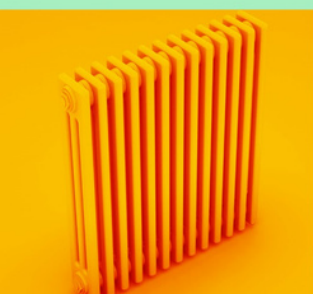




a place to call home:

Energy and Homeowner Support Team

June 2021 Newsletter



The Mega Solar project - delivering solar power to homes near you ...

The Energy Team are excited to launch the Mega Solar project. Funding of £2 million has been secured from the Green Homes Grant and the project aims to install solar power systems free of charge to 280 homes across the Wakefield District. The team are working flat out to move forward on this as the funding has to be spent before the end of the year.

Targeting of specific neighbourhoods where income levels are low and fuel poverty is higher has started and the first 1,000 letters have already gone out with a further 7,000 to 8,000 letters to follow. This will ensure that the free measures help those who need it most. Wider promotion across the district may take place later on, depending on initial take up to ensure that none of the grant funding goes to waste and that the highest number of vulnerable households in the District benefit from the project.

This is an exciting opportunity. Solar power is much cleaner than traditional energy systems and the project will directly contribute to Wakefield's commitment towards reducing its carbon footprint as well as bringing residents' energy bills down.



Mortgage Breathing Space Project



The Home Support Team are running a social media campaign over the next 3 weeks aimed at homeowners who might be struggling with their mortgage payments. During the pandemic mortgage holidays and other help was available but all that stopped after 31 March and some homeowners are now facing repossession action from their lenders. In addition, 9 million people increased their borrowing in 2020 and add that 9 out of 10 people don't ever talk about money and debt, this paints a scary picture for lots of people.

The Mortgage Breathing Space project is the only one of its kind and we deliver across the whole Yorkshire and Humber region, through 1 team. We can provide an interest free secured loan to stop repossession action in its tracks and give the homeowner time to work with us and put in place a longer term solution without the stress and high costs of repossession action.

We have new leaflets plus information on our social media pages. Please get in touch if you would like some leaflets, to refer a client or to arrange for us to visit and talk about our schemes

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✉ moneysmart@wakefield.gov.uk

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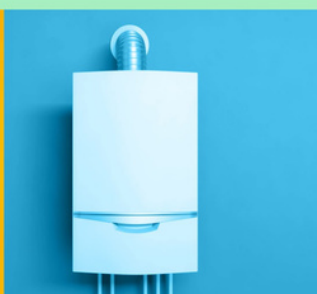
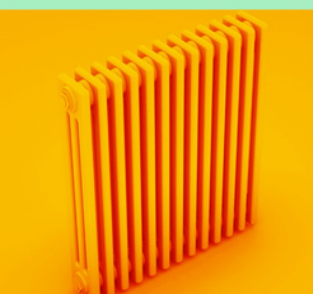
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Money Smart Project - Customer Charter

The Home Support Team has launched its Customer Charter, pledging what we will do for our customers using our Money Smart and Mortgage Breathing Space projects.

Many residents who we work with on money and debt matters have told us that they feel afraid, ashamed and embarrassed. A previous client told us that he thought he was the only person to have problems like this and felt foolish because he had left it and not known how to sort it out himself. Some residents have also told us that they thought they would be told off by the team.

Wider research suggests that this is very common and is a real barrier that might stop residents from asking for help at all.

The Charter aims to reassure our Residents that impartial and non-judgemental help is available and encourages them to get in touch.

Customer Charter
Money & Debt Advice

HOME OWNER SUPPORT
Practical and financial support for homeowners struggling with secured loans or charging orders.

BUDGETING & DEBT ADVICE
For anyone who wants practical help in organising your budget or advice on energy and utility debts.

CONTACT INFO:
Email: mortgagehelp@wakefield.gov.uk
moneysmart@wakefield.gov.uk
Telephone: 01924 305892

WHAT WE WILL DO
We know it's a stressful and anxious time when you have money worries and that it takes a huge effort to ask for help. Whilst we work with you:

- We will not judge you
- We will never make you feel ashamed
- Anything you do tell us will be in the strictest confidence
- We will ask lots of questions but we won't ask for anything that isn't important.
- We will always be honest about your situation
- We will work with you to develop options but will never force a solution on you
- We will negotiate solutions with creditors if you are unable to do this
- We will try and link you to help if you have problems that are bigger than just money or debt

ASK YOU TO AGREE TO
By working with us we ask you to agree to:

- Be fully open and honest with us
- Give us all the information we ask for – even if you might think it's not important or related
- Keep in contact with us
- Let us know if anything changes (good or bad)

CONSENT
As part of our processes, we may want to do a credit search. This is useful as it can show all debts (in case you have forgotten any) or anything that might be happening that you don't know about. It doesn't leave a mark on your credit file.

We do need your permission and your date of birth.

Please sign below.

I give consent to a credit search being carried out. I also agree to the above statements and will work jointly with Wakefield Council to develop solutions to my difficulties.

Signature..... Date of Birth.....

Today's Date.....

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Big Boiler Scheme - full steam ahead



The Energy Team continue to organise the speedy installation of new boilers. So far 114 applications have been approved and 50 households have in the last month had their new free boiler installed, so will definitely be warm and toasty this winter.

Feedback has been very positive so far and it is expected that because of the value for money way of working that the funding will stretch to allow another 45 to 50 households to receive a new free boiler. Work will be ongoing until March 2022, so pass the word to anyone who you think would benefit. please don't forget to mention it.

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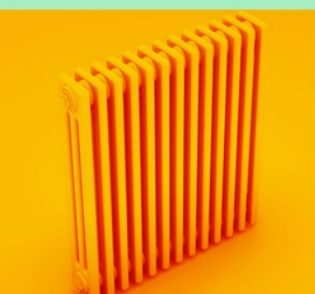
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Compliments, feedback and case studies

Toasty Homes project. We were asked to help a tenant suffering with chronic health issues that makes them vulnerable to the cold. This was further complicated because the property had a broken heating system and because the tenant was in rent arrears the landlord couldn't afford to fix it. An application for the Toasty Homes scheme was approved. As a result, the property received a new, free central heating system. The Energy Team received this message:



"I cannot thank you enough for responding so quickly. Absolutely brilliant...nothing short of outstanding. Throughout my communication with the team, they called me back when they said they would do, explained in a no nonsense, calm and understandable manner what I was required to do and submit, and when I had the odd difficulty ... the team assisted me greatly. I have to say it has been such a joy to deal with the Energy Team, who I found to be very professional, always helpful and who always provided solutions and not obstacles. I simply wanted to say that your team are appreciated."

Money Smart project - A lady was referred for help with her debts, but we found out that her difficulties had arisen from problems of financial coercion and abuse in the household by a family member. Intensive work with the client, her support worker, the local Church and Live Well Wakefield led to a supported move out of the family home, away from the perpetrator to a more stable, safer place to live. As the client left with nothing, the Team worked with partners to provide a range of help including a new cooker from a grant obtained from Groundwork's Green Doctor project, carpets for her new home, a new washing machine through the Council's Financial Welfare Team, and food parcels plus 1 on 1 support through Live Well Wakefield. The Money Smart Team also helped with budgeting skills and the client is now in a much more stable position with her finances, including getting her onto competitive tariffs for her energy.

Money Smart project. The Team worked with an older couple who were struggling and had a council tax debt of £1,293. They were living on state pension only were spending less than £100 a month to buy food. In addition, they had nothing to cover transport costs so were stuck at home. Mr D had tried claiming benefits but was unsuccessful and he thought he wasn't eligible. We carried out a check and helped him to apply for Universal Credit which increased their income by £409 a month (£4,908 a year). We also prepared a budget with them and helped them to put in an offer to repay their council tax. This has stabilised the household and removed any threat of recovery action. The clients were really pleased and now have a much better outlook going forward.

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