

Scottish Borders Council

Fuel Poverty Delivery Plan 2013-16

Housing Strategy and Services
Chief Executives



CONTENTS

1. Introduction	1
2. Defining Fuel Poverty	2
What is Fuel Poverty?	2
Causes of Fuel Poverty	2
The Impact of Fuel Poverty	3
Achieving the Delivery Plan	4
3. Policy and Strategy Context	6
UK Government	6
Scottish Government	8
Scottish Borders Council	9
4. Key Issues in the Scottish Borders	13
5. Tackling Fuel Poverty in the Scottish Borders	19
Current/ Ongoing Work	19
To The Future	27
Partnership Working	30
6. Key Aims and Objectives	31
7. Appendices	33
Appendix 1 – Consultation	33
Appendix 2 – Action Plan	35
Appendix 3 – Actions relating to fuel Poverty from the LHS	38

TABLES AND FIGURES

Table 1: Single Outcome Agreement Outcomes and Performance Indicators

Table 2: Age of Housing stock 2009-2011 (%)

Table 3: National home energy rating (NHER) profile of stock (banded) 2009-2011

Table 4: Gross average weekly income in all full time workers

Table 5: Referrals to trusted schemes in the Scottish Borders

Table 6: Milestones for National Retrofit Programme

Figure 1: Fuel Poverty and Extreme Fuel Poverty (%)

Figure 2: Fuel Poverty by Tenure 2009-2011 (%)

Figure 3: Fuel Poverty by Rural/ Urban Classification

Figure 4: Fuel Poverty by Household Type 2009-2011 (%)

Figure 5: Fuel Price Indices in the Domestic Sector in Real Terms

Figure 6: Home Energy Advice Service Enquiries

Figure 7: Interactions between the Home Energy Scotland and Scottish Borders householders

1. Introduction

Fuel Poverty is a serious issue in Scotland, particularly in the Scottish Borders, where the rural nature of the area, the type of housing and the high proportion of elderly households, contributes to higher levels of fuel poverty than the Scottish average. The Scottish Government has set a target to ensure that by November 2016, so far as is reasonably practicable, people are not living in fuel poverty in Scotland.

This Fuel Poverty Delivery Plan considers recent research into fuel poverty both at a national and local level. It is clear that the level of fuel poor households is rising in the Scottish Borders, in common with the rest of Scotland. This plan intends to set out what can be done over the next three years and beyond to help alleviate fuel poverty wherever possible. The progress made in addressing fuel poverty in the Scottish Borders will be monitored and evaluated through the Local Housing Strategy and reported on annually.

In addition, this Delivery Plan takes into account recent Scottish Government guidance, published in 2009, on how to address fuel poverty.

The Delivery Plan intends to:

- Explain how current trends are likely to impact on households in the Scottish Borders.
- Identify the services and partnerships in place at present which contribute to alleviating fuel poverty.
- Set out key aims and actions which will help to reduce the number of households living in fuel poverty in the Scottish Borders.

2. Defining Fuel Poverty

What is Fuel Poverty?

The term fuel poverty is used to describe the inability of households to afford to heat the home to a satisfactory standard at a reasonable cost.

The Scottish Fuel Poverty Statement (August 2002) sets out the Scottish definition:

'A household is in fuel poverty if, in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its (net) income (including Housing Benefit or Income Support for Mortgage Interest) on all household fuel use (i.e. not just that for heating and hot water).'

Furthermore 'Extreme Fuel Poverty' can be defined as a household having to spend more than 20% of its income on fuel. The Fuel Poverty Statement produced in 2002 sets a target of eliminating fuel poverty by 2016.

A second definition from the UK Fuel Poverty Strategy (November 2001) excludes Housing Benefit or Income Support for Mortgage Interest from household income. Members of the 'Fuel Poverty Advisory Group', which advised the Scottish Executive on the production of the Fuel Poverty Statement argued that to include Housing Benefit and Income Support for Mortgage Interest as part of income is false in that householders cannot use this 'income' to pay for fuel.

A 'satisfactory heating regime' as recommended by the World Health Organisation is:

- For elderly and infirm households: This is 23°C in the living room and 18°C in other rooms, to be achieved for 16 hours in every 24 hours.
- For other households: This is 21°C in the living room and 18°C in other rooms for a period of 9 hours in every 24 hours, two hours in the morning and 7 hours in the evening (or 16 in 24 hours over the weekend).

The Scottish Fuel Poverty Forum published the Review of the Scottish Governments Fuel Poverty Strategy, Interim Report in May 2012. The report recommended that the current definition of fuel poverty should be used for its simplicity and ability to capture all fuel poor.

Causes of Fuel Poverty

Three main factors influence whether a household is in fuel poverty:

- **Household Income** – The costs of heating a property form a greater proportion of total income for those on low incomes.

- **Fuel Costs** – Higher prices reduce the affordability of fuel. Prices of different types of fuels can vary considerably, as can the availability of different fuels in different areas, and of different types of heating systems. This affects the ability of consumers to exercise choice. It should be noted that even with high levels of investment in energy efficiency measures, the recent upward trend in fuel prices has pushed many families back into fuel poverty.
- **Energy Efficiency** – The thermal quality of the building and the efficiency of the heating source determine the amount of energy that must be purchased to heat the home adequately.¹

Of these, it is the third (energy efficiency) which the Scottish Government Policy can influence the most. Measures such as low cost insulation and gas heating systems are among the most cost-effective means of increasing household energy efficiency and reducing fuel bills.

In addition to the three main factors there are other factors that can contribute to fuel poverty, these are:

- **The presence of dampness** – The presence of dampness in homes is often related to the energy efficiency of the property, and damp housing is also linked to some health conditions.
- **Under-occupation** – Many households on low incomes can live in larger houses which are more expensive to heat.
- **Individual circumstances** – Someone who retires from work or someone who stops work to have a baby can see a fall in their income and increased time spent in the home. The deterioration of a property can cause the energy efficiency of a property to fall. Fuel prices can change over time, and vary for different fuel types. This means that fuel poverty is not a static phenomenon, people can move in and out of fuel poverty when circumstances change.²

The Impact of Fuel Poverty

Fuel poverty has a negative impact on individuals, households and communities and can cause distress, discomfort, ill health and debt. The effect on people's health is perhaps the most important and obvious effect of fuel poverty. Research indicates that there are 40,000 more deaths during the winter months in the UK than would be expected. Around 60 per cent of these deaths are attributable to the effects of living in a cold home.³

This is a result of the effects of cold on people's health. Illnesses such as influenza, heart disease and strokes are all exacerbated by cold, and cold homes can also promote the growth of fungi and of number of dust mites - often linked to conditions such as asthma. There is also evidence to suggest that cold homes can increase the time taken to recover from other illnesses.

¹Guidance to local authorities on Fuel Poverty, May 2009

² Scottish Fuel Poverty Statement 2002 <http://www.scotland.gov.uk/Publications/2002/08/15258/9951>

³ Joseph Rowntree Foundation, 2001

Those who are most vulnerable to fuel poverty and its effects are the very old, the very young and people with a disability or long-term illness. They tend to spend more time in the home and need to heat their homes for longer. Cold and damp housing can aggravate existing health problems and being unable to heat homes adequately can lead to:

- Respiratory disease to over 60s
- Heart Attacks
- Strokes
- Hypothermia
- Raised blood pressure
- Increased deaths from coronary thrombosis and other circulatory problems
- Exacerbation of respiratory conditions such as asthma to which children are at most risk
- Arthritis
- Mental health problems
- Lengthened recovery times

Fuel poverty, like most forms of exclusion, is also self-perpetuating. For instance, the health effects of living in a cold home negatively impacting upon children's educational attainment, in turn negatively impacting upon their future earning-potential, and thus making it more likely that they will themselves fall into fuel poverty, potentially having reliance on benefits and reduced economic productivity in the long term.

The effects of fuel poverty can be both direct and indirect, some of the indirect effects of fuel poverty are:

- If a higher proportion of the income is being spent on fuel this may lead to less being spent on other parts of the family budget i.e. food, leading to a poor diet.
- People ending up in fuel debt, potentially being disconnected, affecting their credit rating and making it difficult for future borrowing.
- Reduced participation in social and leisure activities.
- Overcrowding as families congregate in heated areas of the home.
- School or work absences due to ill health.

Achieving the Delivery Plan

The previous Fuel Poverty Implementation Plan was developed in 2009 and covered the period 2009-2014. There were five key objectives, these were:

- Improve the understanding of fuel poverty in the Scottish Borders in order that the Council can improve targeting of services.

- Provide ongoing fuel poverty advice and information to households in all tenures.
- Increase energy and fuel efficiency of housing in all tenures.
- Reduce the number of low income households living in fuel poverty.
- Work with partner organisations to reduce the number of households in the Scottish Borders living in fuel poverty.

In total there were 40 actions, and 90% of the previous actions were completed.

Key changes in policy related to tackling fuel poverty have meant that this is a crucial time for developing a new plan that will incorporate recent changes, for example the Green Deal and the Home Energy Efficiency Programmes for Scotland (formerly known as the National Retrofit Programme).

To tackle fuel poverty in the Scottish Borders, the key aims need to consider the three main causes of fuel poverty; household income, fuel costs and energy efficiency. The new objectives for the strategy will remain similar to the previous plan but the actions will be different, reflecting current policy/strategy and programmes.

- Continue to monitor fuel poverty in the Scottish Borders to improve targets.
- Provide good quality information and advice on fuel poverty and energy efficiency.
- To facilitate fuel poverty programmes in private sector and housing association properties.
- Improve access to information and advice to help maximise incomes.

These objectives relate directly to the causes of fuel poverty such as household income and energy efficiency, particularly the latter as the Council and its partners have greater control in improving the energy efficiency of housing stock. The council and its partners can also help ensure the uptake of benefits and income maximisation. The cost of fuel is generally outwith the council's control; nevertheless the council and its partners are committed to tackling fuel poverty and will work towards combating all three causes of fuel poverty.

3. Policy and Strategic Context

As already noted fuel poverty is a complex problem due to the multiplicity of contributing factors and the many possible effects it can have on an individual or household. As such, efforts to tackle fuel poverty will necessarily cut across many areas of legislation, policy and strategy.

A review of this policy and legislation was undertaken as it provides statutory obligations, targets and approaches that the Fuel Poverty Delivery Plan has to take into account and these have been incorporated into the Plan as appropriate.

UK Government

Green Deal

The Green Deal is a UK programme that has been designed to encourage householders and businesses to cover the costs of insulation works to their properties through a form of loan paid back via savings from lower energy bills. Aside from some support for more expensive insulation for solid walls through the Energy Company Obligation (ECO) other forms of subsidy will cease in December 2012, CERT and CESP have been replaced by ECO. The Green Deal was originally launched in October 2012, but the government re-launched it in the New Year. The Green Deal is intended to:

- Overcome the barriers presented by high up-front costs;
- Help develop a more commercial approach within the insulation industry, by underpinning the work of Green Deal providers who will assess, install and arrange finance for works;
- Focus on guaranteed savings for households with the cost of the loan repayment being less than the expected savings on fuel “the Golden Rule”;
- Allow a long payback period by attaching the loan to the property, rather than the current occupier, be equally accessible to tenants as well as owner occupiers;
- Be underpinned by a complex system of regulation, accreditation, warranties, and consumer protection to give customers reassurance and to ensure quality control;
- Provide some funding for vulnerable groups who are considered the highest priority so they have access to free basic insulation measures, but there are concerns that this won't be sufficient;
- Be a prelude to the introduction of regulation at a later date to require improvements, for example at change of ownership or tenancy.

Energy Company Obligation (ECO)

The Energy Company Obligation (ECO) will replace the existing Carbon Emissions Reduction Target (CERT) and Community Energy Saving Programme (CESP) after the introduction of the Green Deal in early 2013. Energy Company Obligation will integrate with the Green Deal, allowing supplier subsidy and Green Deal Finance to come together into one seamless offer to the consumer. The

Golden Rule, whereby expected savings from measures repay the costs, is key to Green Deal. There are some cases where the Golden Rule will not work but where there are strong policy reasons still to promote energy efficiency measures. The key mechanism to support in these cases will be a new Energy Company Obligation (ECO).

ECO will be entirely focussed on:

- The needs of the lower income and most vulnerable; and
- Those properties needing the next most cost-effective measures that do not meet the Golden Rule – for example, solid wall insulation (SWI).

ECO will not be like previous obligations with carbon goals able to be achieved across all households. From the outset, the targets will only be achieved within a certain householder group (lower income and vulnerable households where Green Deal is less likely to work) and/or with certain property types, such as those needing SWI.

Warm Homes Discount

The Warm Homes Discount (WHD) scheme came into operation on 1st April 2011. The scheme mandates domestic energy suppliers to provide approximately £1.13 billion of direct and indirect support arrangements to fuel poor customers over four years.

The WHD scheme is divided into four different elements: the Core Group, the Broader Group, Legacy Spend and Industry Initiatives:

- Core Group - Support under this category is due to be targeted at older poorer pensioner households.
- Broader Group - In addition to the Core Group, suppliers will be required to provide an annual rebate to a wider group of customers who are fuel poor or in a group at risk of fuel poverty.
- Legacy Spend - Under the scheme, suppliers have the option to continue to offer discounted/social tariffs or rebates to the types of vulnerable customers who have benefited from these under the Voluntary Agreement.
- Industry Initiatives - Suppliers can also choose to provide support through Industry Initiatives. Again each participating supplier will provide more information on this part of the scheme in the coming months.

For winter 2012 to 2013, households who are eligible could get a £130 discount on their electricity bill through the Warm Home Discount Scheme.

Scottish Government

Climate Change (Scotland) Act 2009

Scottish Borders Council recognises the commitment required by the Climate Change (Scotland) Act 2009. The legislation includes targets to reduce Scotland's emissions of greenhouse gases by 80 per cent by 2050, with an interim target for 2020 of at least 42 per cent reductions in emissions. It is estimated that around three-quarters of savings required to deliver the interim target could be delivered from housing – this requires substantial behavioural change as well as increasing home energy efficiency and moving to low carbon heat. The energy efficiency measures required to make a difference to the emissions targets require a step change in insulation of domestic buildings, including the insulation of all suitable cavity walls in Scotland and enhancement of all loft insulation where it is practical to do so.⁴ Given the type of area's housing stock, finding new and feasible ways to substantially increase energy efficiency in the Scottish Borders will be a challenging, yet critically important task over the next five years.

Scottish Sustainable Housing Strategy Consultation

Homes That Don't Cost The Earth, is the Scottish Government's draft sustainable housing strategy. The strategy sets out the vision for warm, high quality, affordable, low carbon homes and a housing sector that helps to establish a successful low carbon economy across Scotland. The strategy's objectives are to:

- deliver a step-change in provision of energy efficient homes to 2030 through retrofit and new build, as promised in the Infrastructure Investment Plan;
- ensure that no-one in Scotland has to live in fuel poverty, as far as practicable, by 2016;
- make a full contribution to the Climate Change Act targets, as set out in the Report on Proposals and Policies; and
- enable the refurbishment and house-building sectors to contribute to and benefit from Scotland's low carbon economy and to drive Scotland's future economic prosperity.

Scottish Borders Council submitted a response to the Scottish Government in regards to Scotland's Sustainable Housing Strategy Consultation in September 2012.

Energy Efficiency Standard for Social Housing

The Energy Efficiency Standard for Social Housing aims to improve the energy efficiency of social housing in Scotland. It will help to reduce energy consumption, fuel poverty and the emission of greenhouse gases. It will make a significant contribution to reducing carbon emissions by 42 per cent by 2020 and 80 per cent by 2050 in line with the requirements set out in the Climate Change (Scotland) Act 2009.

⁴Climate Change Delivery Plan, Scottish Government 2009

Scottish Fuel Poverty Forum

The Scottish Fuel Poverty Forum's remit is to work together to ensure that so far as is reasonably practicable, no-one is living in fuel poverty by 2016. Specifically it will:

- monitor the implementation of the Energy Assistance Package and the Home Insulation Scheme;
- advise Ministers on further actions required; and
- liaise with the Fuel Poverty Advisory Group for England to develop an appropriate link that will ensure Scottish interests are fed into reserved policy areas.

Scottish Borders Council

Local Housing Strategy

The Local Housing Strategy (LHS) is the key strategic document for addressing housing and housing related issues in an area. The LHS's vision for the Scottish Borders is that "every person in the Scottish Borders has a home which is secure, affordable, in good condition, energy efficient, where they can live independently and be part of a vibrant community".

The LHS has recently been redeveloped and covers the period 2012-2017. Tackling fuel poverty specifically is integral across many aspects of this Local Housing Strategy and specifically outcome 2 which states: 'People have better access to good quality, energy efficient homes'.

Community Planning Partnership

Tackling fuel poverty comes under the second theme, economy and infrastructure. The Scottish Fuel Poverty Forum in its recent report is keen to ensure that fuel poverty strategies are more strongly addressed in Community Planning Partnerships so that it is seen in its widest sense rather than solely contained within Local Housing Strategies.⁵ Tackling fuel poverty is a key priority for Scottish Borders Council and its Community Planning Partners.

Scottish Borders Community Planning Partnership works closely with partners for the benefit of people in the Borders. The key vision for the partnership is:

'To work in partnership with other key public, voluntary and private bodies together with communities and businesses to maintain and improve the quality of life and meet the needs of Borders residents and their communities through the delivery of high quality public services, projects, advocacy and other actions.'

⁵ Review of the Scottish Government's Fuel Poverty Strategy – Interim Report May 2012

After an assessment of relevant data, statistics, local information, public opinion, and the external context, the community planning partnership has organised its work around four key themes. A structured set of work programmes sits under each of these themes:

- Early intervention
- Economy and Infrastructure
- Place and Communities
- Public Services in the Future

The Community Planning Partnership has developed the Strategic Assessment for the Scottish Borders 2013, which ensures that the priorities are founded on a strong evidence base. On the basis of this evidence, addressing fuel poverty across the Borders has been identified as a priority for the Council at this time.

Single Outcome Agreement

The purpose of the Single Outcome Agreement is to specify the improvement priorities that have been identified for the Scottish Borders Community Planning Partnership and which focus the partnership on delivering better outcomes for the people of the Scottish Borders and Scotland. Through specific commitments made by Scottish Borders Council (SBC), Community Planning Partners (CPP) and the Scottish Government (SG), it sets out our joint commitment to the delivery of an agreed set of priority outcomes, based on the strategic conclusions from our Strategic Assessment undertaken in early 2013 and presents a range of outcome indicators that can be used to assess the impact of our actions and measure performance.

In April 2013, the Community Planning Strategic Board considered the Scottish Borders Strategic Assessment 2013 which drew some strategic conclusions about the priorities for the Borders and helped the Board to coalesce around a focused vision:

“By 2023, quality of life will have improved for those who are currently living within our most deprived communities, through a stronger economy and through targeted partnership action”.

There are three priorities that clearly contribute to a range of National Outcomes, as shown below:

Table 1: Scottish Borders priorities and National Outcomes

Scottish Borders priorities	National Outcomes
Grow our economy	01. We live in a Scotland that is the most attractive place to do business in Europe 02. We realise our full economic potential with more and better employment opportunities for our people
Reduce inequalities	05. Our children have the best start in life and are ready to succeed 07. We have tackled the significant inequalities in Scottish society 08. We have improved the life chances for young people and families at risk
Maximise the impact from the low carbon agenda	14. We reduce the local and global environmental impact of our consumption and production

Source: SBC Strategic Assessment

Fuel Poverty Activity fits into all three of these priorities.

Tackling Poverty and Financial Inclusion Strategy (currently under review)

The Council's 'Tackling Poverty and Financial Inclusion Strategy' sets out an action plan and commitments to achieve three objectives over the years 2010-2013:

- Reduce the number of households in the Scottish Borders currently in debt, or at risk of being in debt.
- Improve access to affordable and manageable financial services in order that households manage their money more efficiently.
- Improve access to information and advice to help maximise incomes.

The strategy is currently under review and is being redeveloped; the first draft will be available in March 2013. The Fuel Poverty Delivery Plan is being developed at a similar time so the links between the two are very strong.

Strategic Partnership Against Poverty

The Strategic Partnership Against Poverty (SPAP) is the main monitoring group for the delivery of the Tackling Poverty and Financial Inclusion Strategy and the Fuel Poverty Implementation Plan and was set up following discussions between Scottish Borders Council and local MSPs. The key aim of this group is to "reduce and prevent Poverty in Scottish Borders". Membership of the group includes representatives from all departments from Scottish Borders Councils, NHS Borders, the Citizens Advice Bureaux, Registered Social Landlords and the Department for Work and Pensions.

Draft Low Carbon Economic Strategy

Scottish Borders Council has developed a low carbon strategy for the period 2012-2032. The strategy is aimed at any organisation operating in the Scottish Borders which wishes to take part in the transition to a low carbon area. It is hoped that these partners will encompass government bodies, businesses, community and voluntary organisations and individuals. Scottish Borders Council is leading the development of this strategy and sees itself as having a multiple role in the low carbon transition. This Delivery Plan is committed to establishing key links with this strategy.

The Council wishes to 'Champion a Low Carbon Economy - to operate in a way that minimises carbon emissions and delivers economic growth and quality of life improvements.'

Along with Community Planning Partners, the aim of the draft strategy is to:

- Support residents to access assistance to reduce their personal carbon footprint including home energy efficiency, sustainable resource use and waste reduction;
- Support businesses in their move to become less carbon intensive in their operations, and also assistance to exploit low carbon business opportunities for instance in supply chains and new markets;
- Encourage a low carbon built environment that will reduce carbon emission through all phases of the building process;
- Reduce the need for travel and encouraging a shift to low carbon forms of transport;
- Ensure joined up development across the policy landscape, for example assisting health and social care to deliver carbon reductions.

4. Key Issues in the Scottish Borders

The figures for this section come from the results of the Scottish House Condition Survey, which samples a proportion of houses and householders in each local authority area in Scotland. As a result, the samples are used to estimate for all households, in this case for the level of fuel poverty experienced in Scotland. In 2013 the Home Analytics tool, developed in partnership with Scottish Government and the Energy Saving Trust will become available, and allow us to examine fuel poverty in more detail at a local level.

Figure 1 shows levels of fuel poverty and extreme fuel poverty in the Scottish Borders and Scotland. It clearly shows in all groupings there has been an increase; fuel poor and extreme fuel poor households in the Scottish Borders and Scotland. Fuel poverty has risen from 12% in the SHCS dataset for 2003-2006 to 22% in 2009-11. In the same period, extreme fuel poverty has almost doubled in the Scottish Borders from 8% to 15% compared with Scotland from 6% to 8%.

Figure 1: Fuel Poverty and Extreme Fuel Poverty (%)



Source: SHCS

Table 2 can go some way in explaining the higher levels of fuel poverty in the Scottish Borders compared with Scotland, the percentage of housing stock dating pre 1919 is much higher (33%) compared with Scotland (19%), this is the second highest proportion of pre-1919 properties in Scotland after Orkney. Older properties are harder to heat and more difficult to insulate.

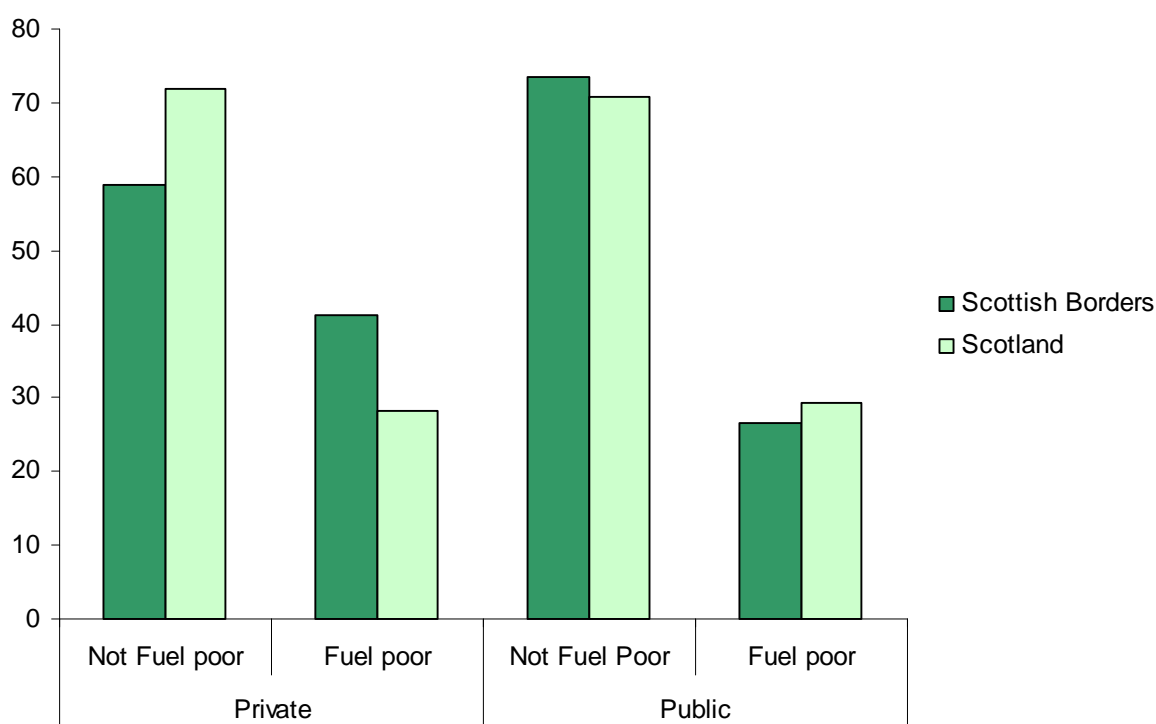
Table 2: Age of Housing stock 2009-2011 (%)

	pre-1919	1919-1944	1945-1964	1965-1982	post-1982
Scottish Borders	33	10	15	19	23
Scotland	19	13	23	23	22

Source: SHCS

Figure 2 shows the level of fuel poverty by tenure, this may be a surprise to some, as owner occupation is often perceived as the sector where the wealthiest households are found. The levels of fuel poverty were lowest amongst public sector properties. This could be partly because most public sector properties are more recently built, and therefore have a higher standard of insulation than older properties more commonly found in other tenures.

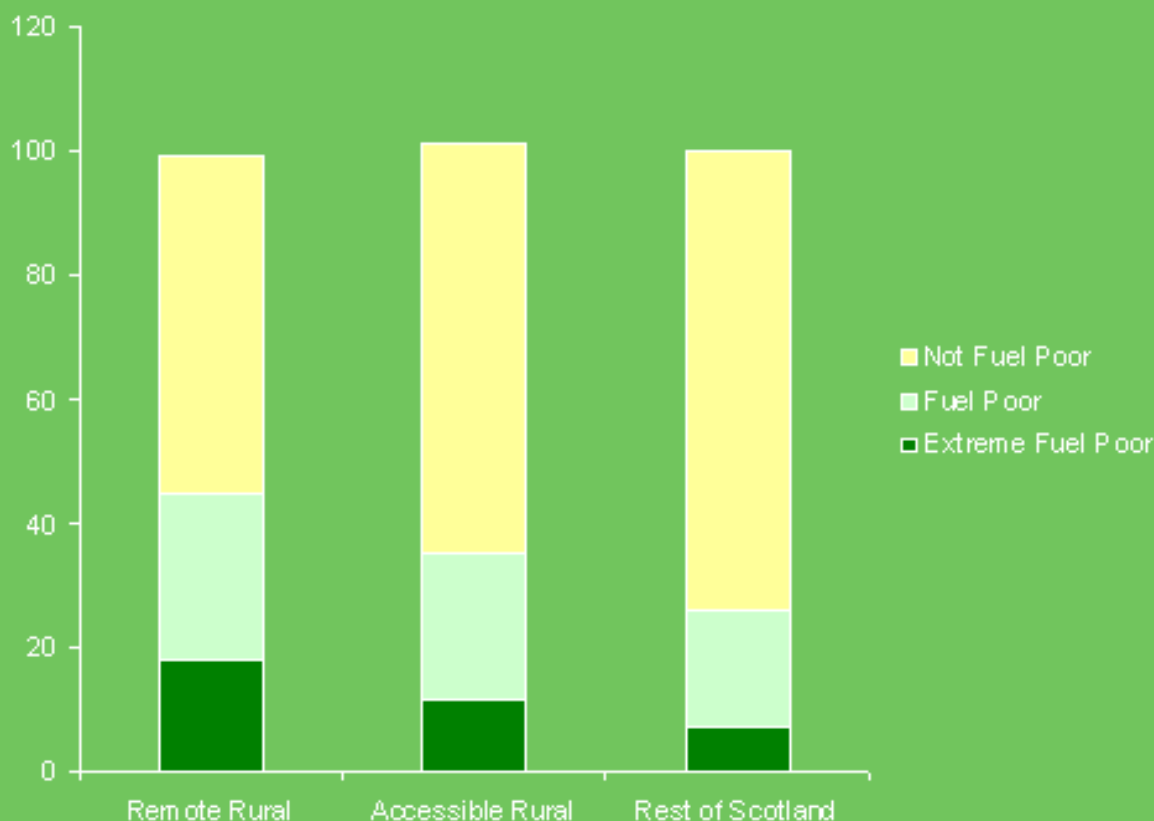
Figure 2: Fuel Poverty by Tenure 2009-2011 (%)



Source: SHCS

Figure 3 shows the proportion of households in rural Scotland which are classed as extreme fuel poor; it is more than double that of the proportion in the rest of Scotland. In addition, in the rest of Scotland 74 of households have been classed as 'not fuel poor' compared to 66% in accessible rural and 54% in remote rural Scotland. With the exception of some settlements, all of the Scottish Borders is classified as being rural under the Scottish Governments rural/ urban classifications.

Figure 3: Fuel Poverty by Rural/ Urban Classification



Source: Scottish House Condition Survey, 2010 Using Scottish Executive Urban Rural Classification 2009-2010)

Table 3 shows the profile of stock by National Home Energy Rating (NHER), which is determined by how energy efficient a house is, with 0 – 2 being poor, 3 – 7 being moderate and 8 – 10 being good. The Scottish Borders has a higher percentage of poor NHER rated properties (8%) compared with Scotland (3%) and a much lower percentage of good NHER rated properties (39%) compared with Scotland (61%). As already explained in table 1 (age of stock) the Scottish Borders has a higher level of stock pre 1919 which is harder to install energy efficiency measures, meaning that stock will have not have a good NHER rating as shown in table 3.

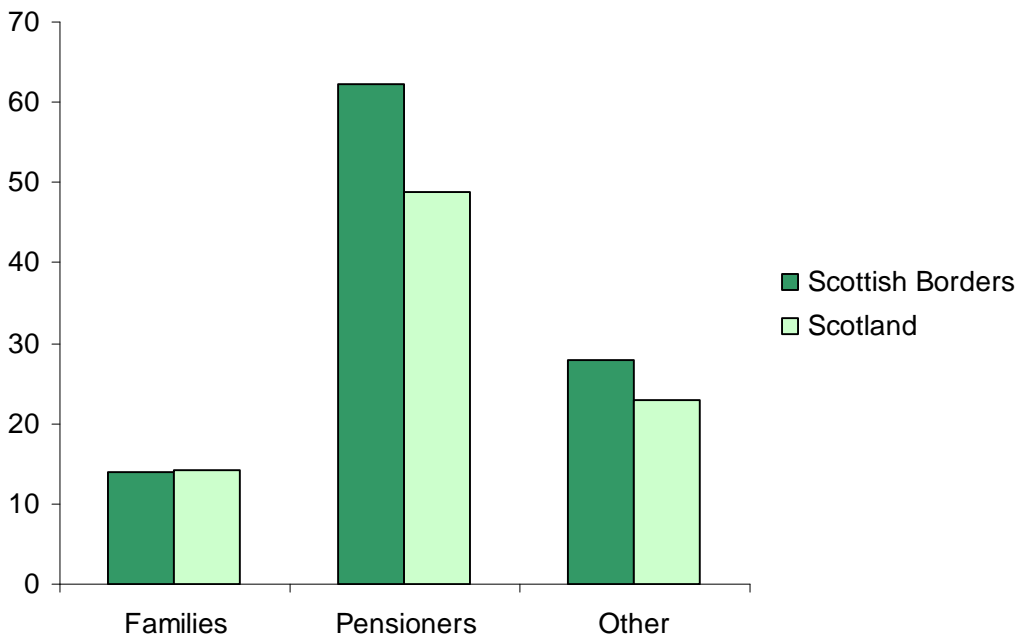
Table 3: National home energy rating (NHER) profile of stock (banded) 2009-2011

	0-2 (Poor)		3-6 (Moderate)		7-10 (Good)	
	000s	%	000s	%	000s	%
Scottish Borders	4	8	27	53	20	39
Scotland	74	3	857	36	1426	61

Source: SHCS

Figure 4 shows fuel poverty by household type, clearly showing pensioners are more at risk of suffering from fuel poverty, 63% compared with families, 17%.

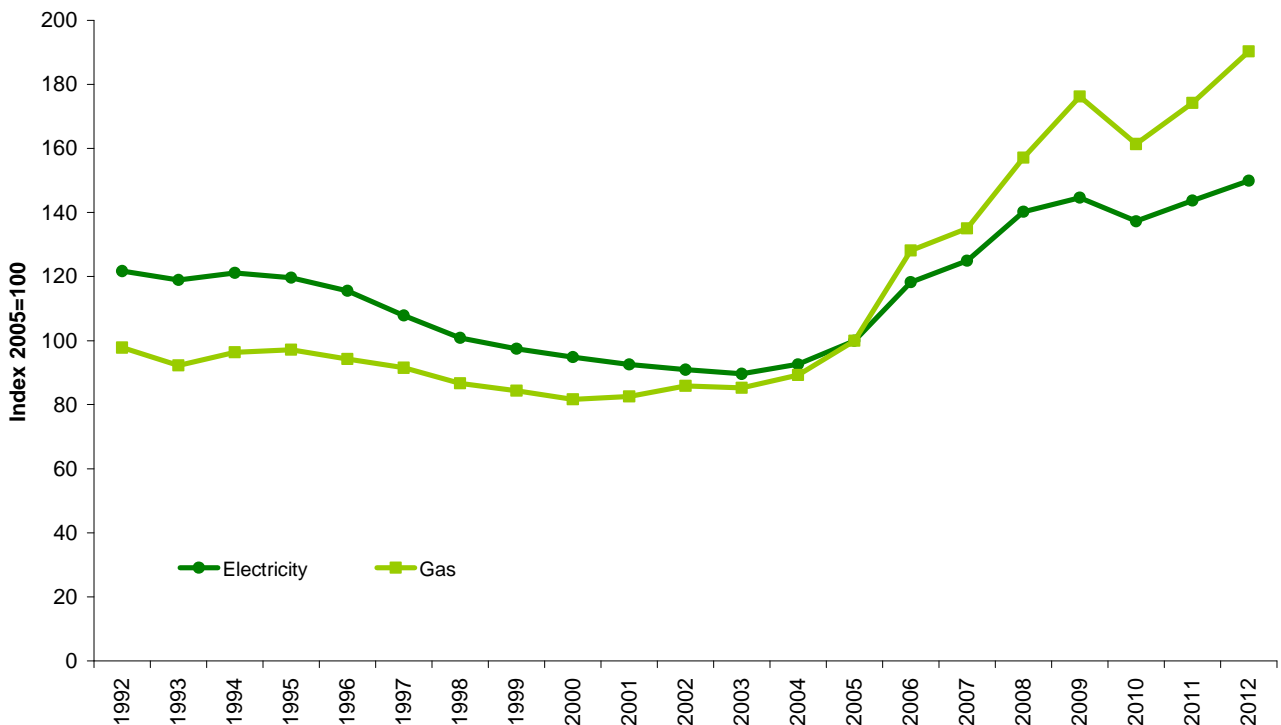
Figure 4: Fuel Poverty by Household Type 2009-11 (%)



Source: Scottish House Condition Survey

Figure 5 shows the increase in gas and electricity prices in the UK since 1991, clearly showing that since 2005 there has been a sharp increase in prices. This can go some way in explaining the increase in fuel poverty as the cost of gas and electricity has increased, so has fuel poverty.

Figure 5: Fuel Price Indices in the Domestic Sector in Real Terms 1991 – 2012



Source: Office for National Statistics

Table 4 shows the average weekly income across some of the local authorities. In 2011, the Scottish Borders had the lowest average weekly wage compared with all other local authorities in Scotland.

Table 4: Gross average weekly income in all full time workers

Local Authority	2007	2008	2009	2010	2011
Dumfries & Galloway	£403	£417	£434	£443	£427
East Lothian	£476	£473	£422	£481	£462
Edinburgh, City of	£488	£498	£514	£527	£530
Fife	£436	£436	£437	£453	£443
Highland	£406	£416	£451	£457	£452
Midlothian	£463	£457	£474	£490	£490
Scottish Borders	£381	£370	£381	£418	£398
West Lothian	£405	£422	£427	£443	£466
Scotland	£442	£463	£473	£488	£489

Source: ONS annual survey of hours and earnings - workplace analysis

Welfare Reform

The Coalition Government has targeted the welfare benefits budget with cuts in expenditure totalling £22 billion a year by 2014-15. Major changes have been implemented under the Welfare Reform Act 2012, which also set out the future restructure of the whole working age benefits system. This will likely cause an increase in the number of households in fuel poverty as households will face changes in their income. This will be caused by:

- Under occupancy - Restrictions will apply to council and housing association tenants living in houses larger than they need. A 14% reduction will apply if tenants are under-occupying by 1 bedroom and a 25% reduction will apply if they are under occupying by 2 or more bedrooms.
- Budgeting – households may struggle to budget their finances as benefits will be paid monthly rather than currently weekly and fortnightly.
- Increased turnover in housing – due to under occupancy some will need to move home and as a result may move from the social rented sector to the private rented sector, where properties are less energy efficient (figure 2).

Key Issues

The factors prevailing in the Scottish Borders as with many other rural areas in Scotland are related to the type and cost of heating, the type of housing stock and stock condition and the low wage economy. In the Scottish Borders many households have no access to mains gas supplies, so alternative heating systems are more expensive to run, such as electric storage heaters, oil and LPG central heating systems. There is more pre-1919 housing than the national average, so cavity wall insulation, one of the most cost-effective grant-supported energy efficiency measures is not an option for many households.

Household Income

- The Scottish Borders has the lowest average weekly income in the whole of Scotland.
- Welfare reform will impact household income which could increase those at risk of fuel poverty

Fuel Costs

- Gas and electricity prices have risen dramatically since 2005 pushing more people into fuel poverty.

Energy Efficiency

- The Scottish Borders has a higher percentage of pre 1919 properties which are harder to heat and less energy efficient.
- Only 39% of housing stocks in the Scottish Borders have an NHER rating of good.

Fuel Poverty

- Scottish Borders has higher levels of fuel poverty than Scotland as a whole and has continued to rise in recent years. 22% in fuel poverty (approx 12,450 households) and 15% in extreme fuel poverty (approx 8,500 households). A total of approximately 20,950 households in the Scottish Borders
- Pensioners are more at risk of fuel poverty.
- There are higher levels of fuel poor households in the private sector. There are higher levels of fuel poverty in rural areas compared with urban areas.

5. Tackling Fuel Poverty in the Scottish Borders

This section will detail some of the ways in which Scottish Borders Council and its partners are tackling fuel poverty in the Scottish Borders, specifically working in areas of increasing the energy efficiency of properties and income maximisation.

Current/ Ongoing Work

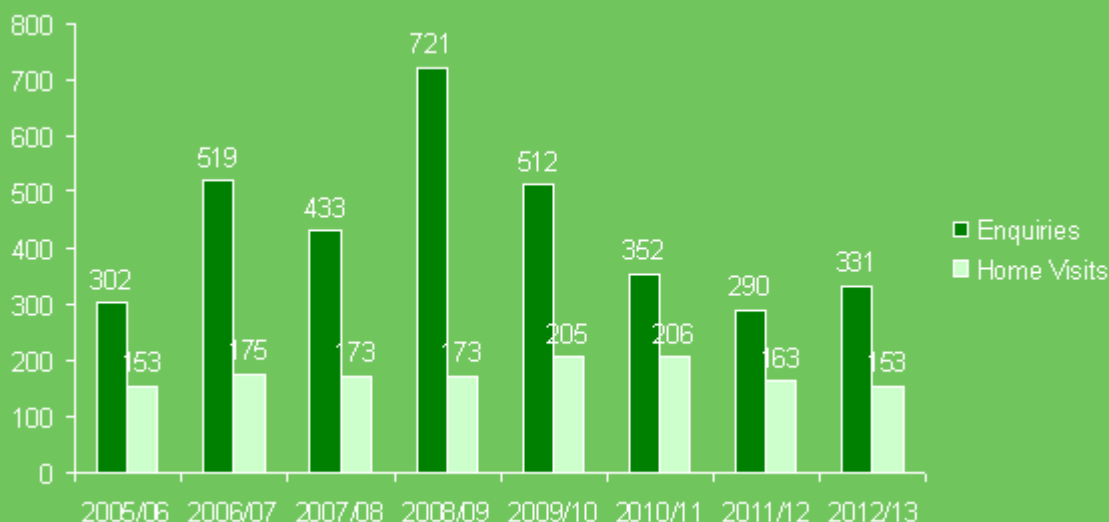
Home Energy Advice Service

In January 2005, Scottish Borders Council appointed a part time Home Energy Advisor to work in the Housing Strategy Team. The Home Energy Advisor:

- Provides fuel poverty and energy advice to households.
- Promotes methods of reducing energy bills through changing payment methods, supplier switching and 'behaviour changing' advice on central heating and other appliances.
- Attends community events to publicise the service and provide advice.
- Signposts households to specialist services, where appropriate.
- Develops schemes to utilise government and utility company grants to increase funding on fuel poverty and energy efficiency commitments.

Figure 6 shows the number of enquiries to the HEA service since it began. The Home Energy Advisor has provided information and advice to 4,861 households in the Scottish Borders helping households obtain grants for energy efficiency measures (central heating, loft and cavity wall insulation), helped to reduce utility bills and helped those in fuel debt. The Home Energy Advisor works closely with local organisations and community groups to provide information and advice and has carried out on average between 10-15 presentations.

Figure 6: Home Energy Advice Service Enquiries



Source: HEA Database

Note – this graph does not include the number of people who have attended presentations and received advice through this method.

The Home Energy Advisor has helped many households in the Scottish Borders; here are a few examples of the different ways that he has been able to help.

Mrs S is 82 years old and receives a pension and benefits. Mrs S was referred to the Home Energy Service by CAB regarding an incorrect electricity bill and wanted help and advice. The Home Energy Advisor met with Mrs S and was able to liaise on her behalf with Scottish Power. The Home Energy Advisor was able to resolve the electricity bill which saved Mrs S £96.

Mr W and his wife are both over 60 years old and they are homeowners; Mrs W has several health concerns and requires heat. Their boiler is now 20 years old and has continuing problems and due to these problems Mr W has had to switch off the radiators. Mr W was referred to the Home Energy Service by the Energy Saving Scotland Advice Centre (now Home Energy Scotland). The Home Energy Advisor went to visit Mr W and explained the Fuel Poverty Intervention Fund and criteria as they had been unsuccessful in obtaining a grant through the Energy Assistance Package. Mr W met the criteria, completing the application form and providing a doctor's letter. As a result Mr W has had a new boiler installed and the heating system is now working.

Mr M called the Home Energy Advice Service regarding concerns about central heating and under floor insulation. Mr does not work due to health reasons so his income is limited. The Home Energy Advisor met with Mr F and discussed that he may qualify for central heating through the Energy Assistance Package. Mr M qualified for gas central heating through the Energy Assistance Package and is now awaiting a call from a surveyor regarding floor insulation.

Funding for the Home Energy Advice Service ended in March 2012. Since then activity has been directed towards, and funded by the Universal Home Insulation Scheme (UHIS).

Energy Assistance Scheme

The Scottish Government Home Energy Efficiency Programmes for Scotland are open to people across Scotland. The programmes can help in different ways and there are different levels of support depending on circumstances. The Energy Assistance Scheme is delivered by Home Energy Scotland.

- Energy Advice – (available to everyone). A free home energy check to enable households to check how energy efficient their home is, suggesting practical changes and improvements
- Income maximisation – (everyone may be eligible depending on circumstances). A benefit and tax credit check, and access to the lowest-cost rates from householders own energy supplier
- Energy efficiency measures – (depends on circumstances) Measures funded by energy companies or the Scottish Government to make your home warmer and cheaper to heat, for example heating systems such as central heating or a new boiler, and loft and cavity wall insulation. Energy Suppliers fund measures under the Affordable Warmth Scheme for

homeowners and private sector tenants in receipt of certain benefits. The Scottish Government funds measures under the Energy Assistance Scheme for homeowners and private-sector tenants, who have lived in the home for at least 1 year, and meet the qualifying criteria

Universal Home Insulation Schemes 2010-2013 (UHS)

Following consideration by an Implementation Group chaired by the Minister for Housing and Communities a Universal Home Insulation Scheme (UHS) was designed from which local authorities may bid for funding from the Scottish Government. The purpose of UHS was to offer free energy efficiency measures to households while delivering emissions savings and reducing fuel poverty.

The Universal Home Insulation Scheme (UHS) was Scottish Government funded and local authority administered, providing energy efficiency measures to a large number of Scottish households while delivering emission savings and helping to reduce fuel poverty. The scheme was delivered by local authorities in conjunction with local delivery partners. In total there were three years of funding (excluding the Home Insulation Scheme (HIS) which operated in Berwickshire before the scheme was redeveloped into UHS):

- HIS (Berwickshire) – Low cost cavity wall and loft insulation available to all private sector housing in the Berwickshire area.
- UHS 1 (Tweeddale) – Free cavity wall and loft insulation available to all private sector housing in Tweeddale.
- UHS 2 (Central Borders) – Free cavity wall and loft insulation available to all private sector housing in Central Borders.
- UHS 3 (Whole Scottish Borders area) – Free cavity wall and loft insulation available to all private sector housing in the Scottish Borders.

UHS has now closed and has been replaced by Home Energy Programmes for Scotland: Area Based Schemes.

Energy Saving Trust and Changeworks

The Energy Saving Trust (EST) is a non-profit organisation, funded both by government and the private sector. The main aim is to cut emissions of carbon dioxide (CO₂) by promoting the sustainable and efficient use of energy.

Home Energy Scotland is funded by the Scottish Government and managed by the Energy Saving Trust. It provides free, impartial and expert advice on energy efficiency, sustainable transport and small scale renewables householders, community groups, businesses and the public sector. Home Energy Scotland in the South East is operated, on behalf of the Energy Saving Trust, by Changeworks. Changeworks are a not for profit organisation which undertakes a variety of projects,

including awareness raising, provision of advice and support, and grants for innovative technologies and techniques. Home Energy Scotland provides services to six local authority areas.

The Home Energy Advice Service liaises with Home Energy Scotland on a regular basis; either receiving referrals from Home Energy Scotland or by referring people to their free phone number where they can receive advice on installing energy efficiency measures.

Figure 7 demonstrates the number of interactions between Home Energy Scotland and Scottish Borders householders, clearly showing a sharp rise in calls from 2009/10 to 2010/11. Since 2009/10, the free phone number has been publicised widely through different media channels and have become the one phone number for the Energy Assistance Package and other schemes through Scotland, for example Universal Home Insulation Scheme (UHIS) and other schemes shown in table 5.

Figure 7: Interactions between the Home Energy Scotland and Scottish Borders householders



Source: ESSac Annual Update for Scottish Borders

Table 5 shows the number of referrals the Home Energy Scotland has received from the Scottish Borders. There have been a total of 4,093 referrals in 2011/12 and 5,733 referrals in 2012/13 to trusted schemes; for example, the Energy Assistance Package and the Universal Home Insulation Scheme (UHIS). It clearly shows that most referrals have been to UHIS.

Table 5: Referrals to trusted schemes in the Scottish Borders

Referral	2011/12	2012/13
CERT Able to Pay - Insulation Measures	93	23
CERT Priority Group - Insulation Measures	52	16
Council Tax Energy Efficiency Discount Scheme	295	-
Home Insulation Scheme	72	-
Universal Home Insulation Scheme	2,507	4,034
Energy Assistance Package	976	1,333
Green Homes Cashback Voucher	-	243
Landlord Green Appliance Scheme	-	8
Advocacy and case work	57	76
Referred to Installer	41	-
Total	4,093	5,733

Source: ESSac Annual Update for Scottish Borders

Community Groups

There are a number of community energy groups operating in the Scottish Borders. These groups are an important aspect of the community, enabling households to become proactive in their energy usage and developing local based projects to help increase energy efficiency and reduce fuel poverty.

- Tweed Green - Mainly providing wider lifestyle support, working on local food. "Back to Basics" is the Peebles Community Action Network project to empower young people and families to build a sustainable Peebles. Through expanding community growing facilities and raising awareness in growing buying local seasonal food and reducing food waste we will support the efficient use of natural resources and reducing our carbon emissions.
- A Greener Hawick – Work is ongoing on assessing renewable energy opportunities in the Hawick area.
- A Greener Melrose - Focus is on food at the moment.
- Selkirk Regeneration Company – Currently working on potential for a community Windfarm, Denholm Carbon Reduction Project - Starting with the insulation and energy reduction of the Village Hall to allow for increased and varied activities and to act as the basis for a major refurbishment program. Concurrently an energy reduction awareness campaign based on the insulation and energy reduction activities at the Village Hall relating to private households will be conducted throughout the Village an activity which is expected to lead to significant carbon reduction.

The Scottish Government's Climate Challenge Fund provides grants for community groups wanting to tackle climate change and make community improvements by reducing their carbon emissions. These groups also receive support from Keep Scotland Beautiful, who administers the scheme. The Climate Challenge Fund (CCF) is aimed at local community groups rather than local authorities themselves,

the work that is achieved through the Fund can help councils to work towards some of their key objectives around economic, social and environmental improvements.

For example, since 2008 24 CCF projects have been funded within the Scottish Borders Council area, with a total value of £1,327,871, which have resulted in significant action on climate change by local communities. There are currently 7 projects running in the Scottish Borders, and these are detailed in table 6.

Table 6: Current projects running through Climate Challenge Fund

Project Name	Organisation Name	Grant Awarded	Summary
The Denholm Carbon Reduction Project	Trustees for Denholm Public Hall	£57,484	This project is starting with the insulation and energy reduction of the Village Hall to allow for increased and varied activities and to act as the basis for a major refurbishment program. Concurrently an energy reduction awareness campaign based on the insulation and energy reduction activities at the Village Hall relating to private households.
Drygrange Community Orchard	A Greener Melrose	£3,000	A Greener Melrose has taken a 20 year lease on a 3.5 acre field at Drygrange Earlston to plant and maintain a community orchard. By providing local fruit and nuts members and volunteers will by decreasing the amount imported from non-local sources reduce the transportation CO2 emissions as well as increase the community's resilience and further develop community spirit.
Black and Green	Whitmuir Initiative	£149,640	Black and Green collects woody residues from local gardens tree surgeons and farms that would otherwise be dumped incinerated or disposed of in landfill to make a form of charcoal known as biochar. Local residents and farmers will learn how to use biochar.
Reaching Out GROW Project	Hawick Congregational Church	£34,957	This project will improve insulation and install double glazing at our community hall in Hawick helping to save energy and CO2 emissions. The result will be more sustainable community activities a lower carbon footprint and warmer people!
Feasibility Study into multiuse paths: Peebles-Symington Broughton-Tweedsmuir	Upper Tweed Railway Paths	£12,000	A Community Group based in Upper Tweeddale and South Lanarkshire are commissioning a feasibility study into a traffic-free route connecting Peebles Broughton Biggar Symington and Tweedsmuir based on old railway lines.
Back to Basics	Peebles CAN	£225,748	This project aims to empower young people and families to build a sustainable Peebles. Through expanding community growing facilities and raising awareness in growing buying local seasonal food and reducing food waste we will support the efficient use of natural resources and reducing our carbon emissions.
Greener Food	Priorsford Primary School		The aim of this project is to reduce carbon emissions by increasing awareness of food production on the environment and by giving the children the skills to allow them to grow their own food.

Green Appliance Scheme

Private sector landlords will soon be able to apply for up to £500 towards replacing old inefficient appliances. The grant value will depend on the rating of the appliance i.e. the more efficient the appliance the more they can receive in rebate. Appliances that qualify are:

- Fridge-freezer
- Freezer
- Fridge
- Washing machine
- Dishwasher

Only one voucher can be applied for per property. Landlords can apply for multiple appliances up to the £500 limit but not for multiples of the same appliance. The usual criteria applies such as the landlord must be registered, installation hasn't commenced before the voucher is received, the current appliance still works and if the property's existing EPC or Green Deal Assessment recommends the installation of loft and/or cavity wall insulation they must do this before claiming the voucher. They can apply for vouchers for multiple rental properties. The landlord will also have to provide evidence by way of a delivery note from the supplier of new appliance that the old one is being uplifted to ensure correct disposal in accordance with Waste Regulations.

Small Business Loans

Private Sector Landlords are able to apply for fixed rate small business loans of £1,000 to £100,000 to help install renewable energy technologies or measures that reduce energy consumption. Funded by the Scottish Government, the scheme aims to support businesses that are looking to replace old and inefficient technology as well as install energy efficiency measures.

The scheme is aimed at Scottish businesses that fall within the EC definition of Small and Medium-sized Enterprise (SME), private sector landlords, not-for-profit organisations and charities. Private sector landlords will be eligible to apply for loans if they are registered as a private landlord with their local authority or if they are able to demonstrate that they are exempt from registration.

- For loans concerning energy efficiency measures the loans are interest free.
- For loans concerning renewable technologies and you are intending to receive the Feed in Tariff (FIT) or Renewable Heat Incentive (RHI) the interest rate is 5%.
- If you are not intending to claim the FIT or RHI then the interest rate is 0%.

Gas Infill Loans Fund

The Gas Infill Loans Scheme is now open for expressions of interest. It provides loan funding for gas infill projects and gas grid extension projects. In areas on, or very close to, the existing gas grid, connection to the gas grid is in most cases is a cost effective way of reducing energy bills and tackling fuel poverty. Loan funding is available to support:

- Gas infill projects – this means projects to connect groups of owner-occupied houses within the existing gas grid but not currently connected to it; and;
- Gas grid extension projects – this means projects to connect groups of houses located sufficiently close to the existing grid to be connected at a reasonable cost, taking account of the various sources of funding support available.

Warm Homes Fund

The Warm Homes Fund is now open for expressions of interest. This is a new £50 million Scottish Government initiative which aims to provide loan funding for renewable energy projects (including district heating) to support communities in fuel poverty. In the longer term, criteria for the identification of fuel poor communities will be consistent with those being used by the Fuel Poverty Forum for future development of area-based schemes. In 2012/13, funding will be made available to *any* scheme which demonstrates it is targeted to a fuel-poor area, and will reduce fuel poverty within that community. Registered Social Landlords (RSLs) and local authorities can apply, as well as energy services companies (ESCOs) formed by RSLs or local authorities.

The Scottish Government is making available £3.25 million for financial year 2012/13, £7.75 million for financial year 2013/14 and a further £18.75 million for financial year 2014/15. The remaining funding will be allocated in 2015/16 and 2016/17.

Grants for feasibility studies/options appraisals and strategy documents will also be made available, subject to a maximum limit of £20,000 per study, with an expectation that most should cost no more than £10,000. Options appraisals/feasibility studies will be required to cover the full range of issues involved in developing renewable energy schemes including:

- Financial viability
- Longer-term sustainability
- Relationship with other local renewable energy projects
- Linkage with energy efficiency improvement programmes e.g. via ECO or the
- National Retrofit Programme
- Legal structures (in the case of partnership projects)

To the Future

The Green Deal

The Green Deal is a completely new finance mechanism funded by private capital. It will enable households to have energy efficiency improvements installed at no upfront capital cost and to pay for them, over a period of years, through a charge on their energy bill.

The ECO will work alongside the Green Deal. It will involve three obligations for energy companies; relating to Affordable Warmth, Carbon Saving and an area based Carbon Saving Communities obligation supporting a range of measures in low income areas. The UK Government hopes to drive

the market in solid wall insulation through the carbon saving target while the affordable warmth obligation will be directed towards vulnerable low-income households in the private sector with entitlement to defined benefits.

At the time of this plan’s development SBC are waiting on some research being carried out through the Six Cities Alliance on the most effective way forward for Green Deal Delivery in Scotland.

Home Energy Efficiency Programmes for Scotland: Area Based Schemes (HEEPS:ABS):

The Outcome intended through Scotland’s Sustainable Housing Strategy and HEEPS is:

“an end to fuel poverty, with lower fuel bills and increased comfort for all households, lower emissions and strong economic growth with Scotland the most attractive place in Great Britain for energy companies to invest in energy efficiency “

Table 7 shows the milestones identified by the Scottish Government

Table 7: Milestones for HEEPS

Milestone	Measures needed by 2020
1. Every home to have loft and cavity wall insulation (where cost effective/ technically feasible) and draught proofing measures such as pipe lagging.	Every home to have loft insulation of at least 100 mm by 2020. Every home to have cavity walls insulated, where appropriate and technically feasible.
2. Every home heated with gas central heating to have a highly efficient boiler with appropriate controls,	The RPP assumes over 1,000,000 boiler replacements over the period from 2008-2020.
3. At least 100,000 homes to have adopted some form of individual or community renewable heat technology for space and/or water heating.	The RPP assumes large scale uptake of solar thermal panels; biomass boilers; and heat pumps by 2020.

A second RPP will be published in 2013 with proposals to meet a new set of annual targets up to 2027.

At the core of the Home Energy Efficiency Programmes for Scotland will be area-based schemes focussed on tackling fuel poverty with a leading role for local councils, using Scottish Government funding to bring together a range of funding streams and lever maximum investment by the energy companies into Scotland.

The Scottish Government’s plan is to provide funding through the Home Energy Efficiency Programmes for Scotland: Area Based Schemes (HEEPS: ABS) over the next ten years. Scottish Borders Council is working closely with its partners at Home Energy Scotland, Changeworks and the local Registered Social Landlords (RSLs) to plan the delivery of this programme in the Scottish Borders. The overall strategy is to improve energy efficiency across the Scottish Borders using an area by area approach. Target areas will be selected by need and opportunity, focusing on the more fuel poor and hard to treat properties first.

Four areas have been identified for the 2013/14 programme using the SIMD, looking at areas with higher deprivation, these included Hawick and Denholm and Galashiels and District. Table 8 provides details of the projects in these areas.

Table 8: Projects in areas identified in SIMD

Area	Project	Main Features	Description of Activity
Area 1 – Hawick and Denholm	Project 1: Stonefield	<ul style="list-style-type: none"> ▪ External Wall Insulation ▪ Low cost measures such as radiator panels and TRVs 	Working with Waverley Housing we have identified a EWI project that would be deliverable in the 2013/14 programme, a contractor has been procured and properties have been identified. We will now work together to engage with the private sector to include them in the programme of works. Just less than 50% of the properties being targeted are living in areas of fuel poverty. Waverley Housing is also costing a district heating scheme for their properties in this are.
	Project 2: Identified measures	<ul style="list-style-type: none"> ▪ Cavity Wall Insulation (incl. hard to treat) ▪ Loft Insulation 	Through field based analysis and surveys we have identified the potential for cavity wall, hard to treat cavity wall and loft insulation measures. The hard to treat cavity wall insulation works are likely to draw in significant rates of ECO funding.
	Project 3: Wider potential	<ul style="list-style-type: none"> ▪ Cavity Wall Insulation ▪ Loft Insulation ▪ Affordable Warmth measures 	All householders within the selected areas will be eligible for free loft and cavity wall insulation measures. Scottish Borders Council has already delivered free to all region wide schemes for loft and cavity wall insulation and as such we don't expect high demand for this programme. Within CSCO areas these measures will attract ECO funding. We will be able to attract ECO funding to deliver a programme of affordable warmth measures into the area too.
Area 2: Galashiels and District	Project 1: Identified measures	<ul style="list-style-type: none"> ▪ Cavity Wall Insulation ▪ Loft Insulation 	
	Project 2: Langlee	<ul style="list-style-type: none"> ▪ Loft Insulation ▪ External Wall Insulation ▪ Gas Extension ▪ Double Glazing ▪ Low cost measures 	It has been recognised by SBC and housing associations SBHA and Waverly that Langlee would benefit considerably by a whole house approach scheme – EWI, gas extension, loft insulation, low cost measures. This would significantly improve the conditions that householders live in; the area targeted in Langlee has high levels of unemployment amongst residents.
	Project 3: Wider potential	<ul style="list-style-type: none"> ▪ Cavity Wall Insulation ▪ Loft Insulation ▪ Affordable Warmth measures 	All householders within the selected areas will be eligible for free loft and cavity wall insulation measures. Scottish Borders Council has already delivered free to all region wide schemes for loft and cavity wall insulation and as such we don't expect high demand for this programme. Within CSCO areas these measures will attract ECO funding. We will be able to attract ECO funding to deliver a programme of affordable warmth measures into the area too.
Area 3: Local authority wide (ESSac)			<ul style="list-style-type: none"> - Single, one-stop shop for all householders in the Scottish Borders - Free, impartial and expert advice on energy efficiency - Assessment for eligibility for affordable warmth (HHCRO) and the Energy Assistance Scheme - Promotion of other offers and support they may be eligible for, such as Green Homes Cashback Vouchers - To ensure that there we avoid any customer complaints we will also include any outstanding jobs from the Universal Home Insulation Scheme within the programme. This covers approximately 80 Cavity Wall Insulation Installs, 34 under floor insulation installs and 400 loft insulation installs.

Partnership Working

Effective Partnership working is key to the development of this plan. The Council recognises that it cannot eradicate fuel poverty on its own so the Council works with other agencies with an interest in fuel poverty, including:

- Jobcentre Plus
- Changeworks
- Energy Savings Trust
- Energy Action Scotland
- NHS Borders
- Private Landlords
- Registered Social Landlords
- The Pension Service (DWP)
- Trading Standards
- Utility Companies
- Voluntary Sector (CAB, Elder Voice)

6. Key Aims and Objectives

The principles and approach adopted by the Fuel Poverty Plan are that the actions taken must be:

Both preventative and curative: the ultimate aim of the Fuel Poverty Plan must be to prevent fuel poverty from occurring in the first instance, so that households do not have to cope with the negative effects it results in. However, there are also many households who are currently in fuel poverty and need to be helped out of that situation. Therefore, the Fuel Poverty Plan needs to contain a combination of preventative and curative actions.

Both geographic and thematic: fuel poverty has a strong geographic element, affected by patterns of households and dwellings. However, these patterns are subject to change as households move between dwellings and as their circumstances change. Therefore, the Fuel Poverty Plan needs to target its action geographically and according to themes (e.g. helping particularly vulnerable household types, such as the elderly).

Circumstances beyond local control

Fuel poverty does not operate within a closed environment, and the factors that cause fuel poverty in the Borders are affected by circumstances at Scottish, UK and international levels. For example, fuel prices are affected by UK energy policy, by economic factors, incomes are affected by the performance of the national economy and by Government policies on welfare and regeneration, and energy efficiency is affected by Building Standards and Planning legislation which are set by the Scottish Government.

This Fuel Poverty Plan recognises these limitations, however, and will seek to influence national action as far as possible in order to improve the local fuel poverty situation.

The overall aim of this delivery plan is to eradicate fuel poverty so far as reasonably practicable by implementing a range of actions in the period 2013 - 2016. It is recognised that fuel poverty could continue to rise in this period if fuel costs continue to rise or if the average household income declines.

Aim One: Continue to monitor fuel poverty in the Scottish Borders to improve targets

The Council needs to continue to monitor the number of households who are living in fuel poverty, or at risk of fuel poverty. The Scottish House Condition Survey provides data on the levels of fuel poverty in the Scottish Borders and how energy efficient the housing stock is at present. Moreover, other local and national research from various sources, including the UK, Scottish Government and charitable organisations will assist in developing new policies related to the reduction of fuel poverty in the Scottish Borders.

Aim Two: Provide good quality information and advice on fuel poverty and energy efficiency

Providing information and advice on fuel poverty and energy efficiency is an important aim of this delivery plan, energy advice can assist households by providing:

- Information on energy efficiency measures and grant eligibility
- Support in organising measures and claiming grants
- Instruction on control and running costs of heating systems and appliances
- Information on cost effective fuel payment and budgeting options

To achieve this we need to continue to establish partnerships to tackle fuel poverty and develop effective referral systems between agencies.

Aim Three: To facilitate fuel poverty programmes in private sector and housing association properties

Section four of the delivery plan has shown Scottish Borders housing to have a larger number of older housing and households with a poor NHER rating, meaning higher levels of fuel poverty. Therefore, one of the key aims for reducing fuel poverty must be to improve the energy efficiency of all housing in the Scottish Borders. In addition, it is essential that inefficient housing is improved in order that action is taken to reduce the impact of climate change. Improving the energy efficiency of housing stock in all tenures is a key aspect of reducing fuel poverty.

Aim Four: Improve access to information and advice to help maximise incomes

Scottish Borders Council understands how important it is to provide information and advice to help those who are in fuel poverty. It is important to ensure that households in the Scottish Borders have a better understanding of what help is available and benefit entitlement. This is increasingly important with the introduction of the Welfare Reform which will affect many households in the Scottish Borders.

7. Appendices

Appendix 1 – Consultation

The Fuel Poverty Delivery Plan was issued for consultation from 17th March 2013 to the 17th May 2013 for a wide range of stakeholders (as well as the wider public) these included:

- Registered Social Landlords
- Citizens Advice Bureau
- Other Local Authorities throughout Scotland
- NHS Borders
- Various departments throughout SBC
- Changeworks
- Federation of Village/ Community Halls
- Equalities groups
- Voluntary Sector
- Wide range of third sector organisations

The plan was available online for the duration of the consultation with a number of questions for stakeholders to answer:

1. Do you agree that all the key issues related to fuel poverty in the Scottish Borders have been identified and considered?
2. Do you consider the four aims and objectives identified in the draft delivery plan appropriate to address fuel poverty across the region?
3. Do you have any comments on the action plan? Do you think the identified actions are appropriate and feasible?
4. Has this Plan identified the relevant partner organisations and related strategies that will ensure the delivery of the strategic objectives of the Plan?
5. What is your overall impression of the Delivery Plan?
6. Do you have any further comments and suggestions?

The final plan incorporates all of the comments from the consultation and some of the key themes to emerge from the consultation, these were:

- The impact of Welfare Reform on fuel poverty – e.g. under occupancy
- Importance of SHQS and beyond the 2015 target
- More focus on social tariffs
- Fuel poverty is very complex – it requires a lot of support to those people in fuel poverty ‘hand holding’

- Empower people to make lifestyle choices that will help them become more energy efficient and help save money
- Confusion over different funding streams for energy efficiency works – schemes are constantly changing
- Ensure those in hard to reach areas are receiving the help they need
- Better partnership working

Appendix 2 – Action Plan

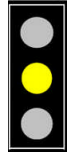

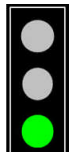
Outcome	Actions	Timescale
Aim One: Continue to monitor fuel poverty in the Scottish Borders to improve targets		
Monitor national findings of fuel poverty and other related research to inform approach to tackling fuel poverty in the Scottish Borders.	Collate and monitor data from a wide range of sources: (Scottish House Conditions Survey, Income statistics – NOMIS, SIMD, Scottish Household Survey) Undertake Fuel Poverty Update on annual basis	2013-2016
Monitor energy efficiency standards of properties in the Private Sector using available data	Proportion of private properties where energy ratings are moderate (NHER 4-8) or good (NHER 8 to 10) Develop profile of the private rented sector	2013-2016
All housing associations to deliver the SHQS 2015 target	Monitor achievement of SHQS 2015 target in the RSL sector	2015
	Percentage of RSL stock meeting the Scottish Housing Quality Standard	
	Annual data request from RSLs	
	RSLs to focus on post 2015 objectives and any further standards set by the Scot Gov.	
Establish Housing energy efficiency and fuel poverty database for the Borders using the Home Analytics Tool	Liaise with Energy Saving Trust to gain access to analytical tool and receive datasets	2013
	Training provided to staff using the tool	
Members of Strategic Partnership Against Poverty (SPAP) to monitor and evaluate implementation of the Delivery Plan	Meetings are held quarterly	2013-2016
	SPAP will raise the awareness of fuel poverty and assist in tackling joint issues	
Use relevant data to target hard to reach groups and hard to treat properties in the Borders	Identify and target rural households that are hard to treat, off gas using heating oil or LPG	2013
	Identify Hard to treat dwellings through commissioned research by Changeworks	
Investigate opportunity to compare health profiling information alongside fuel poverty data	Liaise with SBC Business Improvement Unit to identify data already available	2013
Monitor Scotland's draft Sustainable Housing Strategy and its final adoption	Final draft will be published in 2013	2013
Aim Two: Provide information and advice on fuel poverty and energy efficiency		
Provide households in the Scottish Borders with free energy efficiency advice through the Home Energy Advice Service	No. of households receiving energy efficiency advice: enquiries, home visits, Presentations	2013-2016
	Target outreach work and promotional materials to areas recognised as having a high proportion of fuel poor households	
Develop protocol for Home Energy Advisor to provide follow up visits to target groups	Provide advice on Home Energy Efficiency and support behavioural change among most vulnerable groups	2013-2016
Ensure all Deposit Guarantee Scheme clients are offered a visit from Home Energy Advisor	Advice packs given to all clients	2013-2016
Liaise with Housing Support Co-ordinator and Prevention Team leader to ensure service users are aware of the HEA Service	Service users will be provided with information and advice	2013-2016

Ensure SBC website is up to date with current information and advice	Communications Strategy is updated on an annual basis HST to monitor website and ensure information is up to date	2013-2016
Ensure information and advice is available to everyone in the Scottish Borders	Ensure information can be accessed for those with visual and/ or hearing impairments Liaise with Homeless Prevention Officer (Migrant Workers)	2013-2016
Develop fuel poverty newsletters to be distributed to partners and target groups bi-annually	Provide newsletter electronically Ensure newsletter is available on SBC corporate website	2013-2014
Ensure all relevant partner organisations are engaged with and contribute to tackling fuel poverty	Continue to work with partners (USWITCH, UK Together Scottish Government, EST, Home Energy Scotland, Changeworks, CAB, other SBC Depts , NHS)	2013-2016
	Continue to support and contribute to relevant local/ national organisations, including Energy Action Scotland, Scottish HECA Officers Network, South East of Scotland HECA Officers Group	2013-2016
Aim Three: To facilitate fuel poverty programmes in private sector and housing association properties		
All housing associations and housing developers to embrace the 2020 Climate Change target in maintenance and management of existing homes and supply of new homes.	Overall target to reduce the UK's greenhouse gas emissions by 80% by 2050	2013-2016 onwards
	Work with RSLs and housing developers to ensure these targets are being met	
Liaise with Private Landlords and provide current information, advice and standards to local registered landlords	Provide information through private landlord newsletter	2013-2016
	Liaise with the Private Landlord Registration Team	
	Ensure information and advice is available to landlords and tenants via SBC website	
	Encourage landlords to carry out energy efficiency improvements	
Liaising with RSLs and support projects in the social housing sector	Work in partnership with RSLs to progress HEEPS:ABS projects and lever in ECO Funding	2013-2016
	Monitor any projects being undertaken by RSLs through the Warm Homes fund which supports renewable energy projects.	
Continue to support home owners through national and local schemes	Ensure Home Energy Scotland is well publicised through appropriate channels	2013-2016
	Develop page on SBC website dedicated to home owners and what grants are available	
	Ensure that homeowners are aware of the Green Deal	
Continue to monitor potential sources of funding for social and private sector projects	Identify and act upon all internal and external funding opportunities	2013-2016
	Identify funding for dwellings that are off gas network and target for assistance	
Monitor the introduction of the Green Deal	Consider the potential role of SBC in Green Deal Delivery	2013
	Monitor the number of Green Deal assessments being carried out in the Borders	
Continue to liaise with fuel utilities to establish ECO funding opportunities and the implementation of other supplier / energy efficiency schemes	Monitor how much ECO funding is levered into the Scottish Borders per annum	2013-2014
Coordinate the Home Energy Efficiency Programme (HEEPS) in the Scottish Borders	Manage the transition from UHIS and Energy Assistance Package to HEEPS	2013-2014
	Continue to work with RSLs and Changeworks to ensure well established links are made with partners prior to the launch of HEEPS:ABS	

Explore handy man service for young people	Carry out a feasibility study to explore if this could be set up to support young people	2014-2016
Continue to Support community energy groups operating in the Scottish Borders	Environmental Strategy Co-ordinator to liaise with community groups to ensure groups receive funding from Climate Challenge Fund	2013-2016
Aim Four: Improve access to information and advice to help maximise incomes		
Participate in Collective Switch project using DECC funding	Named Scots Together ran between 18 th Feb and 15 th March 2013	2013-2014
	Work with Changeworks to explore options on how successful elements of the scheme can be rolled out to support people in the Scottish Borders	
Continue to publicise Warm Home Discount	Home Energy Advisor to provide information on cheaper tariffs to householders	2013-2016
	Improve communication and collaboration to ensure people are aware of WHD	
Maximise uptake of benefits through SBC's Welfare Benefits Service	Referrals are made from WBS to HEA	2013-2016
	Liaise with RSL financial inclusion services	
Improve access to advice and support particularly for debt and money management	Continue to work with Welfare Benefits and Citizens Advice Bureau	2013-2016
	Work with RSLs who provide money advice services for tenants	
Establish protocols with revenue and benefits to contact benefits recipients to help target fuel poverty advice and information	Liaise with Revenues and Benefits to establish if this is feasible (Data Protection)	2013-2014
Ensure fuel poverty issues are built into the Tackling Poverty and Financial Inclusion Strategy	Tackling Poverty and Financial Inclusion Strategy is in the process of being developed and will be out for consultation by March 2013	2013

Appendix 3 – Actions relating to Fuel Poverty from the LHS

Outcome Table 2: People have better access to good quality, energy efficient homes

Action	Planned Progress milestones		Targets	Overall Outcome	Partners	Risks/ Evaluation/ Commentary	Supporting Evidence	
	Planned 12/13	Delivered 12/13	2012-17					
Monitor achievement of SHQS 2015 target in the RSL sector	Liaise with RSLs to ensure the target will be met	SBC continue to monitor RSL delivery and achievements in relation to SHQS.	100% of RSL stock meeting the Scottish Housing Quality Standard	Failure 67% (2010) 51% (2011) 43% (2012) 43% (2013)		RSLs, SBC, Scot Gov	Financial resources Building Standards	ASPR data RSL Annual Summary of Info
	Work with RSLs to ensure they are able to meet the energy efficiency criteria of the SHQS by 2015.	SBC continue to monitor RSL delivery and achievements in relation to SHQS.						
	Monitor Statistics from RSLs and SHR	SBC collect SHR stats and work with individual RSLs.						
Monitor implementation of the Fuel Poverty Strategy	Review current action plan, ensuring actions have been complete	Current Fuel Poverty strategy runs until March 2013. It is currently under review but continually implemented.	782 households receive energy efficiency advice	684 HEA Service 9353 referrals to Energy Saving Trust (2012/13)		SBC, SPAP	The HEA Service is no longer funded by SBC	HEA Monthly stats Fuel Poverty Annual Update
		The Home Energy Advice Service Annual Report for 11/12 has been produced.						
Develop a fuel poverty action plan	Review the previous strategy, identify any gaps and develop a new plan	Collated info related to Fuel Poverty in the Borders; including: Income, Efficiency of the Housing stock	60% of private properties where energy ratings are moderate (NHER 4-8) and/or 34% good (NHER 8-10)	Fuel Poverty is reduced so far as reasonably practicable by implementing a range of actions in the period 2013-16		SBC, Energy Saving Trust (EST)	Fuel costs continue to rise and/or average household income declines.	Fuel Poverty Annual Update Fuel Poverty Stats
		New national policies around fuel Poverty considered						
		Fuel Poverty Action Plan for 2013-18 developed and out for consultation						

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