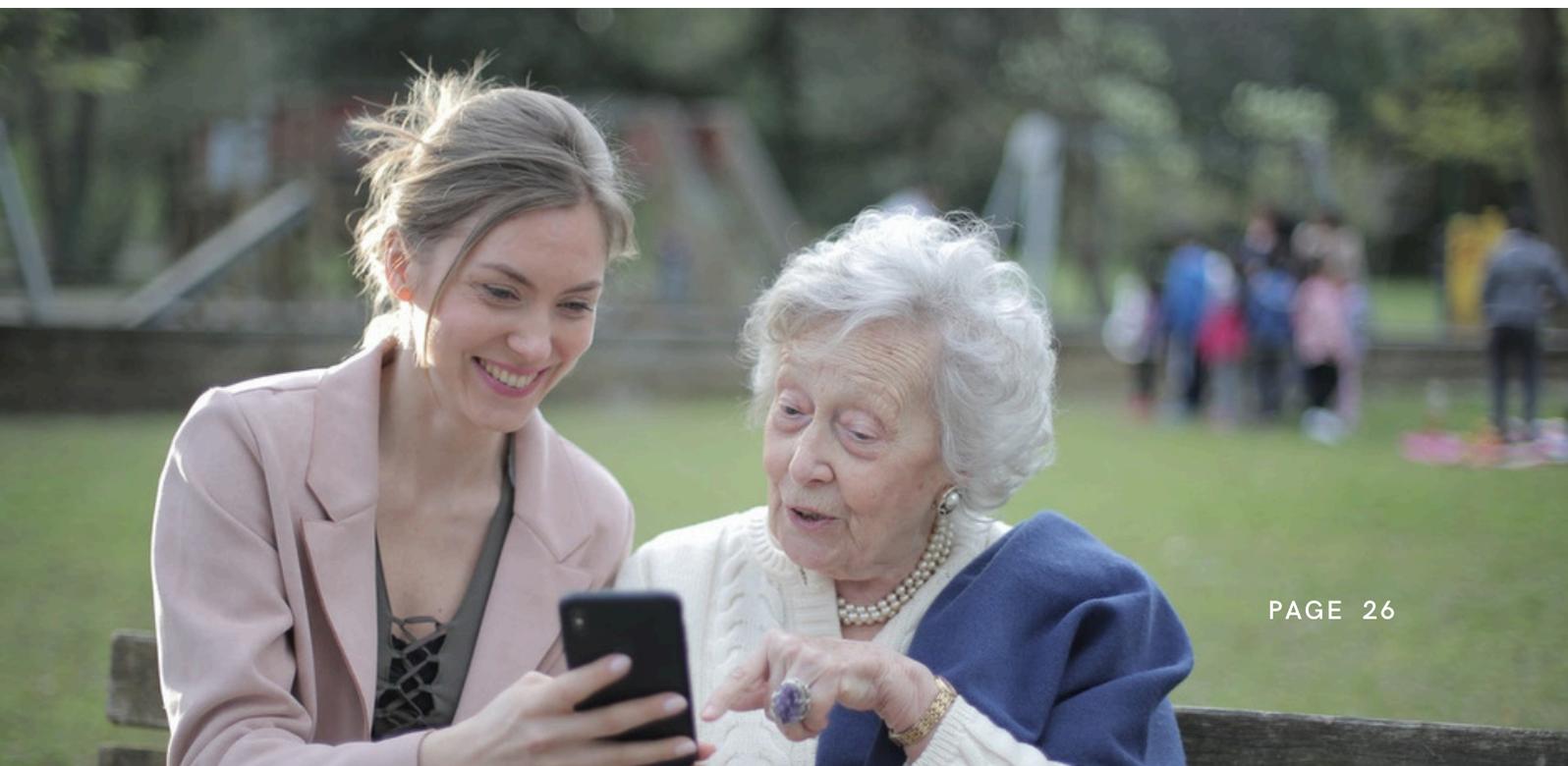
"The way you have managed to take over in regard to my energy issue - something that has caused me extreme worry and anxiety for several months - deal with it quickly without causing me any extra stress and also provide me with a fuel voucher and HSF award is unbelievable. I didn't know this support was available, the impact this will have on me is huge. I can't thank you enough for everything you have done... thank you!"

WHAT'S NEXT?

With energy continuing to be a key pressure point for many households in our district, we will keep working within the local community to support vulnerable residents with practical energy advice and assistance.

Our focus is on easing the stress and uncertainty that fuel poverty, high energy costs, and rising energy debt can cause. Looking ahead, we will aim to stay visible and approachable, especially during times of change such as government announcements about fuel prices or updates to support schemes.

We will continue to build local understanding around energy efficiency, energy tariffs and costs, and raise awareness of what help is available during colder months, to enable residents to access energy advice easily, whenever they need it.



ABOUT US

Citizens Advice North Lancashire is a local independent charity that helps people, whoever they are, to solve the problems they are facing.

We provide advice, support and advocacy to residents across North Lancashire and last year we helped over 8,000 people who had over 29,000 different problems to find a way forward, generating over £11m for our clients - money that goes directly back into our local economy.

We challenge unfairness, discrimination and poor practice and we help people to feel better. The main areas of our work are financial crisis, debt, benefits, housing, employment and family problems. Our specialist team of 33 staff and over 40 volunteers is here to help anyone who needs it. Our service is free, confidential, independent and impartial.

Our offices are located at:

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**citizens
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