

# **INNISFREE HOUSING ASSOCIATION AFFORDABLE WARMTH STRATEGY (October 2011)**

## **1.0 Introduction**

1.1 Innisfree is committed to improving access to affordable warmth for all residents. This strategy sets out the plans for the provision of affordable warmth. Many of the associations households live in homes which they cannot afford to heat to a level sufficient for health and warmth. This can result in discomfort, fuel debt, condensation problems and ill health. These residents are typically spending more than 10% of their income on fuel. They are defined as being 'fuel poor', living without access to affordable warmth. Fuel poverty impacts upon quality of life and also places increasing demands upon health, housing and other services.

Fuel poverty is a national priority and this is reflected in the Government's Energy White Paper and the UK Fuel Poverty Strategy.

## **2.0 Fuel Poverty**

2.1 Fuel poverty occurs when a householder is unable to heat their home to the level required for health and comfort. The most widely accepted definition of a 'fuel poor' household is one that needs to spend more than 10% of its income on fuel to heat its home to an adequate standard for warmth. The temperatures recommended by the World Health Organisation are 21°C in the living room and 18°C in other occupied rooms .

## **3.0 Causes of Fuel Poverty**

- Fuel Poverty is caused by a combination of factors including:
- low household income
- homes with poor energy efficiency
- under occupancy
- unaffordable energy prices

## **4.0 Effects of Fuel Poverty**

4.1 The UK Fuel Poverty Strategy estimates that there are approximately 4 million fuel poor households in England. The following groups of people are most at risk of fuel poverty:

- The elderly
- Families with young children
- The long term sick/ disabled
- The long term unemployed

## **5.0 Health**

5.1 Cold homes are linked to high rates of winter mortality, especially amongst the elderly, and heart attacks and strokes are exacerbated by the cold. Cold and damp conditions are also likely to promote fungi and mould growth, linked to conditions such as bronchitis and asthma. In addition to residents suffering, the burden to the NHS of energy inefficient housing is estimated to be as high as £1 billion per year.

5.2 During the months of December to March the number of deaths recorded (winter deaths) well exceeds the average death rate for the remainder of the year. These figures are higher in comparison to other European nations experiencing more severe winters. This occurs as a result of the lack of thermal efficiency and poor heating systems in the UK which are unable to maintain affordable heating levels inside homes when outside temperatures fall.

Fuel poverty affects 30% of households in the UK, most notably older people, lone parents and the unemployed. People aged over 60 account for around half of all fuel poor households and households with young children account for a further 17%. Around 60% of pensioners living alone are in fuel poverty. An average of 35,000 excess winter deaths occur in the UK each year

5.3 Domestic accidents including falls and fatalities are more common in cold homes in the winter. Prolonged immobility amongst older people makes it more difficult to remain warm. Where people cannot stay warm in their homes they may need to go into residential care.

## **6.0 Social exclusion**

6.1 Where residents spend long periods of time at home they need heat for longer increasing fuel bills and leaving less to be spent on other needs, such as a healthy diet. Ill health can lead to absences from work and inadequate warmth results in longer recovery times. Older people are reluctant to invite friends to their cold homes, resulting in an increased sense of social isolation and overall decline in quality of life.

## **7.0 Providing Affordable Warmth**

7.1 Affordable warmth is the solution to fuel poverty. Ensuring that all residents are able to afford to heat their homes to the level required for comfort and health.

Benefits of affordable warmth:

- Improved health
- Increased disposable income
- Less pollution
- Social inclusion
- Reduced burden on health and housing services

7.2 Many residents in fuel poverty are unaware that there is assistance

available to achieve affordable warmth. Some residents may need practical assistance and advice on how to maximise their income or access grants. Others need reassurance that modern heating systems will not increase their fuel bills, or advice on fuel suppliers and payment options.

7.3 Achieving affordable warmth requires a wide range of initiatives to ensure that all vulnerable households particularly those in rural areas are being helped out of fuel poverty. Achieving this will require a partnership approach and the involvement of the health, housing, social services, voluntary sector and other community agencies, to identify those in need and provide appropriate solutions.

## **8.0 Action Plan**

8.1 Innisfree will work with local authorities and energy companies to actively seek solutions to fuel poverty suffered by tenants and will ensure that any repairs or works to properties will also consider the impact of rising fuel costs and energy efficiency. A percentage of the annual maintenance budget will be set aside for energy improvement works.

8.2 Independence energy and fuel poverty advice will be regularly reported during scheme meetings and in newsletters. The association's website will contain links to the Home Heat helpline which is a free helpline available to anyone who has queries with regard to their energy use.

8.3 Ensure communal electricity is purchased at the most competitive rate so energy price increases are not passed on through service charge.

8.4 Provide Energy Performance Certificates for new tenants and ensure they have concise information on how to use the installed energy systems effectively and cost efficiently.

8.5 Continue to lend our voice to the request for prepaid energy to be charged at cheaper rates. Provide information to tenants on how they can have a prepayment meter removed.

8.6 Ensure tenants can access the cheapest fuel and appropriate payment methods. Advertise the officially accredited price comparison websites that enable consumers to identify potential savings on bills.

8.7 Identify and assist vulnerable households by working with partners, identifying funding opportunities and liaising with energy providers on their behalf. Ensure tenants are aware of their energy supplier's Priority Service Register and the services available through this.

8.8 Support high standards of new build. Ensure new properties are built to high energy standards, incorporating renewable energy wherever appropriate & liaise with partners on new schemes.