



BRIEFING PAPER

Number SN 06163, 27 March 2019

Help with energy bills

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Summary

This Commons Library Briefing paper sets out sources of financial and practical help for constituents with domestic energy bills. It also outlines current policy developments.

There are now a range of measures aimed at helping consumers with their energy bills including:

- Taxpayer-funded payments principally the *Winter Fuel Payment* and the *Cold Weather Payment*.
- Obligations on energy suppliers that are funded by all energy bill payers, principally to help eligible customers with energy efficiency measures (*Energy Company Obligation*) and discounts on electricity bills (*Warm Home Discount*).
- Practical measures such as switching energy suppliers, joining the Priority Service Register and making use of communal energy buying schemes.
- Sources of information and advice, for example, in the event of disputes with energy suppliers.

At a practical level, the paper focuses on schemes that *individuals* can access, rather than those aimed at local authorities or housing associations.

There are related Library notes on [Energy Prices](#), and [Energy Bills and the price cap](#) that may be of interest.

1. Financial payments to help with energy bills and heating

1.1 Winter Fuel Payments

The Winter Fuel Payment is a tax-free annual payment to help older people meet the cost of their winter fuel bills. The “standard” rates are £200 per eligible household where the oldest person is under 80, and £300 for households containing a person aged 80 or over. For the winters 2008/2009 to 2010/2011, additional payments worth £50 (or £100 for households where the oldest person was 80 or over) were made alongside the standard Winter Fuel Payment. These additional payments have not been made since 2010/2011.

To be eligible for a Winter Fuel Payment, a person must have reached the relevant age threshold before the end of the “qualifying week” (for Winter 2018/19, this was 17-23 September 2018). The qualifying age is linked to the State Pension age for women, which is increasing gradually. This means that, to have received a payment for Winter 2018/19, a person must have been born on or before 5 November 1953. Further information on the rules, details of the payment arrangements for this winter and claim forms are available at the [GOV.UK website](#). Recent developments and debates about the future of the Winter Fuel Payment are covered in a Library briefing, [Winter Fuel Payments update](#).

An estimated 11.5 million people received a Winter Fuel Payment in 2018/19, at a total cost of £1,967 million.¹

1.2 Cold Weather Payments

Cold Weather Payments are made from the Social Fund to certain recipients of Income Support, income-based Jobseeker’s Allowance, income-related Employment and Support Allowance, Universal Credit or Pension Credit during periods of very cold weather. To “trigger” the payments, the average temperature at a specified weather station must be recorded as, or forecast to be, 0°C or below for seven consecutive days. The scheme runs from 1 November to 31 March each winter.

The payment is a fixed amount for each week of cold weather. For many years this was set at £8.50 a week but the Labour Government increased the rate to £25 a week as a temporary measure for winters 2008/2009 and 2009/2010. The 2010 Government made the £25 rate permanent.

In the last few winters, relatively mild weather has meant that far fewer payments have been made compared with previous years. In winter 2016/17, 131,000 payments were made totalling £3.1 million. This compares with 17.2 million payments in 2010/11 totalling £435 million.

¹ DWP [Benefit expenditure and caseload tables 2018, table 1a and 1c](#)

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For winter 2017/18, 4.7 million payments have been made totalling £118.7 million.²

Payments are made automatically to those entitled to them. There should be no need to make a claim, but people who think they may be entitled but do not receive a payment should contact the Department for Work & Pensions. Further information is at [GOV.UK](https://www.gov.uk). See also the Library briefing [Cold Weather Payments for winter 2016/17](#).

1.3 Warm Home Discount (WHD)

The [Warm Home Discount Scheme](#) (WHD) is a set rebate for the electricity bills of eligible customers. It was introduced as a statutory scheme with a £120 discount in April 2011 to replace previous voluntary agreements with energy suppliers. Energy suppliers with more than 250,000 domestic customers, plus other suppliers who elect to take part, offer the discount, and recoup the costs from the energy bills of all their customers.

In its first year (2011-12), the WHD 'core group' was those who qualified for the guarantee element of pension credit, based on DWP records.

In 2014/15 the discount rose to £140 and the Core Group is those who were either:

- All in receipt of Pension Credit Guarantee Credit only (i.e. no Savings Credit).
- All in receipt of Pension Credit Guarantee Credit and Savings Credit.

The following must also apply:

- The consumer's name, or their partner's name must be on the electricity bill (this may exclude some park home tenants or other tenants)
- The energy supplier must be participating in the scheme³

There is also a 'broader group' of eligible recipients, this is largely left to energy suppliers to define, within a framework set by Ofgem and the relevant Regulations. It may include being on that supplier's 'Priority Services Register' (see section 4.2). Because definitions vary, it might be worth investigating and switching supplier.

However, there are limited funds, so meeting the definition of a supplier's broader group does not guarantee that a person will receive the WHD. For more details, see the Library Briefing paper on [Warm Home Discount Scheme](#). More on the qualifying age for pension credit is available in the Library Briefing paper on [Pension Credit – current issues](#) (Jan 2019).

² DWP, [Cold Weather Payment estimates: 2017 to 2018](#) [accessed 27 March 2019]

³ The [GOV.UK website](https://www.gov.uk) has up to date details on eligibility.

2. Energy efficiency support

The former Carbon Emissions Production Target (CERT), and Community Energy Savings Programme (CESP), Warm Front and Green Deal schemes have now been phased out (though the Green Deal has since been relaunched privately - see Section 2.2 below). The current Government scheme for energy efficiency measures in GB is the Energy Company Obligation (ECO). There are some further schemes operating in Scotland, Wales, and Northern Ireland (see section 2.4 below).

2.1 ECO, the Energy Company Obligation

The Energy Company Obligation (ECO) is a government energy efficiency scheme in Great Britain to help reduce carbon emissions and tackle fuel poverty. ECO, which began in 2013, has gone through a number of iterations; an overview of previous schemes and versions of ECO is provided by Ofgem.⁴

The current policy (ECO3) runs from December 2018 until March 2022. In 2018, the Government consulted on the future of ECO, and decided to refocus the scheme on low income, fuel poor, and vulnerable households.⁵ The scheme now has one obligation, the Affordable Warmth Obligation, also known as the Home Heating Cost Reduction Obligation (HHCRO). Under the scheme, obligated suppliers must promote energy efficiency measures for eligible households, such as upgrading inefficient heating systems or installing insulation.⁶ The grants may not cover the full cost of the installation so the customer may need to contribute (further details are available on Ofgem's [FAQs for domestic consumers and landlords](#).) The costs of the scheme are passed on to all bill payers through their electricity bills.

The overall target for the current scheme is £8.253 billion in cost savings. Suppliers are allocated a proportion of the overall targets depending on their share of the domestic gas and electricity market. A supplier must achieve its obligations before 1 April 2022.⁷ There is also a rural sub-obligation which requires suppliers to achieve at least 15% of their total HHCRO by promoting qualifying measures to domestic premises in a rural area, and a solid wall minimum requirement, which requires suppliers to deliver solid wall insulation or solid wall alternative measures which achieve the same saving as would have been achieved by solid wall insulation.⁸

Participating suppliers and eligibility

Under ECO, companies are legally obliged to participate if they supply more than a threshold number of domestic customers and a threshold

⁴ Ofgem, [Overview of previous schemes](#) [accessed 19 Mar 2019]

⁵ Gov.uk, [Energy Company Obligation: ECO3, 2018 to 2022](#), 18 October 2018

⁶ Ofgem, [About the ECO scheme](#), [accessed 18 Mar 2019]

⁷ Ofgem, [Energy Company Obligation \(ECO3\) Guidance](#), 20 Dec 2018

⁸ Ofgem, [Energy Company Obligation \(ECO3\) Guidance: Supplier Administration](#), 3 Dec 2018

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amount of supply.⁹ Suppliers under the threshold can also opt to take part in the scheme. Consumers wishing to have measures installed are not limited to their own energy supplier as they can contact any obligated supplier. A list of obligated suppliers is available from [Ofgem](#).

Ofgem has set out the eligibility criteria for help under ECO.¹⁰ Customers may be eligible if they:

- own their home or have the permission of the landlord to use the scheme; **and**
- are a core group customer from scheme year 9 onwards under the [Warm Home Discount Scheme](#) (see section 1.3); **or**
- receive at least one of the following benefits and satisfy the relevant income requirements, where applicable:
 - Armed Forces Independence Payment
 - Attendance Allowance and Constant Attendance Allowance
 - Carer's Allowance
 - Child Benefit
 - Disability Living Allowance
 - Pension Guarantee Credit
 - Income-related Employment and Support Allowance (ESA)
 - Income-based Jobseeker's Allowance (JSA)
 - Income Support
 - Industrial Injuries Disablement Benefit
 - Mobility Supplement
 - Personal Independence Payment
 - Severe Disablement Allowance
 - Tax Credits (Child Tax Credits and Working Tax Credits)
 - Universal Credit

Other eligible customers

Customers living in social housing with an Energy Performance Certificate (EPC- see section 2.3) rating of E, F or G might also be eligible for the scheme. Social housing with an EPC rating of D can also qualify for an innovation measure.

Local authorities are also able to refer fuel poor and vulnerable residents in their areas to obligated energy suppliers so that they can be offered support under the scheme. Further details are provided in Government guidance.¹¹

Consumers can contact their energy supplier to ask about their eligibility for ECO. It is important to note that ECO is supplier led, meaning a

⁹ Ofgem, [Energy suppliers](#) [accessed 25 March 2019]

¹⁰ Ofgem, [Support for improving your home](#), [accessed 21 Mar 2019]

¹¹ BEIS, [Guidance for local authorities on engaging with energy suppliers to identify households that would benefit from energy efficiency improvements](#), Feb 2019

household's eligibility for ECO does not necessarily mean that the supplier will decide to install energy efficiency measures in that home.

2.2 The Green Deal

[The Green Deal](#) was an energy saving scheme launched by the coalition Government to incentivise and help fund energy efficiency and renewable energy technologies for homes. The Government [stopped funding](#) the Green Deal in 2015 citing low uptake. Green Deal loans secured before it was closed are still being repaid as per the original agreements.

The Green Deal Finance Company (GDFC) was publicly funded to provide Green Deal loans. According to their [website](#), GDFC was acquired from the Government in January 2017 by Greenstone Finance, Aurium Capital Markets and Honeycomb Investment Trust. As of May 2017, it began financing loans again through Green Deal providers under the same format as the original Government scheme but without public funding. More information is available on the Green Deal Finance Company [website under PR and News](#).

2.3 Energy efficiency for rented properties

An Energy Performance Certificate (EPC) is a rating of how energy efficient a property is. The certificates are graded on a scale of A (most efficient) to G (least efficient). An EPC is a legal requirement when a property is bought, sold or rented. This legal requirement was introduced in 2008 under [The Energy Performance of Buildings \(Certificates and Inspections\) \(England and Wales\) Regulations 2007](#).

[The Energy Efficiency \(Private Rented Property\) \(England and Wales\) Regulations 2015](#) set new standards for energy efficiency in rented homes. The legislation means:

- first, that as of 1 April 2016, a tenant of a domestic private rented property can make a request to their landlord for consent to make energy efficiency improvements and the landlord must not unreasonably refuse consent.
- second, as of 1 October 2016, domestic and non-domestic private rented property, must have a minimum level of energy performance certificate band E.
- third, that if the property is below the minimum energy efficiency requirements, a landlord of a domestic private rented property must not grant a new tenancy of the property after 1st April 2018, and must not continue to let the property after 1st April 2020, and a landlord of a non-domestic private rented property must not grant a new tenancy of the property after 1st April 2018, and must not continue to let the property after 1st April 2023.

An EPC certificate will suggest ways in which a property could be made more energy efficient to increase its rating.

Listed buildings are exempt from the requirements. For more information see the Residential Landlords Association guidance on [EPC and Listed Buildings/Buildings in Conservation Areas](#).

The Government guidance for landlords is available on the Gov.uk website: [The domestic private rented property minimum standards guidance for landlords and local authorities](#). This outlines funding options available and includes the Green Deal. There is also guidance available from the industry bodies the [Residential Landlords Association](#) and the [National Landlords Association](#).

New regulations on landlords' contributions to improve EPC

Under the 2015 Regulations landlords were not obliged to fund the cost of the efficiency improvements.¹² The Government held a [consultation](#) from December 2017 until March 2018 on removing the "no cost to the landlord" principle and replacing it with a cap on landlord spending per property.

The Committee on Fuel Poverty (an advisory non-departmental public body sponsored by the BEIS to advise on the effectiveness of policies aimed at reducing fuel poverty) recommended a cost cap of £5,000 for each property in their [annual report](#) published on 20 October 2017.

The government response included the introduction of a capped landlord contribution of £3,500 (inclusive of VAT)¹³ and was implemented in the [Energy Efficiency \(Private Rented Property\) \(England and Wales\) \(Amendment\) Regulations 2018](#).¹⁴

2.4 Devolved schemes

Energy policy is largely reserved, though Scotland, Wales, and Northern Ireland have all developed their own energy efficiency schemes. These schemes are summarised on the Energy Saving Trust's webpage on [Financial support for home energy efficiency](#).

Scotland: The Scottish Government operate a number of energy efficiency schemes known as the Home Energy Efficiency Programmes (HEEPs). A full list of available schemes is available from the Scottish Government's page on '[Home energy and fuel poverty](#)'.

Wales: The Welsh Government have two schemes aimed at addressing fuel poverty and carbon emissions, known as the [Nest](#) and [Arbed](#) schemes. More information is available from the links above.

Northern Ireland: ECO does not operate in Northern Ireland. A summary of Northern Irish policies is available from the [Energy Savings Trust webpage](#), and includes an affordable warmth package of energy efficiency measures, a boiler replacement scheme, and an energy supplier partnership grant scheme.¹⁵

¹² Section 6, [Energy Efficiency \(Private Rented Property\) \(England and Wales\) Regulations 2015](#)

¹³ BEIS, Consultation: [Domestic Private Rented Sector minimum level of energy efficiency](#), updated 29 Nov 2018

¹⁴ [Explanatory Memorandum to the Energy Efficiency \(Private Rented Property\) \(England And Wales\) \(Amendment\) Regulations 2018](#)

¹⁵ Energy Savings Trust, [Financial support for home energy efficiency](#) (accessed 27 March 2019)

3. Microgeneration and low carbon technology schemes

3.1 The Renewable Heat Incentive (RHI)

The [Government's renewable heat incentive \(RHI\) scheme](#) provides payments for the use of certain technologies for heating. Technologies supported include biomass boilers and stoves, air and ground source heat pumps, and solar thermal panels. Detailed information is available in the Library briefing paper on the [Renewable Heat Incentive](#) or from [Ofgem](#). The payments under the RHI are for units of heat generated and so the consumer is required to pay the upfront cost of a new technology, in the same way there is an upfront cost for replacing an old boiler.

The RHI can be used by people living off the gas grid. Prices for fuel, such as oil and wood pellets, varies and is not regulated under the RHI scheme. As such, there is no guarantee that changing technology will be cheaper over time.

3.2 Feed-in tariff scheme (FITs)

FITs were introduced in 2010 to promote small-scale low-carbon electricity generation such as wind and solar. The [Energy Saving Trust](#) gives more details on the payments that consumers can receive under FITs, explaining that if you are eligible to receive FITs payments you will benefit in three ways:

- Generation tariff: your energy supplier will pay you a set rate for each unit (or kWh) of electricity you generate. Once your system has been registered, the tariff levels are guaranteed for the period of the tariff (up to 20 years) and are index-linked.
- Export tariff: your energy supplier will pay you a further rate for each unit you export back to the electricity grid, so you can sell any electricity you generate but don't use yourself. At some stage smart meters will be installed to measure what you export, but until then the energy you export is estimated as being 50 per cent (75 per cent for hydro) of the electricity you generate (only systems above 30kWp need to have an export meter fitted, and a domestic system is unlikely to be that big). Similarly, the export tariff is index-linked.
- Energy bill savings: you will be making savings on your electricity bills because generating electricity to power your appliances means you don't have to buy as much electricity from your energy supplier. The amount you save will vary depending how much of the electricity you use on site.¹⁶

The Government have announced that the feed-in tariff scheme will close at the end of March 2019. The closure of the scheme will only

¹⁶ Energy Saving Trust, [Feed-in Tariffs](#) (accessed 12 April 2018)

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impact new installations. Existing installations will continue to be paid as usual.

A consultation on a proposed alternative, known as the Smart Export Guarantee, has been conducted, though not yet implemented.¹⁷ The proposals suggest that generators would continue to be paid by energy suppliers for energy exports. Instead of having a FIT payment set by the regulator Ofgem, energy suppliers would each offer their own tariff in what the Government intend will be a competitive market. No floor price has been proposed for these tariffs, as long as it is more than £0.

¹⁷ Gov.uk, [The future for small-scale low-carbon generation](#), 8 January 2019

4. Practical steps

4.1 Switch energy supplier

In 2014, Ofgem referred the Energy Market to the Competition and Markets Authority (CMA) due to concerns the market was not working effectively for consumers.¹⁸

The CMA published its final report¹⁹ in June 2016. The report highlighted a lack of switching: the CMA said that in 2016, 70% of customers were on Standard Variable Tariffs (SVTs). SVTs are the default, typically most expensive, tariffs customers who haven't actively chosen a tariff are put on.²⁰ As a result of not switching for a better deal, the CMA estimated in 2016 that UK consumers were unnecessarily over-paying up to £1.4 billion a year.²¹

Customers can compare tariffs with their own supplier or research other suppliers' tariffs, for example by using a price comparison site. There are a number of factors that customers may wish to take into account, such as the price and length of the contract, whether it requires a specific meter, whether it is environmentally friendly, and whether the new supplier offers schemes such as the Warm Home Discount.

Switches can either be conducted online, or by contacting a new supplier who should contact the old supplier to organise the switch. Customers should submit meter readings on the day of their switch so they are charged the correct amount. There is likely to be a final bill, or refund owed from the old supplier.

Customers should check if there is an exit fee on their current tariff, for example if it's for a fixed period, before switching. New suppliers should also make prospective customers aware that if they have a smart meter, it may lose some of its smart functions after the switch. This is because at present, the smart meter infrastructure does not always allow for full interoperability between suppliers. This limitation should be fixed in future. More information is available in the Library Briefing paper on [Energy Smart Meters](#).

More information on switching is available from the Ofgem webpage on '[How to switch energy supplier and shop for a better deal](#)'.

4.2 Priority Services Registers

Constituents can ask to be added to their supplier's Priority Services Register (PSR). Each energy supplier is obliged to provide certain free services to people who are;

- are of pensionable age
- are disabled or chronically sick
- have a long-term medical condition

¹⁸ Ofgem, [Ofgem refers the energy market for a full competition investigation](#), 26 June 2014

¹⁹ CMA, [Energy market investigation – Summary of final report](#), 24 June 2016

²⁰ CMA, [Energy market investigation – Summary of final report](#), 24 June 2016

²¹ CMA, [Energy market investigation – Summary of final report](#), 24 June 2016 (p. 22)

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- have a hearing or visual impairment or additional communication needs
- are in a vulnerable situation.

More information on the register is available from [Ofgem](#).

This does *not* have a specific provision relating to money off bills, but it offers other free services. These include regular personal meter readings which may help stop large 'backlog' bills building up, advanced warnings of power cuts, priority support in an emergency, and accessible information. Being on the PSR may also be one of the criteria for being on a supplier's 'broader group' for the WHD.

Suppliers are also prohibited from disconnecting a premises occupied by a customer eligible for the Priority Service Register (PSR) during the winter months (1 October - 31 March). In addition to this, many suppliers have signed up to a voluntary [Safety Net](#), which offers further protection for vulnerable customers.

Amongst other things, suppliers that are signed up to the Safety Net have pledged to never knowingly disconnect a vulnerable customer at any time of year. In this instance, vulnerable customers may be customers that for reasons of age, health, disability or severe financial insecurity, are unable to safeguard their personal welfare or the personal welfare of other members of the household.

4.3 Collective purchasing schemes

Some people who rely on heating oil have formed 'oil clubs' to obtain lower prices through collective purchasing or bargaining. This idea gathered some momentum for general (electricity and mains gas) energy bills and indeed has been encouraged by the Government through its *Cheaper Energy Together* fund.²²

The Government has produced [guidance on collective purchasing and switching](#).²³ Collective switching services allow organisations to negotiate a deal for a large group of consumers, theoretically resulting in a better deal.

Ofgem have also been trialling [collective switches](#) where a group of disengaged customers are offered an exclusive tariff negotiated for them by Ofgem.²⁴

4.4 Automatic switching schemes

Some companies now offer services that will continually and automatically switch customers to the best value tariffs. There can be an annual fee for these services. More information is available from a July 2016 BBC article on '[Can smart switching cut your energy bills?](#)'.

²² Gov.uk, [Davey: Next steps on collective purchasing for a better energy deal](#), 23 May 2012

²³ Gov.uk, [Collective switching and purchasing](#), 22 January 2013

²⁴ Ofgem, [Overview of our 'collective switch' trial: February 2018](#), 12 February 2018

4.5 Price caps

A price cap is a form of limiting bills or tariffs; in the UK retail energy sector, this is done by setting a cap on the maximum price suppliers can charge for units of power.

The UK has three forms of price caps:

- Prepayment price cap – for customers with prepayment meters - in force until 2020
- The Safeguard tariff – for customers who receive the Warm Homes Discount benefit – this merged with the Default Tariff cap at the start of 2019
- The Default Tariff price cap – for customers on default or SVTs – this came into force from 1 January 2019

Price caps do not apply to all customers; customers who pay with prepayment meters, or are on the Warm Homes Discount scheme, or are on a default or SVT, will be on price capped tariffs. All other customers, for example those with actively chosen fixed term deals, will not have their prices capped, though these deals are likely to remain better value than the level of the cap.

More information is available in the Library briefing paper on [Energy bills and the price cap](#).

5. More sources of information and advice

5.1 GOV.UK

This is the government's general on-line information portal with a good summary of [heating and housing benefits](#) which repeats much of the information in this note. GOV.UK also has an [energy grants calculator](#) page which should pull together eligibility for all schemes.

GOV.UK also recommends the following online [benefits calculators](#) people can use to find out what social security benefits and tax credits they may be able to claim:

- [Policy in Practice](#)
- [entitledto](#)
- [Turn2us](#)

5.2 Benefits checks

Customers can also seek a benefits check by contacting a Citizens Advice or a local welfare rights group. Local Citizens Advice offices can be located via the [Citizens Advice website](#). For older people [AgeUK](#) (previously Age Concern and Help the Aged) might be best for benefit checks. AgeUK also has an online [benefits calculator](#).

5.3 Energy Saving Trust

The Energy Savings Trust offers free and impartial advice on energy. Their [website](#) has many informative pages on energy bills and efficiency schemes.

5.4 Citizens Advice

[Citizens Advice](#), a charity offering free and impartial advice, also deals with advice on energy. It is a useful source of information, often commissioning or carrying out its own research on issues.

5.5 Complaints

Ofgem is the energy regulator but it does not deal with consumers directly. It does however have [web pages on how to complain or raise issues](#).

The [Energy Ombudsman](#) will handle individual complaints from constituents but only after any energy companies' routes of complaint have been exhausted.

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