

Vulnerability Policy

Hazelmead Community Energy

Sections of the Agreement

1. Energy Charges, Smart Prepayment, and Vulnerabilities. How energy charges at Hazelmead work.

2. HMCE's support for Vulnerable Customers Defines HMCE's commitment to support customers with vulnerabilities affecting their:

- (a) ability to understand or work systems
- (b) ability to pay
- (c) ability to cope with temporary disconnection

3. HMCE's staff and representatives. Sets out HMCE's expectations and support for staff in enacting HMCE's vulnerability policy.

Introduction

Hazelmead Community Energy is the energy supplier and energy distributor for Hazelmead

In its role as energy supplier:

- It provides energy billing and communication that meets the needs of vulnerable customers
- It makes best efforts to help Hazelmead residents to avoid getting into difficulties making payments for their energy
- It seeks to avoid letting vulnerable customers running out of credit on their meters

In its role as energy distributor:

- It provides clear communication lines to vulnerable customers in relation to interruptions to their electricity supply
- It will plan for how the needs of customers who depend on electricity for medical equipment or other medical needs (e.g. kidney dialysis and oxygen concentrators) are met in the event of a longer power cut.

HMCE maintains a list of all customers identifying any known categories of vulnerability - for instance a particular communication or practical support need, medical vulnerability (in relation to temporary disconnection), or payment-related vulnerability. These needs of each customer are identified and recorded, with the consent of the customer. There is also a 'Priority Services Register' flag for customers who are given particular support to avoid, or mitigating the effects of, temporary disconnection.

At Hazelmead, it is a hope that neighbourhood connection and communities of support will also reduce the impact of vulnerabilities, especially those connected with isolation, and that the Energy Circle and others within Bridport Cohousing support Hazelmead Community Energy in the actions set out in this policy.

Hazelmead Energy Charges, Smart Pre-payment Meters and Vulnerability

Because Hazelmead homes are energy efficient, and because of the renewable energy installed at site, bills for Hazelmead residents are much lower than average homes. This itself reduces financial vulnerability.

HMCE uses smart pre-payment meters, with energy billed in advance for the following months use. Customers cannot build up credit/debt for energy. This has both positive and negative impacts on customers who are vulnerable.

Positive Impacts	Negative Impacts
<p>Customers who are struggling for whatever reason to pay energy bills do not build up debt through non-payment of bills.</p> <p>Since pre-payments are taken automatically by standing charge, there is no need to be able to physically read or operate meters (compared to other pre-payment meters).</p> <p>Where debt is allowed to build up, this can often lead to additional charges and additional costs associated with management of that debt, as well as the mental health impacts of debt and the processes of debt recovery.</p>	<p>Not making the payment one month will mean the credit is not added to the meter and it is likely that the meter balance will run out.</p> <p>This means that the impact of not paying energy bills is felt more immediately for vulnerable customers, as the meter credit will run out and these customers are at high risk of self disconnection.</p> <p>In addition, this risk is higher in winter if customers have not regularly over-topped up their meters over the summer, because usage (and therefore amounts charged to customers) are higher.</p>

HMCE's Support for Vulnerable Customers

The first step of HMCE's approach to supporting vulnerable customers is to understand vulnerabilities and needs among Hazelmead Customers.

There are three main areas where support may be needed:

- Supporting customers whose vulnerabilities affect their ability to understand their bills and payments and keep payments updated
- Supporting customers whose vulnerabilities affect their ability to pay their energy bills
- Supporting customers whose vulnerabilities affect their ability to cope with a temporary period of self-disconnection (running out of credit on their meter) or a powercut.

1. Knowledge

Take all reasonable steps to identify customers in vulnerable situations, and offer to record their specific needs on the register.

Commitments

HMCE will also ask that the energy circle and Bridport Cohousing let them know about customers accessibility needs that customers have.

HMCE, either directly or through champions residents, will follow up to ask individuals directly if they need bills in a different form

2. Vulnerabilities affecting resident's ability to understand

For instance, struggling to read meters, understand information or bills, access information on the app, keep their payment details updated.

Commitments

Accessibility and clarity of default information

HMCE will keep email, website and communication clear and concise, and follow basic rules of text accessibility.

Customers can use accessible settings on computers, phones/tablets or internet browsers to engage with their online accounts in different accessible modes.

HMCE will gather feedback from customers on the ease of understanding of billing communication and implement improvement measures based on these findings as necessary.

Keeping a list of customer needs

HMCE will understand possible communication/accessibility needs through

HMCE representative's engagement with customers, including those who demonstrate struggling to understand or interpret emails, using the app, and viewing and understanding bills.

Community information provided by Bridport Cohousing and Hazelmead

HMCE will get customers' consent before storing this information against their account on the customer list.

Providing alternative communication forms and methods

The default communication is

- Emails from HMCE with general updates and reminders that bills are available in the app
- Online account information on upcoming payments, past and future predicted bills and energy consumption
- Online account interface for seeing bills

A limited set of accessibility needs are provided through devices used to access apps - for instance using accessible viewers through their phones to engage with the app in different accessible modes.

In interactions with customers, and through feedback from the community, HMCE will consider if the customer would benefit from alternative communications. These include but are not limited to:

- Information provided in an alternative form (e.g. printed bills, or spoken bills)
- A 'trusted person' being named, who will either be sent copies of bills by email, or will be given an app login on behalf of the customer to see bills and view payment details.

Community support: Neighbours and Bridport Cohousing energy champions may also be able to support neighbours who are struggling with understanding their bills or interacting with their online account and payment settings.

Publicising communication options: HMCE will publicise the options available to customers in the app and email communications.

Signposting support: HMCE will clearly signpost help at the top of bills, for instance: 'Trouble making sense of this bill? Then'

Trusted person: Customers if they choose can nominate a trusted person either in 'view' mode - to access and download customer bills and information, but not to edit account settings or payment details, or in 'edit' mode - to have full access to their energy account to set up and amend payments. Those with power of attorney in relation to a customer do not require the signature of the customer to be given this role.

Passwords: Customers who wish to set up a password to use in interactions with HMCE can do so by emailing HMCE.

Feedback: HMCE will gather feedback from customers on the ease of understanding of billing communication and implement improvement measures based on these findings as necessary.

Providing alternative methods to top-up: HMCE will provide a top-up facility in a common accessible area of the site that will allow anyone to make a card payment to select any meter at site and apply top-up credit to that meter.

3. Struggling to meet the cost of energy payments

For reasons of different kinds of vulnerability, customers may be at risk of self-disconnection (through running out of credit on their meters) through not having enough funds available via their chosen payment method account to pay the energy charges for the following month.

As noted, the energy bill in an energy-efficient household is low compared to other monthly costs, and with budgeting support the majority of people know they need to find the money to pay electricity bills. The proactive measures HMCE can take to help people avoid getting into difficulty with energy bills are:

- Providing information and signposting to energy efficiency advice giving practical tips for running a Hazelmead home for the lowest cost.
- Providing tools for energy budgeting and tracking energy use

The hazelmead community can again play a large role here, in helping disseminate advice on both budgeting and energy efficiency.

Commitments

Information & signposting on energy efficiency

HMCE will provide customers with information on how much electricity they are using for power and heat compared to other homes at Hazelmead, as part of understanding if there is scope for the customer to reduce energy consumption.

HMCE will signpost the user to the best energy efficiency tips provided by the community for lowering energy bills. Since the houses are low energy construction and don't take much energy to heat efficiently to a comfortable

temperature, there are relatively few specific behavioural interventions or checks that can be made to reduce energy bills further without unduly affecting comfort. Some vulnerabilities, however, may affect the level to which energy consumption can be appropriately reduced.

Support with energy payment plans and budgeting

Make people aware that bills will rise in winter and encourage people to apply additional 'summer credit' to their meters.

HMCE will establish a flat payments plan whereby customers can even out energy payments across the year, building up credit over the summer months to keep bills flat over the winter.

HMCE will encourage any households who have struggled to meet the cost of winter payments in the past to set up this flat payment approach.

Notifications and follow-up

HMCE will send alerts to customers when their credit balance drops below £30 because their chosen payment method has failed, via email and on their online account.

If this happens twice, HMCE will engage with the customer to check if there are vulnerabilities and if the customer is at risk of self-disconnection.

Provision of emergency credit

If credit is about to run out on a meter and the customer does not have the funds available to add credit to the meter, they can press a button to receive an additional £30 in credit loaded onto their meter.

Payment schemes

Where customers HMCE will make best efforts to identify a sustainable payment solution for customers who know in advance they will struggle to pay energy bills, or who find themselves not in a position to pay energy costs and having used up their emergency credit.

HMCE directors will use discretion in providing further temporary relief for energy costs, including through exploring establishing a fund to support those in temporary hardship.

Third-party top up

HMCE will provide a top-up facility in a common accessible area of the site that will allow anyone to make a card payment to select any meter at site and apply top-up credit to that meter. This will allow anyone accessing the site to, if they wish, to support others in vulnerability by topping up their meter.

Referrals and third party support

Where a customer is identified as struggling with missing payments and this is because of low income, HMCE will in concert with Bridport Cohousing and Bournemouth Churches Housing put together the most appropriate linking and referral strategy to relevant third-party support, including debt advice agencies and third parties who can provide other support in maximising income (e.g. delivery of benefit checks where appropriate).

3. Particularly impacted by loss of electricity

HMCE will maintain a priority register for those who would be most impacted by loss of power because of vulnerabilities, and provide additional notice, communication and support to those on the priority register. It

will seek to anticipate the risk of, and take steps to avoid/avert/prevent the self-disconnection of any customer on the priority register.

Commitments

Communication

HMCE will let them know in advance of a planned interruption to their electricity supply

HMCE will provide them with a special telephone number so they can get straight through to a person if they have a power cut

HMCE will where possible, keep customers informed if customers tell HMCE they have lost their electricity supply

Provision of alternative heating and cooking facilities

Following a needs assessment after the first winter of operation, HMCE will work with Bridport Cohousing to review the possible need to plan for the provision of alternative heating and cooking facilities to those on the priority register in the event of a prolonged power cut.

Liason with third parties with arrangements for critical medical care

HMCE will work with the oxygen providers to provide assistance during longer power cuts.

HMCE may in the event of an emergency share their information with other responding agencies in line with GDPR regulations.

Self-disconnection

HMCE will seek to make every effort to avoid self-disconnection of customers on the priority register particularly during the period of the winter moratorium from 1 October to 31 March (inclusive), through all the measures outlined in the previous section. This would include focusing any additional support provided (for instance, any additional discount or extra emergency credit) on customers on the priority register.

Revision Note: A need assessment will be conducted in spring 2026 to understand the potential scale of payment-related vulnerability at Hazelmead.