

Hull's Affordable Warmth Strategy 2019 – 2023



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Foreword



Hull is a unique and vibrant place with a strong sense of community. It also faces challenges with respect to the health and wellbeing outcomes for many people living in our city. One of those challenges is to improve affordable warmth for residents, particularly the vulnerable, and reduce the number of households in the city living in fuel poverty. Both, in turn, will improve health and wellbeing.

Hull's Affordable Warmth Strategy and Action Plan cannot be successful in isolation. There is no single intervention that will improve affordable warmth and reduce fuel poverty in the city and Hull City Council, with its wider partnerships, sets out our ambitions and objectives to anticipate need and provide interventions. We are determined to work collaboratively to achieve this.

Hull's Affordable Warmth Strategy provides a four year framework over which we will aim to reduce fuel poverty and help residents of Hull to live in a warm, healthy and energy efficient home. The plan sets out the actions we will take over the next two years to achieve this ambition.

Vision



Hull's Affordable Warmth Vision is "To reduce fuel poverty and to help residents of Hull to live in a warm, healthy and energy efficient home."

The Strategy on a page

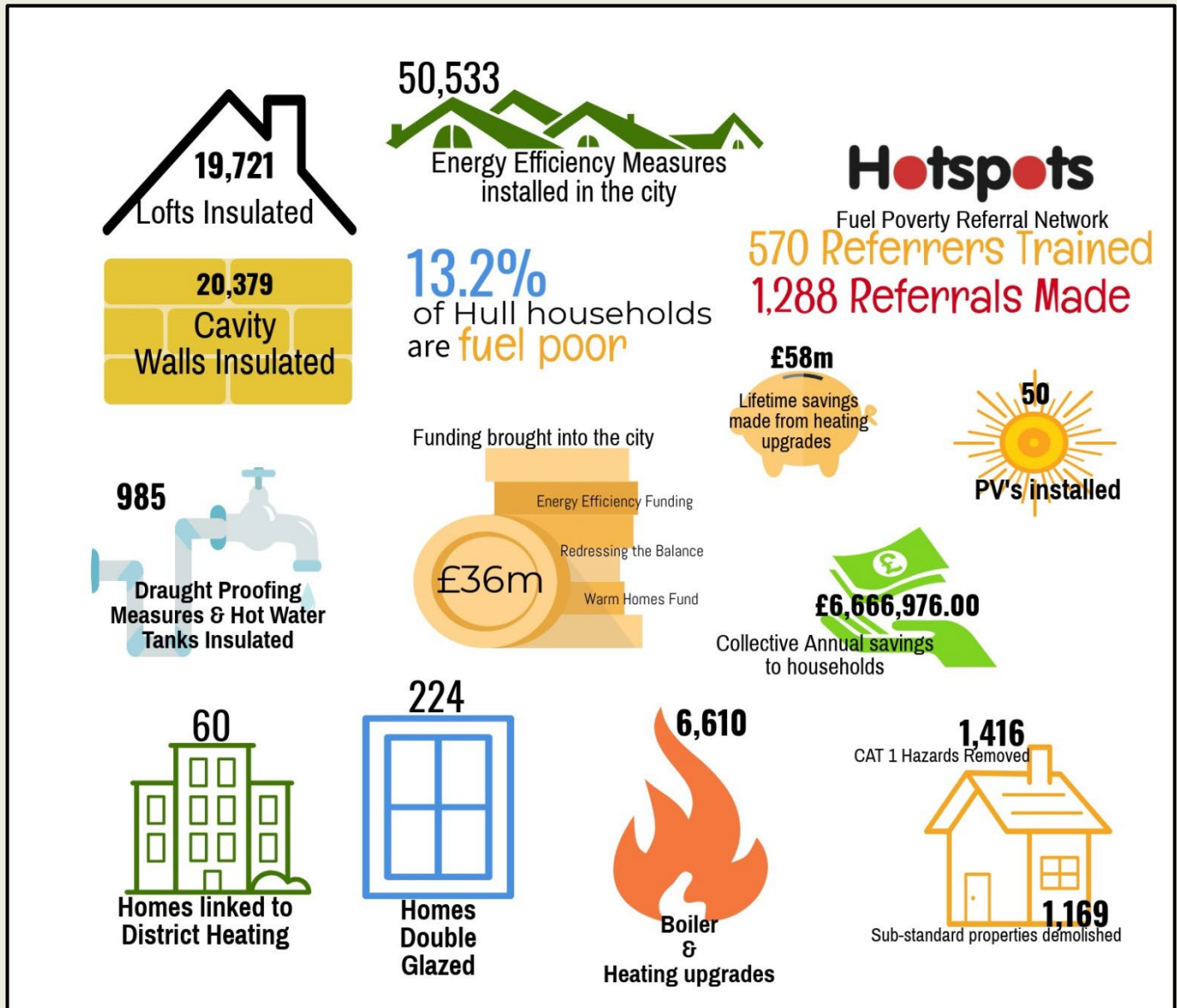
Hull's Draft Affordable Warmth Strategy 2019-2023

Vision	To reduce fuel poverty and to help residents of Hull to live in a warm, healthy and energy efficient home		
Themes	Housing	People	Neighbourhoods
Priorities	<p>Work with housing partners and developers to ensure energy efficient standards in new build housing</p> <p>Improve the thermal efficiency of Hull's existing housing cross-tenure (owner occupiers, privately rented, Council and Registered Social Landlords)</p>	<p>Target support and advice to fuel poor households / the most vulnerable residents</p> <p>Maximise residents' income by supporting them to access benefits where eligible and/or reducing amount of household income spent on energy/heating the home</p>	<p>Contribute to happy, healthy neighbourhoods through:</p> <ul style="list-style-type: none"> • Improved energy efficient homes • Income maximisation • Support/advice
	<p>Investment in the fabric of Hull's housing:</p> <ul style="list-style-type: none"> • Non-traditionally built Council owned housing • Older, Victorian privately owned housing 	<p>Improve residents' health and wellbeing through the delivery of a range of energy efficiency improvements and advice</p>	

1. Achievements

Since the adoption of Hull's Affordable Warmth Strategy 2012 – 2016 Hull City Council and its partners have achieved many successful outcomes to improve the energy efficiency of housing in the city and assist residents to live in a warmer home.

The following are some of the key achievements across all housing tenures:



597,281 tonnes of lifetime Carbon Savings have been made since 2010 by installing External Solid Wall Insulation, Cavity Wall Insulation and Loft Insulation in the homes of Hull residents. That's the equivalent weight of 34,924 elephants, where an adult elephant weighs 9 tonnes!

Increasing energy efficiency in domestic properties and therefore reducing CO2 emissions can have multiple benefits to individual households and to the wider society, which are far reaching in terms of physical and mental health, air quality and the economy.

All of these energy efficiency measures have resulted in huge savings to the residents of Hull – approximately £6.6 m in total per annum as shown in the table below:-

Average Saving for Energy Efficiency Measure Installed

Type of Energy Efficiency measure installed in the city	Average saving (per household / per annum)	Total savings from measures installed in the city per annum
Loft Insulation	£100.00	£1,972,300
Cavity Wall Insulation	£175.00	£3,566,325
Central Heating	£185.00	£579,975
External Solid Wall Insulation	£219.00	£548,376
Total		£6,666,976

2. Introduction – What is Affordable Warmth and Fuel Poverty?

Affordable warmth is a necessity for general health and wellbeing – it is the ability to heat a home to an adequate level for comfort and health without leading to debt.

A household that cannot achieve affordable warmth is fuel poor. Affordable warmth activities and interventions aim to help people heat and power their homes efficiently and effectively so they do not fall in to fuel poverty and suffer from poor health that comes from a cold and damp home environment.

Typically amongst Northern industrial towns and cities, many homes in Hull are not as energy efficient as we would want them to be. There are large numbers of privately owned Victorian terraced housing in city and Hull City Council owns housing of different construction types.

A home should be warm and comfortable in order to provide a healthy and welcoming environment. People who may be unable to heat their homes are forced to live in cold conditions. The national fuel poverty strategy recognises that struggling to meet the cost of keeping warm is a historical problem for low-income households.

Research findings suggest that living in cold and damp conditions produces poor health outcomes. Similarly, a close association has been found between living in a cold/damp home and mental well-being due to persistent worry about debt and affordability. People who may be at risk of fuel poverty are as follows:

- Older people
- Lone parents with dependent children
- Families who are unemployed or on low income
- Disabled people and people with existing illnesses and long term conditions
- Children and young people
- Single unemployed people

The majority of excess winter deaths occur amongst people aged 75 and over. Many health conditions are aggravated by the cold, and often people with disabilities are unable to keep active during the winter months. People with disabilities have on average a 25% higher cost of living due to additional needs such as mobility, aids and care. For many, moving to a more energy efficient home is not an option as it will need to be adapted for their needs.

Fuel poverty can worsen people's health conditions, which in turn impacts on the demand for health and social care services. It is also likely to lengthen recovery times of people with certain conditions and make existing problems worse. There are the mental health effects of living in a cold home too, from stress and anxiety through to more severe mental health issues.

Whether a household is in fuel poverty can be determined by a number of factors such as the energy efficiency of the property and the income of the household. Other factors include energy costs, occupancy levels, including behaviour. Homes which lack insulation are more expensive to heat. Around a third of all the heat lost in uninsulated house has been reported to escape through the walls. This implies that home energy efficiency improvements are the

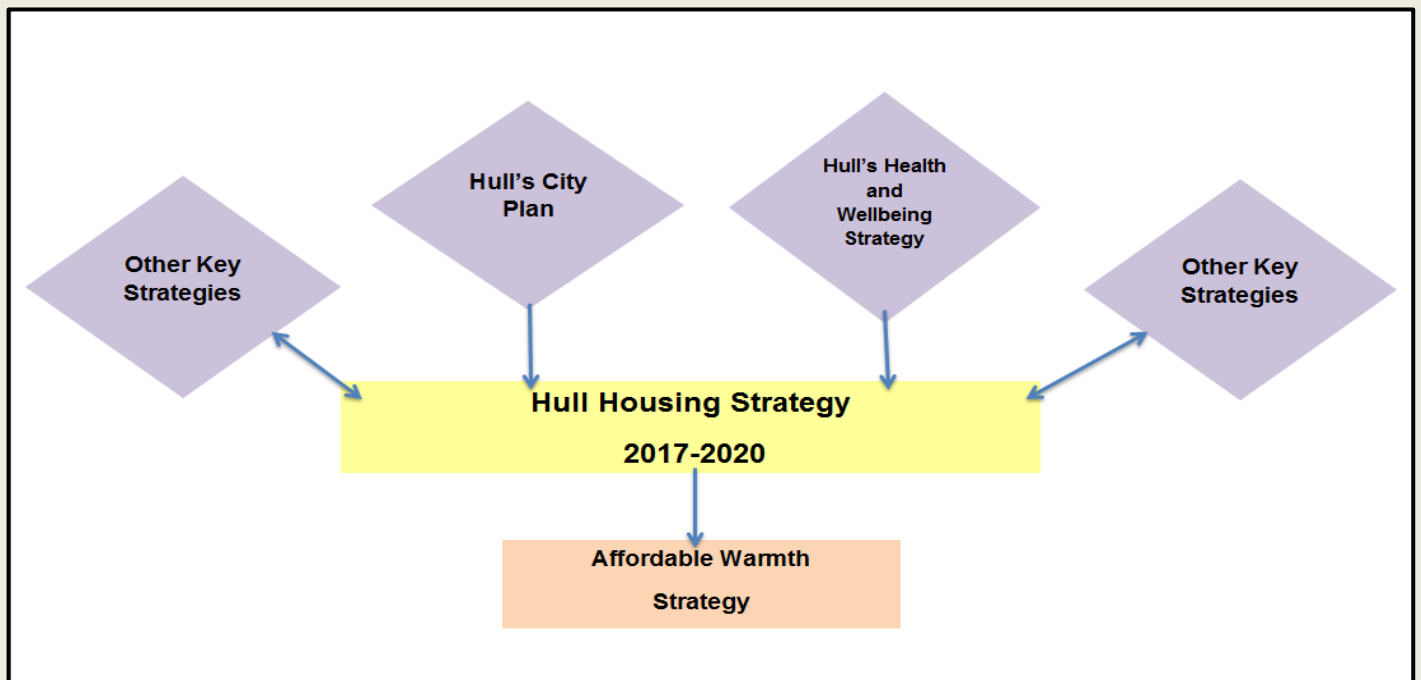
backbone of affordable warmth strategies. The energy efficiency of a property is measured using a Standard Assessment Procedure (SAP) rating.

Much progress has been made under Hull's Affordable Warmth Strategy 2012-16 but we recognise that there is always more that can be achieved. This new ambitious Affordable Warmth Strategy 2019-23 will cover the next four years and will highlight what can be achieved in Hull by Housing Services working together in partnership with Hull Warm Zone, Health, Social Care and the Voluntary Sector. It is only by integrating affordable warmth issues with health and well-being that the desired outcomes can be achieved for residents.



3. Where does the Strategy fit?

Hull's Affordable Warmth Strategy 2019-2023 is integral to Hull City Council's obligations under the Home Energy Conservation Act (HECA) 1995. It will provide the way forward for specific activities aimed at tackling fuel poverty across the city and improving health outcomes.



Our Vision

The Affordable Warmth Vision for Hull is “To reduce fuel poverty and to help residents of Hull to live in a warm, healthy and energy efficient home.” This vision will contribute toward the aims and priorities within:

- **Hull City Plan** - Developed in partnership with the public, private, commercial and voluntary sectors, the aim of the City Plan is to make Hull the leading energy city. It includes objectives to help Hull residents to make their money go further and safeguard vulnerable residents. The City Plan aims to harness all of Hull's assets to become the leading UK Energy City. Recognised now as a key issue for many, 'fair growth' is the main development area of the City Plan journey, often referred to as inclusive growth.
- **Hull Place Plan**- This Plan builds on existing work and brings together a collective response from the Strategic Partnership Board delivering services, support and care to our communities. An outcomes framework for Hull is in development to track and measure the impact of the plan on changing the life chances of people living in the

city for the better – how we want to support the lives of Hull’s residents: their health, wellbeing, and achieving their potential. There is a strategic link to the City Plan.

- **Health and Wellbeing Strategy 2014 – 2020** – ensuring for residents:
 - The best start in life
 - Healthier, longer, happy lives
 - Safe and independent lives

Affordable Warmth also contributes towards the objectives and priorities within:

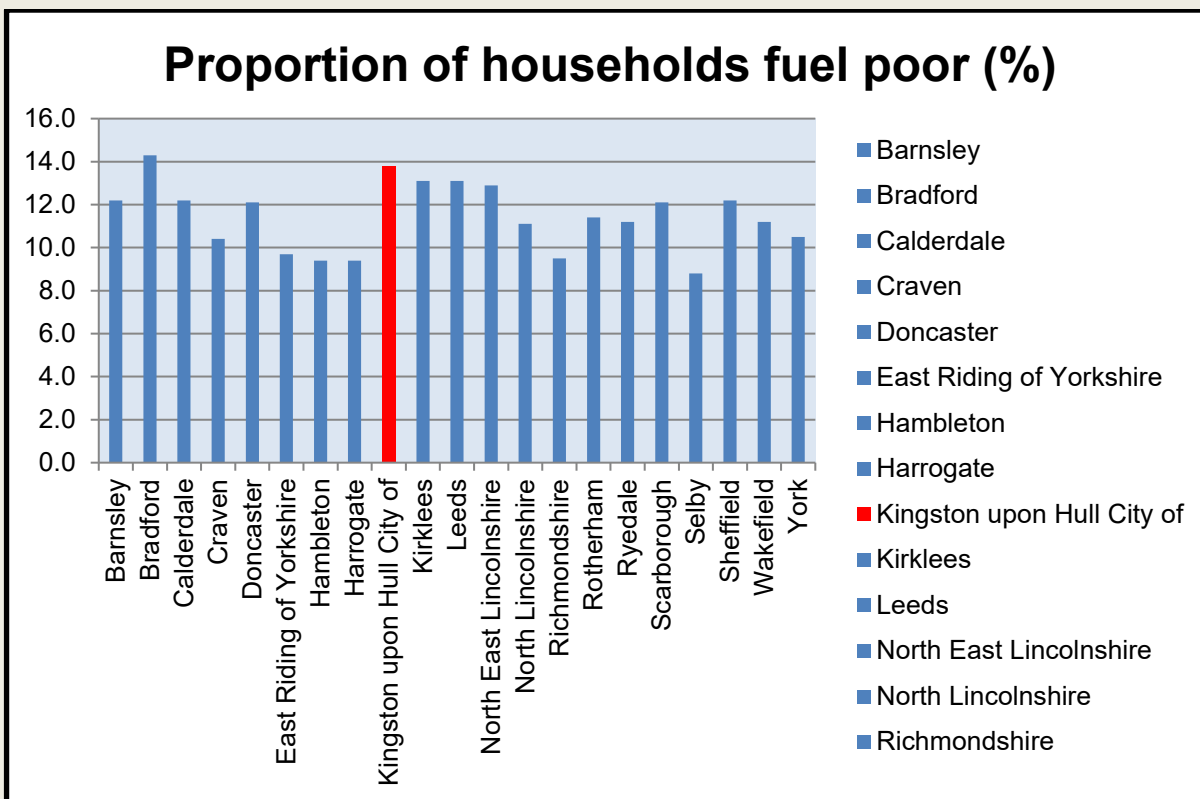
- Hull Housing Strategy 2017 - 2020
- The Hull Environmental and Climate Change Strategy (2010 – 2020)
- NHS Hull CCG Strategic Plan 2014 – 2020

and generally supports the collective aim for a ‘fairer Hull’, where there is a fairer, more inclusive, economic growth across the city.

4. Where are we now?

Fuel poverty

13.8% of the Hull population are classified as being in fuel poverty and Hull is ranked 20 out of 21 as being the worst area in Yorkshire and the Humber (only Bradford has a greater % of fuel poor population). The following chart uses sub-regional fuel poverty statistics from the Department of Business, Energy and Industrial Strategy.



Taken from Department of Business, Energy and Industrial Strategy (26 June 2018).

Income and fuel poverty

Fuel poverty is determined by three key elements – household income, fuel prices and fuel consumption (dependent on dwelling types and household lifestyle). The latter two are directly addressed by the actions and underpinning principles of this strategy – however, household income is a much broader issue and at a local level relies on job creation and residents being able to take advantage of them.

The average household gross income in Hull is £28,513; there is significant variance of household income across the city ranging from just over £22k in Myton ward to almost £40k in Kings Park whilst around 30% of Hull households earn less than £15k per annum. Clearly, low incomes in Hull have just as much an impact on households' ability to keep affordably warm as the energy efficiency of their house and energy prices. As at September 2018 64.2% of Hull City Council tenants were in receipt of Housing Benefits.

With regard to income and the local economy, however, things are improving - there are now more jobs in the city than ever before (an estimated 118,000) and local wages, whilst still below the national average, have grown faster than growth seen nationally. Employment in Hull is now the highest on record, whilst unemployment and unemployment benefit claimants (a rate of 14.4%) are at an all-time low.

There have been significant welfare reform changes over the last 3 years and introduction of Universal Credit across the rented sector will mean further changes to residents in or out of work.

Housing quality

There is a lack of recent comprehensive data about housing stock condition in Hull, but what is known is that around 4% (4431) of households do not have central heating (Census 2011) – compared with lesser regional and national rates, 3.3% and 2.7% respectively. We know that 85% of those 4431 households are in the owner occupied (60%) and the private rented sectors (25%).

The last private housing stock condition survey was carried out in Hull in 2009.

The headline findings were that almost 29% of the private housing (rented and owner occupied) in the city was built before 1919; almost 69% of the city's private sector stock was owner occupied and a quarter (in excess of 21,000 properties) of private sector homes had at least one Category 1 hazard according to the Housing Health and Safety Rating System (HHSRS). The top two common hazards identified in the stock condition survey were: -

- a) Excess Cold
- b) Falls Associated with Steps and Stairs

The survey found that when considering 'vulnerable' households i.e. households with a retired resident, with a resident in full time education or a resident with a disability, the greatest proportion lived in pre 1919 dwellings and in terraced housing. This is particularly important when we know that these older homes are harder to heat and, because they were built without cavity walls, it is more difficult and/or expensive to insulate against the cold.

'The hidden costs of poor quality housing in the North' published by the Smith Institute in October 2018 states that 'Homes with a category 1 hazard (poor housing) are estimated to cost the NHS £1.4 billion. The costs, of course, vary depending on a person's health and how particular illnesses are affected by the condition of the property. The cost alone of keeping older patients in hospital longer than necessary (often because of unsuitable housing) is estimated to be nearly £1 billion. According to Age UK, the combined cost of hospitalisation and social care for hip fractures (most of which are due to falls) is over £2 billion per year'.

Cold Homes and Health

Cold homes are a public health crisis. In the UK there are over 30,000 deaths from December to March which are in excess of mortality rates across the rest of the year.

Relative to England, the local region, and the majority of our comparator neighbour authorities (including Derby, Middlesbrough, Salford, and Stoke-on-Trent), Hull performs poorly in terms of excess winter deaths. The excess winter deaths index has worsened since 2001, from 12.9 to 17.9 in 2016.

Put simply, Hull saw 139 excess winter deaths in 2015/16. There is a new data set scheduled by the end of 2018 and so this figure can be benchmarked.

Whilst not all excess winter deaths can be directly attributed to living in a cold home, recent research found that around 30% of excess winter deaths are directly attributable this; 10% of the total can be directly linked to people experiencing fuel poverty.

There are some positives, however, the local inequalities gap in respect of excess winter deaths has narrowed i.e. the difference in numbers of excess winter deaths between the most and least deprived wards has decreased between 2005 and 2015.

Hull City Council's Public Health Joint Strategic Needs Assessment 2017 shows that just over one quarter (27.7%) of adults in Hull reported having only fair or poor health, and 10% of people in Hull reported that their day to day activities were limited a lot by a long-term illness or disability.



5. What are we delivering through our partnerships?

Hull City Council as a landlord

Hull City Council owns approximately 24,500 properties and has made significant investment in its housing stock; ensuring standards beyond the decent homes standard. The Council is committed to improving the thermal efficiency of its homes for tenants. In addition to the installation of loft and cavity insulation and replacement boilers the Council is delivering an ambitious programme to insulate all of its non-traditional housing using modern external solid wall insulation. The capital budget allocation is approximately £9 million per annum to support this programme and is the largest budget for council housing improvements.

Fortem Energy Services were appointed as the Council's Green Deal, Energy Company Obligation (ECO) and Energy Efficiency Partner in January 2016 and tasked with transforming circa 3,000 non-traditionally constructed council properties with a range of energy efficiency measures. The programme is approximately half way through with an expected completion date of 2020. During 2016-18 circa £10.5m was invested on the Preston Road Estate to structurally improve and insulate 340 homes. The Council, with its delivery partners, Hull Warm Zone and Fortem Energy Services has received national recognition for this scheme for structurally transforming and externally insulating not only the council properties but also private homes in the area. Council owned homes across Orchard Park have also received external solid wall insulation and gas boiler upgrades. The programme continues in Orchard Park throughout 2018-19 and work is underway to identify the next areas for these improvements.

In addition to improving the energy efficiency of the fabric of its dwellings, as a landlord the Council also supports its tenants to sustain their tenancies. Tenancy Sustainment Officers were introduced across the city during 2017, and with the preparation for Hull moving across to Universal Credit Full Service, the Council recognises the need for additional resources. In October 2018 it is actively recruiting to this role. Tenancy Sustainment Officers provide housing debt advice and promote access to specialist advice to tenants who are at risk of tenancy failure. They work in partnership with welfare rights services, including Hull Advice and Hull and East Riding Citizen Advice Bureau. This support will maximise income, helping to reduce fuel poverty across the city.

New-build housing in the city

The recently adopted local plan has an important role to play by ensuring that development supports energy efficiency. Policy 17 of the local plan promotes the use of energy efficient design through the consideration of the siting, form, orientation, layout and construction materials of a building. The Council are also proactive in facilitating delivery of new sustainable housing in the city, both through its own direct delivery and working with housing partners and developers. The Council has a number of strategic developer partnerships who deliver housing to meet sustainability criteria including what was the former Code for Sustainable Homes level 3. A fabric first approach is also taken by the Council in delivering new council homes to ensure energy efficient standards are a priority. A fabric first approach sees new Council housing delivered with improved u-values against what is set out as a requirement under Part L of the building regulations.

During 2016-18 there were 2,208 new homes built in Hull of which 1,246 (56%) were facilitated through Hull City Council with its developer partners. New homes have been built at Ings, Orchard Park, Hawthorn Avenue, Portobello Street and Sculcoates. This also includes 316 Extra Care apartments at three locations across the city, built with £80 million

Private Funding Initiative from the Department of Health. The facilities are built for the Council but managed by Riverside Housing. Extra Care housing provides an environment where people have their own front door with on-site care and support provision.

Of the 1,246 homes facilitated by the Council 916 are for affordable rent (74%) and 330 for market sale. The Council continues to bid for funding to deliver its ambitious new build programme and working with developer partners building in 2018-19 onwards.

Private sector housing

Hull City Council is committed to facilitating the improvement of privately owned housing in the city whether this is by financial assistance or enforcement of housing legislation to address cold homes.

The Council has two loan products for owner occupiers (one interest refundable repayment loan and one equity mortgage loan, the latter for vulnerable households) to address housing hazards including damp, draughty windows and heating/new boilers.

The Council has committed a significant budget within its capital programme over the last 5 years to deliver external solid wall insulation and frontage boundary improvements to a number of streets of privately owned Victorian terraced housing in both the east and west of the city. The following streets have benefited from these major improvements:-

- Airlie Street
- Albemarle Street
- Holland Street
- Granville Street
- Walliker Street

The Council's Cabinet in July 2018 committed to fund £4.2 million for a new 3 year programme to deliver external solid wall insulation and frontage boundary improvements to additional streets.

District Heating

The Council has undertaken a master-planning exercise and a 'techno-economic feasibility study' into the establishment of a district heating network for Hull. The work to date has indicated that a heat network covering the city centre, including some of the city centre regeneration sites with housing development potential, is technically feasible and potentially financially viable.

The Council during 2019 will undertake a Detailed Project Development that will further review the work to date and finalise a network route and heat source with the intention of the Council considering the business case before the end of 2019. A district heating network provides heat to connected buildings that is lower than the price of current heat and as well as delivering significant carbon savings and contributing to the low carbon transition of the City.

Hull Warm Zone and Hull Hotspots

Hull Warm Zone is a not for profit organisation working in partnership with Hull City Council to reduce fuel poverty and address affordable warmth in the city. They provide residents with energy efficiency advice and assistance to access a range of funding options for heating and insulation measures via local or national funding programmes.

Hull Warm Zone also operate the 'Hull Hotspots' scheme, a multi-agency referral network for residents to be able to access energy efficiency advice, grant assistance and access to other services. They provide training to front line service providers such as Housing Officers, Environmental Health Officers, Health Visitors, Voluntary sector organisations etc. to identify fuel poverty and make referrals on their customers' behalves.

Hull Warm Zone draws down funding from the energy suppliers for the Council based on the energy efficiency improvements delivered – a staggering total of £36 million has been brought into the city since the previous Affordable Warmth strategy which has been invested back into energy efficiency programmes.

Most recently Hull City Council, in partnership with Hull Warm Zone, secured £454,000 from the Warm Homes Fund and are delivering central heating systems over 2018-2019 in both council and privately owned properties.

Social prescribing in Hull

Patients visit their GPs for a range of different reasons and sometimes these issues can be caused by non-medical matters such as loneliness, anxiety or debt. This can also be as a result of a cold home.

A GP may be able to offer advice or medication to manage the physical or mental impact of these issues but they often cannot help patients to deal with the underlying problem. Social prescribing is mainly offered in the community, patients attend services offered by community and voluntary organisations outside of medical settings.

'Connect Well Hull' is a free and confidential service for people who live in Hull or are registered with a Hull GP. The service is funded by NHS Hull Clinical Commissioning Group and Hull City Council and is delivered by Hull & East Riding Citizens Advice and North Bank Forum, working in partnership. The service provides support and an opportunity for residents to access services which will offer support with their physical conditions or emotional difficulties and provide advice on issues relating to money or housing issues.

Public Health

Hull City Council supports the NHS 'Stay Well this winter campaign' which advocates the key message 'Keeping warm helps you to keep you well. If you do not keep warm, you may have problems with breathing which could lead to a serious chest infection.' The campaign provides information about flu vaccinations, keeping warm and winter illnesses.

6. Consultation Feedback

A 'drop-in' consultation event was held on 23 October 2018 at the Guildhall. Feedback has been used to develop the final strategy and action plan, it highlights the need for key partners to work together to address affordable warmth and fuel poverty in the city – housing, health, social care and money advice interventions.

7. Going forward - The changes ahead

7.1 ECO3

ECO (Energy Company Obligation) is a programme to deliver energy efficiency measures in homes across Great Britain, which makes them warmer and more comfortable to live in. The outcome of the ECO3 Consultation was published in July 2018. This has yet to be legislated, as at October 2018, however, key changes to note are detailed below:-

Affordable Warmth – ECO3 will now be 100% focused on the “Affordable Warmth” sector, and no ECO funding will be available for measures delivered to “able to pay” households, with the exception of in-fill rules for solid wall insulation and district heating projects. The eligibility criteria for Affordable Warmth will be relaxed (including the removal of almost all income caps) such that 6.6 million households will be eligible.

F & G “Standard Assessment Procedure” (SAP) Rated Private Rented Sector (PRS) – ECO will not now be available to measures installed into F or G SAP rated PRS properties (other than more costly measures such as external wall insulation). SAP is the government approved system for assessing the energy rating of a dwelling and is recorded on the Energy Performance Certificate (EPC) for the property. This is on the proviso that the Landlord will separately be required to reach the minimum energy efficiency standard (MEES) which require the landlord to make improvements to reach at least B and E.

Social Housing – The eligibility for Affordable Warmth measures only for those social housing properties with an EPC Band rating of E, F and G is retained.

Hull City Council will continue to work with Partners to draw-down ECO Funding, wherever possible to utilise this funding to make future projects possible.

Energy Efficiency (Private Rented Sector) (England and Wales) Regulations 2015

The Energy Efficiency (Private Rented Property) (England and Wales) Regulations 2015 are designed to tackle the least energy-efficient properties in England and Wales – those SAP rated F or G on their Energy Performance Certificate (EPC). The Regulations establish a minimum standard for both domestic and non-domestic privately rented property, effecting new tenancies from 1 April 2018. The minimum level of energy efficiency means that, subject to certain requirements and exemptions:

a) From the 1st April 2018, landlords of relevant domestic private rented properties may not grant a tenancy to new or existing tenants if their property has an EPC rating of band F or G (as shown on a valid Energy Performance Certificate for the property);

b) From the 1st April 2020, landlords must not continue letting a relevant domestic property which is already let if that property has an EPC rating of band F or G (as shown on a valid Energy Performance Certificate for the property).

The Council will enforce these regulations in the private rented sector in Hull.

PAS (Publicly Available Specification)

PAS 2030 is the standard all Green Deal Installers and all ECO Installers must be compliance with. PAS 2030 sets out requirements that all installers will follow to ensure that the installation of the energy efficiency measures under Green Deal or ECO is completed properly. PAS 2030 was developed by British Standard Institution (BSI) and the Department of Energy and Climate Change.

PAS 2030 addresses areas including: installation controls, equipment, inspections, and handover and correction action procedures. All Green Deal Installers have to be certified to PAS 2030 by a Green Deal Certification Body.

As at October 2018 the PAS 2030 requirements are under review and likely to change in the near future and the Council will work within these changes to ensure projects are eligible and compliant with ECO draw-down.

Smart Meters

The government will be seeking to put these into every home in the next 10 years; if residents can be helped to understand how to use the information that they provide, it is estimated that up to 30% of fuel bills could be saved.

8. Going Forward – Where we want to be

Hull's Affordable Warmth Strategy 2019-23 priorities have been developed to assist with the alleviation of fuel poverty and the delivery of affordable warmth. This will involve targeting the people who most need support and assistance to tackle fuel poverty and reduce health inequalities, working closely with partners and stakeholders.

This strategy has been developed in consultation with key partners and stakeholders and all are committed to improving access to affordable warmth solutions for the residents of Hull. We recognise that we need to work together to make a difference to people's lives.

Hull's Affordable Warmth Priorities for 2019-23

1. Work with housing partners and developers to ensure energy efficient standards in new build housing
2. Improve the thermal efficiency of Hull's existing housing cross-tenure (owner occupiers, privately rented, Council and Registered Social Landlords)
3. Investment in the fabric of Hull's housing:
 - Non-traditionally built Council owned housing
 - Older, Victorian privately owned housing
4. Target support and advice to fuel poor households / the most vulnerable residents.
5. Maximise residents' income by supporting them to access benefits where eligible and/or reducing amount of household income spent on energy/heating the home
6. Improve residents' health and wellbeing through the delivery of a range of energy efficiency improvements and advice.
7. Contribute to happy, healthy neighbourhoods through:
 - Improved energy efficient homes
 - Income maximisation
 - Support/advice

Hull's Affordable Warmth Action Plan 2019-21 shows how the Council and its partners will deliver on these priorities.

9. Implementation and review

We are committed to ensuring Hull's Affordable Warmth Strategy and its Action Plan remain live documents that will lead to a real change in the quality of life of the residents of Hull, particularly the most vulnerable. This strategy will be in place for the next 4 four years, after which it will be subject to a full review and update. The Action Plan is a two year plan which will be continuously reviewed and monitored to ensure that the priorities are being addressed and that it continues to be fit for purpose.

In addition to Hull's Affordable Warmth Strategy and associated Action Plan, Hull City Council will produce a Home Energy Conservation Act (HECA) Report in March 2019. Local authorities are required to produce a HECA report every 2 years. The report sets out the domestic energy conservation measures that the Council will deliver to improve the energy efficiency of housing in the city.

An Affordable Warmth Steering Group will be established to monitor progress on the Strategy, HECA report and action plans and will develop new partnerships and initiatives to improve affordable warmth and reduce fuel poverty in the city. The group could also be tasked with exploring funding opportunities for delivering new projects etc. Hull Warm Zone will be integral to this group as the co-ordinating role.

