

**“FALLING THROUGH THE NET”**

**BARRIERS TO ACCESSING FUEL POVERTY ASSISTANCE**

**A report to  
Investing for Health  
Action Research Grant**

**WREAN**

**(Western Regional Energy Agency & Network)**

**AUGUST 2003**

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## **FOREWORD**

As a small charity WREAN has limited resources and works hard to identify areas where its work will be effective and, more importantly, where its findings offer the opportunity for solutions to be identified and implemented. Previous work by WREAN in the field of fuel poverty included the Devenish Energy Project and Fermanagh No Age to Golden Age that brought not only substantial financial investment to the West but also improved the quality of life and wellbeing for those households that benefited from a range of installed energy efficient measures.

I am delighted that Investing For Health through “Action for Research” has been able to commission this research from WREAN. It is wholly appropriate that WREAN, as a rural based organisation should highlight what are essentially rural issues.

The scourge of fuel poverty is not confined to urban or rural areas, however the solutions will need to reflect the differing needs of those in a rural, as opposed to an urban setting.

In April 2002 WREAN held a very successful conference “Hidden Hardships” in the Killyhevlin Hotel in Co. Fermanagh on behalf of the EAGA Partnership Charitable Trust that examined fuel poverty in a rural context and this further research can only assist to highlight issues around rural fuel poverty.

WREAN has been greatly encouraged by the high uptake of the Warm Homes Scheme in the western region and credits the partnership approach adopted by EAGA to referrals for this success. However, not all applicants that apply are eligible for assistance and this research should help to identify some reasons why some householders in the IFH region suffer potential ill health from living in cold, damp and energy inefficient homes.

Nigel Brady  
Director WREAN.  
August 2003

*"I want to get oil central heating installed. My husband and I are under 60 but my 90-year-old mother lives with us and we have a handicapped child. My mother is not on the house deeds, can you help?"*

Irene BT75

## **EXECUTIVE SUMMARY**

The aim of this report is to highlight the reasons given by fuel poor households in the west of the province who found themselves unable to avail of the Warm Homes and Warm Homes Plus Scheme.

Investing For Health, through their Action Research Grant, funded this research project and the Western Regional Energy Agency and Network (WREAN) undertook the research.

In April 2001 the then Minister for Social Development, Maurice Morrow, launched the Warm Homes and Warm Homes Plus Grant Scheme for Northern Ireland and work on the new Scheme commenced in July 2001.

This initiative was aimed at tackling fuel poverty in some 176,000 households across Northern Ireland. The original scheme operating until April 2001 was the Domestic Energy Efficiency Scheme (DEES). Over 90,000 measures had been installed under DEES including hot water tank insulation, draught proofing, loft insulation and the provision of low energy light bulbs.

While the Warm Homes Scheme and Warm Homes Plus offer clients a wider range of measures, including the provision of a heating system, it has much more limited eligibility than DEES. This is particularly evident in the Warm Homes Plus requirement that the over 60-age group need to be in receipt of a qualifying benefit. Some organisations working in the field of fuel poverty, including WREAN were concerned that vulnerable groups may be ineligible for the scheme. This report gives the opportunity to share its experience as a part of the referral network by examining some of the areas of issues of ineligibility.

Referrals for the scheme are passed to EAGA, the scheme managers, and come through a wide range of initiatives and organisations. WREAN's Energy Efficiency Advice Centre based in Enniskillen and its significant outreach service, which includes talks and exhibitions, promote the benefits of the scheme to householders residing in the west of the province.

Requirements to have a referral accepted by EAGA include the clients name, rates address, postcode, tenancy conditions, qualifying benefit, date of birth and measures required. A problem, particularly apparent in County Fermanagh District Council area, has been the necessity to supply a rates address including the postcode. This region has a tradition of using town land names in addresses and many applicants have difficulty accessing their rates address and postcode or refuse to use them. Without this information their referral cannot be passed to EAGA. An article in the Impartial Reporter dated 4 October 2001 entitled "Public's views sought on use of townland names" highlighted the strong feelings on the subject, including criticism of WREAN in its address requirements as a referral agent for EAGA:

*“WREAN runs a computer programme which has its origins at the Northern Ireland Housing Executive which would not accept information without road names and numbers...”*

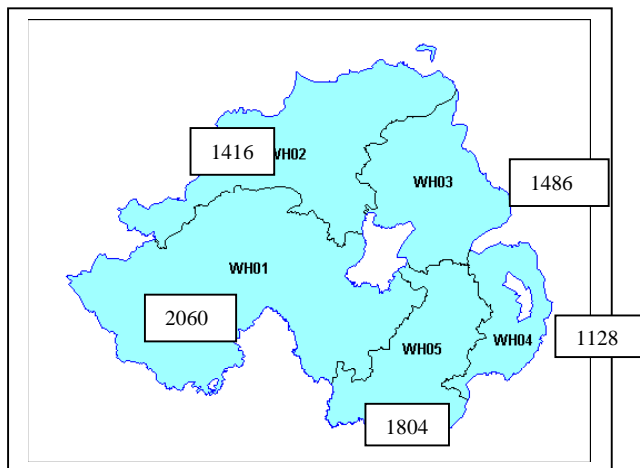
*While “One member of the Council...went to court three times for not paying his rates bill as he believed his bill address used by the Rate Collection Agency was wrong. He was adamant that the issue surrounding rural addresses must be sorted out. “My worry is that it will be sorted out along the lines of the existing road names and numbers on computer belonging to the Rates Division. I went to court three times because I did not pay my rates because my address wasn’t right,” he said.”*

Fermanagh District Council has recognised the problem and introduced a names and number system *“following complaints from people refused credit cards, insurance, mobile telephones and simple deliveries on the basis that they did not have the required form of address...the Council’s intention is to preserve the townlands...However Mr Johnston dismisses such arguments, pointing out that rural England has not had to comply with road naming and numbering...He does not believe the criteria of credit card and mobile phone companies should dictate how we write our address”*.

As part of the referral network for the scheme WREAN’s Advice Centre assist clients in sourcing their rates address and postcode. This has financial resource implications as in Northern Ireland, and unlike some other parts of the UK organisations such as WREAN are not paid for referrals. Many clients in the local community have expressed concerns that the requirement to use the rates address leaves them at a disadvantage in applying for the scheme and has wider implications for the tradition of retaining town land names. In WREAN’s experience many clients find it simply too difficult to source a rates address for others it is another layer of bureaucracy too far.

The Warm Homes Scheme was piloted as part of the Armagh and Dungannon Health Action Zone Housing Programme. The HAZ Energy Adviser who was seconded from WREAN first identified many issues, which arise in this report, in the Aughnacloy and Darkley areas. As the first pre and post-intervention research project into the link between fuel poverty, energy inefficiency and poor health in Northern Ireland the results are eagerly awaited.

Warm Homes has now become the main thrust of the Government’s solution to fuel poverty in Northern Ireland. The effectiveness of the partnership approach to referrals adopted by EAGA is illustrated by the high uptake of the Warm Homes Scheme in the West from 2001-02.



Referrals 2001-2002 Eaga Ltd	
Zone 1:	2060
Zone 2:	1416
Zone 3:	1486
Zone 4:	1128
Zone 5:	1804

However, these figures overshadow WREAN's experience that some rural fuel poor households are excluded from the scheme for a variety of reasons. These reasons can be broken down under the following headings:

- Benefits
- Property unsuitable
- Age Related
- Inconvenience
- Other Grants
- Timescale
- Rates Address
- Measures
- Landlord Issues
- Ownership (Deeds)
- Ownership Issues
- Self Sufficiency

The success of any fuel poverty scheme including Warm Homes and Warm Homes Plus must be based on the premise that it offers a whole house solution. Only when this is achieved can we be sure that those who suffer from fuel poverty will not fall through the net.

*“Realistically I can’t see my mother’s condition improving as the state of our house is not really helping her. I don’t want her to leave me yet.”*

Trevor BT92

## **BACKGROUND**

Fuel poverty is currently a topic at the top of the Government’s agenda. While there are some inconsistencies in definitions and resulting numbers it is generally accepted that the problems associated with fuel poverty are more extreme in Northern Ireland than in the rest of the UK. Where fuel poverty occurs in rural areas the solutions are often more complex due to a range of factors not least of which are hard to heat homes and a culture of self-sufficiency.

In the interim the generally accepted definition of fuel poverty is one where householders need to spend in excess of 10% of their household income on heating and fuel. Within Northern Ireland it is estimated that 176,000 households (out of a total of 618,000) are at risk from fuel poverty compared to 15% (3.5m out of 24m) in Great Britain.

The main causes include:

- Energy inefficiency of the home
- High fuel costs
- Low household income
- High benefit dependency
- Under occupation of dwellings
- High numbers of occupied dwellings with low sap ratings

The above factors contribute to increases in

- Debt
- Poor health
- Excess winter deaths
- Poor housing conditions such as mould growth and damp

The recently published Northern Ireland Housing Executive House Conditions Survey 2001 shows the improvements that have been made in both public and private sector housing. The decreased unfitness standard from 20% to 4.9% along with an increased SAP rating (Standard Assessment Procedure) from 41 to 53, are all improvements to be welcomed.

However, 25% of homes still have solid walls and 18.4% still rely on solid fuel to heat their dwelling. The occupiers of these properties are the challenge for those developing any future fuel poverty programme. The publication by the Department for Social Development of a Northern Ireland Fuel Poverty Strategy will assist in identifying solutions in these hard to solve cases.

In November 2001 the UK Fuel Poverty Strategy set interim targets for Northern Ireland to have assisted at least 40,000 fuel poverty households by 2006. The Strategy identifies several programmes to reduce suffering from fuel poverty in Northern Ireland including the Warm Homes Scheme.

Fuel Poverty is an issue that disproportionately affects those in rural areas in the west of Northern Ireland. High levels of housing unfitness, lower incomes, high benefit dependency, lack of public transport to access employment opportunities and less choice of fuels, particularly gas, leave households in this region especially vulnerable to fuel poverty.

The adage “prevention is better than cure” underpins the need for a multi-sectoral approach to tackling fuel poverty. The eradication of fuel poverty brings benefits not only for the individual but also for society as a whole. The improvements in homes by increasing temperatures and reducing damp will result in a healthier population and one that sees reduced incidences of asthma, rheumatic problems, respiratory infections and depression. A healthier housing stock resulting in reduced hospital admissions will relieve current pressures on the Health Service. Uptake of the Warm Homes Grant Scheme has the potential to bring significant benefits in the area of health.

For the purposes of this action research document it is not possible to means test those who contacted WREAN for information on the Warm Homes or the Warm Homes Plus Scheme. The receipt of qualifying benefits was taken as evidence of the potential for fuel poverty conditions occurring in the household.

*“We were told we were eligible to get the heating but because we are waiting for a Replacement Grant they couldn’t do it until we had the new house. My husband has since passed away”*

Maureen BT92

## **Warm Homes Scheme**

In July 2001 the first installation under the Warm Homes Scheme took place. Administered by EAGA the scheme is funded by the Department for Social Development and through the Energy Efficiency Levy Fund. Solely aimed at private sector housing the scheme offers grants for heating systems and insulation to fuel poor households.

The Department for Social Development committed £7,950,000 towards the Warm Homes Scheme for the year 2002/03. The Energy Efficiency Levy, administered by Northern Ireland Electricity under contract from OFREG, currently contributes some £600,000 to the scheme to meet the additional costs, found particularly in rural areas, of installing oil fired heating systems and insulation measures.

Warm Homes replaced the Domestic Energy Efficiency Scheme (DEES) and targets those households who are considered at greatest risk of ill health namely:

- People with disabilities
- The chronically sick
- The elderly
- Families with young children

The Scheme is aimed at homeowners and private sector tenants and, unlike DEES, does not provide assistance for tenants of social landlords. Social landlords are tasked with providing improvement in energy efficiency measures themselves.

Under the Home Energy Conservation Act (1995) the Northern Ireland Housing Executive was designated as Northern Ireland’s sole Home Energy Conservation Authority. Its role is to identify measures likely to result in significant improvement in the energy efficiency of Northern Ireland’s housing stock. NIHE have been involved in a range of pilot projects examining innovative solutions to fuel poverty. These include the potential for renewable technologies such as solar water heating, Photovoltaics and Combined Heat and Power.

Warm Homes currently comprises of 2 components Warm Homes and Warm Homes Plus.

## Warm Homes

The following measures are available under the Scheme up to a Maximum of £750:

- Loft Insulation
- Draught proofing to windows and doors
- Cavity wall insulation
- Reflective Radiator Panels (Solid walls only)
- Hot water tank jackets
- Compact fluorescent lamps
- Energy Advice

Eligible households must receive one of the following benefits, (the applicant or their spouse) and receive child benefit for a child under the age of 16 who lives at the property:

- Housing Benefit
- Rate Rebate
- Income support
- Income Based job Seekers Allowance
- Or be in receipt of working Families Tax Credit

Households are also eligible if in receipt of one or more of the following disability related benefits:

- Housing Benefit
- Rate Rebate
- Income Support
- Income Based job Seekers Allowance
- Working Families Tax Credit
- War Disablement Pension (with mobility Supplement or Constant Attendance Allowance)
- Disability Living allowance
- Industrial Injuries Disablement Benefit (with Constant Attendance Allowance)
- Housing Benefit (with Disability Premium)
- Rate Rebate (with Disability Premium)
- Income Support (with Disability Premium)

## Warm Homes Plus

The second level of grant is known as Warm Homes Plus, which offers enhanced packages of heating measures including central heating. This package provides an adequate heating system regardless of house size by installing a fully controlled central heating system installed in the main living areas of the home

For Warm Homes Plus the maximum grant available is £2,700. Warm Homes Plus offers the following heating measures.

- Converting existing solid fuel central heating system or Economy 7 to oil or gas.
- Installing a new oil or gas system
- Repairs of existing heating systems.

On top of the above heating measure, the following insulation measures are available, subject to the grant maxima:

- Loft Insulation
- Draught proofing to windows and doors
- Cavity wall insulation
- Reflective Radiator Panels (Solid walls only)
- Hot water tank jackets
- Compact fluorescent lamps
- Energy Advice

Households are eligible for the scheme as follows:

Over 60's in receipt of one or more of the following:

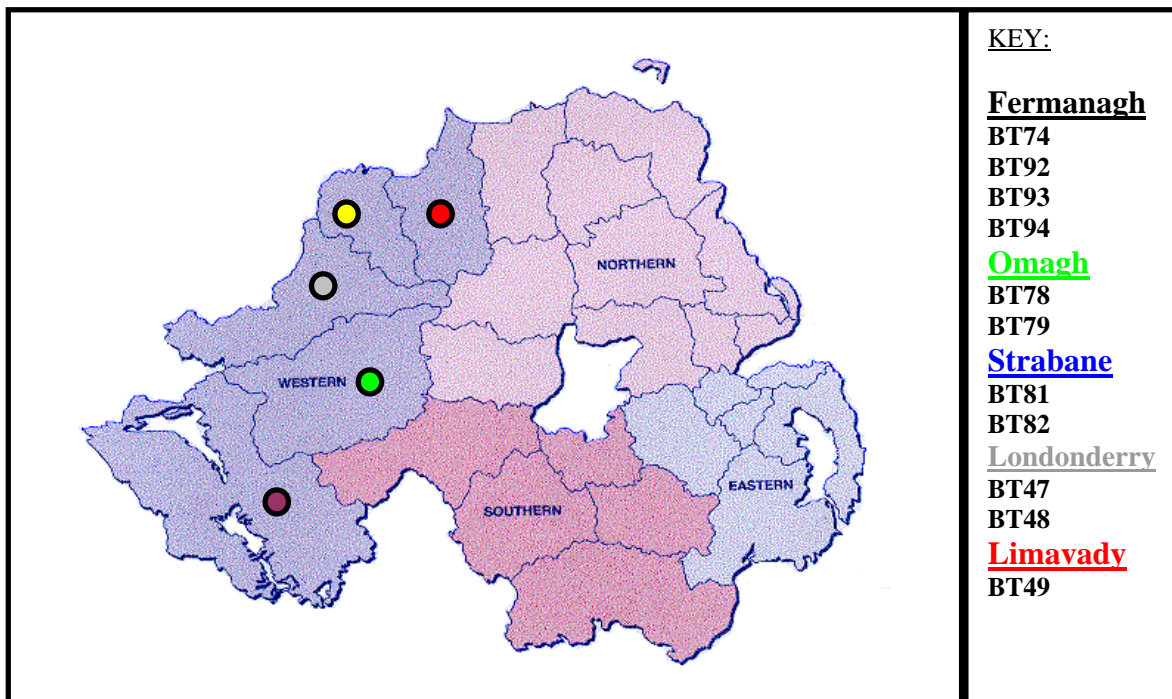
- Rate Rebate
- Housing Benefit:
- Income Support
- Income Based Job seekers Allowance.

## Investing For Health Region

The Western area has a population of 281,246 and covers an area of some 5000 sq kilometres. The District Council areas covered are:

- Limavady,
- Derry,
- Strabane
- Omagh and
- Fermanagh

### The Investing For Health Region



## **Organisations involved in tackling fuel poverty in Northern Ireland**

A large number of organisations are involved in fuel poverty in Northern Ireland. A brief synopsis of these organisations mentioned in this report are given below:

### **WREAN (Western Regional Energy Agency and Network)**

WREAN, Northern Ireland's first local energy agency, was formed in 1995 by Fermanagh District Council with assistance from the Department of Economic Development and the European Commission Directorate General for Energy, DGXVII under the "Regional and Urban Energy Management in the European Union" initiative.

WREAN is part of a European wide network and is one of three associated agencies working in Partnership in the network. The other partners are Udaras na Gaeltachta (Ireland) and ADEME (France)

WREAN is a Northern Ireland registered charity facilitating the individual and wider community to become more energy conscious and energy efficient.

WREAN's objectives are as follows:

"To advance public education in energy conservation and use, and all related subjects, by the promotion of the enhancement and conservation of the environment, and to conduct research and analysis relating to the utilisation of energy conservation practices and technologies, and to make available the useful results of such research to the public."

The Agencies activities are mainly targeted at the Western Region of Northern Ireland, which consists of the District Council areas of Fermanagh, Omagh, Cookstown, Dungannon, Armagh, Londonderry, Strabane, Limavady, Coleraine, and Magherafelt. WREAN is involved in cross-border demonstration projects and works in partnership with a number of other public and private organisations to achieve its objectives.

WREAN operates the Western Regional Energy Efficiency Advice Centre and a Renewable Energy Information Service. It is currently involved in a range of projects including NEA Warm Homes Research, Schools Education Programme and Heatsmart.

### **Eaga Partnership Limited**

Eaga Partnership was formed in 1991 and has its headquarters in Newcastle-Upon-Tyne.

It has three offices throughout England as well as offices in Scotland, Wales and more recently, the Republic of Ireland.

The Northern Ireland Office is based in Dungannon, County Tyrone and has been established there since 1994. In total Eaga have approximately 530 employees with 30 of these being employed through the Northern Ireland Office.

Eaga Partnership are involved in the management and administration of a variety of energy efficiency projects in N.I. but the largest to date is the Warm Homes Scheme which Eaga manages for the Department for Social Development.

Eaga work very closely with a number of partner organizations to maximize exposure of Warm Homes and ensure equal access of the scheme for every eligible household throughout N.I.

Targets set for the first two years of the Scheme have been met and the target for 2003/2004 is that with funding of £8.8m from the DSD and with further financial assistance from NIE's Energy Efficiency Levy, 6 250 homes will receive measures with a third of these being central heating systems.

### **Department for Social Development**

The Department for Social Development was originally the Department of the Environment. The DSD was established in December 1999. It has strategic responsibility for urban regeneration, community and voluntary sectors, social legislation, housing, social security benefits, pensions and child support.

The DSD has 3 key strategic objectives:

- To provide a fair system of financial help to those in need and to ensure those who live apart maintain their children; encouraging personal responsibility and new incentives to work and save
- To promote measurable improvements to housing in Northern Ireland
- Tackling disadvantage amongst individuals, communities and neighbourhoods with particular emphasis on greatest need and encouraging, developing and supporting community development.

The Warm Homes Scheme is funded by the DSD and managed by the EAGA Partnership Ltd. Warm Homes has an annual budget of £8m per annum.

### **Northern Ireland Electricity**

Northern Ireland Electricity is committed to playing its role in reducing fuel poverty. Since formalising its fuel poverty strategy in October 2000, NIE has continued to provide practical assistance through the Energy Efficiency Levy for most disadvantaged households. The regulator introduced a levy on all electricity customers in 1997. This was to be collected and managed by NIE with the aim of encouraging energy efficiency and reducing electricity consumption in Northern Ireland with the overall effect of minimising energy bills. Ofreg, in conjunction with the Energy Saving Trust, oversee the use of the Levy to ensure that it is used cost effectively and to benefit the most disadvantaged customers throughout Northern Ireland. Each project is subject to rigorous transparent auditing and monitoring procedures. £600,000 of the Energy Efficiency Levy Fund supports the Warm Homes Scheme. This money is used mainly in areas where the maximum grant does not cover the cost measures installed.

### **Northern Ireland Housing Executive**

The Housing Executive is Northern Ireland's comprehensive regional housing authority and owns some 110,000 properties. It was established under the Housing Executive (NI) Act 1971. Under the Home Energy Conservation Act (HECA) 1995, which became operative on 1 April 1996, the Housing Executive was named the Home Energy Conservation Authority. The relevant policy relating to energy efficiency, which has an impact on fuel poverty, has 3 elements:

- New homes to be built to high standards of energy efficiency
- Some grants to private homes include improvements likely to lead to greater thermal efficiency e.g. disabled facilities grant, replacement grant etc.

- Grants to private homes which include improvements likely to lead to greater thermal efficiency

All new build in the social housing sector is now mainly delivered through housing associations and all buildings; private and public are subject to Building Control regulation, which include high-energy efficiency measures.

The Housing Executive has established an Energy Conservation Unit to monitor progress under the Act. However, in its consultative paper on the Home Energy Conservation Act the Housing Executive states that it alone cannot achieve the savings envisaged in the Act. It must work in partnership with other organisations in the public, private and voluntary sectors. In 2001 the Housing Executive reported a 13% improvement in energy efficiency in four years since 1996.

The Northern Ireland Housing Executive have the quality assurance role for the Warm Homes Scheme and also have a financial interest in managing funding from DSD to EAGA. The successful management and implementation of such schemes falls to organisations such as the EAGA Partnership Ltd., an independent agency under contract to the DSD to deliver the Warm Homes Scheme.

### **National Energy Action (NEA) NI**

National Energy Action is Northern Ireland's leading fuel poverty charity. It develops policy and practice to tackle the heating and insulation problems for people on low income and those who are vulnerable. NEA NI is best known for leading the policy debate on fuel poverty in Northern Ireland through responses to consultations, providing information to the Assembly and through liaison with government departments and other key decision makers. Achievements in this field led recently to NEA NI working to increase the Energy Efficiency Levy to tackle fuel poverty, and to acknowledge the charity's work in the Assembly Energy Inquiry. One of NEA's strengths lies in establishing partnerships to inform, influence and motivate opinion formers and decision makers as well as helping practitioners to develop best practice.

### **Foyle Regional Energy Agency (FREA)**

Foyle Regional Energy Agency is an independent body established in 1997 by Derry City Council with funding from DG XVII's SAVE II Programme. The Council is joined in funding this initiative by Strabane District Council, Limavady Borough Council, Northern Ireland Electricity, Coolkeeragh Power Ltd, Northern Ireland Housing Executive and ESB Independent Energy.

The agency aims to encourage domestic energy efficiency throughout the area, combat fuel poverty, provide free, independent and impartial energy advice, information and training, work with local communities to provide energy efficient solutions and promote and support renewable energy projects.

FREA Mission Statement:

The agency seeks to secure economic developments and environmental improvements for the North West through the development of new energy management, conservation and generation initiatives.

## **Northern Ireland Fuel Poverty Partnership**

The Partnership is chaired by the Energy Saving Trust and comprises of members from a wide range of organisations. A sub group of this partnership has been formed called 'the near benefits group' who are looking at solutions for applicants who just marginally fall outside the benefit requirement for Warm Homes Plus. This has resulted in a pilot project with the Citizens Advice Bureau to carry out benefit checks and identify eligible applicants.

### **Objectives**

- To develop a policy role regarding fuel poverty interests
- To support the Governments Fuel Poverty Strategy within the overall partnership mission
- To make suggestions and recommendations to the Department for Social Development on the Warm Homes Scheme and to support it in its efforts to tackle the problem of fuel poverty
- To appropriately represent the views of those with an interest in fuel poverty and to seek their full participation in the partnership
- To assist, as necessary fuel poverty interests, to develop activities and initiatives and to receive reports on progress from these interests
- To develop fuel poverty input to a communication strategy both to partner sectors and to the public
- To monitor and liaise with the UK Fuel Poverty Strategy Group through a nominated representative
- To guide and support the EST in the role as facilitator of strategies within the partnership

## **METHODOLOGY**

Since 1996 WREAN has operated the Western Regional Energy Efficiency Advice Centre, (WREEAC) covering west of NI. This is one of a network of 52 Advice Centres across the UK supported by the Energy Saving Trust. WREAN receives additional support from NIE and NIHE to offer advice on both energy efficiency and renewable energy.

With the commencement of the Warm Homes Scheme in July 2001 WREAN, through its advice service, began to provide details to its clients on the scheme. This was done both through the walk-in centre and through a range of promotional activities carried out throughout the region. This was in line with the emphasis put on a partnership approach by EAGA, with referrals for the scheme coming from a wide range of organisations.

All enquiries to the advice centre, including those regarding the scheme are logged on a database along with other queries on a software system known as DAX. Since July 2001 the centre has received over 1,000 enquiries regarding the scheme.

From this database WREAN randomly selected some 500 contacts, which resulted in actual responses from 200 clients who had received information on Warm Homes and Warm Homes Plus but had not proceeded with their application.

All contacts were asked whether they were in receipt of a qualifying benefit and/or age criteria when surveyed. Only those who confirmed they were eligible for the scheme were invited to take part in the survey. However it later transpired that some contacts did not fit the criteria for the scheme.

Desk research was undertaken using a wide range of published material to summarise the research evidence on fuel poverty relating to Northern Ireland. None of this material relates to those who were identified to suffer from fuel poverty specifically in the west, however data from the House Condition Survey's 1996 and 2001 show that levels of housing unfitness are significantly higher in the west compared to other regions in Northern Ireland.

WREAN was able to draw on the papers resulting from a Conference it had held in April 2002 on behalf of the EAGA Partnership Charitable Trust entitled "Hidden Hardships". At this date the results from EAGA regarding Warm Homes uptake in the western region (Zone 1, Figures relating to July 2001 – April 2002) showed that the targeting of the vulnerable groups, particularly in this rural area had resulted in some 2060 referrals for the scheme. This is some 26% of the total referrals received throughout Northern Ireland.

34% of all heating systems installed under the scheme were in the western region. While the average cost of installing a heating system province wide was £2,458 the average cost of an installation in the west was £2,772. Some 31.5% of Warm Homes funding was spent within the western region during this period.

There are no records kept relating to the numbers of applicants to the scheme who were ineligible.

## The Questionnaire

Consultation with a range of agencies to devise a method of research was undertaken. These agencies included NEA (NI), EAGA (NI) and the Northern Ireland Housing Executive (NIHE). The format of the questionnaire was agreed with the Research Department of NIHE.

The areas covered in the questionnaire included postcode area, measures requested, age, benefit entitlement, tenure type, household composition, occupational status, information source and reasons for non acceptance onto the scheme. Respondents who were accepted onto the scheme but chose, for whatever reason not to proceed were included in the sample.

However, those who received measures under the scheme were excluded from the sample, as the remit of this report does not cover any investigation into the satisfaction of those who received the scheme. This area of work is already covered by a report being compiled by NEA (NI) for the Department for Social Development.

Questionnaires were completed by field research in the form of interviews in the client's own home (20%), interviews were also conducted in the advice centre by WREAN staff (10%), further questionnaires were completed over the telephone (30%) and through self-completion by the client (40%).

A copy of the questionnaire can be found at Appendix 1.

## The Sample

Two hundred respondents were identified as meeting the criteria. The research necessitated differentiating between those respondents seeking installation measures under Warm Homes and those who were seeking assistance with insulation measures and the installation of a heating system under Warm Homes Plus.

### Warm Homes & Warm Homes Plus

121 respondents were seeking assistance for insulation measures under Warm Homes while 79 were seeking insulation measures and the installation of an oil fired heating system.

## District Council Areas

The sample geographical spread was as follows:

Fermanagh	98
Omagh	26
Limavady	14
Derry	47
Strabane	15
<b>Total Sample</b>	<b>200</b>



**Total Sample**

**200**

**Reasons Given**

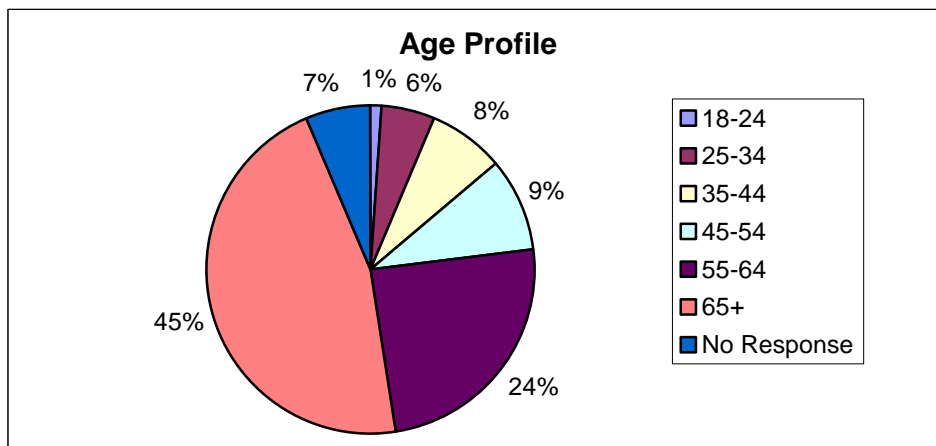
The reasons given for non-acceptance for either Warm Homes or Warm Homes plus can be categorised under the following headings:

- Benefits 81 40.5%
- Property unsuitable 23 11.5%
- Age Related 22 11%
- Inconvenience 13 6.5%
- Other Grants 10 5%
- Timescale 9 4.5%
- Rates Address 8 4%
- Measures 8 4%
- Landlord Issues 8 4%
- Ownership (Deeds) 7 3.5%
- Ownership Issues 7 3.5%
- Self Sufficiency 4 2%

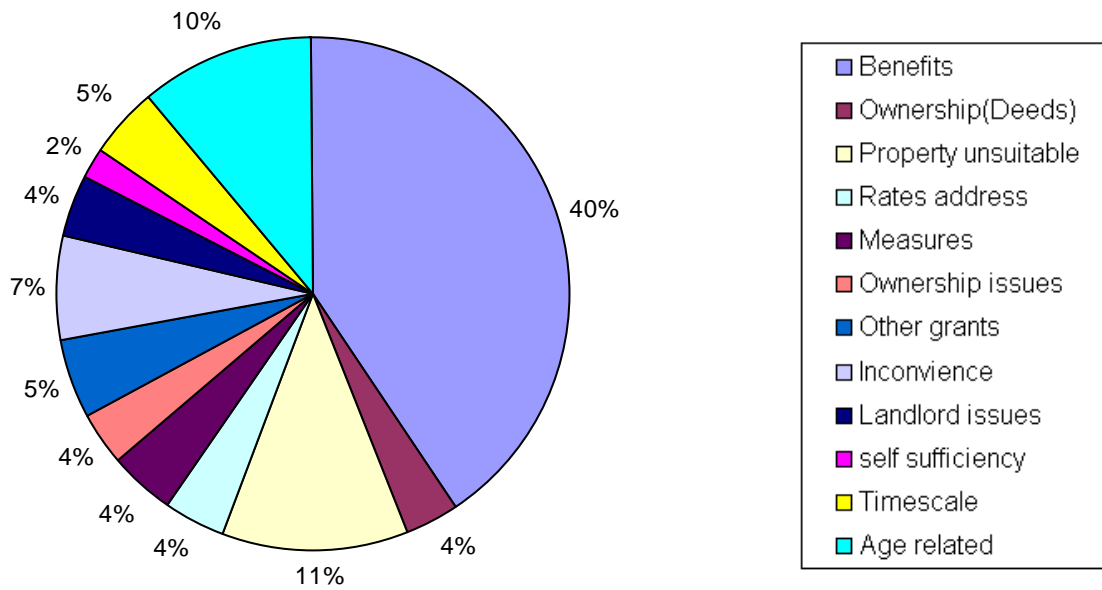
**Total Sample**

**200**

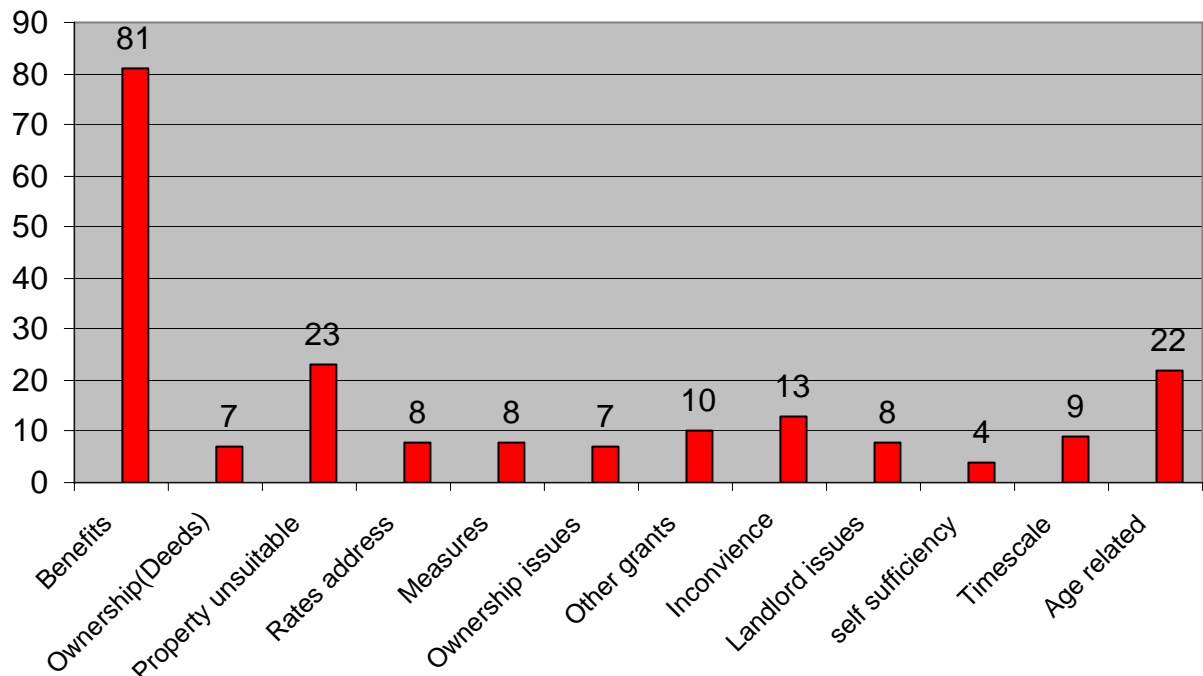
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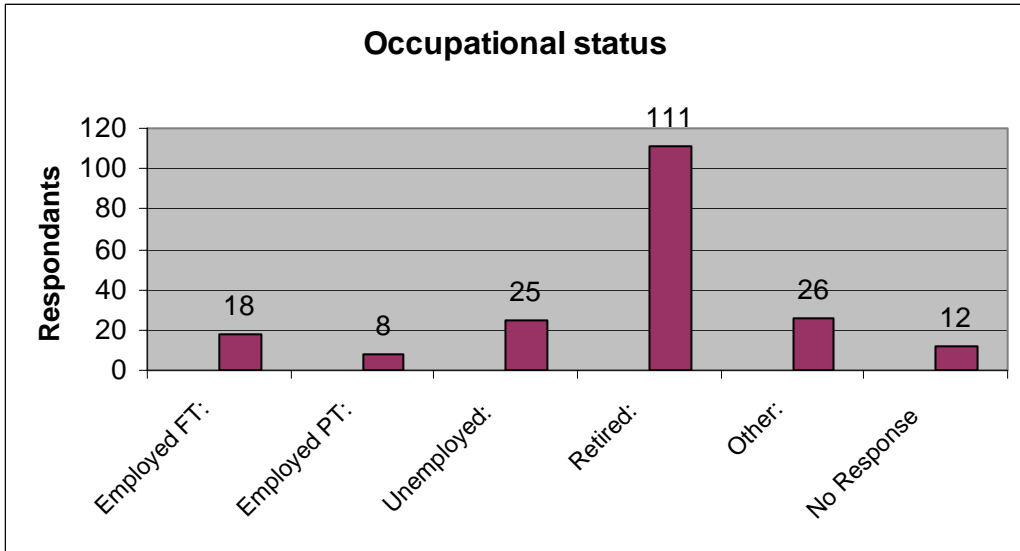


## Barriers To The Warm Homes Scheme

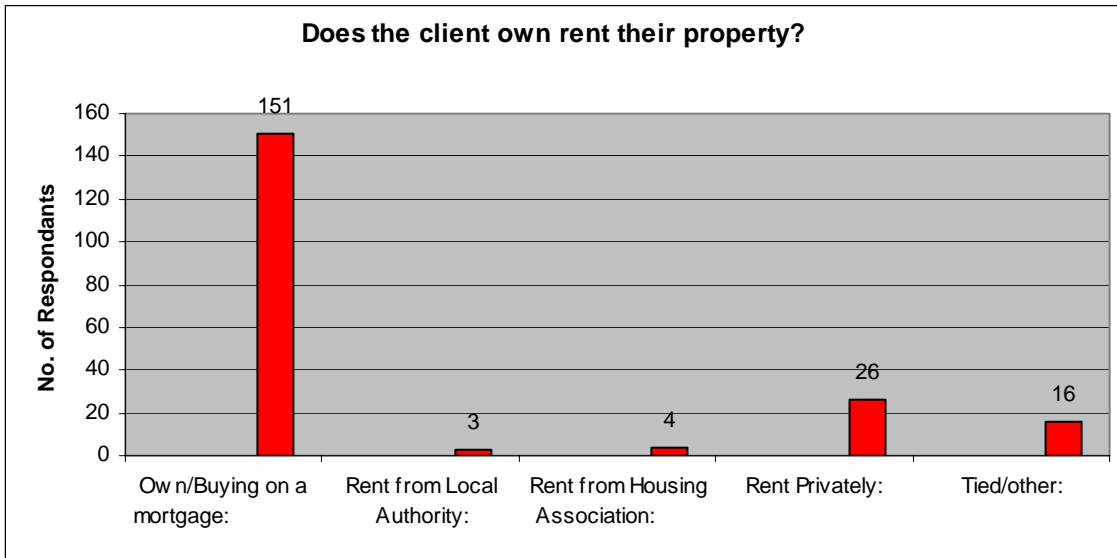


## Barriers To Warm Homes Scheme





### Property Ownership



*“I have a pension from my late husbands work, I have heart trouble and kidney disease, I suffer from arthritis in my shoulders, I am asthmatic and on inhalers and I am on medication for high blood pressure. I was told if I could get £1 per week of income support, I would be eligible for heating”*

Mary BT79

## **FINDINGS**

The findings from the questionnaires were divided into a range of categories. Where respondents gave more than one reason for non-uptake of either grant the first reason identified was used.

### **Benefits**

81 respondents stated that they could not access the scheme, as they were not in receipt of the qualifying benefits for Warm Homes or Warm Homes Plus.

#### **Pensions**

51 of these 81 respondents were in receipt of an Occupational Pension and as such did not receive a qualifying benefit.

17 of these 51 respondents were seeking a heating system under Warm Homes Plus.

#### **Other Household Members in Receipt of Benefit**

Under the scheme if the householder and/or their spouse/partner receive qualifying benefits and can prove residency (and in the case of Warm Homes Plus meet the age criteria) they can receive measures under the scheme. However 27 out of the 81 respondents stated that while they and their spouses were not in receipt of a qualifying benefit other household members such as siblings and children did receive a qualifying benefit yet were excluded from the scheme.

*“My son is in his 30’s and gets DLA. He lives at home with us, neither of us (his parents) are in receipt of benefits.”*

Rosie BT74

### **Brother/ sister not receiving benefits**

Another complicated issue arose in the rural areas, with six (6) respondents living with a brother or sister who received benefits. The deed holder in these cases was not receiving a benefit that would include them on the scheme. In these cases, it was found that the opportunity for a more comfortable living environment for the benefit holder was being hindered.

## **Single Person on a passport benefit**

3 out of 81 respondents were in receipt of a qualifying benefit but did not receive disability premiums. They were single, lived alone and sought measures under the scheme. These respondents did not qualify because they did not have children under 16; they were not over 60 and only received Income Support or Jobseekers.

## **Case Study**

*John is a 65 old pensioner who lives with his older brother Richard who is 67. Both men are single, but only Richard receives income support. John inherited the family home and farm and as a result only his name was on the deeds. John was unable to get the grant as Richard received the benefit.*

## **Ownership (Deeds)**

7 out of the 200 respondents were unable to access the Warm Homes scheme due to difficulty with ownership problems.

4 out of the 7 respondents commented that when applying for the grant they were not the deed holder. They reside on their family farms and had transferred the deed into their son's name as they had retired. They thought that because they still resided in the property they would be eligible for the scheme. This was not the case. However further clarification with EAGA has identified that as long as the new owner/sibling does not reside in the property these 4 respondents would indeed have qualified.

1 out of the 7 respondents was in the process of transferring the deeds into his name. From a previous owner so could not uptake at the moment.

1 out of the 7 respondents explained that both her grown up daughters who are disabled, live with her and she acts as their ward of court. Both girls receive Disability Living Allowance and other related benefits and are not named on the deeds of the house therefore do not qualify for the scheme.

1 out of the 7 respondents lives with his mother and his case is illustrated below...

## Case Study

*Trevor lives in a rural cottage with his elderly mother. The cottage has solid walls and a tin roof*

*Trevor sleeps in a downstairs bedroom and his mother sleeps in an upstairs bedroom. The house has no heating system, old wooden frame windows no draught proofing and there is no loft insulation. They reside in a kitchen/dining area most of the day the only warm they receive is from an old heating range, this is only achieved by opening the door of the range regularly to receive a burst of heat. Their energy efficiency measures are nearly non-existent*

*Trevor cannot receive Warm Homes or Warm Homes Plus because he is 58 and not on benefits, his mother is 82, receives benefits but is not on the deeds of the property. They can't get a replacement grant from the housing executive, as they have only been living in the property for the last 6-8months, and to receive this grant he must be living in the property for over 2 years and switch the deeds to his mothers name or else arrange some sort of lease arrange with his mother. If he does this he can get a maintenance grant from N.I.H.E.*

## Property unsuitable 23 people

In the rural west, many of the properties are unsuitable for the measures offered under the scheme. Examples would include properties with solid walls, inaccessible roof space, no electricity, no pressurised water, no space for the oil tank or are in such a state of bad repair that no works can be carried out. 23 respondents stated that property unsuitability was the reason they did not benefit from the scheme

### Solid Walls

8 out of 23 respondents stated that their property had solid walls.

### No loft space or insufficient space

3 out of 23 respondents stated that their loft space had insufficient space or was unsuitable for loft insulation

### Property in very poor repair

5 out of 23 respondents stated that their properties were in very poor repair. E.g. very old properties where the structure had crumbled or disintegrated

### No space for oil tank

2 out of 23 respondents stated that they did not own the land surrounding their property and the landowner would not permit fitting an oil tank, or had no actual space belonging to them to place the oil tank.

### No pressure in water

3 out of 23 respondents stated that they did not have access to mains water or did not have adequate pressure in the local water supply. To install a heating system under the scheme mains water must be available and assistance is not available under the scheme.

### No electric

2 out of 23 respondents stated that they did not have access to mains electricity. Installing electricity can be very expensive especially in rural areas and the scheme does not cover the cost of installation of an electricity supply.

## **Case Study**

*Mrs Brown eligible for the Warm Homes Plus scheme. She is an elderly woman who lives on her own in a tied cottage. The property she lives in is quite isolated. While she has mains water, she has no electricity supply. She cannot afford the estimated £5000 required to connect her to the grid and her landlord is not prepared to pay this amount. Since her initial application Mrs Brown has fallen and broken her hip, she is currently in a care facility but is anxious to return to her own home. This is not possible, as the current condition of her home will not allow it.*

## **Rates address: 8 People**

8 out of 200 respondents stated that they had difficulties due to the requirement to supply rates address and postcode.

### Cultural Reasons

2 out of the 8 respondents stated that did not proceed with their application because they were asked to provide a rates address and postcode. Many people in the West feel strongly that if they use rates addresses their town land names will be lost.

### Bureaucracy

5 out of the 8 respondents stated that they did proceed with their application as they were unable to access their rates address and postcode. Some commented that they did not know their rates address or where to get it, as they had never used it in their lifetime.

### Rates Bill

1 out of the 8 respondents stated that they had never received a rates bill and did not pay rates on their property. They expressed concern that if they requested a rates address they could be liable for back payment of rates.

### **Measures/ already done or unavailable: 8 People**

8 out of 200 respondents who applied for the scheme found that the measures requested were already present in their homes.

#### Cavity Wall Insulation

3 out of the 8 respondents had applied for cavity wall insulation through the scheme but upon examination it was discovered that the walls were already insulated or were not compatible to receive this measure.

#### Loft Insulation

2 out of the 8 respondents had applied for loft insulation through the scheme, but were informed by the surveyor that there was already an adequate amount present.

#### Other Measures

3 out of the 8 respondents thought that the Warm Homes Scheme offered grants for double-glazing and PVC doors and applied accordingly. The surveyor then informed them that such measures were not available.

### **Ownership issues (Housing Associations): 7 People**

7 out of 200 respondents who applied for the scheme found that ownership issues rendered them ineligible for the Warm Homes Scheme. However, it should be noted that separate funding is provided for tenants of Housing Associations and Housing Executive homes while the Warm Homes Scheme is specifically aimed at the private sector, be that rented or owner occupied properties.

#### NIHE Tenants

3 out of the 7 respondents rented their properties from Northern Ireland Housing Executive and therefore were ineligible for the scheme.

#### Housing Association Tenants

4 out of the 7 respondents rented their properties from Housing Associations and therefore were ineligible for the scheme.

### **Other grants: 10 People**

10 out of the 200 respondents stated that they had applied for the scheme but were redirected to other more suitable grants.

#### NIHE Grants

10 out of the 200 respondents stated that although they were eligible for the scheme, they could not avail of the measures because they were awaiting grant assistance from the Housing Executive.

## **Inconvenience: 13 People**

13 out of 200 respondents stated that they did not proceed with the scheme because of the perceived inconvenience.

### Controls

2 out of the 13 respondents stated that although they would like an oil-fired system, but they expressed concerns in their ability to operate programmers/timers and other controls

### Prices

1 out of 13 respondents did not proceed with the application for oil central heating as they expressed concerns on oil prices as a result of the impending war

### Preparation

3 out of 13 respondents stated that they did not receive the insulation measure, as they were unable and unwilling to clear their attic

### Health

2 out 13 respondents stated that due to ill health, death in the family and similar health related they did not proceed with their application.

### Redecoration

3 out 13 respondents stated that they did not want to replace their Economy 7 heating system with an oil-fired system due to redecoration and disruption issues.

### Social

1 out of 13 respondents stated that they were concerned that they may lose their daily home help if they installed oil-fired central heating

## **Landlord issues: 8 People**

8 out of 200 respondents cited landlord issues as reason for not up taking the Warm Homes grant

5 out of 8 respondents stated that their landlord would not give permission

2 out of the 8 respondents said their landlord's intended renovating the property him or herself

The final respondent in this section stated:

*"Our land lord would not let us get heating installed, as he is unsure about signing a contract for agreement, as our tenancy is up for renewal soon ". Thomas BT47.*

### **Self-sufficiency: 4 People**

4 out of 200 respondents commented on issues that WREAN has categorised under the heading 'Self sufficiency'.

#### **Pride**

1 out of 4 respondents commented that he saw the scheme as a handout, and although claiming benefits was not prepared to accept assistance.

#### **Consent**

3 out of 4 respondents when contacted said that the scheme details had been requested by their siblings without their consent. Therefore they did not wish to proceed.

### **Timescale: 9 People**

9 out of 200 respondents identified issues related to the timescale of getting measures installed under the scheme.

5 out of 9 respondents who were applying for a heating system under the scheme had, when contacted installed the heating system outside of the scheme. Family members usually funded these systems.

4 out of 9 respondents stated that they did not apply for measures under the scheme, as they perceived there was a delay in receiving the measures.

### **Age Related: 22 People**

22 out of 200 respondents stated they did not proceed due to age related factors.

All the respondents in this section had not reached the age of 60 therefore were ineligible to apply for a heating system.

## **CONCLUSION**

The Warm Homes and Warm Homes Plus Grant Scheme, since its introduction in April 2001, has brought considerable benefits to those residing in cold, damp, and expensive to heat homes across Northern Ireland. Those who have received measures under the scheme should benefit from a better quality of life with reduced incidences of cold related health problems.

But while the introduction of an efficient natural gas central heating system along with appropriate insulation measures is seen by many as a solution to fuel poverty households in the west of the province are unlikely ever to reap the benefits that natural gas can bring and need more innovative solutions.

As a result WREAN would advocate a multi-agency approach to develop a rural fuel poor strategy. In dealing with specific rural housing issues the strategy could incorporate the advances that are currently being made in the field of renewable technologies such as biomass/CHP, wind and solar.

The main barrier to the uptake of the scheme concerned the requirement for respondents to be in receipt of a qualifying benefit. This limited eligibility of Warm Homes and more specifically Warm Homes Plus was cited by some 81 respondents which equates to some 40.5% of all those who participated in the survey.

WREAN's experience would indicate that many of these applicants were just above the income threshold while others had not undertaken a benefits check. It is hoped that the work of the Fuel Poverty Partnership (NI) Near Benefits Group will address both these issues. Under claiming, especially among older people has long been recognised as a problem in the west.

*“Many people are entitled to benefits yet they do not claim for them. Under claiming among older people was identified by both voluntary and statutory bodies as an issue within the Western Board.”*

(University of Ulster, Centre for Nursing Research. August 2001)

The research results in this report highlight some of the issues that will require addressing in any future review of the scheme.

## **RECOMMENDATIONS**

The Warm Homes and Warm Homes Plus Scheme are alleviating rural fuel poverty and impacting favourably on health and well being in the Investing for Health region. Addressing the reasons for ineligibility highlighted in this report should increase uptake and improve the health and well being of households in the west of the province.

- Consideration should be given to assistance and support for applicants. Individual personal support is needed alongside a written guide. This guide should detail information needed to access the scheme and signpost clients to where they can access this information i.e. referral network organisations that offer assistance, rates office contacts and benefit check organisations.
- Referral Networks should have access to or be sufficiently resourced to offer benefit checks to potential applicants.
- Eligibility should be extended to include all members of the household not only those who are named on the property deeds. This could be achieved by ensuring that the qualifying benefit is payable to the person residing at that address.
- Consideration needs to be given to the current means testing which is limited to those in receipt of qualifying benefits. Previous research would seem to indicate that benefit eligibility per se is not a reliable indicator of fuel poverty.
- Further research should be undertaken into appropriate and/or innovative measures for expensive to treat homes. Examples could include internal cladding, solar panels or in the case of high electricity connection costs PV or wind generators. This clearly illustrates a need for further investment. Examples of current research include a WREAN Project entitled “Deep Rural Energy Partnerships” examining possible solutions to expensive to treat homes. It involves a range of organisations representing each of the four UK regions and is co-ordinated by the National Energy Foundation and is funded by the EST Innovation Programme. NIHE and a range of partners are undertaking a further project looking at the potential of incorporating renewable technologies in expensive to heat homes.
- A multi-sectoral group should be formed to devise solutions for those in genuine need but who cannot access the scheme e.g. those entitled to a heating system but with no connection to the mains electricity supply or lacking a pressurised water system.
- Consideration needs to be given to the problem of sourcing rates addresses and postcodes bearing in mind literacy problems may contribute to difficulties in this area. EAGA could accept town land addresses and source the rates address on behalf of the client or pass them to a referral organisation, which is resourced to do this, as is practice in some other regions of the UK.
- Instances where elderly or vulnerable householders are entitled to heating under Warm Homes Plus but are waiting an NIHE Replacement Grant needs further consideration bearing in mind the complex nature of replacement grants and the issue of equality.

- Qualified advisers should provide a follow-up service to ensure the householder can effectively operate their heating system controls. This is especially relevant as many clients are elderly and unfamiliar with new technology. This could be achieved if resources were found to extend the existing Housing Executive's Heatsmart Programme (currently a visiting service for NIHE tenants only)
- Assistance for the clearance of attics in preparation for loft insulation needs to be examined, particularly in the case of those who are elderly and living alone.
- The issue of private rented tenancies where landlords permission has been denied need to be further explored. The lack of a fully controlled heating system as a measure of unfitness might encourage landlords to provide this basic need. Possibly the new Housing Health and Safety Rating Scheme which will include energy efficiency measures, which the current fitness standard does not could be considered.
- Greater awareness of the benefits of energy efficiency in relation to health issues needs to be illustrated to the health sector and consideration should be given to a fast track system for referrals i.e. hospital patients returning home to a cold house should be fast tracked on the Warm Homes Scheme.
- EAGA and referral organisations should be resourced to gather information on all clients enquiring about the scheme. This would allow further examination of reasons why uptake is not followed through, perhaps highlight barriers not covered in this report and could lead to further studies in this field utilising the information collected in this report.

With limited resources the success of any fuel poverty scheme including Warm Homes and Warm Homes Plus must be based on the premise that it benefits those who need it most. Only when this is achieved can we be sure that those who suffer from fuel poverty will not fall through the net.

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# APPENDIX 1

