



# Energy Efficiency Best Practice in Housing Hard to Treat Homes & Fuel Poverty



## Briefing for Social Housing Landlords

### Introduction

The standard of energy efficiency for much of our national stock of dwellings is relatively poor. The average SAP rating for UK households is just over 50. Around 5% have a SAP rating of 20 or less.

The SAP rating is closely related to the cost of space and water heating:

SAP rating	Typical space and water heating costs for a semi-detached property
25	£700
50	£400
75	£240
100	£150

### What is Fuel poverty?

Fuel poverty is the inability to heat the home to an acceptable standard at a reasonable cost.

Households are defined as fuel poor if, in order to maintain a satisfactory heating regime, families need to spend more than 10% of their income<sup>1</sup> on all household fuels.

Many households are in fuel poverty – see the table below. A higher percentage in private rented and local authority accommodation are in fuel poverty compared to those in housing association accommodation and owner occupiers. Also, a higher percentage of elderly households are in fuel poverty compared to other household types.

	Number and (percentage) of households in fuel poverty	Source / Comment
England	1.7 million (8.4%)	DTI
Scotland	738,000 (35%)	Scottish Executive
Wales	220,000 (19.0%)	Estimated figure given in Welsh House Condition Survey Report 1998. Better data is expected late 2004/2005
Northern Ireland	203,000 (33%)	NI Department for Social Development, Housing Policy Branch

### What is a 'Hard to Treat' (HTT) home?

The Hard to Treat subgroup of the 'Energy Efficiency Partnership for Homes' (EEPH) Fuel Poverty working group define 'hard to treat' properties as homes that, for a variety of reasons, cannot accommodate 'staple' energy efficiency measures offered under schemes such as Warm Front in England.

HTT homes are often inhabited by fuel poor families. They may include: homes with solid walls; homes with no loft space; homes without a connection to a low cost fuel such as oil or gas; and homes where, for technical or practical reasons, staple energy efficiency measures cannot be fitted. Because of high heating bills associated with HTT homes, families who would otherwise cope relatively well in a more energy efficient home could find themselves in fuel poverty.

Clearly the issues of fuel poverty and hard to treat dwellings are closely linked.

<sup>1</sup> There is debate about the definition of 'income' in this context, e.g. should it be full income including any benefits, basic income or disposable income. Data in this note assumes full income.

### What are the consequences of HTT homes?

Inadequate heating can be harmful for both occupants and the fabric of the dwelling. Properties affected tend to be older, solid walled dwellings which are more prone to moisture related problems such as condensation and rising damp. The main problems are:

- Damp conditions, made worse by inadequate heating, resulting in mould growth on cold surfaces and an increased risk of dry rot and attack from wood boring insects - leading to high long term maintenance costs



- Furnishings and possessions can suffer damage from mould or insect attack - requiring more frequent replacement and increasing financial pressures for those in fuel poverty
- Cold, damp living conditions can have an adverse effect on occupants' health. The 1996 English House Condition Survey<sup>2</sup> data showed a clear link between poor SAP ratings and a range of conditions including chest problems, joint problems, eczema and mental problems (such as anxiety and depression)

### Dealing with HTT

A range of measures is available for improving energy efficiency and reducing running costs for occupants. Most landlords are familiar with the link between insulation levels, fuel type and running costs. But it is important not to overlook the benefits of a proper **ventilation strategy**. A failure to introduce controlled ventilation can cancel out many of the benefits of heating and insulation improvements, particularly if the refurbished property has been draught-stripped.

When deciding the most appropriate measures to apply it is important to maintain a broad perspective and look at the whole range of benefits of undertaking the work, rather than focussing on the usual cost-benefit analysis for each measure or package of measures. Clearly, any improvements to insulation levels or the introduction of more efficient heating systems will yield environmental benefits in terms of lower carbon emissions. For fuel poor households the over-riding factor must be to maximise the reduction in fuel bills. But there are a number of benefits which should not be overlooked.

Benefits to the occupant	Benefits to the landlord
Lower fuel bills and more comfortable living conditions	Increased value of housing stock
Better indoor air quality leading to fewer health problems	Lower maintenance costs
Less damage to possessions from damp and mould	Happier tenants leading to fewer voids and defaults on rental payments

<sup>2</sup>The latest data available - the 2001 EHCS report does not contain data related to living conditions and health

### For more information and guidance on funding

The Hard to Treat sub-group of the EEPHs Fuel Poverty working group is developing web-based guidance on the range of measures available. It compares costs of measures, fuel savings and running costs to enable informed choices to be made.

There are a number of grant schemes that landlords may be able to take advantage of. Some, such as the EST's Community Energy Programme, are targeted at particular technologies, whereas others are targeted at specific groups of people.

Information and advice on grants in your area can be obtained by calling the network of energy advice centres on 0800 512 012, or from the Practical Help website [www.practicalhelp.org.uk](http://www.practicalhelp.org.uk)

The following links may also provide useful information:

[www.saveenergy.co.uk/whatto/grants.cfm](http://www.saveenergy.co.uk/whatto/grants.cfm)

[www.housing.wales.gov.uk/](http://www.housing.wales.gov.uk/) select 'Energy' from list of options

[www.est.org.uk/solar/](http://www.est.org.uk/solar/)

[www.eaga.co.uk/](http://www.eaga.co.uk/) select 'Grants available' and follow links

[www.house.co.uk/HELP](http://www.house.co.uk/HELP) - a British Gas initiative - follow the link for 'social housing provider information'

[www.nea.org.uk/](http://www.nea.org.uk/) - various pages related to fuel poverty

<http://www.energy-efficiency.org/>

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