



# Affordable warmth

A practical guide to addressing heating and energy efficiency in your community

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### Getting started

With the rising cost of energy, many rural households are struggling to keep their homes warm in winter. This Community Guide provides information about how your community can address heating and energy efficiency.

### What's involved

Understanding the significance of affordable warmth to your community and working with others to develop actions, access resources and deliver warmer homes in your area.

Affordable warmth is the ability to heat a home to an adequate level for household comfort and health without developing a debt as a result.

## What is affordable warmth?

Affordable warmth is the ability to heat a home to an adequate level for household comfort and health without developing debt as a result. The lack of affordable warmth is known as fuel poverty.

Before July 2013, the Government used the term fuel poverty to describe households that spent more than 10% of their income on heating. The definition of fuel poverty changed in 2013 – see page 3.

With the rising cost of energy, more and more people struggle to afford heating costs. Living in cold homes impacts on people's physical and mental wellbeing, damaging people's health and affecting their quality of life. The elderly, children and those with a disability or long-term illness are especially vulnerable.

There are three main causes of fuel poverty:

- Poor energy efficiency in the home
- High energy prices
- Low household income

In 2010, the number of fuel poor households in England was estimated at around 3.5 million, around 16.4% of all households. High fuel costs and cold winters exacerbate the problem. It was estimated that for every 1% increase in fuel prices, another 40,000 households entered fuel poverty.

Under the new definition of fuel poverty, the number of fuel poor households in England had fallen to 2.39 million in 2011. The Government said the decrease in fuel poverty in England between 2010 and 2011 was likely to be the result of a reduction in energy use, through improvements in the energy efficiency of housing. This offset the price increases seen in 2011.

Improving the energy efficiency of a home can deliver affordable warmth to households. Houses are warmer, fuel bills are reduced and carbon emissions are lower, which helps tackle climate change.

**IN ENGLAND  
2.39 MILLION  
HOUSEHOLDS  
ARE IN FUEL  
POVERTY**



### Communicating Affordable Warmth

When developing community projects and actions, steer away from using the national terminology of 'fuel poverty' and develop more empowering statements such as 'affordable warmth', 'warm homes' or 'warm zones' to encourage participation and avoid stigma.

Communicating the wider community and economic benefits is also important - including saving money, reducing fuel bills, improving health and reducing carbon emissions.



## Measuring fuel poverty



In July 2013, the Government set out a new definition of fuel poverty, which it plans to adopt.

Under the Low Income High Cost definition, a household is considered to be fuel poor where:

They have required fuel costs that are above average (the national median level)

Were they to spend that amount, they would be left with a residual income below the official poverty line.

The Low Income High Cost measure consists of two parts:

1. The number of households that have both low incomes and high fuel costs.

2. The depth of fuel poverty amongst these households. This is measured in terms of a fuel poverty gap, which represents the difference between the modelled fuel bill for each household, and the reasonable cost threshold for the household. This is summed for all households that have both low income and high costs to give an aggregate fuel poverty gap.

For a detailed explanation of how to calculate the low income high cost headcount and fuel poverty gap, please see Annex A in the latest fuel poverty report:

[www.gov.uk/government/organisations/department-of-energy-climatechange/series/fuel-poverty-statistics](http://www.gov.uk/government/organisations/department-of-energy-climatechange/series/fuel-poverty-statistics)

**CHECK WITH YOUR ENERGY SUPPLIER IF YOU ARE STRUGGLING TO PAY FUEL BILLS**



**Quick tips for saving energy, reducing fuel bills and support with fuel debt**

Small changes such as turning the TV off rather than leaving it on stand-by, turning lights off when not needed and using washing machines and dishwashers when they are fully loaded can make a big difference.

Improve the energy efficiency of your home with loft and cavity wall insulation. Homes with solid walls and hard to treat cavities may be able to access financial support through Energy Company Obligation. See Government policy on page 6.

Check you are on the best energy tariff and consider switching energy companies to get a better deal.

Join or set up a community early oil buying scheme to save money on heating oil purchases. Also, buying heating oil in late summer or autumn can reduce the cost and ensure you are prepared for winter.

Check with your energy supplier if you are struggling to pay fuel bills – many can offer support to vulnerable customers.

Contact your local Citizens Advice Bureau for benefit entitlement checks and advice on debt.

## Why is affordable warmth important?

Promoting affordable warmth and tackling fuel poverty is important because the impact of cold homes on health and well being is significant.

Many households are faced with a 'Heat or Eat' crisis where they are forced to choose to put the heating on to warm their homes or use the money for food.

Multiple objectives can be achieved by addressing affordable warmth in

communities including: improving health and wellbeing to reduce the burden on health services and improving the housing stock with energy efficiency measures to make homes warmer and reduce fuel bills.



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### Factors affecting affordable warmth in rural communities

Proportionally more households in rural areas are in fuel poverty than the national average. In 2010, around 18% of households in rural areas were in fuel poverty compared with 16% of those in urban.

#### Three factors make rural fuel poverty difference to urban fuel poverty:

1. Rural homes are less energy efficient: a third of rural households are pre-1930s properties of solid wall construction which makes them very energy inefficient – 35% of household heat can be lost through uninsulated walls. Solid

wall homes are more expensive to insulate than homes with cavity walls.

2. Many rural homes face higher off mains gas fuel costs: 36% of rural households do not have mains gas and are reliant on fuels such as electric heating, heating oil, LPG and solid fuel (e.g. coal) to heat their homes which can be more expensive.
3. Lower than average rural wages: there are significant pockets of poverty in rural areas where people are dependent on low average wages and basic pensions or seasonal employment.



## Government policy

The Government offers financial support for the most vulnerable households through the following schemes:

- **Warm Home Discount**  
Participating energy suppliers help low income and vulnerable households meet energy costs. ([www.gov.uk/the-warm-home-discount-scheme/overview](http://www.gov.uk/the-warm-home-discount-scheme/overview))
- **Winter Fuel Payment**  
Annual payment of up to £300 for pensioner households. ([www.gov.uk/winter-fuel-payment/overview](http://www.gov.uk/winter-fuel-payment/overview))
- **Cold Weather Payment**  
Payment during periods of severely cold weather to pensioners who receive pension credit or people on income-related benefits who meet certain criteria. ([www.gov.uk/cold-weather-payment/overview](http://www.gov.uk/cold-weather-payment/overview))
- **Energy Company Obligation (ECO)**  
Is an obligation on the 'Big 6' energy providers to deliver measures to low income households, vulnerable customers and homeowners living in older properties. £1.3 billion is available every year for energy efficient improvements. There are three obligations under the ECO
- **Carbon Saving Community Obligation**  
This provides insulation measures to households in specified areas of low income. It also makes sure that 15% of each supplier's obligation is used to upgrade more hard to reach, low income households in rural areas



- **Carbon Saving Obligation**  
This covers the installation of measures such as solid wall and hard-to-treat cavity wall insulation which ordinarily can't be financed solely through Green Deal
- **Affordable Warmth Obligation**  
This provides heating and insulation measures to consumers living in private tenure properties that receive particular means-tested benefits. (See page 6)



### Home energy check

The home energy check is an online tool providing energy efficiency advice tailored to your home.

[hec.calor.co.uk](http://hec.calor.co.uk)

## Help from your energy supplier: the Energy Company Policy

Households may be able to get help towards energy saving improvements to their homes if they are on certain benefits and own or privately rent their homes. Households may get all or part of the cost of:

- Loft or cavity wall insulation
- Boiler repairs or replacements
- Income Support – plus one of the extra conditions below
- Income-based Jobseeker's Allowance – plus one of the extra conditions below
- Income-related Employment and Support Allowance – plus the support or work related element, or one of the extra conditions below

### Eligibility

You must own your property or rent it privately and have the owner's permission to do the work. You must receive one of the following benefits:

- Pension Credit
- Child Tax Credit (and your income is £15,860 or less)
- Working Tax Credit (and your income is £15,860 or less) – plus one of the extra conditions below

### Extra conditions

For certain benefits, one of the following must also apply:

- You're responsible for a child under 16 (or under 20 if they're in education or training)
- You get Disabled Child Premium
- You get Disability Premium
- You get Pensioner Premium
- You're 60 or over (only if you get Working Tax Credit)



**Contact the Energy Saving Advice Service to find out what help you can get – 0300 123 1234.**

**Case studies.** There are many things you can do to help deliver affordable warmth in your community, such as running home energy efficiency campaigns, co-ordinating a heating oil buying club or exploring renewable heat solutions.

## Case study 1: Oxfordshire Bulk Oil Buying Scheme – Oxfordshire Rural Community Council



Oxfordshire Rural Community Council (ORCC) has set up a community-based countywide oil buying syndicate. The aim of the syndicate is to reduce the cost of heating oil to communities by combining orders into one purchase and

Members can save an average of £50 on a 1,000 litre delivery.

negotiating the best possible price. It also aims to co-ordinate oil deliveries across the whole county in a streamlined way to minimise the carbon footprint and reduce congestion on rural roads. The scheme is administered by ORCC Trading Ltd, a not for profit enterprise.

There are currently over 1,000 members of the buying scheme and 38 community co-ordinators. Volunteer

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community co-ordinators gather orders from members in their local areas and send to ORCC Trading Ltd, who in turn negotiates with oil suppliers on their members' behalf to obtain the best price for a bulk order. Members can save an average of £50 on a 1,000 litre delivery.

**For further information:**  
[www.oxonrcc.org.uk/home/  
bulk-oil-buying-scheme](http://www.oxonrcc.org.uk/home/bulk-oil-buying-scheme)

## Case study 2: Rural Energy Champions – National Energy Action and DECC



An Energy Champion is someone who has the knowledge and skills to help others in their communities to use energy in the most socially conscious and environmentally friendly way.

NEA, with support from DECC, developed an energy champions initiative which sought to empower rural households without mains gas to achieve warmer, healthier and more energy efficient homes.

An Energy Champion is someone who has the knowledge and skills to help others in their communities to use energy in the most socially conscious and environmentally friendly way. In short, someone who can enable others to improve the energy efficiency of their homes, save money on their energy supplies and potentially save carbon.

NEA worked with partners in five areas to recruit 47 members of the public to become energy champions. Champions were recruited through local newsletter articles and community events.

They were trained to offer basic advice to local people in community settings (rather than in their homes to avoid security issues and the need for CRB checks). They were also provided with a simple information and signposting resource to help provide basic energy advice and to prompt referral onto other services.

Champions used a range of techniques including working with a local authority to distribute information, undertaking thermal imaging of properties and using social media to promote energy efficiency measures.

**For further information, visit [www.nea.org.uk](http://www.nea.org.uk)**

**47 PEOPLE  
HAVE BEEN  
RECRUITED AS  
RURAL ENERGY  
CHAMPIONS**

## Case study 3: Warm at Home – West Berkshire local authority and voluntary sector partnership



Warm in West Berkshire was funded by the Department of Health's 'Warm Homes, Healthy People' initiative.

It involved a range of activities to improve public health and reduce death and morbidity amongst older and more vulnerable people.

The programme was delivered in partnership between West Berkshire Council, NHS Berkshire West, Community Council for Berkshire, West Berkshire Citizens Advice Bureau and the Volunteer Centre West Berkshire.

The aim of the programme was

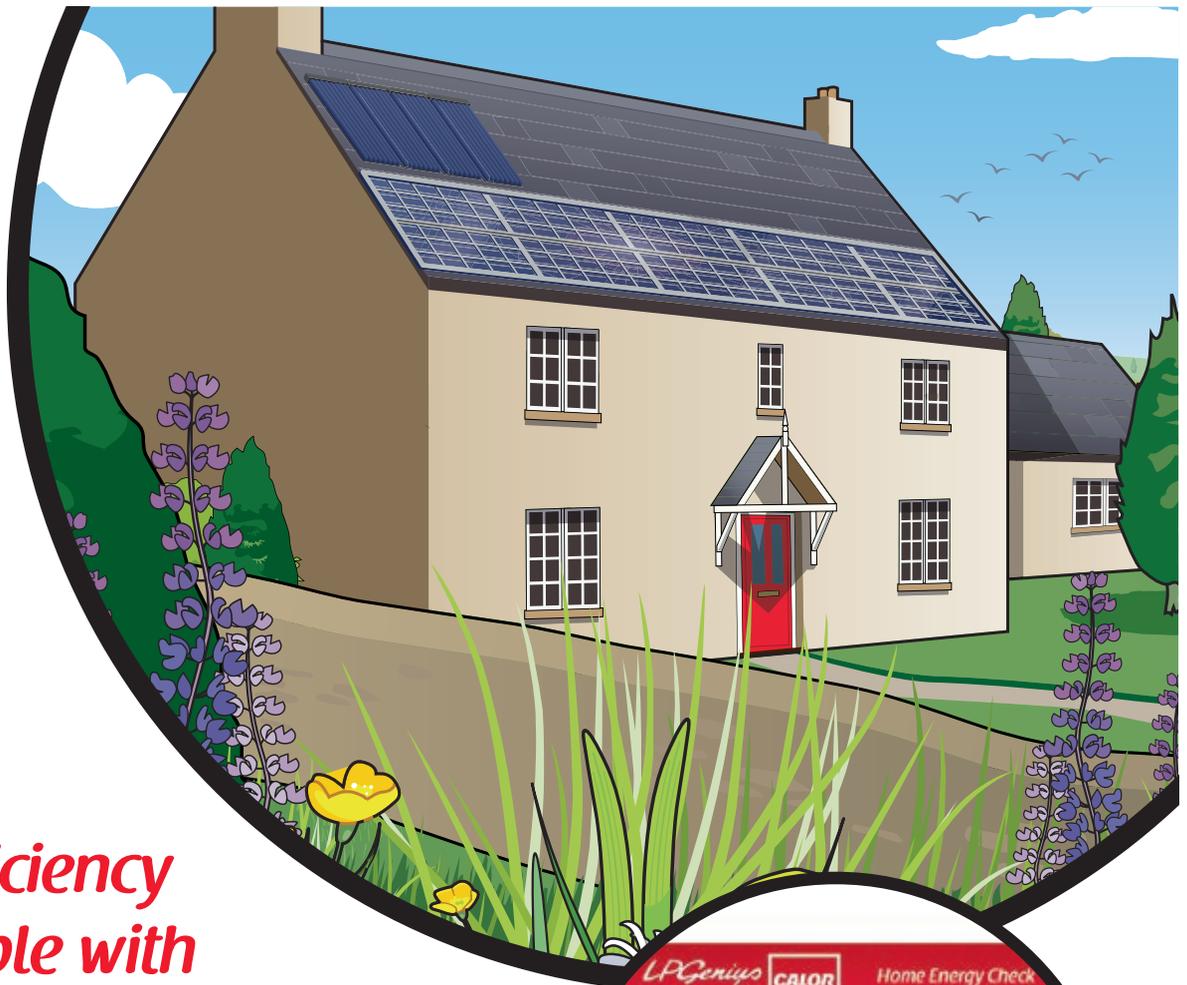
to introduce a range of tools or services that would engage with the target audience and provide essential advice on maintaining an affordably warm home.

Drop-in advice sessions were held at a number of Children's Centres, targeting families with children who may be at risk of health problems caused by dampness and cold homes. These sessions were extremely popular and allowed specialist advisers to reach a key target group when they had a few moments away from their childcare responsibilities.

'Warm at Home' is a smart-phone app that provides

information on keeping warm, saving money and staying healthy over winter. The app signposts people to the key sources of up-to-date information on the internet, such as the NHS Live Well website, accessible directly from within the app.

Other projects included membership of the CCB Oil Club with advice tailored for people using oil to heat their home, 'In Case of Emergency' Drivers who can deliver essential supplies to people cut-off by severe weather and advice on maximising benefits and avoiding debt associated with high energy bills.



## Energy efficiency made simple with Calor's Home Energy Check

Whether you're looking at home improvements, want to cut carbon, or are simply interested in reducing your energy bills, Calor's Home Energy Check is the place to start. Our online tool, powered by the Energy Saving Trust, can help you plan energy efficiency improvements specifically tailored to your home.

### Discover how you can save money on your energy bills and become more energy efficient

1. Visit [hec.calor.co.uk](http://hec.calor.co.uk)
2. Answer some simple questions about your home, lifestyle and energy preferences
3. We'll provide you with a free energy efficiency report for your home and suggest improvements to help you save energy and money!



Find out how much you can  
save today at [hec.calor.co.uk](http://hec.calor.co.uk)



The Calor Home Energy Check is a unique tool backed by the expertise of the Energy Saving Trust. Results are indicative of potential savings based on your answers and some common assumptions. Actual savings will depend on many factors.

## Further information and support

Information and help is available on energy efficiency and fuel poverty.

Good places to start:

- **Local authorities**  
Your local authority may have an energy/fuel poverty and/or climate change officer who may be able to help with information and advice. If not, the housing officer has responsibility for energy efficiency and fuel poverty within their remit
- **National Energy Action (NEA)**  
[www.nea.org.uk](http://www.nea.org.uk)  
NEA is a national charity whose mission is to ensure that everyone in the UK can afford to meet their energy needs in the home, sufficient for health, comfort and well being. NEA's website has a range of resources and advice to help communities tackle fuel poverty and a useful funding database profiling national and local grant schemes
- **Energy Saving Trust**  
[www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)  
The Energy Saving Trust is the UK's leading impartial organisation helping people to save energy and reduce carbon emissions. Its website has a range of tools and resources to help communities save energy and it also provides tailored advice to community groups
- **Energy Saving Advice Service**  
ESAS is part of the Energy Saving Trust and runs a dedicated telephone service offering impartial energy saving advice to homes and businesses. Contact 0300 123 1234
- **Citizens Advice**  
[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
Your local Citizens Advice Bureau can offer advice on fuel debt and debt issues. For more information and to find your local bureau visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- **Energy Suppliers**  
The larger energy suppliers can provide support and services to vulnerable customers. Contact suppliers direct to find out what support they offer customers
- **Home Heat Helpline**  
Provides advice to people worried about paying energy bills and keeping warm in winter. It also provides advice to low-income households in urgent need of heating help and advice. It is free to call and open 9am-6pm Monday to Fridays. Contact 0800 33 66 99



### The ACRE Network

ACRE members are charitable local development agencies, generally based at county level, which support and enable initiatives in rural communities.

Please visit the ACRE website for more information, including contact details of your nearest ACRE member.

[www.acre.org.uk](http://www.acre.org.uk)

# Community Guide

## Affordable warmth

## Who we are

Action with Communities in Rural England is the national umbrella body for the 38 charitable local development agencies who make up the ACRE Network.

Our vision is to champion vibrant, sustainable, inclusive and diverse rural communities by working in partnership with our members.

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### The Network

- employs approximately 1,000 staff with a variety of specialist skills
- engages in 1,300 different partnerships, including working with 58 different higher-tier local authorities
- has over 12,000 fee-paying members and
- reaches 40,000 grass roots contacts and organisations in the 11,000 rural communities across England

Our members have years of experience in finding innovative solutions to the challenges facing rural communities.

Advice and support is available on projects relating to housing; Neighbourhood and Community-Led Planning; transport, facilities and services; fuel poverty and energy generation; broadband; and community assets, such as village halls.

**For more information, or to find out how to contact your local ACRE member, please visit our website at [www.acre.org.uk](http://www.acre.org.uk)**



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