



Foundations

THE NATIONAL BODY FOR
HOME IMPROVEMENT AGENCIES



Energy efficiency and eradicating fuel poverty

A resource guide for home
improvement agencies

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Energy efficiency and eradicating fuel poverty: a resource guide for home improvement agencies

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Section one – Policy information

There is a great deal of information and assistance for householders in relation to energy efficiency, thermal insulation and the environmental impact of inadequate heating systems. At a local level, vulnerable people can find it difficult to navigate and access the wide range of initiatives and stakeholders engaged in energy efficiency and fuel poverty.

The policy context for energy efficiency ranges from inter-governmental agreements that place obligations on many countries, to the local government performance framework and obligations on energy suppliers.

1. International agreements

Kyoto Protocol – the UK government signed up to this protocol and a commitment to reduce its emissions of greenhouse gases by 12.5% between 1990 and 2012. This agreement is hosted by the United Nations’ Framework Convention on Climate Change.

The UK is also committed to the **EU Emissions Trading System**.

2. UK government policy

The UK is committed to international climate change agreements and the **EU Emissions Trading System**, as well as its own domestic pledges. These commitments are reflected in UK government policy and legislation, two key elements of which are the Climate Change Bill and the Renewables Obligation.



The **Climate Change Act 2008** is the world’s first long-term legally binding framework to tackle climate change. The framework aims to achieve a mandatory 60% cut in the UK’s carbon emissions by 2050 (compared to 1990 levels), with an intermediate target of between 26% and 32% by 2020. Under the Climate Change Act 2008, the government is also aiming for emissions from existing buildings to be ‘approaching zero’ by 2050.

The act also established the **Committee on Climate Change (CCC)**. This is an independent body that advises the government on setting carbon budgets and reports to Parliament on the progress made in reducing greenhouse gas emissions.

UK energy and climate change policy is now overseen by the Department of Energy and Climate Change (DECC), created in October 2008 and currently led by Ed Milliband.

The **Energy White Paper** 'Meeting the Energy Challenge' sets out the government's international and domestic energy strategy to respond to climate change by reducing carbon dioxide emissions within the UK and abroad, and securing clean and affordable energy as we become increasingly dependent on imported fuel. The white paper's goals include meeting CO₂ reduction targets and ensuring that every home in the UK is adequately and affordably heated.

The Energy White Paper also emphasises the leadership role that local authorities are expected to play. This role has now been formalised by the new performance framework and National Indicator 186.

3. Local policy context

Local authorities are at the front line in dealing with the impacts of climate change - not only for their own services, but also as leaders in their local communities.

Under the **Home Energy Conservation Act (HECA) 1995**, local authorities must:

- consider measures to improve the energy efficiency of all residential accommodation in their areas
- develop an integrated approach to housing and energy-efficiency strategies, although they are not required to implement any measures, and

- if they are a UK local authority with housing responsibilities (an energy conservation authority), prepare, publish and submit an energy conservation report.

A review of the act began in 2007 and the government has since set out a desire to have the act repealed. A final decision is expected to be announced later in 2009.

About a third of carbon dioxide emissions in the UK come from energy used in the home. So improving housing standards can have a significant role in cutting emissions.

Local authorities must also contribute to the following additional housing-related statutory targets.

- The Sustainable Energy Act 2003 sets a target to save 3.5 million tonnes of carbon from residential properties in England through energy-efficiency measures by 2010.
- The **Housing Act 2004** requires the government to take reasonable steps to improve residential energy efficiency by at least 20% by 2010 (compared to levels in the year 2000).

The **UK Climate Change Programme 2006** sets out the government's policies and priorities for action in the UK and internationally. It identifies local authorities as critical to the achievement of the government's climate change objectives. It states:

"Local authorities are uniquely placed to provide vision and leadership to local communities, raise awareness and help change behaviours ... [through] their powers and responsibilities (housing, planning,

local transport, powers to promote well-being and through activities such as their own local procurement and operations) they can have significant influence over emissions in their local areas.”

Local Government Performance Framework

The Local Government White Paper **Strong and Prosperous Communities** (2006) introduced a new performance framework for local authorities known as the Comprehensive Area Assessment (CAA) and included a new set of national indicators set for local authorities and local authority partnerships. These indicators include:

- **National Indicator 186 - percentage reduction of the per capita carbon dioxide emissions in the local authority area**, which sets targets for local authorities for per-capita carbon reductions in an area. A hundred local authorities have incorporated NI 186 in their local area agreement (LAA).
- **National Indicator 187 – tackling fuel poverty locally**, which measures the progress being made to tackle fuel poverty by making UK households more energy efficient. All local authorities have to report on progress and 40 LAAs out of 150 have included NI 187 as one of their 35 local improvement targets, setting challenging but achievable targets. A number have also adopted NI187 as a local indicator.
- **National Indicator 188 - adapting to climate change**, which measures local authorities’ progress in adapting to climate change over four levels. The levels range from identifying the priority areas for adaptation through to developing and maintaining an adaptation action plan.

All local authorities will be assessed against climate change indicators as part of the Comprehensive Area Assessment and 98% of local areas have included carbon reduction or climate change adaptation indicators in their local area agreements.

The Energy Saving Trust has developed a **briefing note** on the Comprehensive Area Assessment and local area agreements relating to NI 186 and some guidance on how best to take action to meet targets. This is accompanied by local authority best practice case studies. You can also find out more about these indicators on the **DECC** website.

The Climate Change and Sustainable Energy Act 2006 placed a duty on all local authorities to have regard to the most recently published energy measures report when exercising their functions. The most recent **energy measures report** (2007) stated that:

“National and international action to tackle climate change also has the potential to have a significant impact on local communities and businesses. For example:

- Government targets and policy measures, such as its aim for all new homes to be zero carbon by 2016 will drive a significant increase in investment in energy efficiency and low carbon technologies and this could have local economic benefits through the creation of new industries and related supply chains.
- The need for changes in the way we generate and use energy will need appropriate local infrastructure, for example to support new technologies such as renewable energy or carbon capture and storage. It may also present new opportunities for local

communities and individuals to generate and use their own energy.

- Controlling energy use and greenhouse gas emissions will become increasingly important to local economies as policy measures seek to ensure that the cost of these emissions reflect their impact on the environment.”

Recent **Improvement and Development Agency (I&DeA) guidance** on climate change and energy efficiency emphasises use of the ‘power of wellbeing’ introduced in the **Local Government Act 2000**. It states:

“Local authorities can look to the power of wellbeing to allow them to implement a broad range of actions relating to sustainable energy. Several local authorities have looked to this power to help them implement energy services schemes for local residents. These generally offer consumers a combination of fuel supply at a good tariff, investment in energy saving measures and energy advice.”

4. Housing policy

The 2006 **Communities and Local Government (CLG) Review of the Sustainability of Existing Buildings** revealed that:

- 6.1 million homes lacked an adequate thickness of loft insulation
- 8.5 million homes did not have insulated cavity walls, and
- there is potential to insulate 7.5 million homes that have solid external walls.

Measures focusing on these three things alone have the potential to save 8.5 million tonnes of carbon emissions each year. Despite this, 95% of

homeowners think that the heating in their own home is currently effective¹.

The Energy Saving Trust estimates that the average home emits approximately five tonnes of carbon every year.

One of the biggest barriers to improving energy efficiency is the perceived up-front cost. However, with rising energy bills and the current instability of the energy sector, it’s increasingly important to make sure that people on low or fixed incomes have energy-efficient homes to live in.

Practical energy-saving measures for existing housing stock

- Installing newer, more efficient gas-condensing boilers with thermostats and interactive controls
- Insulating solid walls
- Replacing single-glazed windows with new high-performance double-glazed windows
- Draught-proofing, blocking unused chimneys, and sealing floors.

¹ Review of the Sustainability of Existing Buildings: The Energy Efficiency of Dwellings - Initial Analysis, Communities and Local Government, 2006.

Current policies in place to reduce emissions from homes include:

- **the Carbon Emissions Reduction Target (CERT)** - an obligation placed on energy suppliers to provide free or subsidised energy-efficiency measures in customers' homes (see energy suppliers section below)
- the Decent Homes Standard
- building regulations to ensure new homes, as well as modifications to existing homes, meet high standards of energy efficiency, and
- rolling out 'smart meters' to all homes so that homeowners can make choices about, and improve awareness of, how much energy they use.

Decent Homes

In July 2000, following its Spending Review, the government announced a significant increase in resources for housing, especially social housing. As part of its desire to link increased spending to better outcomes, the government established a target to: *"ensure that all social housing meets set standards of decency by 2010."* As part of the 2002 Spending Review, the Public Service Agreement (PSA) 7 target to make all homes in the social sector 'decent' by 2010 was extended to help vulnerable people who own their own homes or rent them from private landlords. Targets have been established which aim to make sure that at least 70% of vulnerable households within the private sector live in decent homes by 2010.

The definition of a 'decent home' applies equally to the social and private sectors. The **Decent Homes Standard** states a decent home is one that:

- meets the current statutory minimum standard for housing

- is in a reasonable state of repair
- has reasonably modern facilities and services, and
- provides a reasonable degree of thermal comfort.

Local authority environmental health officers and energy-efficiency teams are expected to work in partnership with other local stakeholders to ensure that assistance in relation to adequate heating and insulation reaches the most vulnerable people living in the community. For housing stock not owned by the local authority, the **Housing Health and Safety Rating System** (HHSRS) is used to assess minimum standards.

The HHSRS is based on hazard assessment, including one on excess cold. Local authorities can require property owners to take measures to address hazards including improving the heating, insulation and ventilation of a property. Local authorities can use the HHSRS to strategically monitor and target the housing stock in their area.

"wholesale price spikes could lead to an increase in domestic energy bills of up to 60%"

Ofgem press release, 9 October 2009

In 2008 Communities and Local Government published **The Strategic Housing Role of Local Authorities: Powers and Duties** which referenced the powers local authorities can use to "introduce measures to improve private homes, including providing assistance to home owners on low incomes to maintain their homes to a decent standard."

TIP: Home improvement agencies can play a major part in helping a local authority achieve its area-based and client-focused objectives.

In summer 2009, the government stated that it remains committed to delivering and maintaining the Decent Homes Standard.

Building regulations

To make buildings more energy efficient and help tackle climate change, the government reviewed Part L of the Building Regulations for England and Wales. The changes mean homes need to be better insulated and use more efficient heating systems. They took effect on 6 April 2006.

Poor levels of airtightness in buildings can contribute significantly to heat loss. The revised Part L1 (for dwellings) makes testing for air pressure leakage mandatory, and by showing where there is unacceptable air leakage, improves compliance.

Part L1B - existing dwellings

The changes to AD L1B recognise the increasing importance of existing housing, and have extended the range of energy-efficiency improvements which should be carried out at the appropriate opportunity. Requirements now cover aspects such as worst acceptable U-values for walls, roofs and floors when replacing elements in an existing home, and areas such as internal lighting.

In keeping with the European Union's Energy Performance of Buildings Directive (EPBD) and the UK government's Energy White Paper, further amendments of Part L are likely in 2010 and 2015.

TIP: Home improvement agencies can carry out energy checks in people's homes and install a range of measure to help improve energy efficiency including draft exclusion, replacing windows and doors, installing more efficient heating systems and helping people to access funding to undertake more extensive energy efficiency work such as Warm Front grants.

Smart meters

Smart meters usually involve 'real time' sensors which identify consumption in more detail, allowing people to become more familiar with sources of high energy use, and adjust their consumption accordingly. Smart meters can also communicate back to **networks** for monitoring and billing purposes (known as '**telemetering**'). Apart from the energy-efficiency benefits, introducing smart meters should also reduce the incidence of households being 'cut off' - reducing their energy use can in turn reduce their bills.

The government has set a target for every household to use a smart meter by 2020, and in summer 2009 held a consultation on proposals to roll out a programme to install smart meters nationwide. For more information on the submissions to this consultation, visit the **DECC website**.

Home Energy Saving Programme (HESP) - 2008

In September 2008, the government committed a further £1 billion to household energy efficiency

through the Home Energy Saving Programme (HESP). The programme included the following.

- Eleven million lower income and pensioner households to qualify for loft and cavity wall insulation and a range of other energy-saving devices such as low-energy light bulbs and 'real time' displays free of charge.
- A new £350 million Community Energy Saving Programme to be launched in around 100 fuel-poor areas to go street-by-street through communities offering free and discounted central heating, energy-efficiency measures and benefit checks (there is more information about this on page 13).
- A £74 million increase in funding for the government's **Warm Front** programme, offering free central heating and energy-efficiency measures.
- Further spending of £225 million on reduced social energy tariffs.
- **Cold Weather Payments** tripled for winter 2008/2009.
- An investigation into different tariffs for customers using pre-payment meters (see page 12).
- A helpline to give advice on the support available to householders to save money on their fuel bills. This is being run by the **Energy Saving Trust** (0800 512 012).

5. Fuel poverty

Levels of fuel poverty are measured by the number of people spending more than 10% of their income on fuel to achieve adequate levels of warmth in their home.

Spending too long in the cold exacerbates respiratory and cardiovascular problems such as heart attacks, strokes and pneumonia. This is a particular problem with older people, with almost 90% of excess winter deaths occurring in people over 65.

The **UK Fuel Poverty Strategy**, published in November 2001, set a target to eradicate fuel poverty for vulnerable households in England by 2010 and by 22 November 2016 no person in England should be living in fuel poverty.

Recent rises in energy prices have had an impact, and the **UK fuel poverty strategy 7th annual progress report 2009** shows that 2007 was the third consecutive year where the number of fuel poor households in the UK rose. In 2007, there were around 4 million households in fuel poverty, around 0.5 million more households than in 2006.

The government's Fuel Poverty Strategy targets the three main factors that influence fuel poverty – household energy efficiency, fuel prices and household income. The first two are targeted through three programmes: **Warm Front**, **Carbon Emissions Reduction Target (CERT)** and the **Decent Homes programme**, and the third through Winter Fuel and Cold Weather Payments to increase household incomes.

Warm Front

The Warm Front Scheme was introduced in 2000 to assist homeowners and tenants in England to heat their homes more efficiently, reducing heating bills and carbon emissions. In February 2009, a National Audit Office report noted concerns about the levels of client contributions required and the subsequent lack of ‘take up’ of assistance: some 20,000 people had not taken their application any further after being told the cost of the work.

The subsidy was subsequently increased and since April 2009 the package of support includes insulation and heating improvements up to the value of £3,500 (or £6,000 for areas not on the gas grid). Over 40,000 households have already received help with heating and insulation through the scheme.

Fuel poverty is a particular issue for the private rented sector, and measures to address the energy efficiency of rented housing are complicated by the fact that whilst the landlord (private or social) incurs the cost of the work, the benefits, in terms of lower

fuel bills, are accrued by the tenant.

The government’s fuel poverty strategy stressed the need to promote good practice schemes – in particular ‘one stop shops’ - that embrace the use of programmes such as Warm Front and the other new packages set up with the support of energy providers (such as npower’s Health Through Warmth Scheme).

Foundations is currently working with eaga Partnerships Ltd (the organisation administering Warm Front) to replicate the success of the Salford Heating Installer Partner project (see the case study on page 25) with six other home improvement agencies, referred to as ‘eaga pilots’ in Blackpool, Hyndburn, Derby City, Lincolnshire, Bristol, Weymouth and Portland.

The pilots will be reviewed towards the end of 2010, and a decision will be taken on whether to roll out the model nationally.

Warm Front and home improvement agencies: the referral process

The administrator of the Warm Front Scheme, eaga, makes a small payment (currently £8) to home improvement agencies each time a successful referral is made from the agency to eaga, as well as a small donation to the **Foundations Independent Living Trust**. A referral is judged to be ‘successful’ if it:

- is activated through an internet-based referral portal, and
- results in some form of work being ordered such as central heating or insulation.

After eaga receives a referral, an eaga surveyor visits the property to decide what measures should be taken and to confirm that the client is eligible to receive the grant. Once work is ordered, the home improvement agency can claim for payment of the referral fee.

Carbon Emissions Reduction Target (see page 12 for obligations on energy suppliers)

Winter Fuel Payments are available to all households with someone over 60 or in receipt of certain benefits. However, this measure is a generally available benefit and not targeted at people who are 'fuel poor'. The Winter Fuel Payment is paid automatically to those who are eligible when the temperature is 0°C or lower in an area for more than seven days in a row.

Cold Weather Payments are available for people receiving Pension Credit or income-related Employment and Support Allowance with a support or work-related activity component in the main phase for each week of very cold weather in an area.

TIP:

Because local authorities have to take into account three different factors (household income, the vulnerability of a household, and the energy efficiency of the home), targeted interventions to tackle fuel poverty can often be difficult. Clearly, the reach of home improvement agencies and their existing client base puts them in a strong position to support local authorities in meeting the strategy requirements to focus closely on the most vulnerable groups.

The Home Heat Helpline - 0800 33 66 99 – offers the following.

- Third party advice on social tariffs – typically a 20% saving.
- Access to the Priority Service Register, with free annual gas appliance safety checks, and passwords for official callers from gas and electricity companies so the person knows the caller is genuine.
- Grants for free home insulation, regardless of who owns the property. People over 70 do not need to be means-tested for these grants and receive free cavity wall and loft insulation or free top-ups to modern standards. The same help is given to all households in receipt of Attendance Allowance, Disability Living Allowance or Employment and Support Allowance (incapacity benefit), Single Parent Allowance or households with young children with an annual income of less than £14,600.
- Flexible payment options.
- A disconnection safety net, ensuring no vulnerable customer in debt to fuel companies will be knowingly disconnected.

Organisations such as home improvement agencies can apply to the Home Heat Helpline on behalf of their clients.

Pre-payment meters

Pre-payment meters are energy meters which require payment prior to energy use. The Fuel Poverty Advisory Group has urged the government to ensure that those who pay for their energy using pre-payment meters do not pay over the odds - some customers on these meters pay up to £255 a year more for their energy. The advisory group's research also found that customers paying by cash and cheque were being charged more, unduly affecting home improvement agency clients who are less likely to use direct debit or pay over the internet. Energy regulator Ofgem is now planning to ban unfair price differentials between pre-payment meters and other payment methods in line with provisions made in the Home Energy Saving Programme outlined above.

Find out more at www.energychoices.co.uk.

In September 2008, the Prime Minister announced proposals to introduce a 20% increase in CERT obligations as part of the £1 billion Home Energy Saving Programme (see page 9). This is expected to boost energy suppliers' investment in household energy efficiency by £560 million by 2011 and increase the scheme's lifetime carbon savings. The Department for Energy and Climate Change (DECC) is currently undertaking a public **consultation** on the proposed amendments.

6. Obligations for energy suppliers

The **Renewables Obligation**, introduced in 2002, requires all electricity providers serving end consumers to supply a set proportion of their electricity from renewable sources, (for example, landfill gas and offshore wind power). This proportion will increase each year until 2015-2016, at which point electricity suppliers will have to provide 15.4% of electricity from renewable sources.

Under **the Carbon Emissions Reduction Target** (CERT), energy suppliers must deliver measures to provide overall carbon dioxide savings of 154 MtCO₂ by 2011.

Energy suppliers must also focus 40% of their activity on a 'priority group' of vulnerable and low-income households, including:

- people in receipt of certain income and disability benefits, and
- pensioners over 70.

Suppliers can decide how they will meet their targets - for example by promoting subsidised loft and cavity wall insulation, high-efficiency appliances, lighting and heating systems, or energy-saving devices.

CERT also encourages energy suppliers to meet up to 5% of their obligation through a 'flexibility mechanism', which aims to target 'hard to treat' homes (those off the grid and solid-walled homes) in the priority group. Ofgem's second quarterly report on suppliers' progress towards CERT targets can be read on the **Ofgem website**.

TIP: The work of home improvement agencies will be of paramount importance to energy suppliers who need assistance to fulfil their CERT obligations at a local level, especially in identifying and working with ‘hard to treat’ homes. Home improvement agencies can benefit from approaching energy suppliers regarding their CERT obligations but are advised that they are likely to get better results if they do so in partnership, either with each other or with other agencies to offer larger scaled outputs.

Community Energy Saving Programme (CESP), Autumn 2009 to December 2012

The Community Energy Saving Programme (CESP) places another obligation on energy suppliers to meet a CO₂ reduction objective by targeting ‘fuel poor wards’ on a house-by-house and ‘whole house’ basis. The programme will operate in around 100 areas and will offer bonuses to companies which deliver multiple measures to the same properties and to multiple properties within the same targeted area.

The programme will work with local councils and their partners in the targeted areas and the government has allocated £350 million to the programme, which will be administered by Ofgem.

In July 2009 the following amendments were made.

- A number of new measures are now considered eligible for assistance (such as flat roof insulation, solid wall insulation, and under-floor insulation – see in particular the ‘Impact Assessment’ appendix).
- The ‘whole house approach’ is designed to minimise repeat visits to householders by different agencies and installers.

Fuel-poor wards will be defined using the Index of Multiple Deprivation (IMD – see the appendix at the link above for all suggested areas), but CESP activities will also need to be targeted at rural areas that may not be identified using the IMD.

The government confirmed that central heating under CESP should be tied to existing schemes (that is, Warm Front and Decent Homes), and that duplication with such initiatives should be avoided. Home Energy Advice (HEA) or audits will also be included under the scheme, with the aim of achieving better energy efficiency in homes and usage of new equipment.

Please note the following statement by the government in its consultation on CESP:

“...[if] CESP is to have its maximum value, it is important that it should foster a reasonable spread of different types of project, in different types of location, and the Government therefore expects that obligated [energy] companies will seriously consider targeting action at a variety of different areas around the country, including rural areas. We would be happy to facilitate contacts where this would be helpful and will monitor and evaluate all schemes to ensure that any lessons relevant to rural delivery are considered in future policy development.”

These pilots involve fuel suppliers taking action in around 100 low-income areas of about 900 dwellings each and spending £350 million in the next 26 months.

Energy supplier community schemes

Many of the national energy suppliers are making effective efforts to translate their national carbon reduction targets into local schemes (examples include npower's role in the 'Health Through Warmth' scheme' (see the case study on page 22) and the British Gas 'free boilers' offer).

TIP: Although some government proposals (for example, the "short-term offer of free real-time displays" from energy suppliers) are not yet in place, it is always worth contacting local energy suppliers to see if they are willing to 'do a deal' regarding equipment and flexibility on social tariffs for a vulnerable client. Don't forget that energy suppliers have targets to meet and that home improvement agencies can help them achieve these!

7. Future policy context

The Committee on Climate Change has analysed the effectiveness of current policies to reduce emissions from homes, and recommends that the government takes a new approach to accelerate energy-efficiency improvements and make more significant cuts in emissions.

The committee advocated using 'whole house' and neighbourhood approaches, with strong leadership from central government and an important role for local government. Complementary financial incentives and regulatory measures are also likely to be required to overcome the significant barriers that exist despite the cost-effectiveness of most energy-efficiency measures.

It is not clear how a neighbourhood approach would be implemented but evidence suggests this would require strong leadership from government and a possible role for energy suppliers.

The 'whole house' approach

Under this approach, every household would be provided with an energy audit, followed up by help with installing loft and cavity wall insulation, replacing old boilers, and measures to support lifestyle changes. These measures would include installation of heating controls (for example, thermostatic valves on radiators) and smart meters, and possibly investment in renewable heat.

'Whole house energy makeovers will be needed, and the aim is for 400,000 households a year to have this by 2015, with seven million homes benefiting by 2020, and be on the way to all homes having access to whole house improvements by 2030'.

DECC **Press Notice**, 12 February 2009.

Neighbourhood/ street by street approach

Whole house packages should be rolled out street by street, area by area across the UK. Research (Defra survey evidence) suggests that the majority of people are keen to act on climate change (either because they are concerned about this directly, or want to save money, avoid waste, and so on) as long as this does not significantly disrupt their current lifestyle (for example, by restricting mobility). People are concerned, however, that their individual impact will be limited. Community-based action is therefore desirable so that people can see how their action, together with that of others, will make a difference.

Targets beyond 2015

The government launched a major **consultation exercise** in February 2009, under the 'Heat and Energy Saving Strategy'. This strategy states that if we are to reduce the UK's greenhouse gas emissions by 80% by 2050 we have to eliminate household emissions almost entirely, given that other sectors such as transport will not meet 80%. The strategy proposes a three-stage process:

- By 2015 - all lofts and cavity walls to be insulated.
- By 2030 - all cost-effective measures implemented.
- By 2050 - emissions from buildings to be as close to zero as possible.

If this process is implemented, and the government undertakes a whole house approach to energy efficiency beyond 2015 this will involve major disruption to the building fabric and to the lives of occupiers.

KNOW SOMETHING ELSE? Contact us with any useful websites, organisations or outstanding examples of good practice involving the work of home improvement agencies.

Section two - Funding

Funding for energy-efficiency improvements in the home has recently been delivered through two main routes.

1. The Warm Front scheme, funded by the government and delivered by eaga plc. Funding is currently approximately £300 million a year but will be reduced in future years.
2. Fuel supplier obligations (now known as CERT and CESP) delivered by a variety of contractors and agencies. The obligation is expressed as a carbon saving but is estimated to equate to about £3.2 billion over the lifetime of the current programme, 2008-2011.

Other public funding routes for energy-efficiency work in private-sector housing exist, notably regional funding channelled to local authorities (in particular for Decent Homes work) and local authorities' own investment.

The Carbon Emissions Reduction Target (CERT) and Warm Front will continue until 2012, but thereafter approaches to energy efficiency are likely to be influenced by the Community Energy Savings Programme (CESP). CESP takes a more community-based approach, working door-to-door and street-to-street.

The government's long-term ambitions are set out in their 'Heat and Energy Saving Strategy' which states that if we are to reduce the UK's greenhouse gas emissions by 80% by 2050 we have to eliminate household emissions almost entirely given that other sectors such as transport will not meet 80%.



The strategy consultation paper proposed a three-stage process:

1. By 2015 - all lofts and cavity walls to be insulated.
2. By 2030 - all cost-effective measures implemented.
3. By 2050 - emissions from buildings to be as close to zero as possible.

The sums involved in meeting the government's 2030 and 2050 targets are expected to be considerable, and if the government embarks upon this work we are likely to see major investment in the existing housing stock. However, the sources of funding for this work are currently unclear.

To reflect costs associated with CERT, energy bills are currently around £35 more than they otherwise would be. Going forward, costs associated with any new delivery model will be substantially higher than these as more expensive measures are implemented.

- A recent study for **Consumer Focus** suggested that a ‘retrofit’ programme aiming to improve all properties in England to Energy Performance Certificate bands B and C (currently only 6% of properties) would cost on average around £7,000 for each house. It would also reduce annual fuel bills by an average of 46%.
- Estimates for the annual investment needed for a 10-year low-carbon refurbishment programme vary from £5 billion to £15 billion a year (Committee on Climate Change).

Current annual spending by the government and energy suppliers on residential energy efficiency is just over £2 billion, therefore implying a large funding gap.

Increased funding could be provided through a mix of grants and subsidised loans, with homeowners contributing to the costs but benefitting through savings on their fuel bills.

A number of options are being considered.

1. ‘Pay as you Save’ financing where householders will be able to borrow money to make their homes ‘greener’ with insulation, low energy boilers, white goods and double glazing. Also known as a ‘green mortgage’, this would then be paid back through **energy bills**, but the cost to the homeowner would be offset by savings from lower energy bills. This loan would be a

charge on the property and would be ‘inherited’ by future owners.

2. Feed-in-Tariffs (FITs) introduced by The Energy Act (2008) aim to provide incentives for installing renewable electricity installations in homes up to a maximum capacity of 5MW. Other countries have used these successfully to promote **renewable energy** production by allowing individual households to generate their own clean electricity, through technology such as solar panels, and sell it back to the grid. The UK government intends to implement FITs by April 2010.

1. Energy supplier schemes

In addition to the government-supported schemes, home improvement agencies should also investigate the schemes being run by all of the **major energy suppliers**:

- npower ‘Spreading Warmth’ - www.npower.com
- EDF ‘Energy Trust’ - www.edfenergytrust.org.uk
- British Gas ‘Energy Trust’ - www.britishgasenergytrust.org.uk
- Scottish Power ‘Energy People Trust’ - www.energypeopletrust.co.uk

Plus, the following funds may be able to assist home improvement agency clients with energy-efficiency measures:

- Gregg’s Foundation - www.greggsfoundation.org.uk (North East England only)

- Tesco Home Insulation Help - www.tescoinsulation.com

Social tariff

All energy providers have to offer some form of social tariffs to help their most vulnerable customers cope with the high costs of gas and electricity. Ofgem's new rules mean that all social tariffs must equal the supplier's cheapest deals. For more information on the different social tariffs being run by energy suppliers, go to the [energy choices website](#).

2. Switching energy suppliers

Clients may be able to save money simply by switching their energy supplier. Some of the best comparison websites are:

- www.energy.moneyexpert.com
- www.energylinx.co.uk
- www.switchwithwhich.co.uk
- www.moneysupermarket.com
- www.uswitch.com
- www.simplyswitch.com
- www.energyhelpline.com
- www.unravelit.com
- www.ukpower.co.uk
- www.saveonyourbills.co.uk
- www.theenergyshop.com
- www.utilitycharges.co.uk

3. Grants

Cold Weather Payments

An automatic payment is made to people on benefits when the temperature is 0°C or lower in an area for more than seven days in a row. Further information is available on the [DirectGov website](#).

Households where anyone is receiving one of the following benefits or tax credits should be eligible for a **cavity wall and loft** insulation grant.

- **Attendance Allowance**
- **Child Tax Credit** (annual income of £15,460 or less)
- **Council Tax Credit** (which must include a disability premium)
- **Disability Living Allowance**
- **Disability Pension**
- **Housing Benefit** (which must include a disability premium)
- **Income Support** (which must include a disability premium)
- **Income-based Job Seekers Allowance**
- **State Pension Credit**
- **War Disablement Pension** (which must include a mobility supplement or Constant Attendance Allowance)
- **Industrial Injuries Disablement Benefit** (which must include a mobility supplement or Constant Attendance Allowance)
- **Working Family Tax Credit** (annual income of £15,460 or less).

The government's '**low carbon buildings programme**' was launched in 2006 to replace the earlier Clear Skies and Solar PV programmes. It offers grants towards the costs of solar thermal heating, small wind turbines, micro hydro, ground source heat pump, and biomass installations. As of January 2007, funding for grants is proving insufficient to meet demand.

Rights to Warmth (Help the Aged and Attend)

Rights to Warmth is a joint initiative between Help the Aged and Attend to help low-income households find the best tariffs, and provides access to income maximisation support to enable people to be able to afford their energy needs. For more information, visit www.rightstowarmth.org.uk

Seniors Discounts

The Seniors Discounts website provides a range of information for older people on how they can make savings or take advantage of the financial support available to them. www.seniorsdiscounts.co.uk

The Home Energy Savers

This website provides useful information on the grants available for home energy-efficiency measures: www.Home-Energy-Savers.net

KNOW SOMETHING ELSE? Contact us with any useful websites, organisations or outstanding examples of good practice involving the work of home improvement agencies.

Section three – Home improvement agency case studies

Case Study 1

npower ‘Health Through Warmth’ and Black Country Housing Association and home improvement agencies

As well as being a social landlord to more than 1,500 homes, Black Country Housing Group (BCHG) provides home improvement agency services to the councils of Sandwell, Dudley, Birmingham and Wolverhampton through its Care and Repair team. By working in partnership with the innovative npower Health Through Warmth scheme, which was established in 2000 with the NHS and National Energy Action as part of its corporate responsibility programme, both BCHG and its home improvement agencies have been working to meet the needs of vulnerable people who need heating and insulation.

npower’s Health Through Warmth scheme operates in 14 areas across England and Wales^[1] and is a practical scheme that aims to help vulnerable people whose health is adversely affected by cold and damp living conditions. The scheme facilitates the installation of energy efficiency and heating measures. It offers training sessions to key community workers who can then identify the links between housing and health and refer people who are at risk. To date, the scheme has received 47,856 referrals, initiated grants of £40,564,181 million and accessed over £4 million from the npower Health Through Warmth Crisis Fund for people in need but who were not eligible for assistance from statutory sources.

^[1] The npower Health Through Warmth scheme operates in: Birmingham, Dudley, East Riding of Yorkshire, Wrexham and Flintshire, Leeds, Leicester, Merseyside, Newcastle, Staffordshire, Swindon, Telford and Wrekin, Wolverhampton, Walsall and the Vale of Glamorgan.

All vulnerable people with a cold and damp related illness who live in Health Through Warmth areas are entitled to help from the scheme, regardless of their age. They do not need to be, or become, an npower customer. Referrals are only accepted from community workers (such as nurses, occupational therapists, social workers and voluntary agency staff) who have received Health Through Warmth training. This means that the most vulnerable people, often those least likely to seek help, can be reached through the scheme.

Health Through Warmth may be able to assist vulnerable residents with:

- cavity wall and loft insulation
- boiler repairs or replacement (if broken)
- heating systems or appliances
- energy efficiency
- benefits advice, and
- access to grants and other funds.

These measures make a real difference to the warmth, comfort and quality of life of local people.

Where possible, national and local statutory grants are accessed to help pay for the necessary heating and insulation measures. However, not everyone will be eligible for these, even if they are vulnerable and have a low household income. In these cases, the Health Through Warmth Co-ordinator makes applications to charitable organisations on behalf of clients to seek funding. npower Health Through Warmth also contributes to funding installations or repairs using its own Crisis Fund.

The Health Through Warmth Scheme in Dudley has received more than 3,000 referrals for local residents and accessed more than £2 million of grants and other funding, in addition to £371,000 from the npower Health Through Warmth Crisis Fund. To date, nearly £95,000 has been received from various charities to help towards the cost of measures.

In 2008, Health Through Warmth in Dudley was successful in winning the Partnership category in The National Housing Federation Neighbourhood Awards, celebrating joint working between Black Country Housing Group and its Care and Repair agency, Dudley Metropolitan Borough Council, the Primary Care Trust and npower.

Health Through Warmth is a voluntary initiative and forms part of the npower corporate responsibility programme. The scheme therefore, acts as an excellent example of an energy supplier going above and beyond the statutory requirements placed on them by the government.

For further details about the areas covered and more detailed information about the Health Through Warmth scheme please visit www.healththroughwarmth.com.

Case Study 2

'Affordable Warmth – Hyndburn Homewise'

Hyndburn Homewise home improvement agency has been pivotal in tackling the problem of fuel poverty within this Lancashire-based borough.

The local health authority was concerned over seasonal death rates and the accompanying issue of affordable warmth and alleviating fuel poverty. Consequently, the local authority initiated a project called 'Affordable Warmth', designed to target the most fuel poor residents of the borough. Hyndburn Homewise has promoted and worked with energy installers for over 20 years and has targeted resources in four of the most deprived wards in Hyndburn. The success of Homewise in the borough meant it was the natural choice for the local authority to deliver Affordable Warmth.

The aim of the project was to make Affordable Warmth available to everyone, with particular support for older people who were at greatest risk of suffering from cold and draughty homes. The ultimate aim was to reduce the need for health services, alongside:

- educating the community about energy efficiency and conservation reducing the number of people living in fuel poverty in Hyndburn
- supplying information to the most vulnerable residents
- promoting awareness of grants and subsidies available, and
- encouraging inter-agency partnership working and the maintenance of properties in order to improve energy efficiency.

Taking services out into the community

The first step taken by Homewise was to identify the areas with the highest rates of fuel poverty and formulate a working partnership with eaga, which agreed to produce and distribute leaflets to the targeted areas. This not only advertised Warm Front grants and subsidies, but promoted the home improvement agency and Affordable Warmth's new local events and drop-in sessions.

At the same time, Homewise 'set out their stall' to all community stakeholders, advertising the services that the home improvement agency could offer. This approach included the following.

- Training for health and social care workers and care agencies on the issue of fuel poverty, energy efficiency and the impact that poor-quality housing can have on people's health.
- Delivering over 50 presentations to:
 - area council meetings
 - community forums and local charity, community and faith groups
 - Social Services team managers
 - Healthy Lifestyle Team
 - Lancashire Fire & Rescue Prevention Team
 - modern matrons and district nurses
 - mother and toddler groups, and school nurses
 - luncheon clubs
 - Age Concern staff and volunteers
 - Blind Society members, black and minority ethnic groups, ex-carers group, and disability groups
 - Chamber of Trade

- Lancashire Constabulary and police community support officers
 - Citizens Advice
 - NHS East Lancashire
 - Health and Neighbourhood Management event, and
 - Hyndburn Practice-Based Commissioning Open Forum.
- Creating a public presence: Events were held in the most fuel-poor wards during Warm Home Week and the team visited charity shops, markets, Age Concern offices, local authority housing offices, events such as 'Family Education Day' and supermarkets to catch evening shoppers.
 - Targeting the most fuel-poor wards by posting leaflets through people's doors, combined with follow-up personal visits.
 - Posters and leaflets were also widely distributed in local shops, community buildings and so on.
 - Press releases were sent to local newspapers and radio stations along with regular features in community newsletters.

Tips from the top

Homewise says:

- Make 'Warm Home Week' or other similar initiatives a priority in your diary and plan awareness-raising events around it
- Think creatively about how to utilise other small funding amounts – whether national or local – for ideas such as Homewise's 'Winter Warmth' pack
- Every minute spent getting to know partners – local eega contacts and the installers – means increasing a home improvement agency's reach to the most vulnerable clients. Once partners truly understand just how much a home improvement agency can help people, they can become an agency's greatest champions.
- If a home improvement agency employs a member of staff who has 'an eye for the bargains', assign them to tracking down the best national and local deals for energy-efficient products. Go the extra mile and brave some negotiations for discounts with companies. Explain that by assisting the home improvement agency – an organisation which directly helps the most vulnerable people in society – they are also fulfilling their corporate social responsibility requirements ... and don't forget to offer them some press and publicity opportunities as a 'thank you'.

What Affordable Warmth offered

- Initial assessments, including an energy-efficiency check, benefits assessment and advice on any grants and subsidies available (Hyndburn's Energy Saving Grant, Warm Front grants and success in working to access NHS East Lancashire's 'Health and Well Being' fund had a huge impact on the ability of the project to target the most fuel-poor residents)
- Access to other packages pulled together by the home improvement agency (for example, Homewise obtained funding from Help the Aged to provide a 'Winter Warmth' pack containing a hot water bottle, thermos flask, fleece blanket, soup, thermometer and so on).
- Existing long-term relationships with other organisations (Citizens Advice Bureau Outreach Project for joint working and referrals, Welfare Rights for assistance with benefits applications, EEAC for energy-efficiency assessments; eaga for Warm Front Grants and Warm Front Plus, national and local organisations for grant and subsidies and of course Homewise Home Improvement Agency for expertise on improving living conditions.
- Referrals to other organisations (for example, the Fire Authority, Police, Victim Support, Domestic Violence, Age Concern, Citizens Advice, as well as over 40 other working partners).

What Affordable Warmth delivered

From April 2007 to March 2009, Homewise processed **1,764 applications** which consisted of:

- 199 boilers being repaired or replaced
- 216 installations of central heating (full or partial)
- 456 cavity wall insulations
- 176 double glazing installations (doors or windows)
- 26 draught proofing measures
- 3,659 radiator panels
- 51 thermostatic radiator valves
- 7 hot water tank jackets
- 863 loft insulation installations, and
- 2,138 low energy light bulbs.

The total value of work carried out was **£1,214,583.31**. Of this, £1,198,348.03 was spent on installing energy-efficiency measures in 1,508 properties - 53.5% of which were occupied by people who were fuel poor. In addition to this, as a result of Hyndburn Homewise's joint working eaga installed energy saving measures to a value of £2,429,796.54.

Case Study 3

SHIP – Salford Heating Installers Partnership (eaga pilot)

Salford Home Improvement Agency and eaga are working proactively through Salford Heating Installers Partnership (SHIP) to help vulnerable people stay warm in Salford.

The pilot

Salford Council's Affordable Warmth Steering Group, which includes eaga plc and other local voluntary and statutory groups, was working to set up Salford's Affordable Warmth Referral Network. At the time, a six-month wait existed for Warm Front grants. It was clear that many clients needed emergency heating but a large number of Warm Front grants in the local area required a top-up for the necessary level of work to be carried out. After joining the steering group, Salford Home Improvement Agency offered its services to the partners to provide a 'fast track solution' to those clients who needed help quickly. Through the support of Salford City Council, £15,000 was made available to fund client contributions to Warm Front grants and a further £15,000 was allocated for emergency heating grants as part of a new pilot scheme.

The pilot was deemed to be successful, but went on to identify further areas of need such as paying the top-up amounts. Salford Home Improvement Agency in particular, through its role as an advocate for clients, realised that more work needed to be done to raise awareness of the services available and work together in a more integrated way to best assist the client while achieving local authority energy-efficiency targets.

An ongoing partnership

The existing pilot and the Affordable Warmth Referral Network provided a sound basis for the next steps. Both eaga and the Affordable Warmth Referral Network supported the idea of a face-to-face meeting with heating installers working in the Salford area. The success of this first meeting led to an ongoing regular schedule of meetings with installers, which was launched as Salford Heating Installer Partnership (SHIP) in November 2007. Indeed, the positive relationships generated by the parties involved have led to manufacturers attending the installers' meetings. This in turn has resulted in the exclusive supply of components for jobs at competitive prices for those involved in the partnership.

Please see Appendix A for the SHIP enquiry process.

Outcomes - present and future

In its first full year (2007-2008), SHIP assisted 76 households with Warm Front 'top-up grants' and a further 35 with Emergency Heating assistance. In addition to the new relationship with manufacturers, further funding has been made available for the partnership. In comparison to the situation two years ago, the entire process of assisting vulnerable people with heating and energy needs works much more smoothly, with particular improvements in:

- knowledge of the work carried out by, and requirements of, all agencies involved
- adherence to clear lines of communication between all parties and most importantly for the client, and
- waiting times for jobs – these have decreased and access to urgent assistance has become a much more common feature.

Salford Home Improvement Agency has reached almost £100,000 in the value of work completed through the partnership, through Warm Front top-ups and Emergency Heating Grants. Seventy-eight properties and over 200 older and vulnerable people have been assisted as a direct result of the partnership.

- The home improvement agency is now working closely with Greater Manchester's Energy Saving Trust's Advice Centre

whose Affordable Warmth Access Referral Mechanism (AWARM) is actively supporting health-related fuel poverty referrals through SHIP.

Salford home improvement agency is also working closely with the Market Support Team to develop a scheme for landlords to support a greater level of energy-efficiency installations for the private rented sector.

SHIP's aims

- Improve the health of vulnerable households by improving housing
- Reduce fuel poverty by helping vulnerable households to access grants to install efficient heating systems and home insulation
- Assist households to improve the fabric of their home, using the home improvement agency to support them access financial help to do this

SHIP elements

- Agreed harmonised prices for emergency heating
- Terms of reference and terms and conditions
- Written process and rules for Emergency Heating and Warm Front 'top up grants'
- Procedures for dealing with all enquiries relating to Affordable Warmth.

SHIP primary partners

- eaga plc
- Worcester Bosch Group (for the type of boiler)
- Ideal (Stelrad Radiators)
- Honeywell (heating controls)
- Fernox (Water treatment solution)
- Plumb Center (Salford branch, keeping jobs in Salford)
- 14 heating Installers including local contractors

SHIP stakeholders

- PCT Falls Service
- PCT Telecare
- PCT Occupational Therapy
- Affordable Warmth Team
- Housing Choices
- Age Concern
- Community Health and Social Care
- Helping Hands
- Citizens Advice
- Housing Connections Partnership/Independent Living/Doorstep Crime

Tips from the top

Salford HIA says:

- One of the most valuable meetings a home improvement agency can attend is their local or regional National Energy Action (NEA) quarterly meeting. This provides fantastic networking opportunities and up-to-date news on developments within the energy-efficiency sector. Contact the NEA to find out where and when your next regional meeting is. Another great source to use is the GAIN website (Grant Aided Heating Installers Network - www.gainassociation.org.uk).
- If a home improvement agency's relationship with installers is less than positive, the home improvement agency should allow a year to try and turn it around. Open and honest communication is the key – with both sides of a potential partnership being open to negotiation and offering to support and assist each other in their work.

For more information on any of these case studies, please [contact us](#).

Section four: Useful links and information

Carbon Emissions Calculation

Developed in partnership with the Energy Saving Trust (EST), this calculator enables people to calculate their own CO₂ footprint from emissions that result directly from their own actions. The calculator is split into three sections - home energy, appliances and personal transport - and can be calculated for an individual or a whole household.

<http://actonco2.direct.gov.uk/index.html>

Carbon trading / emissions trading

Carbon trading and emissions trading, also known as 'cap and trade' are economic incentives used to control **pollution** (such as CO₂) by encouraging companies to reduce their emissions of **pollutants**. It can also be called 'cap and trade'. In the UK, companies are issued with emission permits and are required to hold an equivalent number of allowances (or **credits**). The total amount of allowances and credits cannot exceed the cap, limiting total emissions to that level. Companies that need to increase their emission allowance must buy credits from those who pollute less. See also 'White Certificates'.

Centre for Sustainable Energy

The Centre for Sustainable Energy provides educational materials for all groups and professions in relation to sustainable energy measures. Useful pilots and access to resources can be found [here](#).

Code for Sustainable Homes

The Code for Sustainable Homes was implemented in May 2008. It measures the sustainability of a new home against categories of sustainable design, rating the 'whole home' from 1 to 6. It sets minimum standards for energy and water use at

each level and, within England, replaces the previous EcoHomes scheme, developed by the Building Research Establishment.

Consumer Focus

Consumer Focus is the new consumer champion for the UK. It produces factsheets on energy supplier price comparisons, Ofgem advice on direct debits, and other free services.

www.consumerfocus.org.uk

Corporate Social Responsibility

This is the acknowledgment by companies that they should be accountable not only for their financial performance but for their contribution to society at large. Home improvement agencies can benefit from learning more about how to get private companies to support work that assists vulnerable people. Useful sites include:

The Media Trust www.mediatrust.org

Altruworld www.altruworld.com

Energy Made Clear

The Energy Made Clear website is run by the Energy Retail Association and supported by the Money Advice Trust. The website aims to make the different ways of paying for energy and choosing between different energy suppliers easier for consumers to understand. The information available also aims to make understanding energy bills easier. For further information please visit www.energymadeclear.co.uk. Leaflets for HIAs to use with clients are available on request.

Energy Saving Trust

The Energy Saving Trust is a not-for-profit organisation that provides advice to support the

reduction of carbon dioxide emissions within domestic households. It oversees Advice Centres and also has a very useful postcode 'tool' that automatically helps you find out what kind of free help and advice is available in your local area. See www.energysavingtrust.org.uk and in particular the [case studies section](#).

Helpline: 0800 512 012

Eaga Partnership Ltd

Administers Warm Front (insulation and heating) grants in England. For more information, visit the eaga website: www.eaga.co.uk

Energy Choices

Useful website providing choices and comparisons on energy issues. www.energychoices.co.uk

Energy Projects Plus

A registered charity that runs energy-efficiency advice centres. www.epplus.org.uk

Energywatch

The independent Gas and Electricity watchdog. www.energyhelpline.com
(Helpline: 08459 06 07 08)

Existing housing stock – energy improvements advice

Information report on 'Delivering Improvements in Existing Housing Stock – Stock Take' by the Sustainable Development Commission and Anne Power. See www.sd-commission.org.uk

The Health Housing and Fuel Poverty Forum (HHFPF)

The Health Housing and Fuel Poverty Forum (HHFPF) is a network of professionals who work in the health field and who are also involved in delivering energy-efficiency measures and measures to reduce fuel poverty. The UK Public Health Association was contracted by Defra to co-

ordinate and facilitate this forum. The HHFPF is working to support the innovative **Greater Manchester Fuel Poverty Initiative** (find out more at www.ukpha.org.uk)

Fuel Poverty Advisory Group (FPAG)

The Fuel Poverty Advisory Group (FPAG) was created in 2001. The role of the group is to consider and report on the effectiveness of current policies in delivering reductions in fuel poverty and the case for greater co-ordination. The group also identifies barriers to delivering reductions in fuel poverty and to developing effective partnerships, and proposes solutions.

To find out more visit the [Fuel Poverty Advisory Group](#) website.

Gain Association - The Grant-Aided Heating Installers Network

Gain Association is a must for home improvement agencies which are serious about improving their working relationship with installers. www.gainassociation.org.uk

Green Building Council

The Green Building Council has an excellent search facility for the best green building resources available to homeowners. www.ukgbc.org

Home Heat Helpline

A free, not for profit advice service set up to help energy customers who are struggling to pay their fuel bills and keep warm. You can submit an enquiry online on behalf of a client here: www.homeheathelpline.org.uk (Phone: 0800 33 66 99)

Home Energy Labelling

From October 2008 all homes in the UK have been required to undergo Energy Performance Certification before they are sold or let. The scheme provides an 'energy label' which shows how energy

efficient the property is (ratings go from A to G) and this is included in Home Information Packs. The scheme has been criticised for its methodology, especially when used to assess old buildings. It is hoped that energy labelling will raise awareness of energy efficiency, and encourage upgrading to make properties easier to sell.

Keep Warm, Keep Well Campaign

The government's national campaign to reduce cold-related illnesses and deaths during winter.

[Keep Warm Keep Well website](#)

Market Transformation Programme

The Market Transformation Programme develops information on the performance of products that use energy, such as TVs and fridges.

www.mtprog.com/Whitepaper.aspx

National Energy Action

National Energy Action develops and promotes energy-efficiency services to tackle the heating and insulation problems of low-income households. The website contains a range of very useful resources for home improvement agencies. www.nea.org.uk

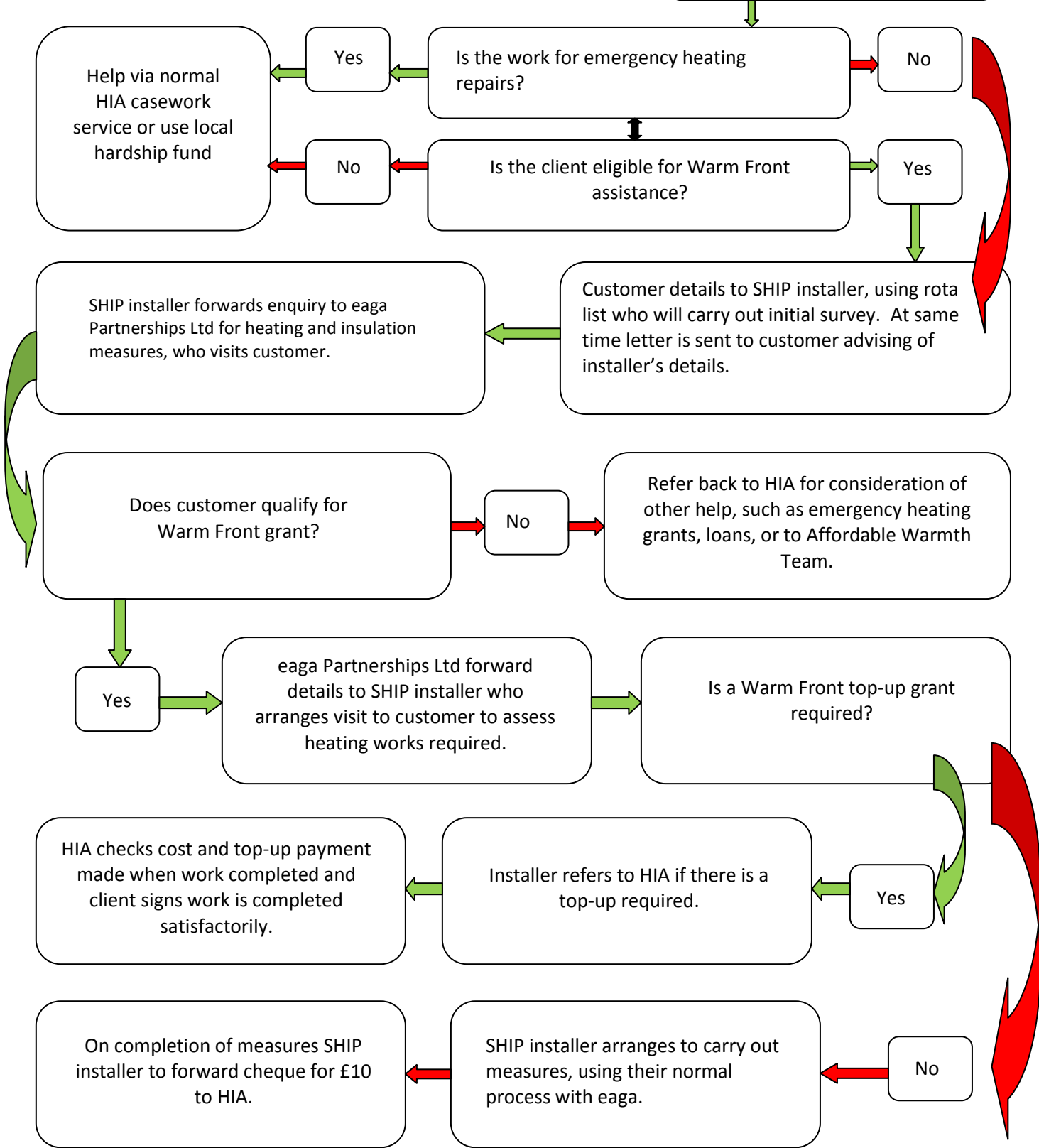
Ofgem

The energy consumer watchdog.

www.ofgem.gov.uk

Appendix A: Process for eaga and home improvement agencies (enquiries for heating or insulation)

Home improvement agency (HIA) receives referral and checks with client if work is urgent. Explains the Warm Front procedures and whether they are on qualifying benefits etc.





Foundations

THE NATIONAL BODY FOR HOME IMPROVEMENT AGENCIES

**Bleaklow House
Howard Town Mill
Glossop
Derbyshire
SK13 8HT**

**Phone: 08458 645210
Fax: 08458 645115
Email: foundations@cel.co.uk**