Heat or eat is a choice no one should have to make

From our work with food aid projects across the UK we know that people who are experiencing food insecurity are in many cases also struggling with other expenses—such as utility bills, loan repayments, childcare, or other basic essentials. With the npower Foundation estimating that 1.6 million people have “self disconnected” in the past 12 months it is clear that too many people are having to chose between food and heating.

THE ISSUE

No one should have to make the impossible choice between putting food on the table or heating their homes. But for many people at risk of hunger, the cost of gas and electricity means they have little money left for decent food.

To ensure that individuals and families are protected against fuel poverty, organisations and charities across the UK have developed simple but effective models of fuel banks and winter fuel payment redistribution schemes. Below are two of the models being operated in our Feeding Britain pilots, along with some insight into how they might be replicated in other areas.

MODEL 1: NPOWER FUEL BANK

npower Fuel Banks® provide emergency fuel vouchers to people at food banks, which provide 2 weeks’ worth of credit to top up prepay gas or electricity meters. The vouchers can be used regardless of energy supplier, meaning they can be given to any food bank customer in need.

npower Fuel Bank® operates in 14 Foodbanks across the UK and has already helped over 100,000 people. Currently there are npower Fuel Banks® operating in two Feeding Britain pilot areas, Birkenhead and Coventry, with another opening in the winter of 2018 in Cornwall.
How does it work?

Fuel Bank® uses the existing food bank referral and delivery processes. A short application is made on behalf of the client at the food bank, and a top up voucher code is issued to the client within 24 hours. This code is instantly redeemable at any PayPoint outlet, allowing clients to top up their meter as quickly as possible and give them back access to energy for things like cooking and heating their homes.

Clients are also provided with an Extra Support booklet, which details other help available with their energy if they are in crisis and signposts them to longer term support to resolve the underlying issue.

Eligibility

To be eligible for Fuel Bank® support clients must have a prepayment meter and have been referred to the food bank by an independent third party.

5 step process

To receive Fuel Bank® support there is a five step process, designed to make it as simple as possible to get emergency support to people in crisis:

**Step 1:** Individuals are identified as being in need of emergency food by care professionals, such as Citizens Advice, GPs, social workers or police, and are issued with a Foodbank voucher to redeem at their local food bank.

**Step 2:** At the food bank, Fuel Bank® eligibility is checked by a volunteer and an application made on their behalf. Clients are provided with an Extra Support booklet for additional help.

**Step 3:** If successful, a Fuel Bank® voucher code is provided to the client via text message or email (or alternative means if necessary) within 24 hours.

**Step 4:** The client then takes this code to any shop with a PayPoint machine where it can be redeemed against electricity and/or gas using their pre-payment key or card at no cost to the customer.

**Step 5:** Once the code has been redeemed, when the individual puts the relevant pre-payment key or card in their meter or meters the money will appear as a credit.
Expanding the reach

npower Fuel Bank® only covers some of the families who need help across the country. Acknowledging this, npower launched the Fuel Bank charity - npower Foundation - to raise the money needed to launch more Fuel Banks. The charity is currently exploring different funding options for new Fuel Banks and welcomes conversation about how this could work with a range of organisations.

Some possible options and ways the Foundation have offered to help include:

1. Supporting a crowdfunded Fuel Bank:
Collaborative working with you to set up a crowdfunder campaign to gain local support to fund a Fuel Bank in your area. The Foundation could then support delivery of Fuel Bank® through existing systems (administering of vouchers via text based system). Feeding Britain have successfully crowdfunded alongside npower to raise over £30,000 for a fuel bank in Cornwall.

2. Delivering Fuel Bank using existing funds: You may have some funding available for schemes such as these in your project, the Foundation could support by delivering Fuel Bank® through existing systems, using those funds (great or small) available.

3. Seeking sponsorship for Fuel Bank: you may be (or know of) a local business (or other organisation) that has some funds they’d like to use to set up a Fuel Bank in your area. We can facilitate the delivery of this through our existing systems.

This is by no means an exhaustive list, so if you do have any questions or are interested, please get in touch to discuss further at: foundation@npower.com

MODEL 2: WINTER FUEL SCHEME

The Winter fuel scheme collects donations from the general public to ensure there is some funding set aside for people and families who may be experiencing a fuel crisis. The scheme has particular appeal for pensioners in receipt of Winter Fuel Payments who might not need the additional money and would like to pass some or all of it on to others.

Following a successful Winter fuel scheme run in partnership between Peterborough Lions and Peterborough Citizens Advice, the Citizens Advice Cheshire West (CACW) began to collaborate with the Vale Royal Lions (Northwich and Winsford) and Healthbox CIC (Ellesmere Port) to do the same in their area.
How does it work?

1. The Vale Royal Lions or Healthbox CIC (collecting organisations) put out an appeal for people to donate to the scheme. In particular they ask people in receipt of Winter Fuel Payments whether they would like to donate some or all of their payment to help people who are struggling with fuel debt.

2. CACW and the collecting organisations provide joint publicity about the scheme, primarily through local press.

3. The collecting organisation receive donations and place them in a separate bank account. They then provide CACW with a working float in each of the locations that the emergency fuel support is available.

4. CACW identify clients in fuel poverty who would benefit from financial assistance through the same criteria used to refer individuals to foodbanks. To ensure that the payment remains a one time emergency support, and that clients will be able to resolve their crisis in the long term, advisers check that the individuals are willing to engage in further help to address the root causes of their problem.

5. CACW staff then accompany eligible clients to a paypoint to top up their key card. A record is kept of the details, including the client reference number and the amount paid.

6. Clients can access the emergency fuel payments more than once but details are checked to ensure that the issues affecting fuel poverty are being addressed.

For more information or support establishing a fuel scheme in your own area please contact:

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