Age Action Alliance

Warm Homes for Older People Project
Aim of the awareness raising sessions

To help you achieve a warmer home, manage your energy use and bills and encourage you to share your knowledge with others

Objectives:
• Explore the causes of cold homes and how the cold affects us
• Look at heat loss and energy use in the home
• Highlight basic tips on keeping warm and achieving a warm home
• Signpost you to sources of advice and other assistance to achieve a warmer home
• Encourage you to be an AAA advocate for warmer homes and share hints and tips with others

Around 300 participants attended sessions last year
Causes of fuel poverty

- High fuel costs
- Low incomes
- Energy inefficient homes
- Under occupancy

Fuel Poverty

- Heat the home
- Don't heat the home

- Fuel debt
- Ill health

- Housing disrepair
- Condensation
Health and other impacts – cold homes

Potential impacts:

• Increased blood pressure leading to heart disease and strokes
• Increased respiratory illness chronic bronchitis or emphysema
• Worsen arthritis and rheumatism

• Hypothermia/mild hypothermia
• Worsening of long-term medical conditions
• Increased falls and accidents
• Increased admissions to hospital A&E
• Poorer nutrition
• Poorer mental health and well being – and social isolation
ECO (1) – Energy Company Obligation

- A new obligation on energy suppliers starts in Jan 2013
- Services for low-income/vulnerable households in receipt of specified benefits, and/or those with hard-to-insulate properties
- 3 key offerings:
  1. **Carbon Saving Communities (£190m per year)**
     - Loft, cavity and other insulation measures
     - All tenures
     - 85% funding for low-income urban areas
     - 15% funding for low-income rural areas
  2. **Carbon Saving (£975m per year)**
     - Solid wall insulation plus other measures that are costly and can’t meet the Golden Rule requirement – essentially a top-up for GD applicants
     - All tenures

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(3) Affordable warmth (£350m per year)

- Any measure will be eligible if it reduces the notional cost of heating a property – including heating and insulation measures, controls, showers, glazing etc.

- Available to private sector tenants and owner occupiers only

- Eligibility criteria:
  - State Pension Credit
  - Child Tax Credit with a household income under £15,860
  - Working Tax Credit with a household income under £15,860
  - Income-based Jobseekers Allowance
  - Income Support
The Warm Homes for Older People resource guide is a reference document for all the schemes and services.

NEA circulated 850 hard copies, a free download is maintained at www.nea.org.uk
Become an **Advocate for Warmer Homes**

How?

• Over the winter months this year share your knowledge with other older people (and friends, family and neighbours)

• Refer to the resource guide if you need to remind yourself of services and providers

• Distribute a 10 *Top Tips* hand-out to others

• NEA will keep you up to date with key issues by sending you newsletters.

**NEA issued around 600 newsletters to Advocates and over 4,000 Top Tips resource were distributed**
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Warm Homes for Older People Research Project
Warm Homes for Older People - Research

- Two phases of research funded by DECC and supported by AAA and Age UK. Delivered between April 2011 – March 2013.
- Phase 1: programme of quantitative + qualitative research involving more than 500 older people from across England.
- Aimed to examine issues relating to the design and take-up of GD + ECO Affordable Warmth Obligation, and to make recommendations on effective communication.
- Phase 2: primarily quantitative research supplemented by depth interviews with households and frontline organisations. Involved almost 200 older people predominantly from NE England.
- Built on recommendations of phase 1, particularly regarding need to understand how older people’s social networks could be better harnessed to support communication and uptake of new FP and EE policies.
WHFOP Research - Phase 1: Conclusions and recommendations

Strongly supported the need for FP and EE intervention programmes. However…

- Households were cautiously welcoming of GD. Caution was expressed particularly in relation to:
  - How cost savings would be calculated and guaranteed
  - Early repayment and interest charges
  - Fear of and perception of the GD charge as a long-term debt.

- Uncertainty fuelled scepticism in 3 areas:
  - Certainty and value of the predicted fuel bill savings and ‘real-life’ adherence to Golden Rule (quality of assessment)
  - Who will benefit? (value for money)
  - Quality of workmanship (product guarantees and aftercare etc.).
  - Caution over ECO primarily related to its means tested approach and perceived unfairness for those on low-to-modest incomes.
WHFOP Research - Phase 1: Conclusions and recommendations

- Frequently asked questions:
  - Interest rate – term, capped, variable, fixed?
  - Liability for charge.
  - Moving, selling, buying home.
  - Early repayment.
  - Change of circumstance.

- Key policy insights and recommendations:
  - a single calling point to minimise confusion around the number of schemes and which households are eligible for.
  - optimise use of existing social networks / local and trusted agencies.
  - true value of EE in terms of bill savings is not fully appreciated. Role of EE needs more effective communication.
  - Under-heating is common meaning greater targeting of ECO resources to low-income and vulnerable households is essential.
Older people’s formal + informal social networks broadly include:
- family and neighbours
- social/leisure
- health and social care
- community, including statutory
- Digital

Confidence of where to go for advice/support on home energy and warmth was generally fairly high while confidence relating to advice on EE schemes was considerably lower.

Recognition of GD and ECO was low, however ECO was less well recognised than GD.

Valuable opportunities for the engagement of older people’s social networks to help reach older and vulnerable households.

Some challenges, but networks are valuable allies in reaching vulnerable households and overcoming barriers to take-up.
WHFOP Research - Phase 2: Conclusions and recommendations

Key policy insights and recommendations:

- EE schemes are encouraged to identify and work closely with frontline organisations to share knowledge and resources and confer legitimacy and trust.
- Older people are a broad and varied group, but careful consideration is required of how the oldest and most vulnerable households can be effectively supported and engaged.
- All information that is available online should be made available to households via other routes and networks.
- EE/FP programmes should look at ways of working with and through a wide range of social networks, including unstructured and structured informal networks and formal networks.
- Advice and communications from energy suppliers on the GD + ECO should emphasise their role as ‘experts’ (which they are generally perceived as) while addressing some of the doubts and concerns of consumers relating to their motivations.
UKAFA event 12th June 2013

Shaping a new Fuel Poverty Strategy – how do we identify who the vulnerable are and make contact with them? How can the AAA and members of UKAFA help?