



April 2024

Newsletter

Opposition Day Motion on Fuel Poverty 16 April 2024

Tuesday 16 April 2024, was the second Opposition Day in the NI Assembly. The SDLP brought forward various motions to tackle poverty in Northern Ireland, including one to Eradicate Fuel Poverty. We are delighted that this motion passed unanimously:

That this Assembly believes it is unacceptable that 290 people in Northern Ireland die each winter due to cold homes; accepts that the Warmer Healthier Homes fuel poverty strategy is over a decade old and is no longer fit for purpose; calls on the Executive to include a clear target for eradicating fuel poverty in the next Programme for Government; and further calls on the Minister for Communities to work with his Executive colleagues to establish a fuel poverty task force and to present an updated fuel poverty strategy before the end of this year, with specific commitments to introduce a cap on energy prices, system price protections for home heating oil customers and proposals for social tariffs to protect the most vulnerable.

It was an exciting and busy time for us. We sent out a press release beforehand, and our Director, Pat Austin, was interviewed by BBC Radio Foyle and BBC Radio Ulster. The SDLP invited NEA NI and other charities to attend the debate and get a chance to speak to MLAs about fuel poverty. Pat Austin and Training Officer, Nichola MacDougall, were there in the gallery, while Communications Officer, Brigitte Anton, was running a very busy Social Media to highlight Fuel Poverty and our own [LucidTalk Poll](#) on fuel poverty from September 2023.

Topics covered by MLAs in the debate were:

- the reliance on unregulated home heating oil in NI, particularly in rural areas;
- high energy prices in NI;
- the low level of cavity insulated walls in NI Housing Executive properties;
- the need for an increase in renewable energy;
- the need for options for those in the private rented sector;
- the need for a new long-term and cross-cutting approach to tackling fuel poverty in our society;
- clear targets for eradicating fuel poverty;
- that social tariffs should be a key priority of the new Fuel Poverty Strategy.

The Minister hoped that he could bring this before the Executive before the end of this financial year.

He stated that he is in the early stages of developing a Fuel Poverty Intervention to replace the Affordable Warmth Scheme when it comes to an end in 2026.

His officials are also exploring low carbon heating solutions.

“ **Short-term measures** to support hard pressed families **must be actioned now, alongside longer strategic measures.** To protect the most vulnerable, fuel poverty must be tackled once and for all. ”

Pat Austin,
Director of
National
Energy
Action NI



Report Launch of 'Progressing an Anti-Poverty Strategy for Northern Ireland'

On Monday 4 March 2024, the Report 'Progressing an Anti-Poverty Strategy for Northern Ireland' was launched by the NI Anti-Poverty Network, the Equality Coalition and Barnardo's NI in Parliament Buildings, Stormont.

The report stems from a half-day seminar featuring expert speakers at Stormont in June 2023.

The launch highlighted that NI has been waiting for an anti-poverty strategy since the 2006 St Andrews Agreement, which contained a legal obligation for the NI Executive to develop a strategy to tackle poverty, social exclusion and patterns of deprivation based on objective need.

In 2015, Committee on the Administration of Justice (CAJ) took a judicial review and the High Court found the Executive was acting unlawfully for not having yet adopted such a strategy.

Progress was made during the last political mandate, with an Expert Advisory Panel and Co-Design Group established to work on an anti-poverty strategy, but the Executive collapsed before the strategy would be agreed and implemented.

Northern Ireland still has no fuel poverty targets.

Speakers expressed strong frustration at the lack of progress, absence of urgency and real hardship being visited upon already vulnerable people.



In her opening remarks, Patricia McKeown, Regional Secretary of UNISON and Equality Coalition Co-Convener stated that an Anti-Poverty Strategy was well overdue.

Minister for the Economy, Conor Murphy, fully endorsed an Executive-wide an Anti-Poverty Strategy. It's time for our Executive to make poverty a priority.

To download the report, please [click here](#).

Cliff Edge Coalition Roundtable Discussion

On Wednesday 6 March 2024, the Cliff Edge Coalition held a roundtable discussion on 'Tackling Poverty in NI through the Social Security System' at NICVA, Belfast.

The discussions focused on the three key asks of the Cliff Edge Coalition, and that with mitigations, poverty could be tackled through the Social Security System.

The three key asks are:

- Resolve the five-week wait for Universal Credit;
- Mitigate the two-child limit;
- Provide support for private renters affected by the Local Housing Allowance.

Some of the key comments during the presentations and discussions:

Ciara Fitzpatrick from the Cliff Edge Coalition stated that significant numbers of people are getting into debt because of the five week wait for Universal Credit, as 75,000 NI households are moved to UC.

Siobhan Harding from Women's Support Network explained that the two child limit equates to a loss of £3,245 per child per year. Families in NI tend to be larger than those in the UK. Disadvantaged groups are disproportionately affected by the two-child limit.

Stephen Morrison from Housing Rights said that that loss of private rented accommodation is consistently among the top three reasons for homelessness in NI. Local Housing Allowance (LHA) has been frozen since April 2021, but rent has increased drastically. Even when on 1 April, LHA will be realigned to the 30th percentile, none of this negates the need for support for private renters, especially with cuts to Discretionary Support. A specialist financial inclusion service must be set up for those impacted.

According to the Trussell Trust NI, 62% of people on Universal Credit in NI are behind on bills. 4 in 10 people have fallen into debt because they can't keep up with costs.

People who benefit from mitigations often don't realise that this is a result of devolved politics & legislation. Additional motivations do and can make a meaningful difference to people in NI.

Colm Gildernew MLA and Chair of the Department for Communities said that there is "no rationale", either economic or social, for the five week wait for Universal Credit or the two child limit. Spiralling rents are "above and beyond what families can manage". Conscious that the current mandate ends in just three years, Mr Gildernew wants to see the Department and Minister Gordon Lyons build on key work from the last mandate. Delivering adequate social support to those who meet it is fundamental to wellbeing, health and prosperity.

In response to a question from the Law Centre NI, Colm Gildernew MLA stated that the Executive are working well together and we should maximise opportunities and powers we have as a devolved nation.

He said that an Anti-Poverty Strategy and strengthened welfare mitigations ought to be a key priority.

For more information about the work of the Cliff Edge Coalition, please [click here](#).

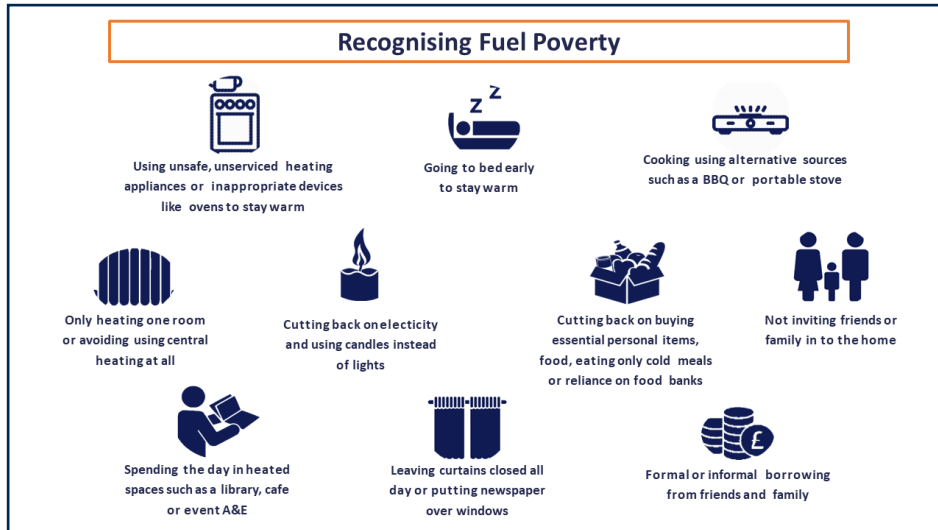
Ciara Fitzpatrick (Cliff Edge Coalition), Professor Grainne McKeever (Chair, Independent Review of Discretionary Support), Les Allamby (Chair, Mitigations Review) and Colm Gildernew MLA.



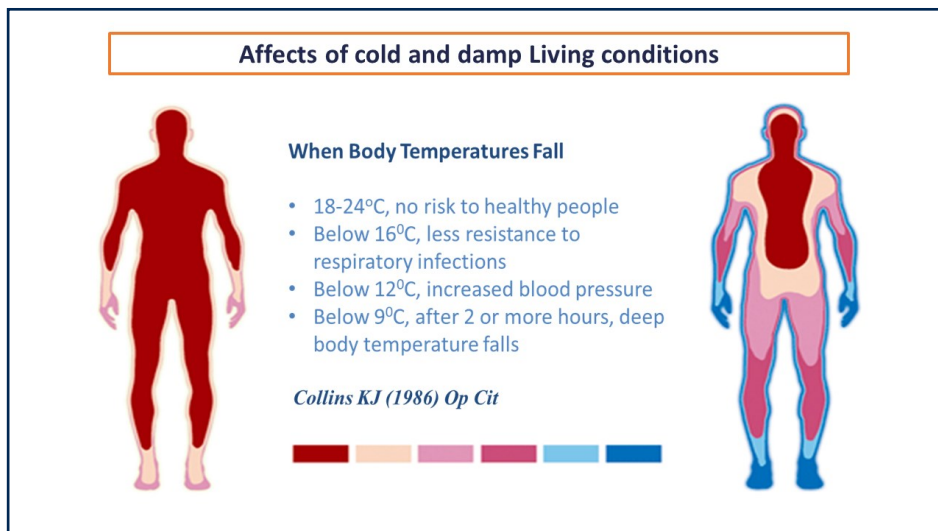
Belfast Warm and Well Project

The Belfast Warm and Well Project aims to help local people struggling to keep their homes warm, by offering advice, practical support, and where appropriate financial assistance to stay warm and well.

Signs that a person may be finding it difficult to keep their home warm could be, for example: The home is cold – you may have to keep your coat on when inside. There is condensation on the windows and there are signs of damp on the walls or ceilings. Project Coordinators from across the regions served by NEA further identified 10 coping mechanisms regularly employed by clients living in fuel poverty.



The project is available to vulnerable people who are finding it difficult to keep their home warm with a particular emphasis on those with underlying health issues.



Vulnerable also refers to several different groups including:








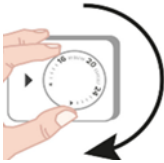
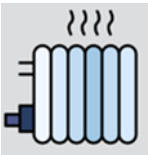

- people aged 65 years or older;
- people living with disability or long term physical/mental health condition;
- pregnant women;
- households with young children (from new-born to school age);
- people on a low income.

Belfast Warm and Well is coordinated by National Energy Action (NEA) who work with local agencies, community, and voluntary groups, to provide helpful independent and confidential advice and practical support. If you are or know someone who is vulnerable and finding it difficult to keep your/their home warm, contact NEA on 028 9023 9909 or email warmandwell@nea.org.uk for details.

Belfast City Council has produced a Cost-of-Living support guide containing details of organisations that can provide support. Please click [here](#).

Energy Saving Tips to Keeping Warm and Well

Our Training Officer, Nichola MacDougall, shares a variety of no cost / low cost energy saving tips. These simple changes to day-to-day activities could make big differences to household bills.

	You can save around £70 just by remembering to turn off lights, electric appliances and not leave many of them on standby e.g. TV, laptops, mobile phones.
	Save an average of £75 on electricity a year by drying clothes on a clothesline, instead of using a tumble dryer.
	Switching to LED (energy saving) bulbs could save you between £4 – £13 per bulb per year.
	Reducing daily showers to 4 minutes will save around £65 per year.
	Only boil the water you need in your kettle. This can save you £14 per year.
	Washing clothes at 30°C and 1 less cycle per week can save around £36 a year on energy.
	Increasing hot water cylinder insulation from 25mm to 80mm could save around £40 per year. Insulating the pipes can help reduce heat loss and save an additional £8 – £11 per year.
	Room thermostats allow you to set the temperature your home heats up to and maintains. Turning it down by only 1 degree could save you around 10% on your heating bill.
	Fitting reflective radiator panels in a house with uninsulated cavity walls or solid walls could save around £40 per year.
	Draughtproofing the whole house, including an unused chimney could save you up to £120 per year.

Sources: Information sourced from Energy Saving Trust – Prices are based on an average of supplier tariffs (electricity and natural gas) as of July 2023. Based on a typical three-bedroom semi-detached house.

NEA NI Manifesto for Homes 2024

Ahead of the General Election, NEA NI launched our '[Manifesto for Homes' 2024](#), calling on all candidates and parties to commit to the following three key actions at Westminster to tackle fuel poverty in Northern Ireland:

- 1) Work to introduce the Warm Home Discount scheme in Northern Ireland.
- 2) Make domestic energy efficiency an infrastructure priority.
- 3) Ensure a 'Just Transition' towards Net Zero.

We look forward to working with elected MPs to progress these actions to alleviate fuel poverty in their constituencies.

The graphic features the NEA Northern Ireland logo at the top left. Below it, the text reads "WARM, SAFE AND HEALTHY AT HOME". To the right is an aerial photograph of a city. Below the photo, the text states: "Northern Ireland is in the midst of a Fuel Poverty crisis. Over the past 3 years, National Energy Action (NEA) has experienced a significant rise in the number of households seeking emergency support as they can no longer afford to keep their homes warm and safe due to high energy prices and wider cost of living pressures." Further down, it says: "In September 2023, NEA undertook an NI-wide representative survey² to assess the impact of energy prices on households. The results found that 41% of NI households were spending at least 10% of their total household expenditure on energy costs and were therefore living in fuel poverty." To the right of this text, it says: "The continued pressure on household budgets has led to a rise in detrimental 'coping' mechanisms. For example, 19% of households told us they went without heating (oil/gas) or electricity because of not being able to afford the costs of energy within the previous 24 months. 1 in 10 households admitted to skipping meals to ensure they had enough money to pay for their energy. This means that choosing between heating and eating is very much a reality for around 100,000 homes in Northern Ireland."

NEA Training

Our City & Guilds LEVEL 3 Award: Energy Awareness 6281-01 remains NEA's most popular course for energy efficiency advisers.

Our next open access course will be held in Autumn 2024. For further information and fees, please contact Nichola.MacDougall@nea.org.uk.

For more info on the courses we offer, please [check out our training pages](#). For dates, check out the [Training Diary](#).



Summer Savings on your Energy Bills

The Consumer Council website has advice and information on saving money on your electricity and gas by switching supplier, tariff or billing method, take ten minutes to check that you are on best deal for your gas and electricity bills. Some consumers could save around £400 by simply changing electricity supplier.

The [Electricity Price Comparison Tool](#) will do the hard work for you: you simply put in your current supplier, tariff and how much you are paying, and the tool will show you if any of the five electricity suppliers here could save you money. It also allows you to check if you could save money by changing how you pay your bill, e.g., paying direct debit instead of paying when you receive your bill.

If you live in the Greater Belfast area and have gas heating, the [Gas Price Comparison Tool](#) does the same thing for your gas bills.

For those of you with oil heating, always shop around when you need to top up or fill your oil tank. The [Home Heating Oil Price Checker](#) will give you the average price for the week and will allow you to benchmark how much you should be paying. You may even be able to negotiate a better price.



Advice NI calls for NI to change debt rules

- Hunt ends £90 DRO charge and increases DRO threshold in England and Wales
- £20,000 DRO threshold for NI has not been increased since 2010



Advice NI has called upon the NI Assembly to follow suit with the new Debt Relief Orders (DROs) rules applied in England and Wales. In his spring budget, the Chancellor announced the removal of the DRO £90 administration fee and increased the maximum debt threshold from £30,000 to £50,000 — whilst also increasing the allowable value of retained motor vehicles from £2,000 to £4,000 — across England and Wales.

A DRO is a legally binding agreement between individuals and creditors, preventing further action to recover debts. Usually, after one year, debts are written off and the application process is facilitated through approved intermediaries. The current debt threshold for DROs in NI is now less than half of the threshold in England and Wales at £20,000 and has not been increased since 2010. Whilst the current allowable value of vehicles is up to £2,000.

Advice NI highlighted that during the pandemic, the Insolvency Service in England and Wales reviewed and increased DRO conditions to allow those with low incomes to access this form of insolvency, offering them greater protection during this unprecedented period. These changes were implemented in 2021, however, NI has not implemented the same level of protection for those most vulnerable in our society.

Advice NI is concerned that by this continued inertia to implement these changes, NI citizens, who are in debt and on low income are needlessly suffering. See table 1 for a comparative breakdown of the legislative changes in Northern Ireland compared to England and Wales.

Table 1: The changes between the Northern Ireland and English DRO conditions.

Northern Ireland	Northern Ireland	England and Wales	England and Wales	England and Wales
2010	2024	2009	2021	2024
£90 fee		£90 fee	£90 fee	No Fee
You must not owe more than £20,000		You must not owe more than £20,000	Owe less than £30,000 in total	Owe less than £50,000 in total
Assets must not exceed £1,000 (items such as clothing, furniture, and tools for use in employment or a business may be disregarded)		Assets must not exceed £1,000 (items such as clothing, furniture, and tools for use in employment or a business may be disregarded)	Have savings or valuable items worth less than £2,000 in total	
You can own a car to the value of £1,000	You can own a car to the value of £2,000	You can own a car to the value of £1,000	Own a vehicle worth less than £2,000 (if you were to sell it today)	Own a vehicle worth less than £4,000 (if you were to sell it today)
After taking away tax, national insurance contributions and normal household expenses, your disposable income must be no more than £50 a month		After taking away tax, national insurance contributions and normal household expenses, your disposable income must be no more than £50 a month	After taking away tax, national insurance contributions and normal household expenses, your disposable income must be no more than £75 a month	

Table 2 highlights a detailed breakdown of the approved DROs statistics since 2019.

This highlights how the more favourable conditions in England and Wales have had a positive impact, with annual increases 20% in 2022 and 31% in 2023. Whilst NI has dramatically decreased during the same period, decreasing by 19% in 2022 and another 1% in 2023.

Table 2: The impact that these changes have had in each jurisdiction.

Year (Jan — Dec)	Northern Ireland	Variance	England and Wales	Variance
2019	515		27,467	
2020	289	-44%	20,473	-25%
2021	211	-27%	20,136	-2%
2022	170	-19%	24,221	20%
2023	168	-1%	31,717	31%

Advice NI believes that it would be wholly unjust not to increase the Northern Ireland DRO conditions in line with our English and Welsh counterparts, as debt and mental ill health go hand in hand. The Royal College of Psychiatrists have found 50% of people with debts also have a mental health problem¹. The NI Audit Office found that 21% of NI's population has a possible mental health problem². They also noted that there has been a particular rise in numbers diagnosed with depression, which increased by 43 per cent between March 2016 and March 2022. They predict that the impact of the pandemic is expected to add to these already considerable levels of mental health problems. Around one fifth (19%) of Advice NI's clients have disclosed they have a mental health problem. However, our advisers have told us that they are dealing with an increasing amount of people who are experiencing anxiety because of their debt. Increasing the NI DRO conditions would allow many more people get a fresh start and relieve them of the burden of debt that undoubtedly help to improve their mental health.

Advice NI and its members have dealt with over 4,062 cases of personal debt in the last twelve months, managing over £43.3M. You can get in touch by calling the freephone helpline on 0800 915 4604 to speak directly to an adviser between 9:00am and 5:00pm Monday to Friday or visit adviceni.net.

¹ Royal College of Psychiatrists [2021], <https://www.rcpsych.ac.uk/mental-health/mental-illnesses-and-mental-health-problems/debt-and-mental-health#:~:text=One%20in%20two%20adults%20with,problem%20is%20also%20in%20debt>

² NI Audit Office, [2023], https://www.niauditoffice.gov.uk/files/niauditoffice/documents/2023-05/00293490%20-%20Mental%20Health%20Report_WEB.pdf

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