



# Affordable Energy Strategy 2020-2025

*London Borough of Haringey*

**Haringey**  
LONDON



# COVID-19 and the affordable energy strategy 2020-2025

## PRIORITIES STATEMENT

Whilst there are currently no official estimates on the impact of Covid-19 on the numbers of households in fuel poverty we can expect fuel poverty to increase even further due to :

- Reduction in household incomes. With job losses and reduced incomes there have been huge increases in the number of people applying for Universal Credit suggesting that many more may be struggling with their energy costs. Low earners are seven times as likely as high earners to work in a business sector that has shut down, according to the Institute for Fiscal Studies. The body's analysis found a third of the bottom 10% of earners worked in the worst-hit sectors, against one in 20 (5%) of those in the top 10%.
- Increased domestic energy use. Reports from energy suppliers suggest that domestic energy use has increased 15% in the UK during lockdown as people self-isolate and/or work from home.

Alongside this we know that the impact of respiratory disease is more severe when living in a home that is cold and damp<sup>1</sup>. The consequences of a second wave of Covid-19 in a cold winter is therefore alarming.

Damp housing will exacerbate upper respiratory tract infections which could add to the risk of poor outcomes should anyone living in it contract COVID-19. If families can only afford to heat one room this will affect their ability to self-isolate away from other family members. It's now even more crucial to help people keep their homes warm creating a living environment which gives people the best possible chance of remaining healthy or recovering from COVID-19

Haringey's Affordable Energy Strategy sets a 5 year plan to reduce fuel poverty in the borough but we need to act quickly to support residents at risk due to the pandemic. The objectives have been reviewed to identify risks, mitigation measures and priority actions.

### **Current Impact of COVID-19 on Fuel Poverty Support activities (May 2020):**

- The energy advice service SHINE London (which covers Haringey) reported a clear spike in referrals in late March-early April when the lockdown first took effect. This was around 30% higher than usual. This has now calmed down significantly and referrals are about what is expected for this time of year. However, the call lengths are generally longer and more intensive with an ongoing increase of complex debt cases, for reasons that you would expect related to COVID-19. Whilst budgets are tight there is currently capacity within SHINE London to cope with these increases. But demand is soon expected to outstrip the ability to supply measures and offer support.
- Energy Doctor home visits are currently suspended. SHINE visits are being conducted 'virtually' or over the phone. It is intended to resume home visits in line with government guidance, Working safely during COVID-19 in other people's homes, as soon as possible.
- Where eligible fuel poor residents and landlords can currently be referred to the Mayor of London's Warmer Homes programme. This is still operating and is currently funded until March 2021. This provides free heating, insulation and ventilation improvements for low income Londoners who own their own homes or rent privately and landlords.

<sup>1</sup> Cold air can cause airways to constrict and stimulate mucus production. This affects the bronchial lining of the respiratory tract and can reduce resistance to infection (risking bronchitis, pneumonia, and bronchoconstriction in asthma or COPD sufferers). Homes which have damp or mould have been linked with a 30-50% increase in respiratory problems (with asthma sufferers two to three times more likely to live in a damp home than non-sufferers). Damp can encourage mould and bacteria to grow (known allergens), thus leading to negative impacts such as allergies, upper respiratory tract infections and asthma – especially in children. Studies have found a doseresponse relationship between the severity of damp and the severity of respiratory obstruction

All qualifying applications are being processed but works are only taking place if the resident has health issues and has a broken heating system (deemed as urgent). It is hoped that activity will be resumed for the vast majority of applicants by the start of June. The only applicants who would be excluded post start of June are those in self-isolating households or who are shielding (unless they have no means to heat water).

- Engagement and training activities are continuing but are currently being undertaken via the web.

### **Future Risks and Challenges to the Affordable Energy Strategy**

- Many of the fuel poor are already hard to reach and the curtailment on face to face engagement activities could exacerbate this. Especially as established sources of support for digital access to services are currently not available e.g. libraries and community centres, leaving people with additional barriers to accessing support. And alongside this the referral network heavily relies on the community groups operating in the borough. However many third sector organisations are facing more pressure on the services they offer at the same time as losing out on fundraising income. To address this the Council and its partners will increase its communications techniques and reduce its reliance on direct conversations. Letters, emails, virtual communications, and community networks will be increased.
- Retrofit activities are currently on hold except in emergency situations. This could cause delays / waiting lists which will reduce the number of homes retrofitted before the winter. To address this we will work with installers to understand their ability to deliver measures. And advise households of any changes as they arise.
- We need to review the delivery of measures and keep abreast of demand. As this could quickly outstrip capacity, staff resources and funding.
- Alongside these new actions, further changes have been made through the Strategy. Including:
- We will increase the visibility of fuel poverty support measures on the council website.
- We agree to strengthen awareness and increase the referral pathways between SHINE London and LEAP with the following organisations:
  - Homes for Hospital
  - Connected Communities
  - Reach and Connect
  - Children's Centres
  - Job support agencies
  - Food Banks
  - Job Centres
  - Re-skilling and educational establishments and their networks
- Investigate opportunities to assist residents to switch to cheaper energy tariffs to provide some immediate financial relief.
- Investigate the possibility of setting up a Fuel Bank scheme with an energy supplier and a food bank. This would provide a top up voucher for approximately two weeks' worth of fuel to clients with a prepayment meter and who have been deemed as in 'crisis need' by an independent Foodbank referrer. Such schemes have already been piloted by NPower and the Trussel Trust. The scheme helps prevent self-disconnection (where a client cannot afford to top up their meter) and ensures people are not left without energy for the basics like cooking and heating.
- We will expediate work with Homes for Haringey to develop a retrofit programme to improve the energy efficiency of the Council's own existing housing stock. Aiming to ensure that the least efficient stock is prioritised for the installation of energy efficiency measures where funding is available.
- We will further increase our level of engagement with the PRS sector through council communication channels, landlord forums and associations and letting agents. Raising awareness of the implications of living in a cold home and COVID-19, and make them aware of their legal obligations under the Minimum Energy Performance regulations and inform them of grant funding opportunities.
- Increase signposting to Pan-London energy

schemes. Currently the number of applications made by residents and landlords to the GLA Warmer Homes grant scheme is low. We will support the GLA in targeted messaging within our community. Direct mailouts, whilst expensive, have proved successful in increasing applications from previous energy efficiency schemes and this will be investigated along with data protection requirements.

- Increase the number of households who can benefit from the Warm Homes Scheme and the depth of retrofit offered per property by allocating and aligning carbon offsetting funds to this scheme. This could be further increased by investigating the possibility of securing additional funding from external sources such as the Better Care Fund.
- Explore opportunities to fund and resource an emergency service to provide prompt assistance to residents to support and relieve health services and address issues like “bed-blocking” in hospitals.
- Lobby government for adequate resources to support local authorities alleviate fuel poverty particularly in response to COVID-19.
- The Affordable Energy Strategy will be reviewed on publication of the Governments Fuel Poverty Strategy for England and following any amendments to the Mayors Fuel Poverty Action plan and support measures. Any major alterations will be reported to Cabinet and will be publically reported in the Annual Carbon Report.

### **Delivery of these actions to mitigate COVID-19 can be resourced by:**

- Making use of existing communication channels such as Haringey People, Haringey web pages
- Existing internal staff resources
- Seeking external grant opportunities
- Supporting community groups to bid for grant opportunities
- Capital Projects
- Carbon Offsetting funds secured by planning



# Contents

COVID-19 and the affordable energy strategy 2020-2025 - priorities statement	3
Foreword – Councillor Kirsten Hearn	8
Partnership Statement – Durham University	9
Executive Summary	10
Introduction	12
Energy Poverty – context and policy	14
In England	14
In London	16
In Haringey	16
Objectives and actions	21
<b>Objective 1</b>	
Increase the number of struggling households receiving energy advice and expand the support available to create a people-centred solution	21
<b>Objective 2</b>	
Improve housing energy performance to reduce fuel poverty, cold homes and overheating	27
<b>Objective 3</b>	
Maximise the funding and resources secured within Haringey to alleviate Fuel poverty	30
Monitoring and review	33

# Foreword



Tackling fuel poverty will help develop a fairer Haringey. Over 15,000 households in the borough struggle to pay their energy bills and can face the difficult decision of switching off appliances or heating to manage household finances. Living this way can have a huge impact on the health and wellbeing of our residents, the academic achievements of our children and ultimately more demand on public services. Tackling fuel poverty should therefore be a priority. One which is even more

important with the ever-increasing impact of climate change and the urgent need to reduce carbon emissions from our homes.

Haringey's Affordable Energy Strategy sets out our 5 year plan to improve the energy efficiency of homes in all tenures. However, energy efficiency on its own will not eradicate fuel poverty. Only by developing partnerships and working collaboratively can we hope to reduce the high levels of fuel poverty in the borough. The aim is therefore to develop a referral network throughout the borough with the ability to offer a variety of support services with a borough-wide reach.

Unlike previous Affordable Warmth Strategies, the risk of overheating and the associated health impacts are considered. Some climate changes are now believed to be inevitable, regardless of a reduction in carbon emissions. Overheating risks are therefore expected to increase and there is a real possibility of creating problems for the future if action is not taken to mitigate these risks when building new homes or modifying existing homes.

Following the consultation period, we have addressed some of the issues highlighted by the community. But also during this consultation period the first COVID 19 cases were identified in the UK and the borough. As a result of this pandemic we have reviewed all policies in light of the fuel and energy factors that increase susceptibility of our community to COVID 19, and the expected increase in households in energy poverty.

We would like to thank everyone involved in developing this strategy. We are particularly grateful for the support and research undertaken by Durham University which has helped shape this strategy. There is no single intervention or easy win to eradicate fuel poverty but by working together we can make a real difference.



**Councillor Kirsten Hearn**



# Partnership Statement

## Durham University

Haringey's new Affordable Energy Strategy is the result of joint enquiry between researchers from Durham University and Haringey's Carbon Management team. The Strategy is based on a careful appraisal of efforts to address what is commonly referred to as fuel poverty through a diverse range of activities and funding programmes, some of which were delivered by the Council and the remainder by civic and grass-roots organisations. We mapped these various delivery channels as a system to see how communication and coordination among them worked. We held a dialogue with partners about how to improve integration of efforts among community organisations and between them and the Council, all of which can lead to better ways of finding and interacting with people most in need of support.

During this work we came to prefer the concept of energy affordability to refer to households that struggle to afford adequate energy provision. The term advances the concept of fuel poverty, with its restricted emphasis on the provision of warmth. Energy affordability firmly acknowledges the overriding significance of warmth, but also recognises cumulative effects on households when they cannot afford to buy energy for washing clothes, cooking, personal hygiene, communication, entertainment, education and job search. We listened to members of the local voluntary sector talk about their relations with residents living in energy inefficient homes and studied how these organisations helped people deal with negative impacts on income, health and wellbeing often affecting entire families. We visited homes to better understand problems faced by residents at risk of spending too great a proportion of income on energy.

We thank all the people who joined us in this exploration of energy vulnerability in Haringey; especially the local volunteers who were trained to assist with interviewing, the residents themselves, and the members of community organisations who were so generous with their time. The holistic picture they helped us to construct was used to diagnose problems and barriers to progress, make recommendations and test them again through further dialogue. All this jointly produced learning provided new insights for designing the Strategy and set an example of co-operative, cross-sector working that will assist its delivery at community level.

**Prof Sandra Bell**  
**Department of Anthropology, Durham University**

# Executive Summary

This five-year Affordable Energy Strategy replaces our previous Affordable Warmth Strategy. This is in recognition that fuel poverty goes beyond cold homes and related health effects. We are seeing stronger evidence that the ability to adequately power household appliances, lighting and communication equipment can impact academic attainment, digital inclusion, access to employment opportunities and increase social isolation. We also recognise that in a changing climate, there is a need to keep homes cool during periods of high temperatures as well as warm in winter. Which we are already seeing in new homes due to high levels of insulation alongside the inclusion of larger windows. The health impacts of these events can be significant, particularly for the young, older and disabled people, or those with a long-term illness.

Housing (age, location, building type, tenure), income, employment, age and mobility (how often in the home and for how long each day) and digital access all effect fuel poverty. Taking a holistic approach to tackling these social determinants could reduce inequality and promote fairness in the borough.

This strategy supports the Borough Plan by driving up the quality of housing for everyone (Housing), promoting health and wellbeing (People) and delivering a reduction in carbon emissions (Place). This strategy will also assist the delivery of other Council priorities including Housing, Air Quality and Carbon Reduction, as well as the emerging recommendations of the Fairness Commission. It also ensures compliance with the Home Energy Conservation Act 1995.

The strategy has been developed through collaboration with council services and community groups who deal directly with those struggling to pay their energy bills or suffering with related health conditions. It has also been informed by previous fuel poverty research projects carried out in the borough with Durham University.

## HARINGEY'S AFFORDABLE ENERGY STRATEGY

### Vision

*To reduce the number of households struggling to afford to adequately power their homes and improve the health and wellbeing of residents by:*

- Improving the energy efficiency of housing and reducing overheating risks,
- Connecting residents to support services and initiatives to overcome the many causes of fuel poverty, such as energy prices, low incomes and unemployment.

This vision will be delivered by the following objectives:

### Objective 1

Increase the number of struggling households receiving energy advice and expand the support available to create a people-centred solution

### Objective 2

Improve housing energy performance to reduce fuel poverty, cold homes and overheating

### Objective 3

Maximise the funding and resources secured within Haringey to alleviate fuel poverty

**It is proposed that the success of this strategy will be measured on whether, by 2025, within Haringey:**

- There is an active referral and advice service which identifies and assists the most vulnerable and hard to reach residents. Over 1,500 residents have received support.
- Housing stock data has been used to develop an action plan to retrofit as many fuel poor homes 'as is reasonably practicable' to a minimum energy efficiency rating of Band C by 2030.
- Overheating risks are fully considered in the design of new builds and energy efficiency retrofit projects.
- The number of interventions available to residents through a referral to the energy advice service has increased. The palette of services available aims to provide a holistic, people-centred solution to fuel poverty. It includes advice on employment, income maximisation, health and wellbeing advice.
- Partnerships have been developed to secure funding to deliver the retrofit action plan.

# Introduction

“Energy vulnerability” is a recognised term that highlights that some households find it difficult to adequately power their homes which adversely affects their daily life and health. This can be caused by a variety of factors including the complexity of energy pricing, difficulties around engaging with energy suppliers and increased household energy requirements. It incorporates fuel poverty, in England fuel poverty is currently measured using the low income-high cost definition, which states that a household is in fuel poverty if:

- their income is below the poverty line (taking into account energy costs) and;
- their energy costs are higher than is typical for their household type

Overheating problems can affect the same groups that are at risk from fuel poverty. However rather than focus on keeping warm in winter, its cause is the requirement to keep cool in the summer months. To manage this risk from overheating residents often require measures such as air conditioning to ensure their health and safety, as the building design is already set. But an air conditioning unit can cost around 12-14 pence an hour to cool a small room. Therefore, over a summer 3 month season a home could end up paying close to £1,000 to cool a top floor 3 room flat with an air conditioning unit.

## **Properties at most risk of fuel poverty are those:**

- with an Energy Performance Certificate (EPC) rating of E, F or G.
- built pre 1944
- in the private rented sector
- fitted with an electricity pre-payment meter.

## **Properties at most risk of overheating are:**

- Converted flats or newly built blocks of flats
- Flats facing east/west/south and with a single aspect

## **In both situations the households most at risk include those with:**

- low incomes.
- elderly occupants
- children under the age of 16.
- occupants with disabilities or suffering from a long-term illness.
- occupants confined to home during long periods of the day

Excess seasonal temperatures (extreme hot and cold) can adversely affect health particularly in the young and elderly and those with cardio-vascular and respiratory diseases. Mental health can also be negatively affected by fuel poverty and cold housing. More than 1 in 4 adolescents living in cold housing are at risk of multiple mental health problems, whereas only 1 in 20 adolescents who have always lived in warm housing are at risk of multiple mental health problems.<sup>1</sup> These effects increase the demand for health services such as GP and hospital visits. Estimates suggests that each local Health and Wellbeing board spends around £9.8m per year treating the illnesses associated with cold homes.

Whilst overheating is also a problem, in the UK we do acknowledge that it is on a smaller scale to that caused by cold homes in winter. However, during the summer heatwave in Northern France in August 2003, high temperatures for a period of three weeks resulted in 15,000 excess deaths. The vast majority of these were among older people. Research after the heatwave event revealed that at least 50% of these deaths could

<sup>1</sup> The Health Impacts of Cold Homes and fuel poverty, Marmot Review and Friends of the Earth

have occurred due to exposure to heat in people's homes. Across England and Wales that same year, there were over 2,000 excess deaths during the ten-day heatwave in August 2003, compared to the previous five years over the same period. Again, the worst affected were people over the age of 75 years<sup>2</sup>. Climate change predictions suggest that such heatwaves will increase and as we strive to retrofit and build energy efficient, airtight buildings to reduce fuel poverty and provide warm homes we could inadvertently increase overheating issues if action is not taken.

### **The wider social impacts of fuel poverty include:**

- social isolation with people not wanting to invite people into their cold/damp homes
- links between hot weather and higher levels of street violence and social unrest<sup>3</sup>
- poor academic attainment due to time off school through illness or inability to find a warm, lit environment or computer access to study.
- negative impacts on dietary opportunities and choices
- increase in risky behaviours (early alcohol or tobacco use, truancy) as young people try to find respite and privacy in other venues outside their home.<sup>4</sup>

Improving the energy efficiency of homes, reducing energy costs and improving incomes assist residents to adequately heat their homes in cold weather and reduce damp and mould. Appropriate insulation measures, shading and adequate ventilation can minimise heat gains in the summer months. These improvements will decrease the cause of preventable health and education inequalities, reduce healthcare costs and support carbon reduction ambitions.

---

2 OVERHEATING IN HOMES – THE BIG PICTURE Zero Carbon hub 2015

3 Rotton and Cohn, 2000

4 National Children's Bureau, Fuel Poverty What it means for Young parents and their children

# 3. Energy Poverty - Context and Policy

## 3.1 a Energy poverty in England – The National Context

- In 2018, the number of households in fuel poverty in England was estimated at 2.40 million, representing approximately 10.3% of all English households.
- In the 2017 to 2018 winter period, there were an estimated 50,100 excess winter deaths in England and Wales. Estimates suggest that some 10% of excess winter deaths are directly attributable to fuel poverty and 21.5% of excess winter deaths are attributable to the coldest 25% of homes.
- The summer of 2018 saw 4 heatwaves (3 Level-3 heatwave alerts issued by the Met Office and 1 heatwave where the mean Central England Temperature (CET) was greater than 20°C). The total estimate of excess deaths over this period was 863<sup>5</sup>.

## 3.1 b Energy Poverty in England - Policy

**The government’s Fuel Poverty Strategy For England (Cutting the Cost of Keeping Warm) 2015 and Fuel Poverty Regulations (England) 2014** set a target to ensure that as many fuel poor homes ‘as is reasonably practicable’ achieve a minimum energy efficiency rating of Band C by 2030.

Interim milestones have also been set to ensure ‘as many fuel poor homes as is reasonably practicable’ achieve a minimum energy efficiency rating of Band E by 2020, and Band D by 2025. The phased approach follows a principle of prioritising assistance to those in the deepest levels of fuel poverty.

The Third Annual Report (2018) from The Committee on Fuel Poverty (CFP) advises that progress on these targets is stalling. Since the strategy was introduced in 2014/15 the number of households in fuel poverty has risen although the fuel poverty gap has reduced by 7%. It estimates that the funding required to meet the strategy is £17.1 billion and emphasises the importance of:

- identifying individual households in fuel poverty and directing funding appropriately.
- targeting the private rented sector to ensure properties meet minimum energy efficiency standards

### Energy Company Obligation (ECO)

**Energy Company Obligation (ECO)** is an obligation that government has placed on the larger energy suppliers to reduce the UK’s energy consumption by funding domestic energy efficiency improvements.

The current scheme, called ECO3, began in December 2018. It runs until 31 March 2022 and is focused exclusively on those customers with lower incomes, considered to be in vulnerable situations or living in fuel poverty.

Under ECO3, energy suppliers are able to meet up to 25% of their obligation under a local authority’s “flexible eligibility” mechanism. This has an estimated value of around £560m over the obligation period.

Under ECO “flexible eligibility”, local authorities can declare certain households meet the eligibility criteria for a measure. It is intended to help two groups of households:

- Fuel poor households, especially those that are not in receipt of ECO eligible benefits; and
- Low income households that are susceptible to the effects of living in a cold home. For example, households who have physical and/or mental health issues caused or exacerbated by living in a cold home. This approach relies on local authorities having mechanisms in place to identify such households, for example GP or hospital referrals.

5 Source PHW Heatwave Mortality Monitoring: Summer 2018

### **The 2015 Energy Efficiency Regulations Minimum Energy Efficiency Standards for England and Wales.**

From April 2018, private landlords were not permitted to re-let existing rented homes rated EPC F or G unless exemptions apply. Local authorities are expected to enforce these regulations.

From April 2020 domestic private landlords will not be able to continue letting properties with an EPC rating of F or G.

### **Housing Health Safety Rating System (HHSRS)**

The housing health and safety rating system (HHSRS) is a risk-based evaluation tool to help local authorities identify and protect against potential risks and hazards to health and safety from any deficiencies identified in dwellings. It was introduced under the Housing Act 2004 and applies to residential properties in England and Wales. It assesses 29 housing hazards and the effect that each may have on the health and safety of the occupants. The 29 hazards include excess cold and excessively high indoor air temperatures.

### **Public Health Outcome Framework**

This includes a direct duty on upper tier local authorities to tackle fuel poverty (1.17) and reduce Excess Winter Deaths (4.15).

### **NHS Five Year Forward View**

The NHS Five Year Forward View outlines three areas of focus to address the widening gap between resources and demands on services. Central to this is a shift towards emphasis on prevention and working in partnership. The 44 Sustainability and Transformation Partnerships (STPs), which link the NHS with local authorities across the UK, are likely to play a key role in the move towards this. The NHS Five Year Forwards plan strengthens the case for NHS involvement in tackling ill health due to cold homes and unaffordable bills.

### **NICE (National Institute of Health and Care Excellence) guideline NG6 Excess winter deaths and illness and the health risks associated with cold homes**

This guideline covers reducing the health risks (including preventable deaths) associated with living in a cold home. It recommends:

- developing a strategy for people living in cold homes
- identifying people at risk from cold homes
- provide tailored solutions via the single point of contact health and housing referral service for people living in cold homes
- training practitioners to help people with cold homes
- raising awareness of how to keep warm at home
- ensuring buildings meet required standards

### 3.2 a Energy poverty in London - Context

- In 2018 there were 391,924 households living in fuel poverty in London (around 11.4% of the households in London).
- Between 2011 and 2016 there were 13,390 excess winter deaths in London
- During the 4 heatwaves in the summer of 2018 there were 468 excess deaths in London.

### 3.2 b London Policy - Fuel Poverty Action Plan for London

The Mayor of London, has set up the Fuel Poverty Partnership, working together with experts across the health, social justice and environment sectors to guide London's work on fuel poverty. The Fuel Poverty Partnership brings together stakeholders from sectors including local government, social housing, landlords, tenants, health, social care, academic, charities, energy suppliers and the energy efficiency industry. The group will not only assist the Mayor in delivering fuel poverty support but also work across support services to identify households living in fuel poverty.

#### The London Fuel Poverty Action Plan proposes the following actions:

- Boosting the incomes of people in fuel poverty by supporting benefits uptake campaigns, referral services and programmes that provide advice and support to the fuel poor.
- Providing up to £500k to support the creation of local advice referral networks.
- Increasing the energy efficiency of London homes and earmarking over £10m to energy efficiency delivery programmes
- Targeting the private rented sector
- Providing access to fairer energy tariffs through the delivery of an energy supply company

### 3.3 Energy Poverty in Haringey - Context

- In 2018 there were 15393 households living in fuel poverty in Haringey; this was 14.4% of the households in the borough. This is the 2nd highest percentage in London and substantially above the London average (11.4%).
- In Haringey there were 100 Excess winter deaths<sup>6</sup> (EWD) in 2016/17 and 60 in 2015/16.
- The proportion of households in fuel poverty is highest in the east of the borough particularly Noel Park and Bruce Grove wards. (see fig. 1)
- In the summer built up areas act as a 'heat islands' where temperatures can be as much as 10°C higher than elsewhere. This effect is most evident in the north-east of the borough and Northumberland Park specifically.
- It is projected that for every excess winter death (EWD), there are also around 8 admissions to hospital, 32 visits to outpatient care and 30 social services calls (Age UK, 2011). With 100 EWD in Haringey over the winter of 2016/17 this would equate to 800 hospital admissions, 3200 outpatient visits and 3000 calls to social services.
- People on prepayment meters cannot secure discounts which are available to those paying by direct debit. There are 20,518 prepayment meters in Haringey, this is the 9th highest volume in London and represents 4% of all prepayment meters. This is notably greater than the London average of 15,421. Figure 2 shows the vast majority of LSOAs with high numbers of prepayment customers located in the east half of the borough (large brown circles).

<sup>6</sup> Excess winter deaths, the ratio between average daily deaths in December–March versus other months, is a measure commonly used by public health practitioners and analysts to assess health burdens associated with wintertime weather.

Fig 1: Incidences of Fuel Poverty in Haringey

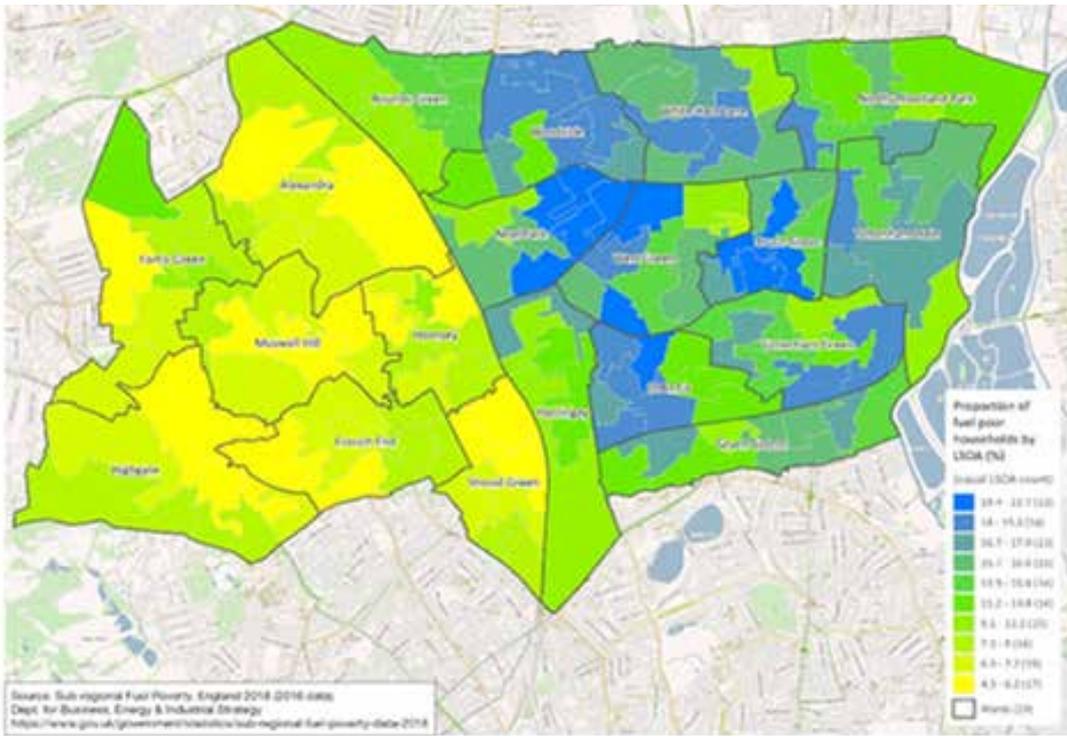
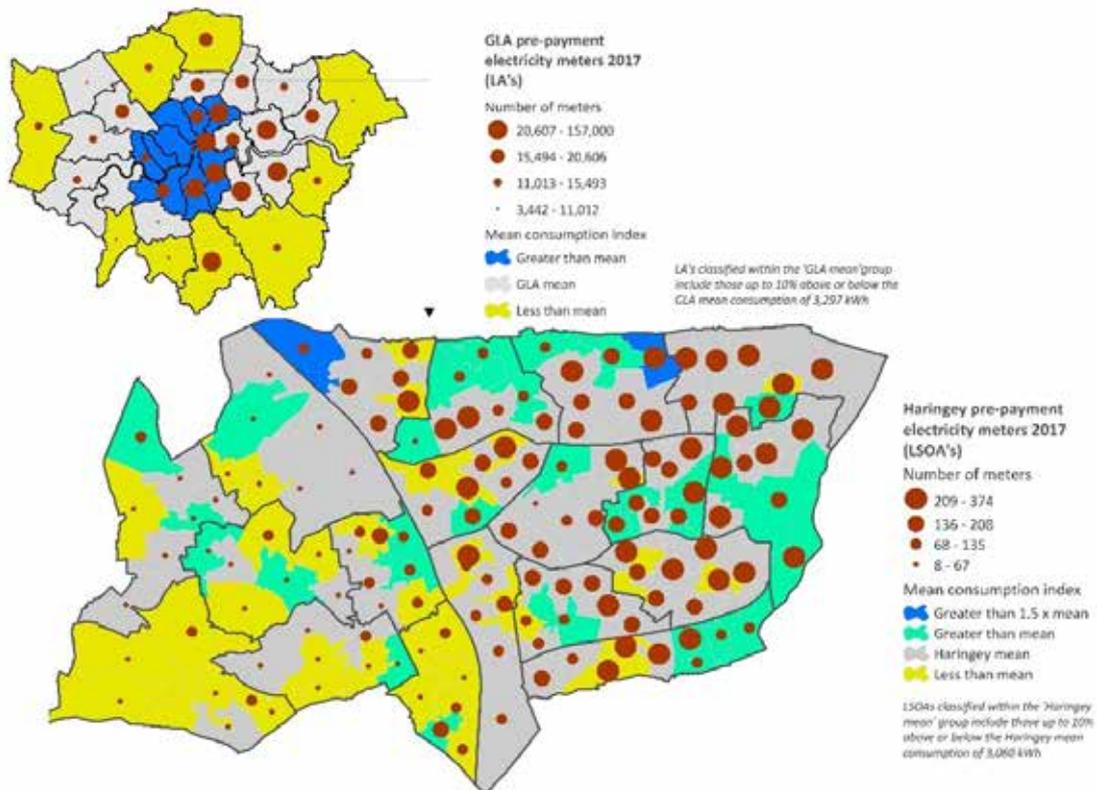


Fig 2 GLA and Haringey prepayment electricity: number of meters and mean consumption (kWh) for both London (by borough) and Haringey by LSOA.



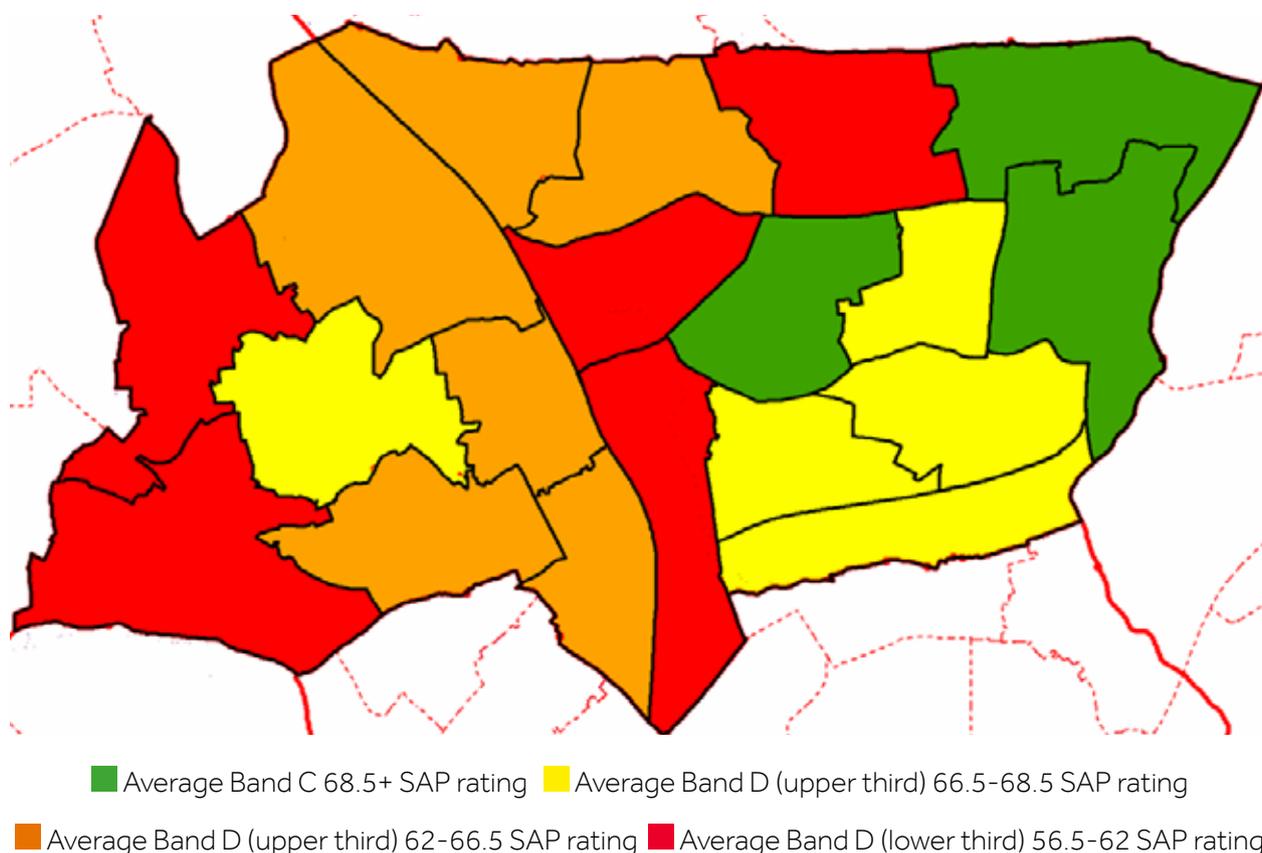
## Challenges for Haringey

The number of households experiencing fuel poverty is not improving.

Year	Haringey % of households in fuel poverty	London % of households in fuel poverty
2017	14.5%	11.8%
2016	12.6%	10%
2015	12.6%	10.1%
2014	13.3%	10.6%
2013	11.9%	9.8%
2012	10.1%	8.9%
2011	11.2%	9.9%

- Many homes in Haringey are defined as hard to treat, meaning that insulation measures are expensive to deliver in homes that are expensive to heat.
- The housing stock within Haringey holds a relatively high proportion of flats (54%). These can be more complex to retrofit and can be more difficult to cool in hot weather.
- The private rented sector is growing: a third of Haringey residents already rent privately.
- Council housing stock has an overall Average SAP 9.92 rating – 65.4 (EPC Band D). Of the 29 London boroughs which own housing stock, 15 boroughs have an average C band rating and 13 an average band D.

Fig 4: Homes for Haringey Average SAP ratings per ward



### 3.3 b Energy Poverty in Haringey Policy

Many Council policy and strategy documents reference energy poverty. The following Strategies and Action Plans supports this document in addressing energy poverty in the borough's households.

### The Haringey Borough Plan 2019 - 2023

The Borough Plan sets out Haringey's priorities until 2023. Consultation with residents highlighted that housing was a top priority; along with the safety of young people and tackling poverty and inequality whilst strengthening the local economy. The plan includes an

objective to explore setting up an alternative local or regional energy savings company that would serve our community by helping to tackle fuel poverty.

### **Haringey's Housing Strategy**

The Housing Strategy 2017-2022 set out Haringey's vision for housing in Haringey from 2017 to 2022. It has four key strategic objectives which includes driving up the quality of housing for all residents and a priority to improve energy efficiency and reduce carbon emissions and fuel poverty. This strategy is currently being revised.

### **Haringey's Health and Wellbeing Strategy**

This sets out a vision and action plan to work with communities and residents to reduce health inequalities and improve opportunities for all children, young people and adults to live health, fulfilling and long lives.

### **Haringey's Local Development Framework (LDF)**

Haringey's LDF provides detail on policy implementation to help ensure new development is delivered to a high sustainable design and construction standard. All new developments are expected to demonstrate that their heating, cooling and power systems have been selected to minimise carbon dioxide emissions. The need for active cooling systems should be reduced as far as possible through passive design including ventilation, appropriate use of thermal mass, external summer shading and vegetation on and adjacent to developments. The heating and cooling systems should be designed to connect to decentralised energy networks - including linking to existing networks where feasible, and/or be designed to have the capacity to connect to future networks.

### **Haringey Fairness Commission**

The aim of the Commission is to develop practical recommendations on how the council - working with others - can tackle inequality and promote fairness in the borough.

The Commission is focusing on a range of themes, which have a clear link to reducing inequality and

promoting fairness. It includes the cost of household energy and fuel poverty. The final Commission recommendations are due for publication in Autumn 2019.

### **Haringey Zero by 2050 commitment**

Haringey's aim is to reach zero carbon emissions by 2050. To reach this target most homes, regardless of tenure, will need to be retrofitted to improve their energy efficiency.

# Objectives and actions

## Objective 1

### Increase the number of struggling households receiving energy advice and expand the support available to create a people-centred solution

**TARGET:** 1,500+ referrals are made between 2019-2025. 40% of these referrals should be from households with an occupant with a long-term health condition or a child under the age of 16

Even with perfect targeting and the provision of energy efficiency measures some households will remain in fuel poverty. This is due to a combination of factors including:

- low incomes
- the increasing cost of energy
- the way energy is used in the home

These households may be dealing with a multitude of issues and developing a support network which tackles more than energy efficiency and which focuses on the people rather than just the property would be beneficial. This would meet the recommendations made by the National Institute of Health and Care Excellence (NICE NG6 guidelines), which advocates providing a one-stop advice service.

A trusted and well publicised energy advice service will provide a focus point ensuring fuel poverty interventions have a wide reach throughout the borough. To be effective a referral network will need to be developed through engagement with relevant health, community and housing services which can

work together to offer a package of services to eligible residents helping to address their needs and improve their circumstances. An overall assessment of people and their homes and an effort to prioritise requirements could result in the people most in need receiving a package of solutions taking significant steps to lift them out of fuel poverty.

Our priorities are to:

- maintain a one-stop shop energy advice service
- create and maintain an effective referral service
- reach and identify residents in the most need
- increase the number of support services linked to the Energy Advice One Stop Shop service.
- assist residents to switch to cheaper energy tariffs
- promote behaviour change to reduce fuel bills and maintain a comfortable home

#### Maintain a one-stop shop energy advice service

Haringey has already partnered with Shine London for homeowners and private rented tenants and the LEAP (Local Energy Advice Programme) for Homes for Haringey residents. Both Shine and LEAP offer a "one-stop shop" support service. These provide support relating to energy efficiency, income, health and wellbeing and general housing. However, the referral network can be improved to increase the number of residents benefiting from the service and increasing the number of interventions available.

Shine LONDON (Seasonal Health Interventions Network) is funded by the Mayor of London and energy suppliers. Support includes eligibility checks for energy efficiency grant schemes, energy doctor visits, support with water and fuel debt, as well as referrals to Adult Services, health services such as flu clinics, London Fire Brigade for smoke alarms or the Police for security checks.

LEAP (Local Energy Advice Programme, Agility ECO) is funded by energy suppliers, as part of their Warm Home Discount (WHD) obligation. LEAP delivers an energy home visit to deliver free energy saving and switching advice, installation of simple energy saving measures or to arrange telephone advice to help with benefits and debt.

**Case study: SHINE helped a resident who was on a low income and spending more than 10 per cent on his energy.**

The resident suffered from long term health conditions, was responsible for twin children of school age and lived in temporary accommodation. The client approached SHINE having received letters threatening further action from the energy supplier if an outstanding gas bill of £160 was not paid in full. Due to the client's health status and being at risk of disconnection, SHINE was concerned for the man's household wellbeing. With urgency, SHINE arranged an energy home visit to establish the status of his gas account. It was discovered that all previous meter reads were estimates. SHINE therefore submitted the latest meter read on the customer's behalf, which was much lower. The bill was reduced to £9.90, a reduction of £150.10. SHINE added him to his supplier's vulnerable person's registers. The gentleman stressed his need to become more independent, so SHINE also signposted the client to iWork.

**In 2018, LEAP assisted 136 Homes for Haringey residents. This resulted in:**

- 723 LED bulbs fitted
- 92 radiators fitted with reflectors
- 32 doors draught-proofed
- 24 shower aerators
- 20 door brushes fitted
- 13 letterbox brushes
- 10 windows draught-proofed
- 9 TV standby plugs

Leading to a total lifetime bill saving of £82,749.85 across all energy visits.

Twelve people switched their gas tariff, saving £905 and sixteen residents switched their electricity tariff, saving £1035.

**To achieve this, we will:**

- Improve partnership working with SHINE and LEAP by evaluating the effectiveness of referrals.
- Promote the existing service via existing council communication channels.

**Create and maintain an effective referral network**

An effective referral system is central to tackling fuel poverty. It should reach those most in need and connect them to the energy advice service.

Effective referral depends on a good network of referrers and service providers and a sound set of procedures to efficiently and effectively analyse needs and deliver services.

Haringey has a diverse range of community organisations who offer support and services that together address the multiple dimensions of fuel poverty. Their efforts would be enhanced by better collaboration and co-ordination so that they work together as a system and offer residents a palette of services to address their needs.

**To achieve this, we will:**

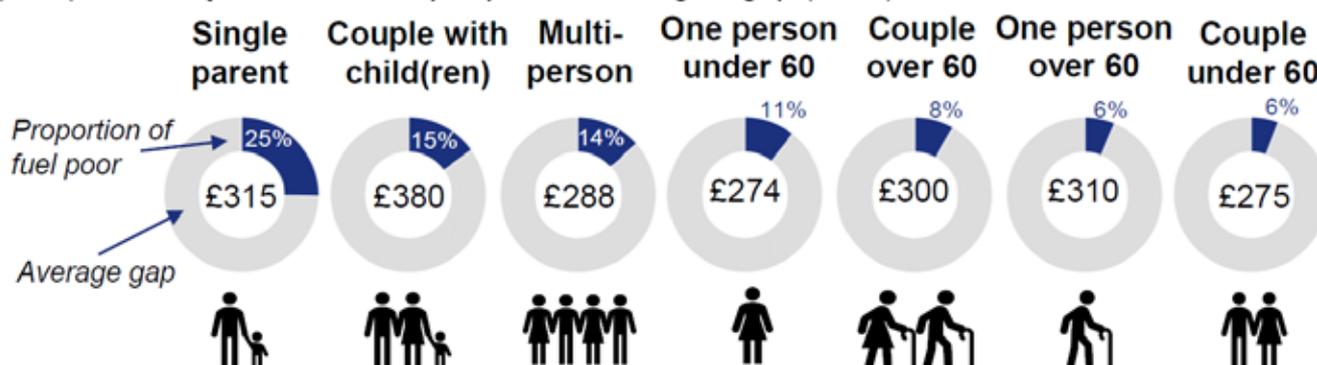
- Engage with internal departments and external organisations to promote the Energy Advice Service ensuring that messages filtrate to all those engaging with the community.
- Provide training for frontline staff so that they are confident in identifying and assisting energy vulnerable residents.
- Ensure that the network reaches out to all members of the community for example, the elderly, working families, owner occupier, private sector tenants. The emphasis will be to reach those experiencing health issues and families with children.
- Maintain the network by providing feedback on the outcome of referrals.

## Identifying and reaching the residents in most need

Many of those who experience fuel poverty can be described as 'hard to reach'. They may be isolated for one reason or another (including problems of physical and mental health) or they face linguistic or cultural barriers. Often their situation makes them wary of seeking support. The key to addressing fuel poverty at a community level is therefore to ensure that there is a variety of entry points. Once identified these residents should be connected to a range of services, activities and organisations that can address the variety of factors that produce their fuel poverty.

In the past fuel poverty schemes have successfully identified eligible residents using council data such as benefit data to identify eligible residents. However, there is a need to find ways to reach out to a wider group of residents including those in full time work. 35.7% of the fuel poor are in full-time employment. Part of this relates to efficiently and effectively collecting and analysing data and regularly assessing the changing demographics of the area. Bearing in mind that the likelihood and severity of fuel poverty depends on the characteristics of the households that live in the property. For example, single parent households are most likely to be fuel poor and couples with children have the largest fuel poverty gap.

**The likelihood and severity of fuel poverty depends on the characteristics of the households that live in the property: single parent households are most likely to be fuel poor (25%) and couples with child(ren) have the largest gap (£380)**



It also requires considering the long-term effects of energy poverty on certain social groups e.g. households that include children or people with existing health conditions to ensure our referral and communication activities target establishments that they frequent e.g. schools, health care facilities etc.

### To achieve this, we will:

- Draw on information coming from our referral activities
- Make use of increasingly available "big" data including analysing datasets such as energy performance certificates and energy consumption data
- Develop a communications campaign and engage with health and education services
- Liaise with community organisations already working with hard to reach clients or specific cultural groups.

- Increase the number of support services linked to the Energy Advice One Stop Shop service.

Fuel poverty involves a range of interrelated factors and effects, dealing with them all are the people affected. Once they are referred to the Energy Advice service, they should ideally be connected to a range of services, activities and organisations that can address a multitude of issues.

SHINE and LEAP currently offer a package of generic support services in all London boroughs such as, referrals to energy efficiency schemes

- energy and water saving advice

- installation of free water saving measures
- support to eliminate fuel and water debt
- benefits maximisation for those eligible

However, within each borough the offer varies depending on the support available locally and level of engagement with local services and community organisations. By working to increase the number of organisations and services linked to the Energy Advice One Stop Shop service Haringey will deliver an improved intervention for its residents for example services which address barriers to employment, improve health or support families.

**To achieve this, we will:**

- Engage relevant council and local health services
- Develop a directory of relevant community organisations and services
- Develop a wider network (such as job centres, adult education centres) to promote key messages

**Assist residents to switch to cheaper energy tariffs**

Switching energy suppliers to secure the best deal can be the last thing that households in crisis can find time

to deal with. Some poorer households fear switching will incur financial costs or are anxious not to upset carefully designed coping strategies. Working with partners to provide a trusted means of switching or partnering with a supplier that will provide a fair deal to residents will remove the hassle factor associated with this process. For those who do switch, it is often the case that cheap deals are secured for the first year, but they are “rolled over” onto an expensive standard variable rate the following year. Partnering with a supplier to safeguard residents from this practice could ensure that the benefits of switching to a cheaper tariff are secured for the long term.

Households that pay for their energy through a prepayment meter are more likely to be fuel poor. There are over 20,500 households in Haringey on prepayment tariffs. Promoting the benefits of switching to a cheaper direct debit tariff or a more competitive smart prepayment meter could have a significant impact.

**To achieve this, we will:**

- Create partnerships to offer residents a trusted switching pathway.
- Support the uptake of smart meters and smart meter prepayment meters with a competitive tariff.

**The Selby Trust Big Energy Saving Network (BESN)**

In 2017/18 the Selby Trust raised £8,000 external funding in partnership with London Sustainability Exchange to enable two Community Organisers to deliver the Big Energy Saving Network project, offering fuel poverty advice. This involved raising awareness of domestic users about switching to more cost effective energy companies. One success story resulted in an end user wiping out debt of over £2,500.

BESN was aimed at helping a wide range of people reduce their energy costs by providing personalised advice and information. By engaging with local events such as Haringey Advice Day in Muswell Hill, and holding stalls in public places, people can be provided with one-to-one information about the project and how much they can save.

Over 300 people were informed of this and at least 80 of them were trained to become front-line workers to pass on the information to family and friends and to network with communities and organisations that have experience in other fields.

**Promote behaviour change to reduce fuel bills and maintain a comfortable home**

How people use energy and their heating systems can influence fuel poverty. Household holders can often stop

using appliances or switch off heating to immediately impact their fuel bill rather than adopting on-going energy-efficiency behaviours to manage consumption. Condensation and mould issues can be made worse through household activities such as drying clothes

indoors, switching off heating and covering vents. It is equally important that residents understand how the systems in their homes work so that they can operate them effectively. Providing information in the form of advice sheets or face-to-face conversations could therefore make a low-cost improvement to householders' fuel bills and comfort levels. Smart meter installations coupled with energy efficiency advice may offer another suitable source of advice and make energy and water consumption tangible.

**To achieve this, we will:**

- Promote the one-stop energy advice energy doctor service
- Include education in funding bids and ask contractors to provide user-friendly information sheets and advice for newly installed energy efficiency measures
- Train frontline staff and community groups

- Investigate the benefits of promoting smart meter installations

**Delivery of objective 1 will be resourced by:**

- Continuing to partner with advice services funded through the Mayor of London or Energy Suppliers
- Taking advantage of free training schemes provided by organisations such as National Energy Action (NEA)
- Making use of existing communication channels such as Haringey People, Haringey web pages
- Existing internal staff resources
- Seeking grant opportunities from BEIS or national charities such as the NEA
- Capital Projects
- Supporting community groups to bid for grant opportunities



# Objective 2

## Improve housing energy performance to reduce fuel poverty, cold homes and overheating

**TARGET:** To retrofit existing properties to meet the national fuel poverty standard ensuring that as many fuel poor homes 'as is reasonably practicable' achieve a minimum energy efficiency rating of Band D by 2025. Whilst ensuring that all new-build homes meet zero carbon standards onsite.

### Our priorities are to:

- Improve the energy efficiency of existing housing in all tenures.
- Encourage developers to build all new homes to zero carbon standards on-site
- Reduce the effects of overheating in new building designs and retrofitting programmes

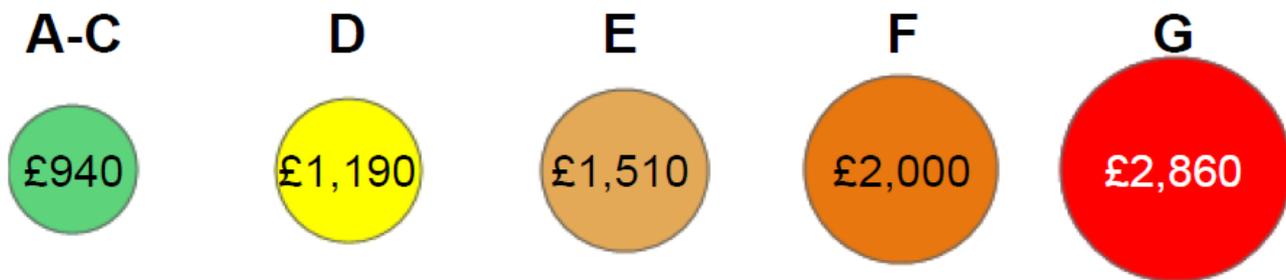
### Improve the energy efficiency of housing in all tenures

Many factors influence the root causes and effects of fuel poverty and to reduce fuel poverty our approach will need to focus on the people effected. This strategy aims to develop a people centred approach in the long term. However, initially the priority will be to ensure that household energy efficiency is not the sole cause of fuel poverty.

The refurbishment of existing homes is a great opportunity to reduce fuel poverty and carbon emissions. Households with lower energy efficiency bands have a higher likelihood of being fuel poor (see Fig 6). Energy performance certificate ratings range from band A, with 92-100 SAP points (the most efficient) to band G, with 1-20 SAP points (the least efficient). Band G properties are twice as likely to be fuel poor with fuel costs 3 times higher than the most efficient properties.

Fig 6. An infographic highlighting the savings that could be achieved by the NHS with good insulation standards.

## Required fuel costs for the least efficient properties are 3 times higher than costs for the most efficient properties



Whilst the council can directly influence the energy efficiency of its own housing stock, it will also work to encourage and enforce energy efficiency standards in homes in all tenures. This will include a focus on households in the private rented sector where

incidences of fuel poverty are particularly high. 19.4% of households living in the private rented sector suffer from fuel poverty compared to 8% of owner-occupiers.

Meeting the national standard of ensuring that as many fuel poor households 'as is reasonably practicable' achieve a minimum energy efficiency rating of Band C by 2030 will be challenging. The ultimate goal will be for homes to be above a Band C to meet our carbon reduction ambitions. This will be even more onerous and dependent on the level of external funding available. We acknowledge that gas central heating systems are cheaper to run than electric heating and these may be installed to offer immediate financial relief and warm housing. Where funding allows, and it is appropriate for the property, we will consider the use of electric alongside renewables. Such an approach will future proof installations from further work to meet carbon neutral targets. The challenge for Haringey will be to tackle the high number of hard to treat properties in the borough such as solid walled properties. Hard to treat properties mean that fitting insulation measures is expensive and for this reason they have often been overlooked by previous funded schemes. However, these properties require greater focus as they have the highest prevalence of fuel poverty. Properties with solid uninsulated walls had the highest proportion of households in fuel poverty, 16.8 per cent with an average fuel poverty gap of £420 – more than double that of those with insulated solid walls. Funding schemes typically have specific criteria with respect to both eligibility of households and the type of intervention offered. However, schemes which offer a new boiler for example will not necessarily offer the level of retrofit required to meet the national standards or move the occupier out of fuel poverty. To achieve this a package of works may be required and it would be preferable to take a whole house approach. Where funding does not allow this, a register of works could be considered to revisit properties as more funding becomes available. Taking a whole house approach will reduce the risk of introducing unintended consequences for example, increased insulation and air tightness levels can increase condensation (leading to damp and mould) and overheating. All of which can have an adverse impact on the occupant's health and wellbeing.

**To achieve this, we will:**

- work with Homes for Haringey to determine budget requirements and develop a retrofit programme to improve the energy efficiency of the Council's own existing housing stock.

- use a carrot and stick approach within the private rented sector. This will involve engaging with those working within the private rented sector, revising minimum property standards, seeking grant funding and using enforcement and licencing conditions to stimulate property upgrades.
- providing tenants with clear guidance on how to check their rented property meets energy efficiency standards and how to raise non compliance with their landlord or enforcement teams.
- endeavour to source grant funding for owner occupiers to enable the installation of energy efficiency measures and to provide technical support.
- incorporate overheating and condensation mitigation into retrofit programmes
- seek funding for the installation of measures in hard-to-treat properties and deep retrofit projects

**Enforcement of London and National planning regulations to ensure developers build zero carbon standards onsite**

Incorporating energy efficiency into new homes will be far more cost effective than retrofitting measures later to meet net zero carbon 2050 targets. Whilst providing residents with an "affordable to run" home from the outset. Consideration should also be given to reducing water consumption to reduce water bills, which is also important for residents already struggling to power their homes.

There are opportunities for these to be addressed through the council housing programme and the enforcement of London and national planning regulations.

**To achieve this, we will:**

- agree an energy design standard for all new-build council properties
- Continue to use the levers available through the Council's planning, housing and property functions to achieve zero carbon buildings

**Reduce the effects of overheating in new building designs and retrofitting programmes**

Ignoring overheating risks in new builds and inadvertently introducing them when retrofitting will

also cause problems in the future. The number of excessively hot summers are expected to increase with climate change. By the 2040s a summer as hot as 2003, when over 2,000 excess heat-related deaths occurred, is expected to be very common in the UK – potentially every other year.

These problems will not only affect residents' health and wellbeing but could involve costly retrofit solutions or increase fuel bills through the requirement of air conditioning units which are energy intensive and expel waste heat externally – making the situation even worse. The average number of heat-related deaths in the UK is expected to more than triple to 7,000 a year by the 2050s. Mitigating overheating will therefore be vital to avoid increased pressure on local health services.

### **The following household types are at risk**

- Any flat that has large areas of un-shaded glazing facing south, east or west.
- Any naturally ventilated flat where the windows are not opened, either because: They are sealed, they are not fully openable (restricted to prevent falling)
- Any home where security, noise or outdoor pollution concerns prevent occupants from opening windows
- New blocks of flats having a single aspect, leading from a central corridor, and where heating and hot water is distributed around the building.
- Older buildings that have been converted into small flats or houses of multiple occupancy.

### **Heat risk can be managed by the following cooling techniques:**

- reduce the amount of heat entering a building through orientation, shading, insulation and the provision of green roofs / walls
- minimise internal heat generation through energy efficient design
- ventilation (passive; mechanical)

### **To achieve this, we will:**

- Continue to provide advice on overheating and design mitigation at pre-application stage
- Require thermal modelling for all new major building schemes to demonstrate how overheating risk is minimised through design. Where any future overheating risk is identified a mitigation strategy is in place.
- Ensure that energy efficiency retrofit programmes incorporate adequate ventilation and mitigation measures
- Consider the pros and cons of retrofitting properties with Air Source Heat pumps to provide both heating and cooling
- Provide residents with information and advice on cooling rooms in the summer months.

### **Delivery of objective 2 will be resourced by:**

- External Funding – from Government, ECO and/or national charities such as the NEA
- Capital Projects
- Carbon Offsetting funds secured by planning



# Objective 3

## Maximise the funding and resources secured within Haringey to alleviate fuel poverty

**TARGET:** Funding secured to meet the national standard ensuring as many fuel poor homes as is reasonably practicable achieve a minimum energy efficiency rating of Band D by 2025.

Nationally there is a significant funding gap for energy efficiency measures in fuel poor homes. The Committee on Fuel Poverty estimated in 2018 that there are funding gaps of £2.4 billion to achieve the 2025 target. Haringey will, therefore, need to ensure it is sufficiently prepared to secure funding opportunities as they arise. To do this the strategy suggests creating a pipeline of ready to go projects, with identified delivery/research/financial partners.

### Our priorities are to:

- Pre-empt funding opportunities by identifying key projects and developing appropriate partnerships for delivery
- Allocate some of Haringey's Carbon Offsetting Fund to fund retrofit schemes
- Consider collaborative projects with local health service providers
- Ensure Haringey residents receive a fair share of the Energy Company Obligations (ECO3)
- Investigate funding mechanisms such as a borough-wide revolving energy fund or equity release schemes
- Explore setting up a local or regional energy savings company

### Pre-empt funding opportunities by identifying key projects and developing appropriate partnerships for delivery

Chasing every funding opportunity would be resource intensive and could possibly result in missing those which would make the most meaningful impact on the levels

of fuel poverty in the borough. By creating partnerships, reviewing the housing stock and co-ordinating activities a more strategic approach can be taken.

### To achieve this, we will:

- Use existing available data to assess current housing stock and identify struggling households. This will ensure the right funding opportunities are sought and limited resources targeted at achieving the most effective outcomes.
- Set evaluation criteria for future projects to create an evidence base
- Partner with other London boroughs. A consortium approach may create more interest and impact to secure funding.

### Allocate some of Haringey's Carbon Offsetting Fund to fund retrofit schemes.

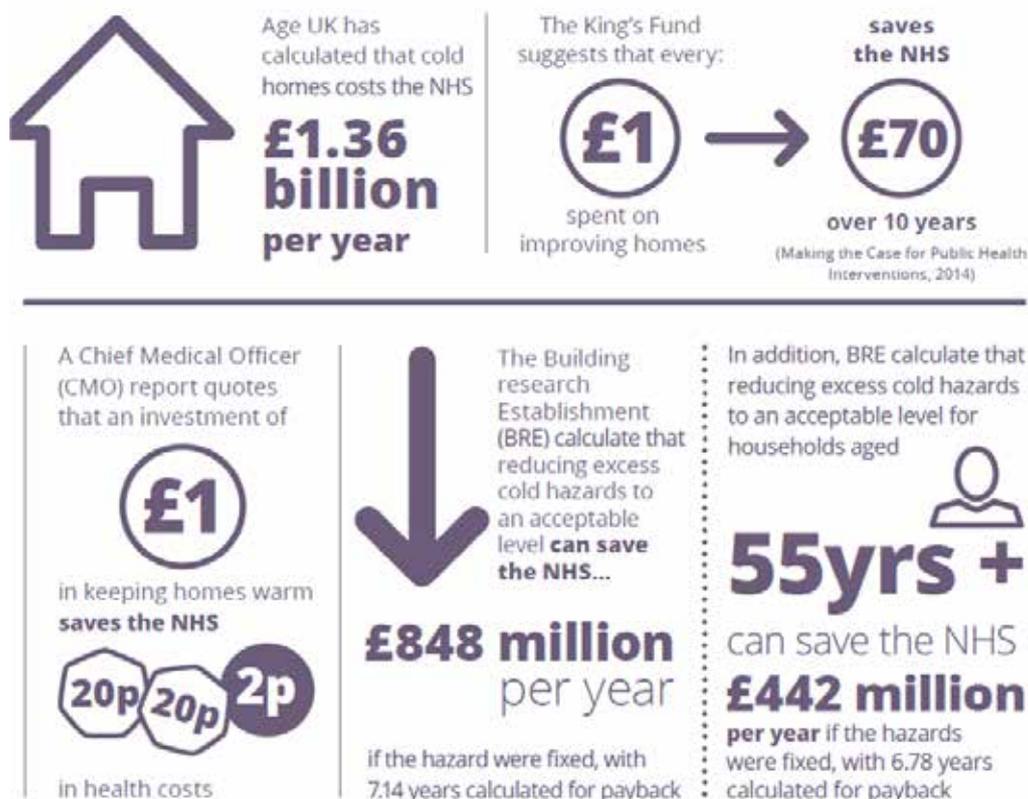
The council's planning policies require certain energy standards to be achieved in new-build properties. This can be achieved in several ways, for example by maximising the energy efficiency of the building fabric or installing renewable energy technologies such as solar panels. However, where it is demonstrated it is not possible to meet the standards on-site a developer can pay a carbon offsetting contribution. The first priority of the council will be to ensure homes are built to a zero carbon standard. However, where carbon offsetting money is collected it can be spent on energy efficiency projects around the borough that deliver a reduction in energy costs alongside carbon reduction. Allocating some of the funds to matchfund projects, develop a social prescription scheme or top-up ECO funding could accelerate the impact of Haringey's fuel poverty interventions. Delivering both carbon reduction and a reduction in energy consumption.

### To achieve this we will:

- Identify and test the impact of energy efficiency installations to set criteria for carbon offsetting fuel poverty contributions.

## Consider collaborative projects with local health service providers

The effects of a cold home and excessive heat on people's health has already been referred to. This in turn can lead to demands on health services (see fig 6).



Working on projects together could help alleviate fuel poverty and provide evidence that energy efficiency schemes can reduce the burden on health services leading to the provision of more funding. It will also ensure that we reach those residents with existing health conditions.

### To achieve this, we will:

- Evaluate future schemes to produce an evidence base to prove the effect of energy efficiency interventions on reducing health issues and related healthcare costs
- Undertake a case study to inform an approach to social prescribing

### Ensure Haringey residents receive a fair share of the Energy Company Obligations (ECO3)

ECO is one of the main sources of funding for fuel poverty energy efficiency installations. The current scheme ECO3 runs until 2022. ECO now includes a "flexibility" element where local authorities can specify eligibility criteria allowing those residents not receiving benefits to receive assistance. Historically, London

has not received a fair share of ECO we will endeavour to increase the amount of ECO funding which is spent in Haringey. ECO can finance insulation and energy efficiency measures and BEIS estimate annual fuel bills can be reduced by £150-250 per annum following the installation of ECO funded measures.

### This will be achieved by:

- Partnering with installers and suppliers with access to ECO funding
- Reviewing our ECO Flexibility criteria to ensure the right people can benefit Investigate funding mechanisms such as a borough-wide revolving energy fund or equity release schemes

### Investigate funding mechanisms such as a borough-wide revolving energy fund, equity release or green loan schemes

Where grant funding is not available for energy efficiency improvements or matchfunding is required a revolving energy fund or equity release scheme may be able to plug the gap. Equity release schemes allow homeowners to withdraw some of the capital from

their home to pay for energy efficiency improvements, repaying the money at the point the home is sold. This could assist asset rich but cash poor households make energy efficiency improvements to their properties. Revolving energy funds are a source of money from which loans can be made for multiple energy efficiency projects. This source of funding is replenished as individual projects pay back their loans, creating the opportunity to issue other loans to new energy efficiency projects.

**This will be achieved by:**

- Researching similar schemes and engaging with financial service partners.

**Explore setting up a local or regional energy savings company (District Energy Networks)**

In the Borough Plan, the Council committed to explore setting up a local or regional energy savings company to serve the community and tackle fuel poverty. Current thinking is that this will be a decentralised energy network (DEN) company which will also deliver on the Borough Plan commitment for the Council to lead on setting up an energy network supplying sustainable energy.

The Council is currently exploring setting up neighbourhood DENs focussed around the new developments in North Tottenham, Tottenham Hale and Wood Green (see below for more detail) with a long-term plan to connect to the Energy Recovery Facility in Edmonton and build a network spanning into Hackney. The first phase of the 3 neighbourhood schemes would serve around 2,000 homes in each location. The proposed company's customers will be determined by geographic circumstances rather than by their fuel poverty status. The proposal is to charge customers a fair price of heat (to be no more than it would cost to run a domestic gas boiler, the prevailing heating system in the UK) but to run the company for profit; profits would be ring-fenced for the Council to fund fuel poverty work.

North Tottenham – the Council would set-up a DEN at High Road West (HRW) to serve around 2,500 households in partnership with Lendlease and is in discussion with THFC and other developers in the area to expand the scheme to nearby sites. An Outline Business Case for the DEN was approved by Cabinet

in January 2017. However, progress is dependent on the redevelopment of HRW - delivery of the DEN would commence in Phase 1b of the regeneration scheme (estimated at 2024 or later).

Tottenham Hale – the first phase of a council-led DEN in Tottenham Hale would focus on development around Ashley Road and the strategic centre. It could be operational in 2024 to serve around 2,000 homes from an energy centre on Council land at the northern end of Ashley Road.

Wood Green - the first phase of a council-led DEN in Wood Green would focus on development at Clarendon Square, the Chocolate Factory and other nearby sites potentially including a new Council office on Wood Green High Road. It could be operational in 2024 to serve around 2,000 homes from an energy centre at Clarendon Square which received planning approval in October 2019.

Smaller DENs are also under consideration for the redevelopment of St Ann's hospital and the Council is currently refurbishing and expanding the DEN at Broadwater Farm (this is likely to be retained in the Housing Revenue Account). Works will be complete in early 2020 to allow supply to 850 homes with around 350 more homes expected to be added by 2025 as sites in and around the estate are redeveloped.

**To achieve this, we will:**

- Support these projects to identify funding resources.
- Support scheme development to develop a cost of energy that is affordable and manageable to households.

**Objective 3 will be resourced by:**

Existing internal staff resources to identify funding resources and writing funding bids



## Monitoring and review

The Affordable Energy Strategy will be reviewed and progress assessed twice a year. In March and September at the end of each winter and summer period to review project progress and consider ongoing or strategic issues. Progress will be publicly reported as follows:

- Annually through Carbon Report
- Bi-annually to government through HECA

