London Borough of Enfield

# Warmer Homes

A Fuel Poverty Strategy for Enfield



## **Acknowledgements**

Warmer Homes is a community initiative developed in consultation with a number of voluntary and statutory organisations. Enfield Council would like to thank British Gas for providing funding for the initiative via the Community Action Partnership delivered by National Energy Action (NEA).

Enfield Council would like to thank the following organisations for their contribution to Warmer Homes:

- African French Speaking Organisation
- British Gas
- Christian Action Housing Association
- Enfield Age UK
- Enfield Citizens Advice Bureau
- Enfield Racial Equality Council
- Enfield Somali Association
- Global Action Plan
- Islamic Foundation for Ecology & Environmental Sciences (IFEES)
- Jobcentre Plus
- Over 50s Forum
- Royal Free London NHS Foundation Trust
- Ruth Winston Centre
- Samafal
- West Lea School

# **Contents**

- 1. Foreword
- 2. What Is Fuel Poverty?
- 3. Why Should We Act?
- 4. How Will Enfield Tackle Fuel Poverty?

Appendix 1 – Enfield's Fuel Poverty Action Plan

### 1 Foreword

It is all too easy to think of fuel poverty as an issue that doesn't affect modern people. Unfortunately, this couldn't be further from the truth, as fuel poverty has never been more relevant. In 2013, nearly 13,000 households in Enfield couldn't afford to heat their homes to an adequate level.

Living in a cold home can make vulnerable people ill and make their existing illnesses worse, which places extra strain on overstretched health and social care services. Fuel poor homes are often substandard and expensive to heat due to inadequate insulation and inefficient boilers. These substandard homes increase the borough's carbon footprint and make the lives of residents more difficult. Fuel poverty affects the outcomes of children, depriving too many of the warm, safe environment they need to thrive. It also means that money which could otherwise be spent on Enfield's high streets, helping to strengthen local businesses and providing local employment, is collected by national energy companies.

In previous years, Enfield Council has taken steps to reduce fuel costs for residents. We improved the energy efficiency of Scott House by securing funding to install a new heating system, energy efficient windows and insulation. We also helped over 1000 residents reduce their energy bills by switching their energy supplier via the Big London Energy Switch. However, there is a pressing need for more comprehensive action to help residents escape from fuel poverty and the scale of the problem is such that no organisation can tackle it alone.

Enfield Council is delighted that such a wide variety of organisations have come together to help alleviate fuel poverty in the Borough and would like to thank National Energy Action for their help in producing this strategy and action plan.

Cllr Keazor,

Cabinet Member for Public Health & Sport

Cllr Sitkin.

Cabinet Member for Economic Regeneration & Business Development

Cllr Oykener,

Cabinet Member for Housing & Housing Regeneration

# 2 What is Fuel Poverty?

#### 2.1 The definition

In England, a household is considered to be in fuel poverty if its energy bills are high and its income is low. If a household pays more than £1,239 a year for its energy (annual energy costs for a typical household) and its household income is less than £12,213 (60% of the average household income after housing costs), it could be in fuel poverty.<sup>1</sup>

Fuel poverty is also measured using the fuel poverty gap - the difference between the energy bills of fuel poor household in comparison to a typical non-fuel poor household. In 2013, the average fuel poverty gap was £374 per fuel poor household and nationally this added up to a staggering £877 million.

Many households choose to use less energy than they need to be comfortable. However, for those on low incomes occupying inefficient properties, living in a cold environment is often unavoidable.

When faced with fuel poverty, low income households generally react in one of three ways:

- They use less energy than they need, potentially making existing health problems worse and making them vulnerable to other cold related illnesses;
- They try to meet their energy needs by rationing other necessary items, such as food; or
- They borrow money to pay their energy bills and fall into debt.

#### 2.2 Who's affected?

The following groups are at the greatest risk of fuel poverty:

- Low income households (particularly families);
- Those living in homes built before 1944;
- Those without access to mains gas;
- Those using pre-payment electric or gas cards; and
- Elderly or disabled residents.<sup>2</sup>

<sup>&</sup>lt;sup>1</sup> Annual Fuel Poverty Statistics Report, 2015; DECC, p. 6

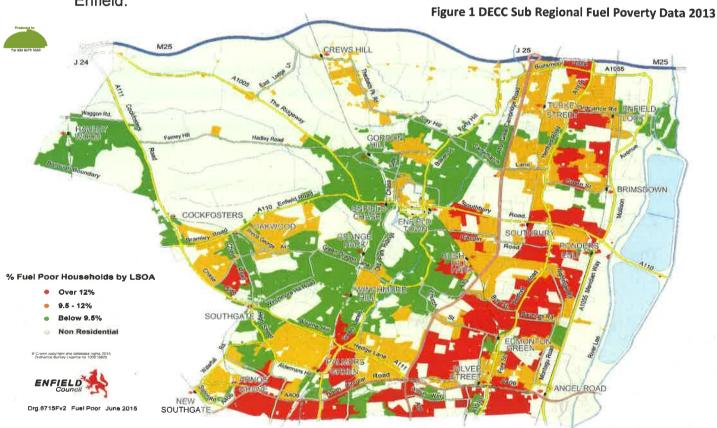
<sup>&</sup>lt;sup>2</sup> DECC, Detailed Tables, Low Income High Cost Definition, Updated May 2015

# 3 Why Should We Act?

#### 3.1 The Enfield Statistics

Fuel poverty in Enfield is a serious problem and the number of households affected is growing.

- In 2012, 10,077 households were in fuel poverty. In 2013 this had increased to 12,927 households.<sup>3</sup>
- Enfield has the 6<sup>th</sup> largest number of households living in fuel poverty in London and the 37<sup>th</sup> largest total in England.<sup>4</sup>
- 10.6% of the borough's households live in fuel poverty; this is above both the national average of 10.4% and the London average of 9.8%.<sup>5</sup>
- As the map below demonstrates, the majority of fuel poor residents live in the east and south west of the borough, but there are pockets of fuel poverty across Enfield.



<sup>&</sup>lt;sup>3</sup> DECC, Sub-Regional Fuel Poverty England 2013, LIHC Definition, Updated May 2015; DECC, Sub-Regional Fuel Poverty England 2012, LIHC Definition, Updated June 2014

<sup>&</sup>lt;sup>4</sup> DECC, Sub-Regional Fuel Poverty England 2013, LIHC Definition, Updated May 2015

<sup>&</sup>lt;sup>5</sup> DECC Detailed Tables England, Low Income High Cost Indicator, 2013; DECC, Sub-Regional Fuel Poverty England 2013, LIHC Definition, Updated May 2015

#### 3.2 Health & Housing

Those in fuel poverty live in homes that lack proper insulation and efficient boilers, making them expensive to heat and bad for the environment. These homes emit more carbon, increasing the size of Enfield's carbon footprint, and often force householders to live in cold, damp conditions which can have a serious impact on health. Fuel poverty can make the following illnesses worse:

• Asthma, Chronic Obstructive Pulmonary Disease (COPD), Emphysema, Chronic Bronchitis, Pneumonia, Arthritis, Rheumatism, Colds, Flu, Depression, Stress and Anxiety.

Every year the total of deaths in the winter months is compared to the total for the rest of the year. The difference is known as excess winter deaths. In 2012/13 there were 150 excess winter deaths in Enfield and 30% of these can be attributed to low indoor temperatures. This means that fuel poverty had a direct effect on 45 of the excess winter deaths in Enfield during 2012/13.6

Previously, fuel poverty has been a problem for housing providers or home owners, but the health sector is now beginning to acknowledge that tackling poor housing can have a major impact on patients. Fuel poverty is already recognised as an issue in Enfield's Housing Strategy, as well as the Health and Wellbeing Strategy and its Joint Strategic Needs Assessment. By working together to address poor housing the individual efforts made by providers of housing, health and social care to tackle fuel poverty in Enfield will be far more effective and will make better use of scarce resources.

#### 3.3 Child Poverty

Household debt and ill health are both highlighted in Enfield's Child Poverty Strategy as serious limitations on a child's long-term outcomes and both are made worse by fuel poverty. Children living in fuel poverty are:

- 1.5 to 3 times more likely to suffer from a respiratory illness;
- Young children are at risk of failing to gain weight due to the extra calories needed to keep warm and/or not eating enough due to food rationing;
- More likely to suffer from mental health problems;
- At risk of failing to do well at school due to the lack of a warm home to study in.

#### 3.4 Employment & Income

The unemployed and those in low paid work are particularly vulnerable to fuel poverty, as they're exposed to energy price rises and are often unable to increase the energy efficiency of their homes. Maximising income by improving employability, finding work and reducing monthly expenses is an effective and sustainable way to

<sup>&</sup>lt;sup>6</sup> Braubach, M. Et al. Environmental Burden of Disease associated with Inadequate Housing, Copenhagen: World Health Organisation Europe, 2011, p.82

<sup>&</sup>lt;sup>7</sup> Fuel Poverty How To Improve Health & Well-being through action on affordable warmth, UK Health Forum, 2014, pp. 15-16

remove a household from fuel poverty and will support the objectives of Enfield's Employment and Skills Strategy.

Tackling fuel poverty in Enfield has the potential to support and/or create local employment in the energy efficiency sector. A recent study suggested that making all fuel poor homes energy efficient could create up to 108,000 jobs across the UK.<sup>8</sup> Reducing fuel debt and the monthly outgoings of low income families will increase the amount of disposable income available to be spent on Enfield's high streets, which could create local jobs and support local businesses.

# 4 Our Plan to Tackle Fuel Poverty

#### 4.1 How do you solve a problem like fuel poverty?

Ensuring that all residents can afford to heat their home is not a task that any organisation can accomplish alone, nor can it be tackled quickly. Eradicating fuel poverty in Enfield will require sustained effort and cooperation over a longer period of time. Community groups and organisations that already work with vulnerable residents - such as Enfield Council, Enfield Citizens Advice Bureau, Enfield Age UK, Enfield CCG and local GPs – need to work together to tackle fuel poverty. This strategy and action plan will lay the foundations on which future work can be based.

Enfield has chosen to deal with fuel poverty by bringing together the organisations with the skills and expertise to tackle the issue in the borough to form a fuel poverty partnership. A member of each organisation will sit on the Fuel Poverty and Energy Retrofit Steering Group, which will:

- Oversee the delivery of the Fuel Poverty Action Plan;
- Pool knowledge and resources to ensure that fuel poor residents receive support; and
- Take the strategic decisions necessary to help alleviate fuel poverty in Enfield.

Enfield Council's Sustainability Service will support the Steering Group, co-ordinating and monitoring the efforts to tackle fuel poverty in the borough. The Steering Group will report annually to the Enfield Strategic Partnership and Enfield Council's Cabinet.

#### 4.2 What are we going to do?

Enfield Council and its partners have created an action plan (see appendix 1) designed to help alleviate fuel poverty in the borough. There are three main aspects to tackling fuel poverty which are reflected in the Action Plan's themes:

<sup>&</sup>lt;sup>8</sup> Washan, P., Stenning, J. & Goodman, M. *Building the Future: Economic and fiscal impacts of making homes energy efficient*, Verco & Cambridge Econometrics (October, 2014)

#### 1. Data

- Current national data shows the size of the problem and the areas in which fuel poor households can be found, but it doesn't identify individuals. Using the data we already collect more effectively will make it easier to identify residents in or at risk of fuel poverty. It will also enable the Council to measure the effect of work to tackle fuel poverty in the borough.

# 2. Maximising Income; Raising Awareness and Improving Energy, Debt and Benefit Advice

- Removing a household from fuel poverty doesn't always require major changes. Sometimes it's simply a case of switching a household to the cheapest energy supplier, ensuring a household is claiming its maximum benefit entitlement, working with people in a household to increase their incomes or teaching householders how to use existing heating systems efficiently. We need to ensure that Enfield residents are aware of fuel poverty and have access to advice.
- Officials that work with vulnerable residents are a key part of the fight against fuel poverty. Recognising the signs, providing basic advice and referring a resident to someone who can help will have a major impact on the lives of fuel poor residents in the borough.

#### 3. Energy Efficient Homes

- Some homes are so inefficient that large improvements such as new boilers, internal or external wall insulation and new radiators are required to remove the household from fuel poverty.
- There are plenty of grants available for energy efficiency measures, but they rarely cover the total cost of the work, effectively excluding those in fuel poverty. We need to help these residents by finding a way to bridge the funding gap.
- In March 2015, the government set the first national fuel poverty target which requires all F & G rated properties to be improved to EPC band C by 2030. The government also introduced legislation that will prevent landlords letting properties (domestic or commercial) that fall below EPC band E from 2018. Enfield Council will use these pieces of legislation to reduce fuel poverty and to improve the quality of Enfield's housing.

# Appendix 1 – Enfield's Fuel Poverty Action Plan

	Timescale	July 2017			Timescale		Ongoing	10
	Supporting Agency	Sustainability, LBE	-		Support Agency	15	HHASC, LBE	
	Lead Agency	Data & Management Information Reporting Hub, LBE	Web Team, LBE	vice	Lead Agency	÷	Sustainability, LBE	
	Outputs	<ul> <li>National fuel poverty indicators will be used to identify residents vulnerable to fuel poverty from existing data.</li> <li>A fuel poverty indicator will be</li> </ul>	incorporated into the single view of the customer.	Maximising Income; Raising awareness and Improving Energy, Debt and Benefit Advice	Output	<ul> <li>The service will provide energy awareness advice and home energy checks for vulnerable residents.</li> </ul>	- The service will install minor energy efficiency measures, assist residents to switch energy supplier and help them use existing heating systems effectively.	-The service will carry out benefit entitlement checks and provide income maximisation advice.
on Plan	Expected Outcomes	- Residents vulnerable to fuel poverty will be identified using existing Council Data		ne; Raising awareness an	Expected Outcomes		- Funding will be sourced to commission a home energy advice service for Enfield.	
Fuel Poverty Action Plan Data	Project(s)	Data Management		Maximising Incom	Project		Home Energy Service	

		I	
March 2016	October 2015 - March 2016	July 2017	
Sustainability, LBE	National Energy Action Marketing & Communications, LBE Enfield Community Groups and Charities	Enfield 2017 Web team, LBE	
National Energy Action	Sustainability, LBE	Sustainability, LBE Private Sector Homes, LBE	
<ul> <li>National Energy Action will provide fuel poverty awareness training to frontline teams at Enfield Council</li> <li>The teams that receive training will be able to provide basic help to customers suffering from fuel poverty.</li> </ul>	- Enfield Council and National Energy Action will run a Winter Marketing Campaign aimed at vulnerable residents to alert them to the dangers of fuel poverty.  - The campaign will contain advice about saving energy and keeping warm during winter	- The tool will give fuel poor residents information about the help available and their eligibility for Council grants.	
- The Welfare Benefits Hub, Private Sector Homes and Housing Enforcement teams will receive energy awareness training	- Raise awareness of fuel poverty and the danger it poses to health via a winter marketing campaign	- A fuel poverty self- assessment will be incorporated into the new financial assessment tool on the Council website.	
	Raising Awareness	Self-help & Simplifying Access	

2017
LB Barnet, LB Haringey, Westminster City Council, GLA, RE:NEW
Enfield CCG; Sustinability, LBE; Public Health, LBE; HHASC, LBE
- The project will target vulnerable, fuel poor residents with cold-related illnesses. It will seek to improve the health of the participants by making their homes more energy efficient.  - The project will collect health and energy data from the recipients of the energy efficiency measures and will create an evaluation framework capable of quantifying the effect of the measures on the recipients' health.
- Funding will be sourced to run the Health and Housing Project.
Health and Housing Project