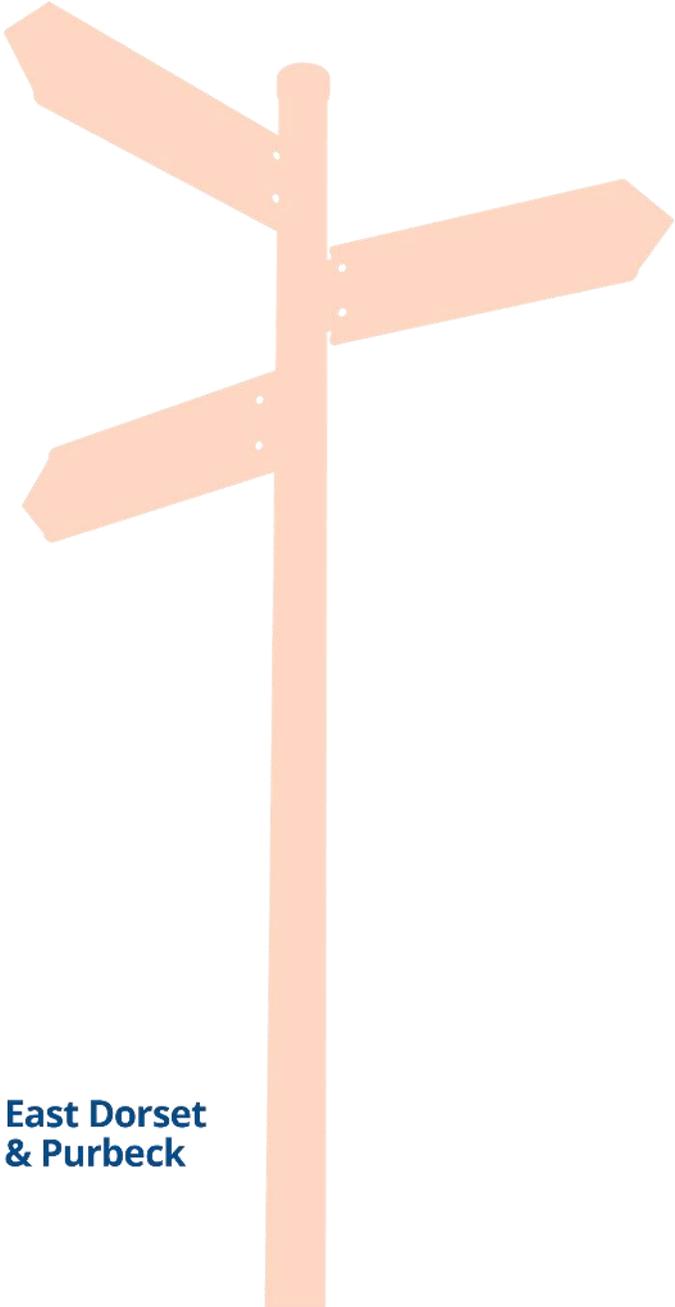


# **A Snapshot of social housing**

## **Energy efficiency and fabric**





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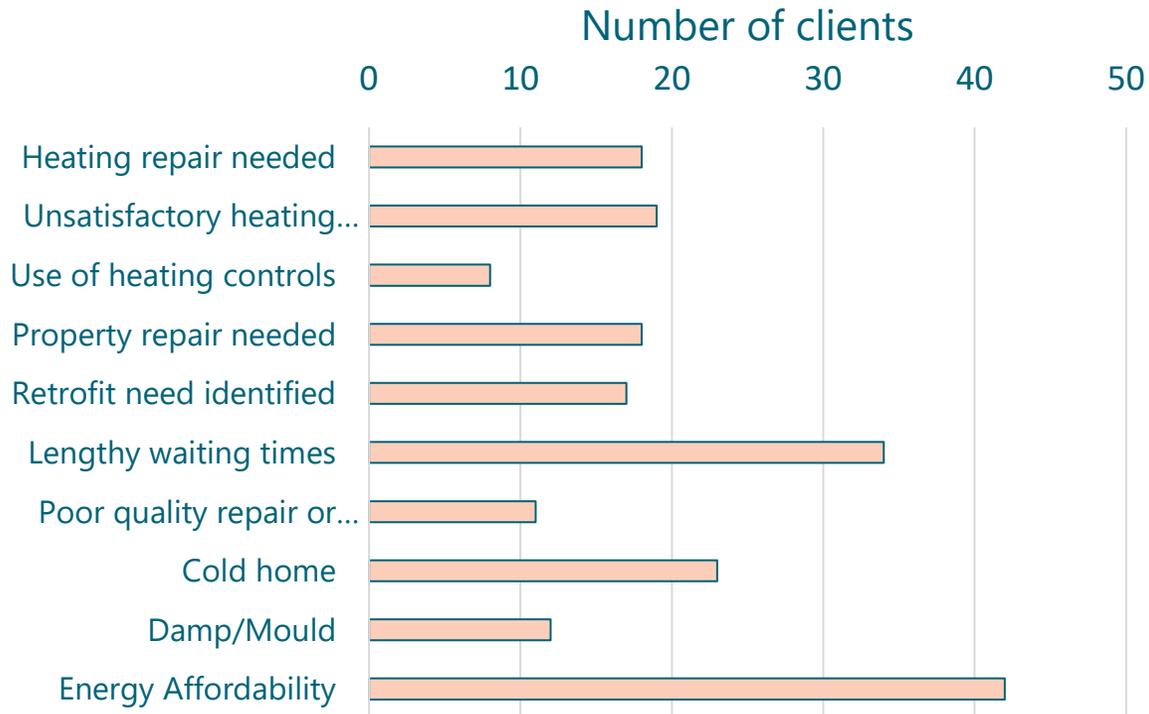
# The Snapshot

## **This study focusses on clients' problems relating to the condition and energy efficiency of their social housing:**

- It is based on 63 clients
- All tenants of social housing providers (SHPs) who had been advised during October - November 2021 and had problems with the fabric of their social housing or their heating system.
- Four out of five of the households in the study had one or more people with a disability or health condition.
- Problems were categorised and the home's Energy Performance Certificate (EPC) was recorded where available.
- Ten SHPs were contacted about their plans and priorities for upgrading the energy efficiency of their housing stock.

# The tenants' experience

- Ten different problems were identified with the fabric of the home or the heating system.
- Most of the 63 clients had more than one type of problem. Energy affordability and lengthy waiting times were the most common.



Occurrence of different problems according to type

## Energy affordability



- Energy affordability problems were experienced by nearly all clients and were primarily the result of low income.
- Poor energy efficiency also causes problems with affordability and this was a clear contributing factor for two thirds of all the clients.
- Affordability can be alleviated by promptly repairing broken heating systems and introducing a programme for retrofitting properties with poor energy efficiency.
- Citizens Advice has recommended<sup>1</sup> four steps the government could take to deal with the general cost of living challenge over the coming year, which has been caused mainly through the steep increase in the cost of energy.

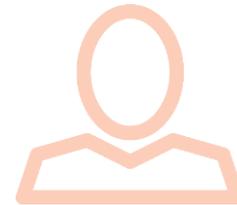
# Delays



- Delays are a key problem
- Over half of the clients problems were intensified by the lengthy wait before the SHP dealt with their housing needs.
- Frustration and despair is often experienced when problems continued over several years without any effective response.
- Ongoing waits of 2 and 3 years is common, with one client told there was a 4-year waiting list for a repair.
- 4 in 5 households included people who were vulnerable through having disabilities or a health condition.



Citizens Advice advisers described how difficult it can be to make contact with an SHP. Clients sometimes don't report a problem because they are exhausted by previous failed attempts to do so.

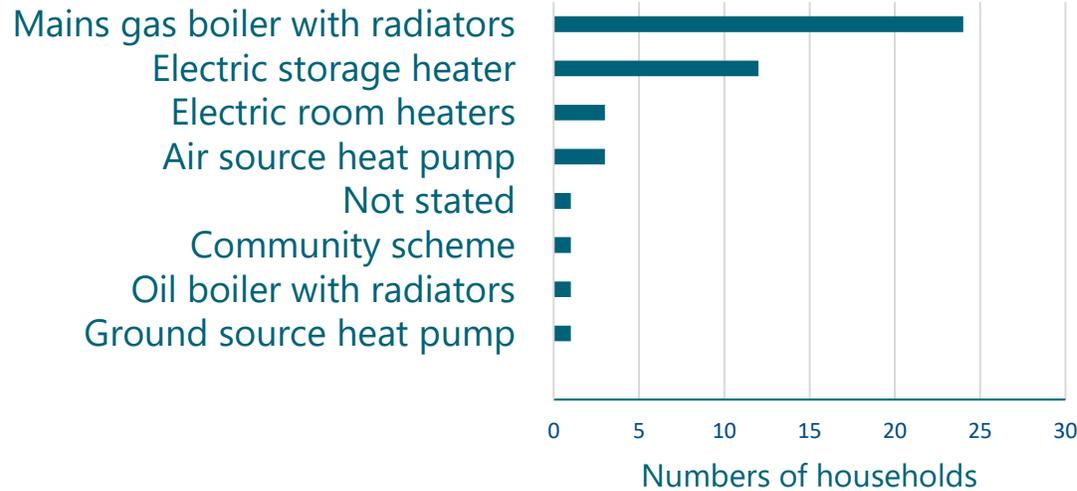


*Two years ago Paul was told by his SHP that there was a 4 year waiting list to get two missing doors replaced and fix a large draft from the front door. During this time Paul was suffering with his physical and mental health. In the meantime the advice was just to put a curtain up.*



*Two radiators in Abeni's property were not attached to the wall and her SHP didn't respond to her for over a year. Abeni also had a dependent child with physical health issues.*

Type of heating  
stated on Energy Performance Certificate



- **Old type storage heaters and portable electric heating appliances are very expensive to run.**
- **These systems are often in older properties with poor insulation, so energy efficiency is doubly compromised and costs can be very high.**
- **When a tenant is awaiting a heating repair it's common for the SHP to provide substitute fan heaters which are very expensive to use.**

*The thermostats on Steve's old storage heaters had stopped turning, so his home was very cold in freezing weather. The SHP took two years to deal with the repair.*

## Heating type



- Three in four households had an Energy Performance Certificate (EPC)
- A mains gas boiler was the most common type followed by electric storage heaters.
- One in four households without an EPC are likely to be in older properties, before EPCs became obligatory.
- Clients had problems with air and ground source heat pumps, which the government is encouraging in its drive towards net zero carbon.
- All heat pumps in the study were associated with very high running costs despite all of them being used in well insulated homes. When out of action, the client used fan heaters and a kettle to heat water.

**EPC assessments are not able to pick up on how well a particular heating system is working and give an unrealistic indication of the energy efficiency of a property**

# Use of heating controls



- Some problems with heating and high costs are the result of a tenant not using heating controls correctly.
- Simple advice on using the controls correctly can make a big improvement to the cost of heating and the comfort of a client's home.
- Tenants aren't always aware that some forms of heating, like fan heaters or other plug-in units, are expensive to run. They might choose to use these expensive forms instead of central heating, thinking they are saving money.

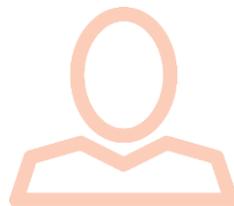
**Many of these problems could be prevented if SHPs gave tenants better information about their heating system and controls.**



Some clients are too nervous to adjust their heating controls. They need someone to show them what to do so they gain confidence and need written instructions.

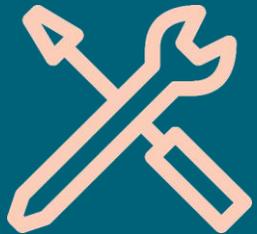


*Joan had a boiler for water and heating and she'd reported a fault with the thermostat to the SHP a year ago. The heating kept coming on during the summer so, to overcome this, she turned off the boiler completely and used an immersion heater for the water. Joan didn't know how to set this and resorted to turning it on and off manually, using more electricity than necessary.*



*Rashid's storage heaters didn't work so, over the winter, while waiting for replacement, the SHP gave him fan heaters which he didn't use because he feared the cost. When new storage heaters were eventually installed Rashid didn't know how to control them because he'd been given no instructions.*

# Recommendations to property service & housing officers



**Deal promptly with disrepair. Be more accessible to tenants and refrain from raising false expectations of improvements that can't be met.**



**Keep written instructions for the controls of all heating appliances in properties. Provide a copy to all tenants when they move in and demonstrate how the controls are used.**

# Energy efficiency and fuel poverty

## Improving energy efficiency

- Building regulations stipulate the levels of energy efficiency to which new homes should be built. Over the years the levels have increased and, from 2025, new regulations<sup>2</sup> will require all new homes in England to be ready for net zero emissions.
- Older homes are generally far less energy efficient than new. To give private renters some protection, their landlords (with few exceptions) must now ensure that all lettings have an EPC at band E or above, unless the necessary improvements to reach this band would cost more than £3,500.

**Social tenants do not have a minimum EPC banding protection.**

However, with some provisos, the government has committed<sup>3</sup> to:

- **upgrading fuel poor homes to EPC band C by 2030,**
- **consulting on phasing in higher minimum performance standards to ensure all homes meet EPC band C by 2035.**
- **considering setting a long-term regulatory standard for Social Housing.**



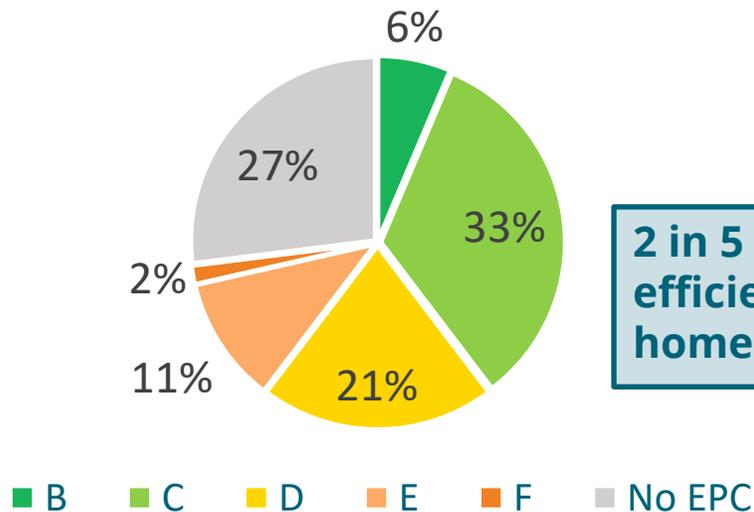
**With regulatory standards for minimum EPC banding on the horizon, many social landlords are in the process of reviewing their housing stock, making plans and implementing energy efficiency measures.**

# EPCs of the homes in the study

Over half of the EPCs had not been fully assessed - the energy efficiency of 46% of walls had been 'assumed', and 41% of roofs had either been 'assumed' or unassessed because they were said to be 'N/A'.

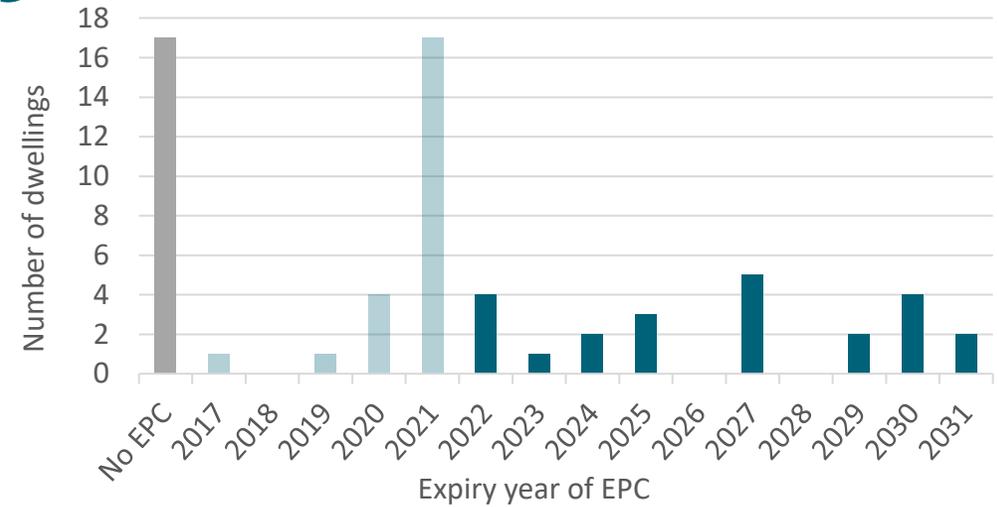
**You can't rely on an EPC banding to indicate how energy efficient an individual home is.**

EPC band of homes in the Study



2 in 5 clients with energy efficiency problems lived in a home with EPC band C or above.

When do the EPCs expire?

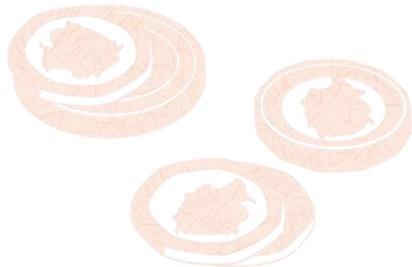


Half of the EPCs in the study had expired

One SHP recounted how they had mistakenly had a repeat EPC assessment done on a property 5 years after it had been built to a high standard at band B. The second assessor wrongly assumed it didn't have wall or floor insulation, nor did they notice the heating was by heat pump, awarding it band E.

# Fuel poverty

- **Households are generally said to be in 'fuel poverty' when they are living on a low income in a home which cannot be kept warm at reasonable cost.**
- **Fuel poverty can mean making a choice between energy and other essentials or falling into debt, with the accompanying negative impacts on health and wellbeing.**



The government has used different ways of defining fuel poverty over the years. In February 2021 the LILEE indicator was introduced, which finds a household to be fuel poor if it:

- has a residual income below the poverty line (after accounting for required fuel costs)  
*and*
- lives in a home that has an energy efficiency rating below band C.

This definition<sup>4</sup> is used when conducting surveys to provide statistics used by the government and others to target and track policies on fuel poverty.

**A household in a home with an energy efficiency band C or above is not considered to be in fuel poverty, whatever their income**

**Citizens Advice advisers identify clients in fuel poverty if its energy costs are over 10% of the household income, less any extra disability benefits that are claimed.**



# Recommendations to government



**Have better regulation of EPC assessors. Introduce an assessment of how well a property's heating system and controls are working, which is reported separately from the EPC.**



**In the definition of fuel poverty, remove the link to a low EPC banding.**

# Retrofitting for energy efficiency

## Principles for retrofitting social housing

SHPs have recently been able to compete for government funding to decarbonise their housing stock, with the competition being based upon the following key principles<sup>5</sup>:



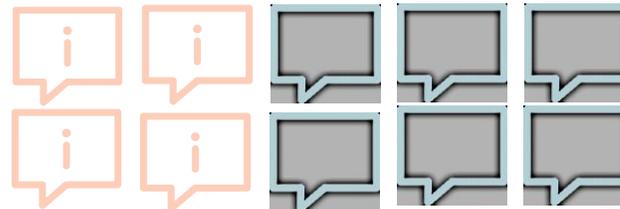
- **Worst First:** giving priority to improving the worst performing homes.



- **Fabric First:** ensuring that insulation and heat loss measures are prioritised over low carbon heating.



- **Lowest Regrets:** choosing measures that are unlikely to need further replacement on the journey to Net Zero.



Only four of the ten SHPs responded in any detail to our enquiries about their plans and policies for improving the energy efficiency of their stock.



- The four SHPs who responded said that they were in the process of reviewing the energy efficiency of all their housing stock, or had already done so. They indicated plans for improvement:
- One of the SHPs mentioned all three of the key principles as guiding their priorities, while one said it was dealing with the 'Worst First' and another the 'Fabric First'. The SHP that was being guided by 'Fabric First' was considering installing sensors and smart technology in homes where tenants had experienced damp and mould, so that they could offer a more proactive service.
- For properties below EPC band C with electric heating, one SHP had decided to fit gas heating, with PV systems on off-gas properties. While another SHP had opted to retrofit off-gas properties with air or ground source heat pumps.

# Barriers to better housing

- A client lived in an area where the SHP was carrying out energy efficiency measures. They were told they couldn't have the improvements because of their rent arrears.
- The client had financial problems and was struggling to pay a priority debt but was refused measures that would lower their energy costs.
- Should a client's history affect their priority for energy improvement measures?
- Another SHP said that although they had a principle of 'Fabric First', they were considering using residential data or a tenant's history to help target investment.

**SHP's should take a discriminatory approach, especially to those struggling financially and with rent arrears.**

**With more than 4 in 5 households in the study having at least one person with a disability or health condition, we became aware of the extra energy costs many incurred to keep their home warm enough and to run the appliances and devices that they needed. Poor energy efficiency impacted particularly harshly on these vulnerable households and, where everything else is equal, we suggest that SHPs might implement energy efficiency measures for them first.**

# Recommendations to directors of energy efficiency programmes



**When rolling out energy efficiency programmes, have policies based primarily on the condition of a property and don't disadvantage certain groups of tenants.**



**Where there is a choice of retrofitting different properties of equally evaluated requirements, start with properties occupied by occupants with high energy needs due to a disability.**

**Thank you to all the advisers whose evidence forms first alerted us to these problems and to the energy advisers whose clear casenotes and invaluable insights helped steer the course and the content of this study.**

**Thanks also to the SHPs who responded to our enquiries and helped us understand more about the work they are doing to increase the energy efficiency of their properties.**

## **Free, confidential advice. Whoever you are.**

**We help people find a way forward with their problems and campaign on big issues when their voices need to be heard.**

**We value diversity, champion equality and challenge discrimination and harassment.**

**We're here for everyone.**



## **References**

1. Citizens Advice, [How to protect consumers as energy prices rise](#), January 2022.
2. Gov.uk, [Net Zero Strategy: Build Back Greener](#) page 146, October 2021.
3. Gov.uk, [Net Zero Strategy: Build Back Greener](#) page 135 -136, October 2021.
4. Gov.uk, [Sustainable warmth: protecting vulnerable households in England](#) page 10 with footnote for definition of terms. February 2021.
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