



**Affordable Warmth Strategy
2011 - 14**

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1.0 Introduction

This document is the 2010 revision and update of our original 2003 “working together for affordable warmth” strategy document. It provides a strategy for Stafford Borough that aims to ensure that all households can access the advice, help and support they need to be able to heat their homes to an adequate level to achieve thermal comfort, and to alleviate conditions that can affect their health.

Although considerable progress has been made against our original 2003 action plan locally, much has changed nationally and globally in a relatively short period of time to make tackling fuel poverty even more essential to the Borough, its communities and its citizens.

Between 2003 and 2008 fuel prices more than doubled, and whilst the price of oil fell back dramatically at the end of 2008 and into January 2009 this did not lead to a reduction in the costs of Electricity and Gas. Although there has been some variation in fuel prices since January 2009, they are in Autumn 2010 very similar to the January 2009 prices. Over the same time frame the number of English homes in fuel poverty is estimated to have risen from around 1.2m to around 3.3m households (DECC).

Stafford Borough Council will continue to work hard to enable the bringing together of a range of local and national stakeholder agencies and partners to agree a collective approach to acting to tackle fuel poverty and develop the delivery of new programmes. The Council will actively prepare itself to deliver the proposed new Green Deal programme.

The overall aim in developing and implementing this Strategy and Action Plan is to create and maintain effective partnerships between statutory and voluntary agencies, other organisations and residents across Stafford Borough to alleviate fuel poverty.

This strategy includes an Action Plan, which has three key aims:

- Raise awareness of fuel poverty and affordable warmth
- Encourage all households to achieve affordable warmth
- Ensure strategy delivery, development and evaluation

The aims and objective in the action plan reflect the aspirations of the partners who have been involved in the development of this strategy.

Age Concern Stafford & District
British Gas
Community Council of Staffordshire
Eaga, Warm Front Team
nPower Health through Warmth
Hestia
NEA
Scottish Power
Staffordshire Ambulance NHS
Warm Zones

Beat the Cold
Catch-22 Solutions
Community Fire Safety
E-on
Heatex Group
Marches Energy Agency
Orbit Care & Repair
South Western Staffs PCT
Staffordshire County Council

Stafford Borough Council would like to thank all organisations and individuals who have given their valuable time and have participated in both the original production and updating of this strategy.

2.0 A profile of Stafford Borough

Stafford Borough is centrally placed within Staffordshire in the West Midlands Region. The Borough has an area of some 370 square kilometres and a population of around 124,000. Stafford, the County Town, has a population of approximately 60,000 and is the principal settlement, located at the southern edge of the Borough. Stone town, located approximately 6 miles to the north of Stafford, is the second largest settlement with a population of about 15,000. The remaining 49,000 residents live in the rural villages and many smaller settlements of which there are over 100 in the Borough.

Although over 60% of the population live in or around the principal towns of Stafford and Stone, the majority of the Borough's area is rural in character, with a range of settlements varying from suburban areas on the fringes of the Potteries conurbation, to large freestanding villages and more isolated small settlements. Some settlements are very small in scale, no more than a loose collection of dwellings.

The Council gives a high profile to its approach to economic regeneration by the adoption of 'prosperity' as one of its corporate objectives. In many respects Stafford Borough fares well in terms of employment, housing and deprivation scores, certainly in comparison with its neighbouring areas but also with the Country as a whole. Indeed the Council can demonstrate significant improvements for local people through its economic regeneration work over the last few years. In addition, with good road and rail networks the Borough has increasingly become part of the commuter belt serving Birmingham and other parts of the West Midlands. Looking forward, continuing action is essential to tackling those issues that do exist and the economic downturn will undoubtedly impact on the Borough in terms of employment and prosperity levels.

Working to improve affordable warmth and address household energy efficiency we will have contributed to National Indicators within our Local Area Agreement, (A Local Area Agreement for Staffordshire 2008-11):

- NI 186 - Per capita reduction in CO2 emissions in the LA area
- NI 187 - Tackling Fuel Poverty

Delivering an effective Affordable Warmth Strategy will help achieve the following specific objectives from Stafford Borough Council's Corporate Plan 2010 - 16:

- Priority 3 Health and Wellbeing (HW)
Work in partnership to promote and assist households to achieve affordable warmth (HW0105)

A priority in Stafford Borough Council's Housing Strategy – 'Homes for our Community (2008-13) relates to improving the physical condition of the housing stock across all tenure and by delivering the Affordable Warmth Strategy we will help to meet that priority.

3.0 Why does Stafford Borough Council need an Affordable Warmth Strategy?

3.1 What is Affordable Warmth?

Living in a cold home is not just an unpleasant experience; inadequately heated houses can have serious health implications, particularly for the old and very young and for people with a disability, and can even be a factor in premature death. At the same time, cold homes are likely to be poorly insulated, meaning more fuel is burnt to maintain warmth, adding unnecessarily to the UK's carbon emissions. Tackling fuel poverty has real benefits, both by improving people's well-being and helping us to reduce our contribution to climate change.

Fuel poverty and affordable warmth are defined as follows:

Fuel poverty - 'A household is said to be in fuel poverty if it needs to spend more than 10% of its income on fuel to maintain an adequate level of warmth, usually defines as 21° C for the main living area and 18° C for other occupied rooms.'

(Department of Energy and Climate Change 2009)

Affordable warmth is where an adequate standard of warmth can be achieved for a fuel cost of no more than 10% of income.

In addition the terms severe fuel poverty and extreme fuel poverty are sometimes used:

Severe fuel poverty: Where estimated fuel costs are more than 20% of income

Extreme fuel poverty: Where estimated fuel costs are more than 30% of income

The implementation of an affordable warmth strategy is complicated by the fact that a significant proportion of those at risk of fuel poverty move in and out of fuel poverty as their financial circumstances change-creating a moving market.

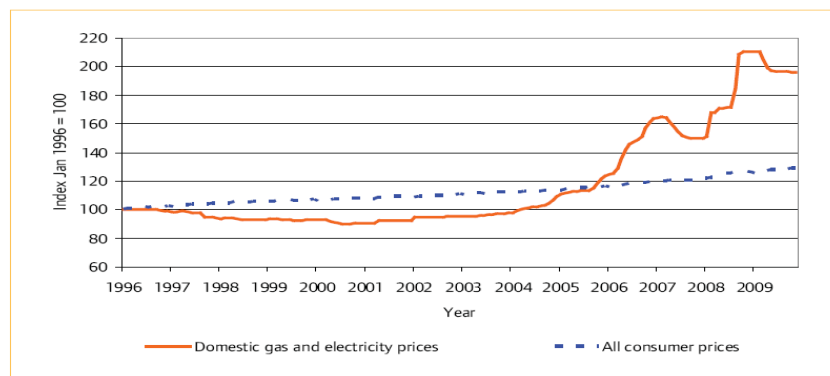
When our original Affordable Warmth Strategy was written in 2003 fuel prices were relatively low and the number of UK households in Fuel Poverty stood at 1.2m. Eradicating Fuel Poverty within a few years both looked and felt to be within reach. This did not continue however, with average bills more than doubling over the next five years and Fuel Poverty levels soaring to 5.2m. The UK and world economies also experienced a "Credit Crunch" in 2007 leading to an economic downturn in 2008/09 which in turn has put yet more pressure on household budgets.

While any one of these aspects can result in people being unable to afford to adequately heat their homes, it is energy prices that have been the main driver of fuel poverty trends in the UK over the last 15 years. Figure 1 below shows how domestic gas and electricity prices decreased between 1996 and 2001 but have been sharply rising since 2004.

Figure 1. Changes in UK Consumer Prices 1996 - 2009.

**Changes in UK
consumer prices
1996-2009**

Source: Office for
National Statistics
2009a



People living in fuel poverty are disadvantaged by three main elements:

- **Poor housing:** low energy efficiency standards, hard to treat housing;
- **Energy prices:** unfair payment methods, rising energy prices;
- **Low income:** fuel expenditure representing a much higher proportion of their income.

Current predictions are that fuel poverty will get worse in the future due to three main drivers:

1. **Energy prices** look set to continue rising for the foreseeable future.
2. **Household income** may decline in the short term as a result of the recession and the associated increase in unemployment.
3. The likely **reduction in public spending** from 2010/11 could reduce the scope for government intervention to tackle fuel poverty.

3.2 The Effects of Cold Temperatures on Health

The most drastic effects of cold and damp conditions linked to Fuel Poverty are illustrated by the increase in death rates during winter compared with the rest of the year. In fact deaths in the UK in winter can exceed those in summer by more than 20%, this is one of the worst rates in Europe and it is likely that thousands of these excess deaths are directly associated with cold conditions in homes.

Excess deaths for the period December to March in England and Wales can exceed 45,000 as occurred in 1998/99. In the winter of 2004/05, 31,250 people over 65 died from cold-related illnesses in England and Wales, one every six minutes. In the same period for 2008/09, 36,700 people over 65 died from cold-related illnesses in England and Wales, one every five minutes.

In the winter of 2009/10 over five million households in the UK struggled to heat and power their homes and many older people, disabled people and families living on low incomes had to choose between keeping warm and putting food on the table. Every year nationally, over 25,000 more people die in the winter months than in the summer months.

Some older people and persons with health conditions making them vulnerable to the effects of cold spend more time in the home than others and so need to heat their homes for longer and often to a higher temperature to remain comfortable. If they find that they can't afford to keep warm, a drop in body temperature will cause their blood to thicken which makes circulation more difficult. It is estimated that for every 1° C that the winter temperature drops below the average there will be an associated increase of around 8,000 excess winter deaths. Around half of these are due to coronary heart disease or stroke and around a quarter due to respiratory diseases.

The majority of excess winter deaths are in older people, who may already have underlying health. Other groups who are at risk of the effects of the cold are people with long term ill-health, including mental health problems, people with disabilities and babies and young children.

In addition to causing additional deaths, there are many illnesses which are made worse by cold temperatures:

Cardio-vascular disease:

- The cold causes thickening of blood, therefore increases blood pressure, leading to an increased risk of heart attacks and strokes

Respiratory Illness:

- Dampness is associated with cold houses; damp increases mould growths, which can cause asthma and respiratory infections
- The cold lowers resistance to respiratory functions
- Coldness impairs lung function and can trigger broncho-constriction in asthma and COPD

Musculoskeletal Diseases:

- Arthritis and damaged joints
- Back pain

Cold houses affect mobility and increase falls and other injuries:

- Symptoms of arthritis become worse in cold damp houses.
- Strength and dexterity decrease as temperatures drop, increasing the risk of non-intentional injuries and falls, particularly in older people

Mental health and Social Wellbeing:

- Damp, cold housing is associated with an increase in mental health problems, particularly depression
- Some people become socially isolated as they are reluctant to invite friends to a cold house

- The choice between 'heat or eat' may often result in poor diet which in turn can cause a range of illnesses including cancers, strokes and heart disease
- Adverse effects on children's education and potentially future employment opportunities

Increased illness due to cold conditions puts a strain on local general practices, hospitals and other health services. The Department of Health estimates that for every one excess winter death there are 8 extra hospital admissions.

Others greatly affected by Fuel Poverty include households with no wage earner or reduced earning capacity, people at home due to unemployment, long-term sickness, disability or a caring commitment. These households tend to be on lower incomes, although not necessarily on benefit, and do not have the capital needed to improve their homes or replace inefficient appliances. Indirectly, Fuel Poverty can also have wider effects such as school absences due to ill health; poor educational attainment; reduced opportunities for families to play an active part in the economy or to participate fully in community life; and overcrowding as they congregate in heated areas of the home.

3.3 What does the Affordable Warmth Strategy do?

It is clear that the Council cannot directly control many of the factors that are associated with Fuel Poverty. However there are still a number of things that we can influence at a local level and these are explored within the remainder of this Affordable Warmth Strategy document.

The revision of Stafford Borough Council's Affordable Warmth Strategy ensures a strategic approach can be taken to help reduce fuel poverty and the carbon emissions of our housing stock. The strategy enables links to be made between relevant policies, agencies and represents commitment by key stakeholders and other agencies within the Borough to improve partnership working and action. It will ensure that we lever as much funding as possible from various sources into the Borough of Stafford and adapt to changes in government policy. This is reflected through actions in our action plan and targets to increase the number of measures installed.

Through delivery of the action plan, there will be many benefits for the residents of Stafford Borough. There will be an improved awareness of affordable warmth issues, improved targeting towards vulnerable groups and improved levels of energy efficiency in households. This in turn will give our residents warmer homes, reduced fuel costs, reduced levels of fuel poverty and reduced carbon emissions from the borough.

3.4 Strategy Format

The activity within the Affordable Warmth Strategy is vital to directing how we and our partners operate in order to help the residents of Stafford Borough achieve affordable warmth, improve the energy efficiency of homes and reduce domestic carbon emissions.

Stafford's previous Affordable Warmth Strategy (2003 – 2008) had some successes; however it was recognised that there was a need for further coordination, a dedicated resource to drive the agenda forward and, most significantly, a greater ownership

from partners. National and local policies have also changed since it was originally adopted.

This Affordable Warmth Strategy covers the period 2010 – 2013 and is accompanied by a one-year delivery plan, which will give detailed actions on how the strategy will be implemented. The longer-term delivery plans will be developed by the Affordable Warmth action Group to reflect the changes in national policy.

The Strategy has three main objectives:

Quantity - Increase the number of residents benefiting from energy efficiency measures through increased awareness.

- Ensure an improved and targeted approach to communication.
- Improved targeting to address the most vulnerable residents and neighbourhoods.
- Improve partnership working to address affordable warmth and fuel poverty, including quarterly meetings to update the partners on the progress to-date.

Quality - Improve the energy efficiency of Stafford's housing stock.

- Increase the average SAP rating of properties within the borough
- Reduce by 10% the percentage of properties within the borough with a SAP rating below 35
- Improve the energy efficiency of the housing stock across all tenures
- Associated benefits to the environment through improved efficiency in energy use and therefore conservation of natural resources, as well as carbon reduction benefits.

People - Help tackle fuel poverty and improve health and wellbeing amongst the most vulnerable groups.

- Identify and target vulnerable groups with affordable warmth activity and funding.
- Improve partnership working with the health sector.

The main benefits of the affordable warmth strategy will be:

- Improved housing stock
- Improved health and wellbeing for households that are at risk of fuel poverty
- Increased energy efficiency and reduced energy use
- Reduced costs for the health service
- Reduced absence from the workplace and educational establishments
- Improved quality of life
- Reduced social exclusion
- Improved air quality in the home
- Environmental benefits in the reduction of un-necessary CO2 emissions

4.0 Strategic context and partnerships

4.1 National context

- The UK government has a commitment to end fuel poverty in vulnerable households by 2010 in England and all households by 2016. This strategy will clearly help to achieve that goal at a local level as well as contributing towards a number of National environment improvement and health strategies, including:
 - Energy Act 2010
 - Warm Homes, Greener Homes: a strategy for household energy management 2010
 - Communities and Local Government: Carbon Reduction Delivery Plan 2010
 - Climate Change: The UK Programme 2006 and Climate Change Act 2008
 - UK Energy Efficiency Action Plan 2007
 - UK Fuel Poverty Strategy 2001
 - Fair Society, Healthy Lives. Strategic review of health inequalities post 2010 (The Marmot Review)
 - Department of Health New Horizons: flourishing people, connecting communities 2008
 - Department of Communities and Local Government - Lifetime homes, lifetime neighbourhoods: a national strategy for housing in an ageing society 2008

4.2 National action

The national current fuel poverty programme consists of a number of policy measures, which aim to tackle each of the causes of fuel poverty. These measures fall broadly into two categories:

Publicly funded programmes paid for ultimately by taxpayers, such as:

- Energy Efficiency Programmes / Warm Front
- Winter fuel payment and cold weather payment
- Decent Homes Standards
- Housing health and safety rating system (HHSRS)

Programmes funded via the energy suppliers (with the cost ultimately passed onto the energy customers through their utility bills), such as:

- Carbon Emissions Reduction Target (CERT)
- Community Energy Saving Programme (CESP)

The Government is providing a financial incentive to encourage individuals and businesses in the UK to generate renewable energy. Feed-in Tariff (FITs) aim to make renewable generation more financially viable by guaranteeing generators a long term fixed price for the renewable energy they produce. This will help the UK reach its 2020 target of generating 15% of the UK's energy from renewable sources. FITs consists of two tariffs; a Generation Tariff and an Export Tariff.

Generation Tariff – a fixed rate that a generator receives for every kilowatt of renewable energy generated regardless of where the energy is used.

Export Tariff – a fixed rate for the surplus amount of energy which is sent back to the electricity grid.

The generation and export tariff is guaranteed for 25 years for Solar Photovoltaics (PV).

4.3 Local context

The Affordable Warmth Strategy helps to contribute to the following;

Local Area Agreement for Staffordshire 2008-11,
(NI 186) - Per capita reduction in CO2 emissions in the LA area
(NI 187) – Tackling Fuel Poverty

Stafford Borough Council's Corporate Plan 2010 - 16,
(Priority 3 Health and Wellbeing - Work in partnership to promote and assist households to achieve affordable warmth (HW0105)).

5.0 Affordable Warmth within the Borough of Stafford.

In 2003 the country was on target towards eradicating Fuel Poverty for vulnerable households in England by 2010 and for all households by 2016. This was mainly due to falling fuel prices and rising household incomes but also, albeit to a lesser extent, as a result of energy efficiency improvements to the country's housing stock.

Since 2003 domestic gas and electricity prices have increased significantly, causing Fuel Poverty to increase drastically for the first time in more than a decade.

With respect to Stafford there are a number of pointers to the likely level of Fuel Poverty across the Borough in 2010. We know that Fuel Poverty is linked to general poverty and deprivation driven by:

- Low household income
- High fuel costs
- Poor levels of energy efficiency in the home
- Household behaviour or consumption patterns
- Dwelling under occupation

5.1 Low household income

Our 2003 strategy concluded that more than 11.5% or up to 5,500 households in Stafford Borough were experiencing Fuel Poverty to some degree, with very high percentages in some areas. Beat the Cold calculated that around 9,000 households out of approximately 55,000 in the Borough are likely to fall within the official government definition of Fuel Poverty. In total up to around 15,000 households are actually likely to be directly affected to varying degrees when housing benefit received is not included as income.

People over 60 are more likely than any other age group to be affected by Fuel Poverty and they have been hit very hard by rocketing energy prices. Pensioners

living alone are particularly susceptible to a lack of affordable warmth, and Age Concern estimates that around 2.5 million older households are in Fuel Poverty in the UK, representing around half of the overall total. This equates to around 4,000 over 60 households in Stafford Borough.

Data from the 2001 census indicated that 22% of the Stafford Borough population was over 60 and that 13% were lone pensioners. The subsequent Housing Needs survey anticipated that the percentage of population in the older age group would increase significantly by 2011 when the next census is due to be carried out.

The average age, of 40 years back in 2001, was slightly higher than the average for England as a whole, which was 39 years. The profile of age bands in the Borough when compared with the national average also showed an above average population in the 50 – 65 age group.

By 2011 there will inevitably be an increase in the aged population in the Borough. It is this age group that are currently seeing decline in their projected pension values due to the economic downturn and this could potentially result in a long-term increase in Fuel Poverty, due to falling incomes. Winter Fuel Payments are payable to eligible individuals aged 60 or over, to help towards the cost of winter fuel bills. They do not relate specifically to the fuel poor.

The government accepts that around half of those living in Fuel Poverty in England are of pensionable age. In the March 2008 budget the Chancellor announced a one-off increase in the winter fuel payment of £50 for over 60s and £100 for over 80s. This brings the payment to £250 for over 60s and £400 for over 80s in the winter of 2010/11.

Families with children and particularly lone parent families can also be severely affected by a lack of affordable warmth. The 2001 Census data indicates that lone parent households with dependent children account for around 2,500 (5%) of households in the Borough. Office of National Statistics (ONS) data further indicates that there were 862 children (10.3% of student population) eligible for free school meals in 2002/03

Falling levels of household income present a significant Fuel Poverty threat generally. Happily, unemployment in the district is below the county, regional and national averages and wages are higher than the national average, however some parts of the district suffer from much higher than average levels of claimants for Income Support and Incapacity Benefit. These areas are closely related to areas of most concentrated multiple deprivation and low average incomes. Claimant rates for these benefits tend to be highest in Penkside, Manor, Highfields and Western Downs, and Tillington wards.

Unemployment tends to be concentrated in certain pockets which experience other forms of socio-economic deprivation. The most deprived parts of Stafford Borough are found around the areas of Highfields and Western Downs, Penkside, Manor, Holmcroft and Forebridge.

In August 2007 there were 2,280 people claiming income support, by May 2010 this had reduced slightly to 2,160. The number of people out of work and claiming Jobseekers Allowance in the Borough in May 2010 was 1,820. Clearly any

deterioration in employment and corresponding household income levels due to further economic downturn will inevitably compound the Fuel Poverty problems that have already been created by spiralling fuel costs.

Regarding household tenure, three quarters of all households in the Borough are owner occupiers, around 10% are private rented and the remainder are housing association and other public sector dwellings. Beat the Cold estimates that although numerically more than half the fuel poor in the Borough are owner-occupiers. The highest concentration of Fuel Poverty is actually in the private rented sector where at least 40% or around 2,150 households are likely to be affected. This represents around a quarter of the Fuel Poverty for the Borough as a whole in less than 4% of its housing stock.

5.2 High fuel costs

In addition to living on the lowest incomes, people in Fuel Poverty also have the highest average fuel costs. The type of heating in place often affects this and in Stafford around one in twenty households do not have central heating. In the private rented sector the figure is around one in four households (approx 1,300). To compound problems here levels of insulation are also generally lower than average in the private rented sector although encouragingly there are some good examples of best practice for both heating and insulation from some private sector landlords.

5.3 Poor levels of energy efficiency in the home

The House Condition and Energy Efficiency Report, commissioned by Stafford Borough Council in 2008, reported on the percentage of households in fuel poverty.

- The report found that 16% of households in Stafford were in fuel poverty, 2.8% households in Stone Town, 6.3% households in rural areas and 10.3% of households in the private sector were in fuel poverty.
- The report also found that the average SAP rating for private sector dwellings in the Borough was 60.9 (good) against a UK average of 52.5.
- The report indicated that less than 0.4% of properties have a SAP rating of less than 10; 2.7% having ratings between 11 and 30; 20% between 31 and 50; and over 75 % above 50.

The report found that 3.1% of the housing stock had a SAP rating of under 30 (poor).

The SAP rating is measured on a scale of 1 to 120, the higher the energy rating, the greater the energy efficiency, very few dwellings achieve a score of 100 or more.

The higher the SAP rating of a dwelling the more efficient it is to heat. Low-income households etc. are most likely to be in Fuel Poverty. The installation of energy efficiency measures such as better insulation and improved heating could undoubtedly bring a better degree of affordable warmth to many but the energy efficiency savings realised will not necessarily bring significant numbers of households out of Fuel Poverty. This is especially true where there are comparatively low-income levels versus high-energy costs. In addition many households may in fact prefer to take increased thermal comfort (making their houses warmer for longer) as opposed to realising significant cost savings from insulation or heating improvements.

6.0 Health and energy efficiency in Stafford

6.1 Health related issues

Levels of health in Stafford District are generally quite good and as a district, as a whole the proportion of people suffering from a limiting life long illness is lower than for Staffordshire, the West Midlands Region or nationally. Parts of the district have high levels, particularly Barlaston and Oulton, Fulford, Littleworth, and Manor.

The links between ill health, poor housing and Fuel Poverty are well documented. Fuel Poverty has a considerable impact on many aspects of health and particularly affects the most vulnerable groups in our society such as young children and older people. The health effects of cold temperatures are detailed in paragraph 3.2.

In the 2001 census more than 17.6% of people in Stafford had a long term limiting illness. Disabled Living Allowance is paid to people under the age of 65 who are disabled, and need help with personal care, and/or getting around. In May 2010, 5,400 people in Stafford were receiving this benefit. In Stafford, in May 2010 Attendance Allowance was paid to 4,130 people over the age of 65, who were so severely disabled, physically or mentally, that they require assistance with personal care.

The consequence of Fuel Poverty on vulnerable people is increased pressure on NHS services during the winter months. As long ago as 1991 it was estimated the NHS spent £1 billion per annum treating cold and damp related illnesses. The NHS Plan 2000 sets out a framework for improving services and reducing inequalities into the twenty-first century. Over 90% of the 31,250 excess winter deaths of 2004/05 referred to in chapter 2 were people over 65. The 2007/8 NHS Operating Framework has four development priorities, one of which is to reduce health inequalities and promote health and well-being. Primary Care Trusts are expected to focus on those interventions which are known to have the biggest impact on reducing health inequalities and this includes them linking in with Affordable Warmth initiatives.

Ensuring that the vulnerable can afford to keep warm is supporting both of these frameworks and the standards within them.

For over a decade (11 year plan) the Home Energy Conservation Act 1995 has been a key component of our national strategy to combat climate change. Whilst primarily focussed on the reduction of carbon dioxide emissions into the atmosphere from homes, any improvements in domestic household energy efficiency are also crucial in the achievement of affordable warmth. This was been reflected in a requirement for local authorities to include a statement within their HECA reports about actions to tackle Fuel Poverty.

The Warm Homes and Energy Conservation Bill enacted in late 2000 required government to prepare a strategy for the eradication of Fuel Poverty in England and Wales within 15 years and as a result, The UK Fuel Poverty Strategy was published in November 2001. The goal here was to end the blight of Fuel Poverty for vulnerable households by 2010 and Local Authorities continue to play an important role in forming the partnerships needed to promote the help available, to develop new schemes and contact the 'hard to reach groups' affected by Fuel Poverty.

Regrettably the combined effects of rising fuel bills and the deteriorating economic climate means that the 2010 target will not be achieved and Fuel Poverty will be with us for some years to come.

6.2 Energy efficiency of homes

The standard UK method of assessing energy efficiency of a dwelling is the Standard Assessment Procedure (SAP rating). This indicates the efficiency of energy use for heating and water heating in new and existing homes. It gives a score out of 120, with 0 being the least and 120 being the most efficient. SAP ratings take no account of occupancy patterns or household income, domestic appliances or regional weather variations.

According to Stafford Borough's House Condition Survey and Energy Efficiency Report 2008, the current average for the Borough is 60.9, which compares very favourably with the national average of around 52.5. A target SAP of 70-80 will remove most households from fuel poverty. While this may be difficult and expensive to achieve for certain types of existing properties, the Housing Corporation requires Housing Associations to achieve SAP levels of 71-85 for new build and 56- 70 for existing stock.

6.3 Age of the housing stock

The age of a dwelling has a bearing on the building methods and materials used. This is directly related to the energy efficiency of the dwelling and the potential for improvements in energy efficiency. Generally the most recent housing is the most energy efficient, although some unimproved 1960s homes can often be colder than those built between the wars. The existence of cavity walls (which began to be introduced in most areas from around the 1920's) provides an opportunity for a significant improvement in energy efficiency through the installation of cavity insulation. However approximately 7,500 houses (13.5%) of houses in the borough were built pre 1919 and are classified as "difficult to treat" in terms of insulation measures. Whilst many may be suitable for solid wall insulation at present this type of insulation is expensive and has a relatively lengthy payback period of 15 years.

6.4 Ownership of homes

The ownership of homes is a crucial factor in decisions concerning strategies to improve energy efficiency. Generally the most cost-effective insulation measures have been implemented in the publicly owned and other social housing stock; however, the highest concentration of fuel poverty is in the private rented sector.

Both the implementation of measures and the assessment of energy efficiency are more complex issues in privately rented and owner occupied housing.

Census data indicates that the proportion of households that were owner occupied within Stafford was 76.11% in 2001. This placed Stafford in the top 40% of districts nationally. By comparison, the West Midlands figure was 69.56% and the national figure was 68.29%. The proportion of households that were rented in Stafford Borough was 23.89% in 2001. This was well below the average both regionally and nationally. By comparison the West Midlands figure was 30.44% and the national figure was 31.71%.

Houses rented from a private landlord or letting agency in 2001 accounted for 6.35% of households in the Borough, with the West Midlands and national figures being 6.37 and 8.80% respectively.

7.0 Working in partnership

Fuel Poverty interrelates with a wide range of policy areas, sometimes subtly and sometimes rather bluntly. Because of the complex nature of these interactions a broad response is required to tackle Fuel Poverty and above all this necessitates effective partnership working, co-ordination of funding and delivery mechanisms and a recognition that concerted action can help meet overlapping objectives.

7.1 Key partners and other contributors

During the strategy development process a number of organisations who were thought to be likely to encounter people experiencing fuel poverty through their own work were canvassed about contributing on a number of different levels. Many replied positively and have continued to be engaged to this day. Others have joined us along the way and all are listed at the front of this document. The Council continues to work with all those organisations that have made a valuable contribution to the original strategy and this 2010 update.

7.2 National Energy Action (NEA)

NEA is the national energy action charity that develops and promotes energy efficiency strategies and services to tackle the heating and insulation problems of low-income households to achieve affordable warmth and eradicate fuel poverty. NEA offers a range of advice, information and consultancy services and in recent years has assisted a number of local authorities in the development of affordable warmth strategies. They have played an important role in facilitating the production and updating of our strategy for Stafford Borough.

7.3 Beat the Cold

Beat the Cold is a local independent voluntary agency based in Stoke-on-Trent, working with partners in Stafford, Stoke, Newcastle and the Staffordshire Moorlands to reduce the incidence of cold-related illness and fuel poverty. They bring together an unusually diverse partnership of local authorities, voluntary and statutory agencies, fuel companies, health and social care agencies and community groups. They inform, advise and make referrals for households – through telephone advice, events, talks, displays and leaflets. Beat the Cold have worked especially closely with the Council to target disadvantaged households in the Borough, helping them to apply for measures and grants to improve energy efficiency and giving advice on using fuel, paying for fuel, and services from other agencies. In some of their work there has also been an emphasis on measuring carbon footprints and disseminating advice on sustainable communities and sustainable lifestyles

7.4 Health Through Warmth

In 2000, npower in partnership with the National Health Service (NHS) and National Energy Action (NEA) set up the Health through Warmth (HTW) scheme. One of the key aims of the scheme was to work in partnership to help improve warmth, comfort and quality of life for vulnerable people whose health is adversely affected by cold and damp living conditions. Front line staff who carry out home visits received training on how to spot fuel poverty/poor living conditions/damp in homes and subsequently make a referral to the scheme. The scheme was piloted in the West Midlands and is now available in 15 areas in England and Wales including Stafford. Work in the Stafford area is co-ordinated by our Home Improvement Agency - Orbit Care & Repair.

Up until the end of June 2010, (nationally) the HTW scheme has received 57,857 referrals and trained 18,111 key community workers. The scheme has accessed funding for heating and insulation measures from various sources including: £49 million in grants and client contributions, £736,522 from charities and £5.1 million from the npower HTW Crisis Fund.

7.5 Warm Front Scheme

Stafford Borough Council plays a major role in promoting the Government's Warm Front scheme and is instrumental in ensuring that funding is correctly targeted towards the most vulnerable households. Warm Front is a major Government grant programme, funded by DEFRA, for the installation of a range of energy efficiency measures and the provision of advice in the private sector. The householder does not need to have a medical condition to access the scheme, however they do need to meet other eligibility criteria, including being in receipt of a qualifying benefit. In the Stafford Borough area, 3949 energy efficiency measures have been put into households since 2002/03 at a cost of £3,851,506.23.

8.0 Strategy developments & implementation

8.1 Background

The Home Energy Conservation Act 1995 (HECA) annual report and strategy has been a statutory responsibility held by local authorities with housing responsibility requiring them to report on energy efficiency improvements to domestic housing stock. An important feature of a successful HECA strategy was for local authorities to have effective networking and links with the wider community.

Early in 2000, government guidelines further indicated that the annual HECA report should contain a report on policies, strategies and achievements in tackling fuel poverty.

In late 2001, Stafford Borough Council began the development of an Affordable Warmth Strategy for the Borough in partnership with other agencies and organisations. This strategy was launched in 2003. We have made good progress under HECA and in the period 1 April 1996 to 31 March 2007 we have already reported an overall improvement in domestic energy efficiency of approximately 16.7% as measured against a 1996 baseline.

In 2007, Defra undertook a review of HECA, as implemented in England, to assess its continued success in delivering improvements in energy efficiency for the household sector over the previous ten years. The Review also considered options for the future of the HECA.

On 3 January 2008, a Department for Environment, Food and Rural (Defra) consultation on the future of HECA in England came to an end and the Government's preference is for the Act to be repealed. On 3 October 2008 the Prime Minister announced the creation of a new Department of Energy and Climate Change (DECC), with a new Secretary of State. The new Department takes over energy and climate change policy responsibilities from the Department for Business Enterprises and Regulatory Reform (BERR) and the Department for Environment, Food and Rural Affairs (Defra).

8.2 Development and implementation processes

From the beginning, this strategy has been community led and has followed a participative process, involving a wide range of relevant organisations and individuals. The process has been co-ordinated and guided by a Steering Group that included representation from Stafford Borough Council, NEA, Beat the Cold, the private sector, various health and voluntary sector agencies, and fuel utility companies.

Two development workshops were held during the winter of 2002/03 and those attending brought together considerable professional and community skills and experience. The first workshop helped to raise awareness of fuel poverty and gave participants the opportunity to consider barriers to achieving affordable warmth for Stafford residents. They then focussed on ways to overcome the barriers and began to develop solutions.

These outline solutions were taken as the starting point for the second workshop, which redefined and refined these solutions and began to look at how they could be taken forward.

The high quality and extensive range of material collated from both workshops provided a good foundation to develop both key objectives, an Action Plan for Affordable Warmth and much of that material is still relevant today. The levels of shared interest and related objectives identified provided a basis to create the partnerships essential for implementation of this Action Plan in section 9.

The Steering Group continued as the Stafford Affordable Warmth Action Group to guide the strategy into the implementation phase, and monitored action to ensure that the aims and objectives were being met.

The strategy has been reviewed regularly and has been comprehensively updated to ensure that the strategy reflects dramatic changes to the cost of fuel since 2003, of the associated increases in fuel poverty, the increased support available to households and to ensure that it retains a high profile with agencies and the residents of Stafford.

8.3 Looking forward

The Council will continue to take appropriate actions and adapt to the changing needs of the community and availability of resource. Also, remaining responsive to wider local and national policies, which have a bearing on fuel poverty.

We will react positively to all new legislative challenges as they emerge, this will take into account the wider Climate Change agenda and related legislation. The Council are already considering how they might engage with the forthcoming Green Deal and home improvement funding schemes, such as Kick Start to fund energy efficiency measures. This will result in Stafford Borough Council being in a strong position to take strategic ownership of the government's national flagship energy efficiency programme, the Green Deal, when it is introduced in 2012.

To refresh our approach to energy efficiency, the Council held a learning and development seminar on 13 December 2010, to coincide with the consultation on the refreshed strategy. The seminar notes have been captured and are contained in an appendix to this strategy. These will be used to help the Council and the Affordable Warmth Action Group, develop projects to deliver this strategy.

9.0 Action for affordable warmth

9.1 Links with other strategies, plans and policy initiatives

To ensure the most effective action on affordable warmth our strategy is wide ranging in scope, indeed dealing with fuel poverty impacts on many policy areas including those listed below:

Fuel Poverty is a nationally recognised problem and was a priority for the previous government, as signified by the UK Fuel Poverty Strategy 2001, Tackling Health Inequalities: a programme for action (Department of Health 2003), the Energy White Paper 2007 and the Climate Change Act 2008, as well as numerous housing related policy initiatives.

The new coalition government has announced its intention to introduce the "Green Deal" initiative (November 2010). As part of the Energy Security and Green Economy Bill, local authorities will be expected to take strategic ownership in order to roll out this programme and work with energy companies to ensure they effectively spend their Energy Company Obligation (ECO) funds.

Climate Change and Sustainable Development

Stafford Borough Council has placed a strong emphasis on developing projects and approaches to achieve sustainable development, promote sustainable living and tackle climate change. Initially through its Local Agenda 21 programme work and latterly within the Council's Policy and Partnerships Team, the organisation works closely with a range of partners to deliver sustainable development action on the ground, achieving social, economic and environmental well-being benefits. This includes energy focused projects such as the Derrington-Way Ahead pilot low carbon community initiative, household energy efficiency work throughout Penkside working

with Beat the Cold and support for the Stafford Area Save Your Energy website, set up by Sustainability Matters.

Housing Strategy

Our Housing Strategy 2008-13, Strategic Priority No. 1: Improving the physical condition of the housing stock across all tenures concludes that we will support and promote energy efficiency grants to work with the energy utility companies, other agencies and the voluntary sector to promote energy efficiency and reduce fuel poverty.

Decent Homes Standard.

The Government's housing objective is to ensure that everyone has the opportunity of a decent home and so promote social cohesion, well being and self-dependence. One of the four main criteria that need to be satisfied to achieve the Decent Homes Standard is that a home provides a reasonable degree of thermal comfort.

Housing, Health and Safety Rating System (HHSRS).

This replaced the housing fitness standard and repealed the separate Houses in Multiple Occupation fitness test with a more comprehensive survey of household standards and hazards. It is a tool for identifying potential hazards to health and safety in the home and making owners and landlords aware of these. In particular it recognises that excessive cold and dampness are serious health hazards.

9.2 Action plan introduction

The Affordable Warmth Strategy Action Plan (2010 update) follows. The overall aim in developing and implementing the Strategy and Action Plan is to create and maintain effective partnerships with statutory and voluntary agencies, other organisations and residents across Stafford Borough to eradicate fuel poverty.

The Action Plan has three key aims:

1. Raise awareness of fuel poverty and affordable warmth

Stafford Borough Council is committed to increasing energy efficiency awareness and promoting affordable warmth. It is vital that all households especially vulnerable households are fully informed about the support available from the various utility companies and the Government's Warm Front Scheme.

It is important to raise awareness about the risks of fuel poverty and poor heating as households who have difficulty in meeting budgets often see heating as an item that they can do without if necessary.

Some of the risks of poorly heated housing are:

- ill health (worst case scenario - death),
- reduced opportunities for families to play an active part in the economy or to participate in community life,
- overcrowding as families congregate in heated areas of the home,

- potentially adverse affects on a child's educational attainment,
- a detrimental affect on the fabric of the dwelling,
- increased pressure on the NHS.

Those most at risk from fuel poverty are the elderly, households with no wage earner or reduced earning capacity, people at home due to unemployment, long-term sickness, disability or a caring commitment. Unless there is a significant effort is made to raise awareness of the dangers of poorly heated homes and the assistance that is available to reduce fuel poverty, then the above risks will increase.

We aim to deliver this priority by:

- working closely with partnership agencies, ensuring that fuel poverty is high on everyone's agenda and refreshing the awareness training for key workers or new members of staff so that the advice they are providing remains relevant and of a good standard
- support community events (National Carers Week, Warmer Homes Week, Respect Action Days, Freshers Week (September), Househunter week(January)) to raise awareness of fuel poverty and affordable warmth to broad sections of our community .
- working with partners to promote to our landlords in the private rented sector the benefits of installing energy efficiency measures and to offer discounts to encourage them to take up the energy efficiency measures.
- further develop our relationship with Staffordshire University and the landlords of our student properties. Students traditionally live in private sector accommodation some of which may be in a poor condition, poorly heated and insulated and expensive to run. By working with Staffordshire University, inspecting the student accommodation and through the Landlord Forum our aim is to improve the energy efficiency of student accommodation, take students out of fuel poverty and improve their overall health.
- continuing our proactive work to encourage good standards in private rented sector and to raise awareness amongst tenants we make available the guidance that we have developed through the Homestamp consortium of partners.
- providing a scheme where electricity monitors can be loaned out to residents for educational purposes to help reduce their consumption.
- ensuring that the council's website is regularly reviewed and revised to ensure up-to-date energy efficiency advice and information is available to the growing number of households that have access to the internet.
- support low carbon, sustainable lifestyles to achieve sustainable development and contribute towards tackling climate change.

Advice and marketing will be available to all, but our campaign will target those groups that are hard to reach or most at risk. This will be done through community events, energy efficiency interventions and benefits health checks. We will also continue to distribute free energy efficiency light bulbs and power downs to promote the small changes that households can make to reduce fuel poverty.

2. Encourage all households to achieve affordable warmth

We need to ensure that all households are aware of how to access high quality impartial energy efficiency information, education and advice. The risks associated with a poorly heated house are outlined above.

- It is essential that households are encouraged to achieve affordable warmth by accessing available grants and loans.
- The Council should continue to encourage 'Able to Pay' schemes to households who are not eligible for benefit related schemes. This will be achieved by working with partners and implement marketing campaigns to target households across all tenures.
- Work with partners to target vulnerable households in areas where dwellings have poor energy efficiency.
- Promote the Council's Housing Assistance Policy and continue to encourage landlords to access grants to part fund energy efficiency improvements in their rental properties.
- Working with Beat the Cold, explore and promote renewable technologies.

3. Ensure strategy delivery, development and evaluation

We aim to make the best use of the funds available and to work together with our partner agencies so that we are all committed to achieving our objectives.

We will:

- maintain links with partner organisations
- meet on a regular (quarterly) basis to monitor our performance, communicate and review our progress and outcomes
- react to any changes in local, regional and national policy when necessary.

10 Action plan

Key Aim ~ raising awareness of Fuel Poverty and Affordable Warmth

Objectives	Tasks/Actions	Targets/Outcomes	Lead Role & Potential Partners	Milestones	Timescale
Revise and update tailored advice packs used by the Borough Council and its partners, to reflect changes in national and local policies. Advice will be focussed in order to continue to target those at most risk from fuel poverty.	Working group/s to review delivery mechanism for advice packs. Key agencies pledge to enlighten key workers about affordable warmth. Working group to evaluate feasibility of a web based link for updating partner agencies and key workers.	Households at risk of fuel poverty will be provided with tailored advice and information to enable them to reduce their fuel bills each year	SBC, Beat the Cold, NEA, Care and Repair, Warm Front Team, Utility Companies, Voluntary Services, Pension Service, NHS, Social Services, Emergency Services, West Midlands Sustainable Energy Centre.	Advice packs available for distribution	General advice packs available 28/02/2011
Develop a new mechanism and fresh approach to raising awareness amongst	Identify and prioritise hard to reach and vulnerable households within the	Hard to reach vulnerable households will be assisted towards	SBC, Beat the Cold, Catch-22 Solutions, Social Services, PCT, Voluntary Sector,	Review of existing approaches and	Changes adopted for trial May 2011

hard to reach and vulnerable groups	Borough.	achieving affordable warmth	Pension Service, Care and Repair	recommend changes	
Increase uptake of available support amongst hard to reach and vulnerable groups in terms of energy efficiency interventions and benefits health checks.	Identify and implement cost/resource effective system to optimise uptake of available support in terms of energy efficiency grants and benefit payments.	Increased uptake of Warm Front and CERT schemes by 20% from approx 400 households assisted per annum to 480 from 2010.	SBC, Beat the Cold, Catch-22 Solutions, Social Services, PCT, Voluntary Sector, Pension Service, EAGA, Care and Repair, Hestia	480 households assisted through warm front, CERT, or innovation projects in 2011/12	2010/11
Update and refocus Marketing and promotion plans for all tenures.	<ul style="list-style-type: none"> Continue to build on relationships with utility companies and the Warm Front Team Programme of community events and presentations to be delivered by Beat the Cold Distribute energy efficient light bulbs to at least 500 vulnerable households per annum. Distribute power downs (60% of those available) Mechanism to raise general awareness of the Affordable Warmth Strategy 	Identified vulnerable private sector households receive information on affordable warmth, through mailing, community events and home visits	SBC, Beat the Cold, Catch-22 Solutions, Utility Companies, Warm Front Team, West Midlands Sustainable Energy Centre, Hestia	<p>Annual programme of awareness events including:</p> <p>A minimum of 6 community events delivered during 2011/12</p> <p>20 home energy advice visits delivered during 2011/12</p>	Annual programme of awareness events planned by 1/04/11 for implementation in 2011/12
Stimulate and revitalise "trusted visitor" route to those in most need of assistance with respect to energy efficiency and energy advice interventions	Health Through Warmth and Beat the Cold to provide awareness training so that relevant and appropriate information can be delivered by key workers. Re-launch Health Through Warmth Scheme locally by April 2011.	Agencies receive referrals from trained "trusted visitors"	SBC, Beat the Cold, Care and Repair, Health Through Warmth, Beat the Cold, plus all key partners with key workers.	250 referral received by agencies	31/03/12
Sustain current partner agreements.	<ul style="list-style-type: none"> Ensure regular contact with partners. Keep all partners up to date with developments at least annually 	Committed partners will promote local projects	All partners who have committed to the strategy	Partners to meet quarterly - Affordable warmth action group	4 meeting during 2011/12
Stimulate and revitalise the development of partnerships at appropriate levels including Strategic Directors & Chief Executives to ensure that fuel poverty is high on the agenda of all partner organisations	Prioritise engagement with; <ul style="list-style-type: none"> NHS Social Services Voluntary Sector County Council 	Commitment gained to support delivery of affordable warmth from NHS, County Council and Voluntary sector	Beat the Cold, SBC, NHS, Social Services, Voluntary Sector, County Council, Hestia	Formal recognition and commitment through strategies and financial support	2011/12
Promote affordable warmth through the Stronger Communities agenda	Work with the Penside project and the low Carbon Communities initiative	Joint working to improve outcomes for the community	SBC, Beat the Cold, Save Your Energy Website	Link to specific projects	2011/12

Key Aim ~ encourage all households to achieve affordable warmth

Objectives	Key Tasks/Actions	Targets/Outcomes	Lead role & Potential Partners	Milestones	Timescale
Ensure that all households in the borough are aware of how to access high quality and impartial energy efficiency information, education and advice.	<ul style="list-style-type: none"> Implement marketing and promotion plans developed specifically to raise awareness of Fuel Poverty and Affordable Warmth, and expand to include all households across all tenures. Promote Warm Front grants and CERT to landlords and local letting agents Incorporate energy efficiency standards and information into landlord accreditation scheme. 	<p>Projects and outcomes will be reported to Council members through priority promises</p> <p>Distribute information packs to at least 100 landlords per annum</p>	SBC, Beat the Cold, Catch-22 Solutions, Utility Companies, Warm Front Team, North Staffordshire landlord accreditation scheme, Staffordshire University, West Midlands Sustainable Energy Centre, Hestia, RSL's.	Packs distributed to at least 100 landlords & agents	31/03/12
Vulnerable and hard to reach households to receive one to one advice from trained advisors.	<ul style="list-style-type: none"> Secure multi-agency financial support from key partners. Agree and implement delivery mechanism and outcomes 	Projects delivered through external partnerships	SBC, Beat the Cold, Health Through Warmth, Care and Repair, NHS, Social Services, County Council.	20 home energy advice visits delivered	31/03/12

Key Aim ~ ensuring strategy delivery, development and evaluation

Objectives	Key Tasks/Actions	Targets/Outcomes	Lead Role & Potential Partners	Milestones	Timescale
Optimise use of funds already available and achieve synergies with partners.	<ul style="list-style-type: none"> Refresh Health Through Warmth referral system Benefit health checks Extend referral mechanisms by developing inter-organisational cooperation 	External funding and partners commitment is gained to provide value for money in delivery	All related services of SBC, Care and Repair, Warm Front Team, Health Through Warmth, Social Services, Emergency Services, NHS. Beat the Cold. CAB, Benefit health checks	At least 2 projects agreed and delivered	31/03/12
Review monitor and report on the Affordable Warmth Strategy Action Plan	<ul style="list-style-type: none"> Steering group to agree new milestones and performance indicators Publish and celebrate achievement of key milestones Report achievements and progress to partner at least annually 	Milestones and performance indicators will be reviewed annually	Steering group with feedback from partners	Milestones and performance indicators will be reviewed annually	Monitor quarterly Review action plan annually

Respond to changes in local, regional and national policies which contribute to achieving Affordable Warmth	Take appropriate actions and adapt to the changing needs of the community, availability of resources, and remain responsive to wider local, regional and national policies which have a bearing on Affordable Warmth	Projects in place to contribute to the delivery of new and revised local, sub-regional and national priorities	All related services of SBC plus steering group with feedback from partners	Develop programme to deliver the Green Deal	31/03/13
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