

Breckland Older People's Forum



Minutes of
Meeting on
16th March 2018
at
Breckland Council

Our next Professionals Meeting will be on the 12th June 2018 at Community Centre, Campingland, Swaffham. Time to be confirmed.

To book a place please contact Linda Heanue (lheanue@btinternet.com)

Speakers

*Stephen Maunder – Trading Standards
Jason Phillips – Department of Work & Pensions
Steve Nunn – Community Action*

Attendees:

*Doreen Parker – Civil Servant Retirement Fellowship
Pat Sayer - Civil Servant Retirement Fellowship
Barbara Lock - Committee Member BOPF
Edward Doran – Chairman, Merle Body Day Centre
Keith Martin – Breckland Councillor
Lynda Turner – Vice Chairman BOPF
Erica Betts – Chairman BOPF
Marion Murphy – Alzheimer's Society
Duncan Carter – Trading Standards
Brad Stein – Age Concern, Swaffham
Ibironke Shonekan-Odereye – Job Centre Plus, Swaffham
Sarah Greeno – Department of Work & Pensions
Jo Jacklin – Family Action/Ask LILY
Barbara Howard – South Norfolk Council
Eammon McGrath – Age UK
Sheree Baules – Member of Public
Nicola Robinson – Parkinson's UK
Christine Goddard - Committee Member BOPF
Gwen Hall – Treasurer BOPF and Breathe Easy Thetford*

Stephen Maunder – Trading Standards



Financial Abuse - Doorstep Crime & Mass Marketing Scams



Scams are.....

- Misleading or deceptive communications that con people out of money
- They can be by phone, text, mail or email, on websites, adverts and face to face
- They range from sharp practice to complete
- fraud
- Scams are about making money dishonestly, not about honest profit

What are the most common scams?

Common Scams - Postal

- fake lotteries
- UK
- International
- catalogues - deceptive prize draw or sweepstakes
 - get-rich-quick schemes
 - miracle cures
 - clairvoyant scams
 - Inheritance

Common Scams – Telephone

- computer / broadband problems
- vishing (courier scam)
- investments
- pensions
- surveys
- unpaid bill
- council tax
- alarms
- PPI / accident claims
- recorded message / silent calls
- Stop cold calls

Common Scams - Online

- socially engineered
 - phishing
 - ransomware
 - fixed penalties / court appearance
 - online orders / purchases
 - invoice / receipt
- free trials / subscription traps
- free giveaways / vouchers
- dating
- needing help

Common Scams - Doorstep

- property repairs



- gardens / trees
- driveways / pressure washing
- high pressure sales
 - doors / windows / fascia
 - heating / alternative energy & hot water
 - roof painting / cleaning
 - funeral plans
 - council tax
 - mattresses, garden furniture & rugs
- bogus callers

How can you spot scams?

Common features of scams are....

- Offers look too good to be true
- Asked for money upfront
- Pressurised to decide immediately
- Unwilling to give proper address
- Fake testimonials or money back promises
- Promise big rewards if you recruit others
- Mustn't tell anyone about your good luck
- Cause fear and anxiety

Common features of doorstep crime

- Traders cold calling in the area
- A builders van parked nearby, particularly one that doesn't include a company name or contact details
- Recent unexpected building or maintenance work
- on the garden or property
- Poor quality work is visible on the roof, driveway or property
- Home owner may appear anxious or distressed

What advice can you give?

- Don't reply straight away to an offer.
- Speak to a relative, friend, neighbour or your carer
- Don't trust anyone who says you are a lottery winner – they will want an



- upfront fee or you to order something
- Don't give out bank or personal details to people you don't know. NEVER share your PIN number with ANYONE
- Don't be frightened into sending off money to so-called psychics. The same letter goes to thousands of people
- Suggest that the person asks Royal Mail to re-direct their post to a relative or friend
- Look at Call Blockers as a way to limit access by telephone

Norfolk Trading Standards

Scam Alert System

- free Scam Alert System via email
- regular information – scams, rogue traders in Norfolk
- sign up at: www.norfolk.gov.uk/scams

No Cold Callers

- free door stickers
- Available to consumers via Norfolk County Council Customer Service centre on 0344 800 8020
- or from Norfolk Police Public Enquiry Offices

No Cold Calling Zones

- 185 zones in Norfolk covering approaching 9,000 properties
- Zones are 'community voice' supported by Trading Standards
- Decided by resident vote
- Information & application at www.norfolk.gov.uk/nccz

Consumer Champions

- Volunteers who assist Trading Standards in delivering warnings & information to their 'community'
- Have direct contact with Trading Standards to report incidents or intelligence from their community
- Information & application at www.norfolk.gov.uk/consumeradvice

Friends Against Scams

- Training package designed to raise scam awareness
- Accessible online at www.norfolk.gov.uk/friendsagainstscams
- Can be delivered as face to face to face sessions for community groups, charities, businesses, services & partners

Reporting & Advice

- Trading Standards

Citizens Advice consumer helpline - 03454 04 05 06

Offer advice, signposting & reporting to Trading Standards

- Action Fraud

The UK National Fraud & Cyber Crime Reporting centre - 0300 123 2040

- Police

Urgent situations or out of hours – 101 / 999



Jason Phillips – Department of Work & Pensions



ofgem



The Social Security Budget for benefits is £180 billion with £12.5 billion unclaimed. Disability Living Allowance is being phased out and replaced with Personal Independence Payment for under 65 year old, over 65 can receive Attendance Allowance.

DWP has 100 million contacts with the public each year.

Universal Credit will replace all other benefits and will be going live from 13th June 2018 and at the same time the DWP will take over payment of Housing Benefit.

There will be a sanction regime in place:-

1st offence – 13 weeks

2nd offence – 6 months

3rd offence – 3 years

All new claims for Universal Credit will have to be made online and DWP are working with libraries to facilitate this, there is also a phone number for access.

By 2022 Working Tax Credit will be part of Universal Credit.

Adzuna is replacing the existing universal job match and there are no waiting days with Universal Credit.

Verify is replacing the Gateway ID on the direct gov website.

There is a £2.8 billion underspend on pension credit.



Steve Nunn – Community Action Norfolk



Paying for your energy bills can be expensive, but there are ways to cut the cost:

- Make sure you're on the best energy deal
- Get help from suppliers or government schemes
- Make your home more energy efficient

In order to make an informed choice:

You will need your most recent annual summary or bill.

This will show you:-

- the name of the tariff you are currently on
- the tariff that is cheapest for you
- how much energy you used in the last 12 months
- your estimated annual cost– how much energy your supplier estimates you'll use over the next 12 months

You will also need your postcode and to know how you pay for energy

Shop Around

There are different ways you can find out about energy deals:

- Talk to your supplier or view their website
- Use the Citizens Advice comparison site energycompare.citizensadvice.org.uk
- Use an approved online price comparison site, found on goenergyshopping.co.uk/confidence-code
- Contact other suppliers to compare deals.
- If you can't access the internet call the Citizens Advice Consumer Service on 03454 04 05 06

Changing Tariff or Supplier

A tariff is the amount you pay for your energy and can vary according to how you pay for your energy. For example, you can pay by quarterly bill, prepayment meter or direct debit. If you are staying with your current supplier(s) but changing to a different payment option or tariff, your supplier will arrange the change. Simply get in touch with them and tell them what you want to do. They should then write to you confirming the details of your new contract.

Switching to a new supplier

If you have chosen a new supplier follow these steps:

- 1 Pay any outstanding bills
- 2 Contact the supplier to agree a new energy deal
- 3 Check the contract
- 4 Take a meter reading

Can anyone switch?

Almost everyone can switch supplier.

With a prepayment meter you can switch with a debt of up to £500.

If you rent and you are responsible for energy bills, you have the right to switch. A landlord only has the right to choose energy supplier if they are paying the energy bills.

If you switch:

There is no danger of your energy supply being disconnected.

You should not need a new meter.

The gas and electricity you receive in your home will remain the same.

Different Payment Methods

Payment options could save you money or help you budget:

Direct debit - payments for your energy come straight out of your bank account.

Standard credit - paying your bill by cheque, cash, bank card or PayPoint/Payzone.

Prepayment meters - pay in advance for your energy by topping up a card or a key.

Pros and Cons

- **Direct debit**
- it can help you budget as you always know how much you'll have to pay each month.
- Suppliers often give discounts if you pay monthly by direct debit
- your payment may be set too low or too high
- you need to manage your bank account to make sure you have enough funds to pay your bill every month

- **Standard credit**
- Payment is every 3 months (some suppliers do offer monthly bills).
- There are a number of different options for paying your bill
- There is a risk of being charged a late payment charge if you forget to pay on time
- Payments are likely to vary, as people generally use more gas in the winter than the summer months

- **Prepayment meter (Pay-as-you-go)**

- Pay in advance for your energy supply
- You can better budget what you spend on energy and manage how much energy you use
- If credit runs out there is limited emergency credit before supply is disconnected
- Can be inconvenient to top up or access the meter
- Daily standing charges can build up a debt on the meter even when you are not using a fuel, for example because you are not using your gas heating over summer

Smart Meters

A smart meter is a new kind of gas and electricity meter which automatically sends meter readings to your energy supplier. So bye-bye to estimated bills.

Every home in Britain will have been offered a smart meter from their supplier by 2020.

Smart meters come with a In-Home-Display - which tells you how much energy you are using

The In-Home-Display will allow you to monitor your usage and take steps to save energy - but be careful when turning off your heating to reduce costs during cold weather. Cold homes can damage your health.

Benefits of a smart meter

- More accurate bills
- Better understanding of your usage

How much does it cost?

There is no direct cost to you. Your smart meter will be installed by your energy supplier, and the cost of the roll out is covered already in your energy bill - the same way that installation and maintenance of traditional meters is.

Can I switch supplier if I have a smart meter?

Yes. Ofgem has created regulations to ensure that smart meters do not present an obstacle to consumers wanting to switch suppliers. However, smart functionality may be lost when switching.

Resolving Problems with Suppliers

If you believe your supplier has done something wrong you should:

- first tell them about the problem and ask them to put it right. You will find their contact details on your bill or energy statement.
- If the problem is not solved in a reasonable time you should make a formal complaint to your supplier.
- If you need some help in making your complaint you can contact the Citizens Advice consumer service on 03454 04 05 06 (English language) or 03454

- Your supplier should resolve your complaint or send you a ‘deadlock letter’ saying there is no more they can do. If you receive a deadlock letter, or the formal complaint has been outstanding for more than eight weeks, you may take your complaint to the independent Energy Ombudsman who can make a ruling which the supplier must accept. You can visit their website ombudsman-services.org/energy.
- Remember, if you have not received a deadlock letter and it is less than eight weeks since you made your formal complaint, the Ombudsman cannot pursue the matter.

Help available

There are a number of schemes available to help people with the energy costs and needs:

- Warm Home Discount
- Priority Services Register
- Winter Fuel Payment
- Cold Weather Payments
- ECO
- HEEPS (Scotland)
- NEST (Wales)

Warm Home Discount scheme

Participating electricity suppliers offer a discount of £140 off your electricity bill if you are eligible. You will automatically qualify for the discount if on 9 July 2017 all of the following applied:

- Your electricity supplier was part of the scheme
- Your name (or your partner’s) was on the bill
- You were getting the guarantee credit element of pension credit (even if you were getting savings credit as well)

You may also qualify if you are on a low income or receive certain other benefits. To see if you qualify call your supplier or visit [citizens advice website](http://citizensadvice.org.uk), or gov.uk search Warm Home discount

The Priority Service Register

The Priority Services Register is a scheme which offers extra services free of charge if you are of pensionable age, disabled, chronically sick or have sight or hearing difficulties. The scheme is designed to provide additional support for those most in need. Dependent on circumstances, PSR customers can access services such as:

- Free gas appliance safety check
- Relocation of meter for improved access
- Password protection scheme
- Quarterly meter readings
- Bill nominee scheme

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- Advance notice of supply interruptions
- Bills in alternative formats

- Energy Schemes

Winter Fuel Payment - If you were born on or before 5 August 1953 you could get between £100 and £300 to help you pay your heating bills.

You usually get a Winter Fuel Payment automatically if you're eligible and you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit).

If you're eligible but don't get paid automatically, you'll need to get further information on Gov.uk

Cold Weather Payments - You'll get a payment if the average temperature in your area is recorded as, or forecast to be, zero degrees celsius or below for 7 consecutive days. You'll get a payment of £25 for each 7 day period of very cold weather between 1 November and 31 March. Cold Weather Payments are different to Winter Fuel Payments.

ECO - This scheme gives grants for efficient boilers and loft and cavity wall insulation to people on certain benefits across Great Britain. People not on such benefits may still get discounts on certain insulation measures through the scheme.

Energy efficiency measures

There are many things you can do to make your house more energy efficient and cut your energy bills. You can speak to your energy supplier or for independent advice contact 0300 123 1234 (Energy Saving Trust, England and Wales) or 0808 808 2282 (Home Energy Scotland).

Tips for saving energy:

- Set a timer for your central heating
- If you have a hot water tank, set the cylinder thermostat to either 60 degrees Celsius or 140 degrees Fahrenheit. Cylinder thermostats are usually fitted between a quarter and a third of the way up the hot water cylinder
- Close your curtains at dusk and block draughts
- Don't leave appliances on stand-by
- When you are using your washing machine, try to always do a full load
- Only boil as much water as you need
- Fix leaking taps and make sure they are turned off
- Consider a Smart Meter
- Do a home energy check