

OXFORD CITY COUNCIL

AFFORDABLE WARMTH ACTION PLAN 2008-2010

1. The aim of the Affordable Warmth Action Plan

The overall purpose of the Action Plan is to reduce fuel poverty and adverse environmental impact by enabling energy efficiency measures, targeted particularly on the homes of low income households in Oxford.

Unlike most Northern European countries, cold-related illnesses kill thousands of people each year in Britain. While the cold in itself is rarely the direct cause of death, respiratory or cardio-vascular illnesses can be exacerbated by exposure to cold and may result in death. Older people, who occupy much of the substandard housing stock and who tend to spend more time at home than younger people, make up the vast majority of Excess Winter Deaths.

Excess Winter Deaths are defined by the Office of National Statistics as the difference between the number of deaths from December to March and the average of the number of deaths that occur between the preceding August to November and the following April to July. They fell by 19% from 2004/5 to 25,700 in 2005/6. There are fluctuations year on year, but the overall trend is downward.

Fuel poverty, where an excessive proportion of a household's income would be required to heat the home adequately and choices have to be made, can be a social exclusion issue, preventing full participation in life within or outside the home.

2. Background: strategies, initiatives and statistics

2(i) The national framework

In **1995**, in the face of increasing national and international concern about energy issues and the environment, the Government passed the **Home Energy Conservation Act (HECA)**, which placed a duty on every local housing authority to prepare a report for submission to the Secretary of State, who would in turn impose a timetable for action and require progress reports.

The report was to set out the energy conservation measures (including information, advice, education, promotion, making grants and loans and carrying out works) that the authority considered: "practicable, cost-effective and likely to result in significant improvement in the energy efficiency of residential accommodation in its area." The report had to assess costs and carbon dioxide emission decrease as a result of the proposed measures and to set out the authority's policy regarding taking into account personal circumstances in connection with these measures.

Between 1996 and 2001, using the definition of fuel poverty as needing to spend more than 10% of basic household income (including benefits, apart from Housing Benefit or Income Support on Mortgage Interest) to heat a home adequately, the number of fuel poor households in the UK is estimated to have fallen from 5.5 million to 2.3 million, of whom 4.3 million and 1.9 million respectively were classed as vulnerable, i.e. in receipt of specific means-tested or disability-related benefits or tax credits (4th annual progress report on the UK Fuel Poverty Strategy – 2006). Adequate heating during waking hours is defined by the World Health Organisation as 18°C for active people and 21°C for more sedentary people.

In **2001**, the Government published the **UK Fuel Poverty Strategy**, which sought to end fuel poverty in vulnerable households by 2010. It set objectives to have assisted 800,000 vulnerable households in England through the scheme now known as Warm Front by 2004 and to reduce social housing that did not meet the decent homes standard by one-third by 2004 (and to nil in the social housing sector and 70% in the private sector by 2010).

To meet the **Decent Homes standard**, property must be warm, weatherproof and have reasonably modern facilities. According to the 2003 English House Condition Survey, 73% of all non-decent homes failed on the thermal comfort criterion and over 58% failed on this criterion alone (Communities and Local Government Housing Research Summary number 237 – 2007).

Housing Act 2004 – Since April 2006, enforcement action can be taken under part 1 of the Housing Act 2004, to improve cold homes. An assessment of the home must be undertaken using the Housing, Health and Safety Rating System (HHSRS), and if the hazard of excess cold is identified remedial works can be required. Environmental Health can require through the service of notice the provision, upgrading or maintenance of insulation and heating.

In the UK Fuel Poverty Strategy, the Government put in place a range of measures, some of which would also help to deliver its climate change programme, to address the main causes of fuel poverty:

- Programmes to improve the energy efficiency of fuel poor households
- Continuing action to maintain the downward pressure on fuel bills, ensuring fair treatment for people on low incomes and supporting the development of energy industry initiatives to combat fuel poverty
- Action to tackle poverty and social exclusion
- Instigation of Warm Zones, an area based approach to eliminating fuel poverty by maximising coordination
- Steps to tackle the shortage of gas engineers, including training schemes
- Working group set up to look at the gas network extension
- Pilot schemes on renewable energy sources and micro combined heat and power, particularly in areas without access to mains gas

The **4th annual progress report on the UK Fuel Poverty Strategy (2006)** showed that by 2004, 1.4 million households in total, including 1.1 million vulnerable households, were experiencing fuel poverty; the reduction target for 2004 set in 2001 had therefore been met.

It was estimated in the progress report that well over half of the reduction in fuel poverty between 1996 and 2003 was due to increased income, with around a fifth of the reduction due to energy price reductions and a fifth due to energy efficiency improvements.

However, huge increases in the cost of gas and electricity to domestic consumers in 2006 meant that the numbers in fuel poverty had again risen to 2.5 million households (half of whom were aged over 65) and not all suppliers were passing on subsequent reductions in the wholesale price of gas and electricity to their customers (report of The Guardian Climate Change Summit, April 2007).

The Right to Fuel Campaign has estimated that by 2010 an additional 200,000 households will experience fuel poverty because of fuel price increases and that this figure could be higher if fuel prices rise more than anticipated.

The average **SAP rating** (Standard Assessment Procedure for Energy Rating of Dwellings) was 52 in 2004, an increase of just over 2 on the 2001 figure. There was no difference between the average SAP rating of the homes of households in the lowest 30% income group and of homes as a whole in either year. There is no minimum rating set by the Government for new homes, although the Energy Saving Trust regards ratings of above 100 as demonstrating good practice (the scale goes up to 120 – there is now a new scale which goes up to 100, or 100+ if generating one's own electricity, but the figures quoted in this document refer to the scale in use at the time).

The Housing Corporation, which regulates housing association development, published its new Design and Quality Standards in April 2007; it established a Code for Sustainable Homes and Housing Quality Indicators, but these do not include SAP ratings as such.

The Chair of the All-Party Warm Homes Group said in November 2004 that setting a minimum standard of a SAP rating of 65 would: "...end fuel poverty and make the Government's climate change targets attainable" (National Energy Action news release). The 4th annual progress report stated that between the introduction of the Warm Front scheme (the Government's main tool for tackling fuel poverty in the private sector in England) in June 2000 and the end of 2005, almost 40% of the more than 1.1 million homes whose householders received assistance were brought up to a SAP rating 65 or above.

In the phase launched in June 2005, the **Warm Front scheme** provided grants of up to £2,700 (£4,000 for some homes with oil heating) for insulation and heating improvements to households in receipt of certain benefits or tax credits. The scheme is managed by the Eaga Partnership (a company providing residential energy solutions) under contract to the Government. By the end of that year, 70,000 households had received assistance under the new phase, over half of which contained a resident aged over 60; 10% of recipients were in privately rented accommodation.

This phase of the Warm Front scheme also encompassed benefit entitlement checks, Warm Zones, the Energy Efficiency Commitment, the Community Energy Programme (district heating schemes), demonstration projects in communities outside the mains gas network and cost-effective renewable energy solutions in the North-East of England.

Benefit entitlement checks were offered to 35,000 people during the period June to December 2005 who were ineligible on application to Warm Front, or whose property's SAP rating could not be raised to 65; there was a 43% take-up, resulting in an average increase in income where entitled of over £1,200 per year.

Warm Zones Ltd evolved into an established social enterprise from a Government-sponsored pilot and is now a subsidiary of National Energy Action. It improved the energy efficiency of over 425,000 homes across 18 local authority areas between April 2004 and the publication of the progress report. The majority of current Warm Zones are in large metropolitan authority areas where there are high levels of fuel poor households and uninsulated properties.

Under the **Energy Efficiency Commitment (EEC)** electricity and gas suppliers are required to meet targets for the promotion of improvements in household energy efficiency in Great Britain, focusing at least 50% of energy savings on a priority group of low income consumers from 2002-2005. These targets were met by all solvent suppliers. They are required approximately to double their level of activity to meet the targets for 2005-2008. (EEC will be renamed the Carbon Emission Reduction Target – CERT – for the next phase.)

The assessment of the impact of Warm Front on decent homes for private sector vulnerable households (Communities and Local Government Housing Research Summary number 237 – 2007) showed that 44% of 808,000 Warm Front recipients in the five year period from mid-2000 to mid-2005 were living in non-decent homes prior to Warm Front assistance; 18% remained non-decent afterwards (mainly flats and the least energy-efficient dwellings). 56% of grant expenditure was on non-decent homes.

Looking to the future, the **Energy Bill 2007/8** will cover new technologies, security of supply and protection for the environment and the taxpayer, as the energy market changes.

2(ii) The local context

Oxford City Council has a long and impressive record on home energy improvements and initiatives to alleviate fuel poverty. The Department of Environment, Food and Rural Affairs published in **2007** its 10th annual report on local authorities' **progress under the Home Energy Conservation Act 1995**, which showed that Oxford had achieved an improvement of 25.2% in home energy efficiency between 1995/6 and 2005/6, making the Council the 8th most successful in this sphere out of 67 authorities in the South East and 44th out of 354 councils in the UK as a whole.

By the end of 2006/7, the percentage improvement since 1995/6 had risen to 27.7, which means that Oxford City Council is well on track to meet the 30% HECA improvement target by 2010.

As far back as **1993**, Oxford City Council developed a **Community Energy Programme** to address fuel poverty, energy efficiency and energy conservation, which incorporated such measures as the inclusion of energy efficiency information and evaluation as part of the Oxford House Condition Survey (using the National Home Energy Rating system that pre-dated SAP ratings); producing an energy pack; promoting energy efficiency through seminars for Council Members and staff, target groups and the general public and providing a free telephone advice line on energy.

There was an awareness of the mental and physical health consequences of living in cold, damp homes; of the burden that statutory unfitness put upon the local authority at that time in terms of rehousing obligations and of the environmental impact of carbon dioxide emissions. Work on the target areas of fuel poverty, energy efficiency and energy conservation has been vigorously pursued by Oxford City Council since then (for example, through early promotion of the Big Green Boiler Scheme and support for raising the specification for ecohomes on Rose Hill to “excellent” rating, including solar hot water and solar electricity systems), aided in recent years by Government-funded schemes, in addition to Council-resourced initiatives.

The difference between Oxford City Council’s approach to fuel poverty relief and that of most other local authorities is the home visit / casework approach. Each household is assessed on the energy performance of the property (SAP rating), the available income of the household and the percentage of disposable income spent on fuel use. A package of general energy advice, a benefits entitlement check and improved insulation / heating measures is agreed; the application is then matched to appropriate funding and actioned. This approach enables a complete package of assistance to be offered at one time.

Each household assessment also helps to inform the Council’s proactive policies on meeting fuel poverty need.

The above approach benefits from network partnerships, where individual households can be referred to other agencies / organisations for additional expert help / grant aid, etc. For example, households with multiple debts can be referred to the appropriate advice agency, or households that require repairs or adaptations can be referred via the Council’s Grants Team for an Emergency Repair or Disabled Facilities Grant.

The Centre for Sustainable Energy found in 2003 that the population of Oxford had the highest rate of fuel poverty in the Thames Valley area at 27%.

The **Private Sector Stock Condition Survey** commissioned by Oxford City Council in **2004** estimated that there were 14,055 non-decent private sector homes in Oxford out of a total of 54,140 dwellings. 3,214 non-decent homes were occupied by vulnerable households; 9,915 failed on thermal comfort.

There was a much higher than average proportion of privately rented housing at 22% (national average: 10.4%), with 55.7% owner occupied (national average: 69.9%) and 22.3% rented social housing. 53% were built before 1944, including 25.8% built before 1919. There were over 5,000 houses in multiple occupation, concentrated particularly in East Oxford.

5% of loft spaces were uninsulated and a further 58.9% of private sector stock had insulation of 100mm or less, as opposed to the recommended depth of 270mm.

The **Oxford City Council Private Sector Action Plan 2008-2010** aims to increase the average SAP rating across private sector stock in the city to from 53 to 58 by 2010 in line with the HECA target, within existing resources. The Council will commission a further private sector stock survey to be carried out in 2009.

49% of **Oxford City Council-owned housing stock** was found in a **survey** carried out in **2003** of 20% of all property types to meet the Decent Homes Standard. This figure will need to rise to 100% by 2010 in order to meet the requirement for social housing (dwellings owned by councils and housing associations). The energy survey showed an above average typical SAP rating of 60 (the average SAP rating of dwellings in Oxford across all tenures was 43 in 1995).

24.1% of **housing association homes in Oxford** were found in **2004** not to meet the Decent Homes Standard (Oxford City Council Housing Strategy 2005-2008).

The **Best Value Performance Indicators for 2006/7** showed that the percentage of non-decent Council homes had fallen to 29.2, placing Oxford in the second best quartile in the country. The average SAP rating for a Council-owned dwelling was 70.09, putting Oxford in the best quartile for this indicator.

The **Oxford Climate Change Action Plan**, (a report produced by Dr Raj Gupta of Oxford Brookes University for Oxford City Council's Environment Scrutiny Committee in **2005**) found that the domestic sector in Oxford was responsible for 31% of carbon dioxide emissions – more than road transport – and identified this as a sector where reductions might be achieved. Mean energy use from gas and electricity consumption and related carbon dioxide emissions for the average Oxford dwelling were slightly higher than the Great Britain mean.

Cost-effective energy efficiency measures recommended by the City Council's Energy Team, in line with national advice from the Energy Savings Trust are:

- Insulation in cavity walls and lofts
- Draught-proofing
- Low energy light bulbs
- Energy-efficient appliances
- Energy awareness behavioural changes
- Thermostatic radiator valves
- Heating controls

Oxfordshire Primary Care Trust has recently publicised suggestions for keeping warm and well in the winter, including details of how to contact Warm Front.

The **Oxfordshire Sustainable Community Strategy** (in preparation) has to address the national indicator (under Local Area Agreements, phase 2) on fuel poverty. The success of the Action Plan will be partly judged on how it addresses the reporting requirements of the PI, which focuses on households on income related benefit living in homes with a low energy efficiency rating. This is currently out for consultation by DEFRA, but the draft encompasses good and best practice in this area and the OCC Action Plan should pay regard to the content (this is addressed in section 4).

3. **Initiatives to tackle fuel poverty and promote affordable warmth in Oxford: 2006/7 - 2007/8**

- **Council funding** of £50,000 in 2006/7 and £85,000 in 2007/8 (rising to £100,000 in 2008/9) targeted at people who are experiencing fuel poverty but do not qualify for other schemes because they are not in receipt of relevant means-tested benefits or tax credits – also used to top up Warm Front grants for approved works – matched funding from British Gas - 176 households benefited from cavity wall insulation (61 installations) and/or loft insulation (154 installations) in 2006/7 (see criteria for discretionary fuel poverty grants in Appendix 1)
- Government Office of the South East (**GOSE**) **funding**: £248,000 in 2006/7 provided 677 householders aged over 60 (not means-tested) with cavity wall insulation (272 installations) and/or loft insulation (545 installations) - £228,000 has been made available for 2007/8 – matched funding from British Gas
- **Warm Front (Government funding)**: funds follow need (not an allocation) - in 2006/7, 242 households in Oxford benefited from grants totalling £134,000 under this scheme (in addition to the issue of grant levels sometimes being too low and requiring top-up funding, the scheme can be slow and bureaucratic – the insulation aspect functions well, but there is an 18-month backlog for heating works – the Council will pay if urgent - see case studies in Appendix 2)
- **Utility company EEC-funded schemes** – local data not currently available
- **Monitoring quality and impact of works** and the need for further works to alleviate fuel poverty
- Oxford City Homes has produced a comprehensive **booklet for Council tenants** and leaseholders: Energy Efficiency, Controlling Costs and Affordable Warmth
- Part-time **fuel poverty post** – 0.6 FTE Domestic Energy Advisor based in Environmental Health
- **Domestic energy advice** (including debts to energy providers) through home visits
- Targeted **mail shots to vulnerable households**
- Multi-agency and media **publicity campaigns**
- **Improved access for minority ethnic groups** to information and schemes through promotion at lunch clubs and providing leaflets in several languages
- Information about grants and offers on the **Council's website**

- **ECHO** (Energy Champions for Homes in Oxford): Oxford City Council regularly holds **free training** on home energy efficiency for local agencies, organisations and community groups so that participants will be able to pass on energy advice to householders with whom they come into contact through their work
- **Multi-agency initiative in Wolvercote** in 2006/7 involving Environmental Health, the Police, the Fire Service and Trading Standards – pre-notified visits to every householder re. energy efficiency schemes, chain locks, fire safety checks, smoke alarms, No Cold Calling packs - may be replicated in Cutteslowe

4. **Affordable Warmth Action Plan and Targets for Oxford City Council: 2008/9 – 2009/10**

- **Targeting** of vulnerable low-income households for home energy measures - improved working with Benefits and explore with Social Inclusion the possibility of using ACORN geo-demographic classification system
- Continued and improved **partnership working** with local and national organisations involved in fuel poverty work to maximise draw-down of Carbon Emission Reduction Target (CERT) and Warm Front funding
- Increased **working with housing associations** via initial engagement through the Strategic Housing in Oxfordshire Partnership (SHOP)
- Energy Team to have more **influence over social housing development** energy efficiency measures
- **Ongoing** requirement for **local fuel poverty grants budget** from 2009/10 onwards, at the 08/09 level of £100k/y.
- Energy Team to continue involvement in the **Referrals for Prevention** scheme (interagency referrals to meet the needs of older people)
- Continue programme of **addressing energy costs in c.1,000 solid wall and system-built City Council homes** (e.g. through solar hot water, boiler upgrades, internal / external wall solid wall insulation) – 348 in tower blocks (subject of recent report) – report on Council's non-traditional housing stock to go to Members early in 2008
- **Complete cavity wall and loft insulation programme** in the several hundred Council homes without this basic insulation
- **Energy awareness raising across front-line Council officers** and benefits assessors through training
- **Basic information to enable signposting** re. energy efficiency schemes to be incorporated in **induction** of all City Council staff
- **Expansion of ECHO** (energy champions) **scheme**
- **Home energy checks** to be carried out on all houses in multiple occupation (**HMOs**) – tenants of properties with low SAP ratings to be sent an energy pack and landlord to be offered free / discounted insulation (depending on circumstances of tenant)
- Promote use of **Energy Performance Certificates** for private rental properties to provide prospective tenants with information which may reduce running costs and to encourage landlords to make improvements, in line with timeframe associated with relevant legislation.

In addition, the Action Plan should pay regard to the DEFRA draft Performance Indicator on Fuel Poverty. The purpose is to: *“measure progress in tackling fuel poverty through improved energy efficiency of households inhabited by people claiming a defined set of income based benefits. Energy efficiency would be measured using the Standard Assessment Procedure (SAP).”* The draft encompasses good and best practice in this area and the OCC Action Plan should pay regard to the content, on (i) suggested activities and (ii) how LAs will be required to report on progress:

(i) Suggested specific LA activities in the draft Fuel Poverty PI that are relevant to the Oxford context, and should be effectively delivered by OCC are:

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- maximize benefit take-up
- implement programmes for household renewable energy and solid wall insulation in social housing
- refer to fuel poverty grant schemes
- provide grants for those in fuel poverty but who slip through the cracks of the national grant schemes
- improve standards beyond Decent Homes, as those living in Decent Homes are often still in fuel poverty
- Effective implementation of the energy related legislation on the Housing Health and Safety Rating System, and on Houses in Multiple Occupation (HMO)

(ii) LAs performance against this indicator will be measured by the improved energy efficiency (as represented by the SAP) of households on income based benefits. LAs will be required to perform an annual SAP survey on 500 homes, and collect benefits/income information.

Within existing resources EH will survey 500 homes per year to meet the annual reporting requirements.

300 home surveys would be by the Domestic Energy Advisor (DEA) and the visits would be to income based benefit households in non-LA homes. These visits would offer affordable warmth advice and signposting to local or national grants, in addition to the collection of survey data.

The remaining 200 surveys would result from other Environmental Health officers visiting non-LA homes for other reasons (such as assessment for Essential Repair or Disabled Facilities Grants, HMO registration and Tenancy Relation issues etc.) These visits would be followed up if assistance on affordable warmth could be provided.

[Paul Robinson, Sustainable Energy Officer, Feb 2008]

Oxford City Council Discretionary Energy Grants

– eligibility criteria and process

- Low income households not on benefits, or
- Low income households on benefits but not Warm Front eligible benefits
- Must have been resident at property for 3 years
- Assessment based on SAP rating of property and disposable income (AWI)
- Site survey
- Test of Resources
- Grant approval
- Direct referral to insulation scheme
- 2 quotes required for heating works
- Contract between client / contractor
- OCC pay invoices directly to contractor
- Warm Front Excess Grant charges for approved works can be paid
- OCC monitors quality, etc

(Nov 2007)

Warm Front / Oxford City Council case studies

1. ***Mrs X (owner-occupier) – elderly frail pensioner living in 1900s solid wall mid-terrace. Single-glazed wooden sash windows. Old gas central heating (SAP rating 49 AWI 45) Applied for replacement gas boiler Nov 06***

Initial surveyor visit confirmed qualification for scheme.
 Identified boiler replacement / new pipework / relocation of radiators
 Letter received by Mrs X stating radiators to be relocated to internal walls plus bill for Excess Grant charge of £912.62.
 Energy Team approached for advice.
 Contacted contractors and asked for breakdown of grant costs and why they were going against best practice by locating radiators to inner walls (very disruptive and would require removal of furniture.)
 On being challenged contractors withdrew
 New contractor sent out – agreed to undertake replacement as above but keeping radiators in situ.
 Excess bill reissued to client end July 07 – OCC agreed to pay
 OCC confirmed payment to Warm Front 5/8/07
 Confirmation lost by WF – reissued to WF (2 offices) 14/8/07
 New excess charge invoice sent to Mrs X 17/10/07
 Email / phone discussion with contractors and agreement to pay excess reissued 22/10/07.
 Work to go ahead agreed 24/10/07

Work eventually completed by WarmFront Jan 2008

2. ***Mrs Y (owner-occupier) – elderly frail pensioner living in 1950s timber-framed semi. Gas fire / electric heaters (SAP rating 23 AWI 20) Applied for central heating Feb 07***

Initial surveyor visit confirmed qualification for scheme.
 Identified that gas central heating was unsuitable - recommended electric storage heating plus loft insulation top-up.
 Nothing heard from Warm Front so son contacted us June 07
 Visited 21/6/07.
 Advised Mrs Y to consider gas c.h. as was more manageable and cheaper to run and we would pay any excess charge.
 Mrs Y contacted WF again and was still encouraged to have electric storage heating - Mrs Y not willing to go against WF advice
 Contacted again by son - still no action Oct 07
 Spoke to Mrs Y who had agreed that after all she did want gas c.h. - informed WF who have come back to say cannot put in gas boiler due to location problems.
 Advised Mrs Y that similar properties do have gas boilers and to pursue this.
 If all else fails we will undertake gas c.h. in property under fuel poverty prog.

Still awaiting WF action January 2008

3. ***Mrs Z (private rented sector) – elderly unwell pensioner living in 1900s solid wall terrace. Electric heaters (SAP rating 10 AWI 20) Applied for gas central heating Oct 2006***

Initial surveyor visit confirmed qualification for scheme
 Confirmed gas central heating subject to gas mains supply being installed by landlord
 Gas supply completed early August 07 and Warm Front notified
 WF responded by stating they would be putting in electric storage radiators
 Following several phone calls from GP practice / friends WF agreed to gas c.h. Oct 07

Grant excess charge invoice issued to Mrs Z who in desperation contacted local Councillor who referred case to us.
Visited property - went through paper trail 31/10/07
Agreed to contact WF and if all else failed we would undertake heating installation through fuel poverty programme
Contacted WF / contractors confirmed installation to go ahead and to invoice OCC for excess payment.
Contractors confirmed work to go ahead as priority.
Due to further delays with WarmFront and following requests from her GP practice / hypothermia risk in mid December 07 an OCC Affordable Warmth grant was used to expedite urgent installation by a local heating contractor

Heating completed 20th December 07

4. Single occupant aged 60 not in receipt of income related benefits living in 1960s flat roof semi-detached town house with filled cavity walls and UPVC double glazing.

Grant Aid request:

1. Replacement of broken / damaged windows (via Grants Team - Emergency Repairs Grant)
2. Replacement gas central heating (boiler broken down) plus hot water tank (at end of life - householder could not afford replacement so removed and pipes capped.
3. Thermal insulation for poorly insulated flat roof (about 25mm)

Site visit using our PPAWS software undertook energy survey (giving a SAP measurement for property) and discussion about household finances and 'available income' producing an Affordable Warmth Index (AWI) and including encouragement to apply for Council Tax Rebate and Disability Living Allowance to increase available income

These 2 indicators help us to confirm whether or not we can help the household during the initial visit.

The SAP rating of 40+ is low and the AWI of 20+ is very low.

We agreed the property / householder qualified for our Discretionary Affordable Warmth grant Priority for replacement heating - householder requested to get 2 quotes for central heating / hot water tank and to go ahead asap.

Further research is ongoing to offer appropriate roof insulation ranging from internal insulated plasterboard lining to Thermal Sempatap Insulation on a roll.

At completion of agreed works / advice the property will have roof insulation, new heating system, replacement windows (SAP will rise to 60+) and if he meets benefits criteria will be in receipt of a 'passport benefit' and a high % increase in monthly income.

All the above should take this property out of fuel poverty.