



**BUILDING BETTER  
FUTURES:  
AFFORDABLE  
WARMTH PLAN**

*Freebridge*  
COMMUNITY HOUSING

# BACKGROUND

Since 2015, the fuel poverty strategy “Cutting the cost of keeping warm” for England has been based on the ambition that;

**‘A home should be warm and comfortable and provide a healthy and welcoming environment that fosters well-being’, and that it is ‘unacceptable that many people are prevented from achieving such warmth due to the combination of having a low income and living in a home that cannot be heated at reasonable cost’**

Freebridge Community Housing have embraced this ethos to underpin its own plan and the objectives it contains and builds on the 2015 NICE (National Institute for Health and Care Excellence) guideline “Excess winter deaths and morbidity and the health risks associated with cold homes”.

The NICE guideline acknowledges health problems associated with cold homes are experienced during “normal” winter temperatures, not just extreme conditions and identifies a wide range of people as vulnerable, including:

- Those with cardiovascular conditions
- Those with respiratory conditions (in particular, chronic obstructive pulmonary disease and childhood asthma)
- Those with mental health conditions
- Those with disabilities
- Older people (65 and older)
- Households with young children (from new-born to school age)
- Pregnant women
- Those on a low income

As is the reality across the UK, of which West Norfolk is no exception, many people suffer from the adverse effects of cold homes every year. Many of these cases, resulting in hospital admissions or even death, are preventable with systematic and proactive action.

The EWMI (Excess Winter Mortality Index) shows that the East of England ranks as one of the highest areas for deaths, at 49.2%. This is second only to London which tops the EWMI at 62.6%.

It is noted that this is considerably higher than the national average of 36.5% and can be attributed to combinations of an aged population and areas of increased social and financial deprivation.

This plan will require the support and engagement of multiple partner agencies across the sectors, with the aim of bringing together our knowledge and resources to support our customers to live in warm and healthy homes.

[Source] [1] Office for National Statistics; Excess winter mortality in England and Wales:2020 to 2021 (provisional) and 2019 to 2020 (final)



# FUEL POVERTY & AFFORDABLE WARMTH

The challenges of heating homes are not new, however are becoming an increasing reality for many households. For the purpose of this plan, "Affordable Warmth" means that a household can heat their property to the required level of comfort without entering into fuel poverty.

Freebridge Community Housing have recently led on the formation of a Task and Finish Group to look at the impacts of the current challenges with housing partners. This group consists of representatives from Freebridge, Broadland Housing, Orwell Housing, Havebury Housing and Saffron Housing Trust.

Recent data [2] shows that 97% of local residents surveyed have concerns about the increased costs of energy and utility bills, but of these only 48% have any awareness about where they might receive any information or help with their energy bills.

For many, fuel poverty is an ever present risk impacting other key factors and quality of life.

Highlighting the vulnerability of many households in the area, the most common approach to cost savings in order to meet the costs of utilities was to cut back on food (62% of people surveyed). This was followed by reduction in any non-essential spending (presents etc (60%)) and inability to heat or light home for periods of time (49%).

Further evidence [3] shows that, across the UK, 10,000 households have been unable to top up their prepayment meters during the period January - June '22. Across the King's Lynn and West Norfolk area, energy debt has remained the highest debt issue households sought assistance from the Citizens Advice between Q3 2020/21 to Q4 2021/22.



[Source] [2] T&F Group resident survey Summer/Autumn 2022 "Affordable Warmth" [3] Citizens Advice, Cost of Living Data Dashboard

# AIMS & OBJECTIVES

**Our Plan has 5 overall aims towards improving affordable warmth:**

1. To increase the average Energy Performance Certificate rating of our homes to a minimum of Band E by March 2023
2. To ensure that no property holds an Energy Performance Certificate rating below Band D by March 2026
3. To support customers by ensuring that their health and wellbeing is not put at risk due to being unable to heat their home
4. To work with partners to provide a network of support to residents with associated difficulties exacerbated by the impact of fuel costs
5. To ensure that residents have access to information and guidance on managing fuel costs

## **Objectives**

- Reducing fuel poverty by targeting poorer households for assistance, maximising their income and reducing household bills
- Improve health and wellbeing through increased affordable warmth by crisis intervention for vulnerable people in cold homes
- To work to prevent fuel poverty across our housing stock with accessible grants and referrals
- To reduce poor housing conditions commonly attributed to, or worsened, by cold homes
- To support community projects aimed at easing the impact of costs of living



# REDUCING FUEL POVERTY

As well as increasing the overall energy efficiency of Freebridge Community Housing properties, other actions can be taken around income and fuel bills to assist those households in fuel poverty, such as:

- Ensuring that residents are receiving all state benefits they are entitled to
- Advising people to register for the warm homes discount
- Assisting people to switch energy provider where appropriate



## IMPROVE HEALTH & WELLBEING

Affordable Warmth has an important role to play in improving the health and wellbeing of customers. It is more complicated than just reducing fuel bills. Affordable Warmth also includes improving heating in homes where the existing heating is inadequate and minimising any resultant increase in fuel costs as a result.

As well as ensuring that vulnerable households are not left in a crisis without heating or hot water if their heating system breaks down, particularly during the cold weather. There is also a need to identify and direct assistance to those households most in need.



# ACCESS TO GRANTS

Management of household finances is often a complex task impacted by multiple outside factors, such as changes to welfare benefits, economical increases and changes in household members needs.

In order to help provide stability in times of crisis, beyond day to day budgeting, Freebridge is committed to supporting residents with its own Tenancy Support Fund. This is specifically aimed at targeted support with utility and food costs, being the two highest areas of impact and concern and detriment. This year, additional funding has been allocated towards support with utility costs to ensure residents are able to keep their homes warm. We will also work with, and signpost, to other immediate partners that may be offering similar support.



# REDUCE POOR HOUSING CONDITIONS

The commitment to reduce the average Energy Performance Certificate rating across our housing stock, as well as maintaining a minimum standard will increase the overall efficiency of the property and reduce its day to day running costs.

As an important objective, this is reflected in Freebridge Community Housing's objectives in its current 5 year plan and is part of our Asset Management strategy that will enable this.





# SUPPORT COMMUNITY PROJECTS

To support living factors impacted by general costs of living, with consideration to the social deprivation within the area, we will support community based projects that will be aimed at reducing the financial burdens on families.

Food costs within the household are most likely to be reduced by those struggling with utility bills. Freebridge Community Housing will support projects to establish and sustain food hubs in the areas of highest deprivation within our communities. Such hubs will aim at providing low costs food, as well as vital support and outreach assistance.

# ENSURE ACCESS TO INFORMATION

In order to ensure residents are able to self manage their circumstances as best possible, it is important that we support them with access to information that will be of use to their circumstances.

We will work together with partners to ensure self help guidance is available through updates on social media, our website and in our community centres about how to manage utilities and budgeting. This includes, but is not limited to, supporting training activities to give them longer term skills to manage appropriately.





# WINTER RESPONSE PLAN

Throughout the Winter months Freebridge Community Housing will be operating additional services across a range of areas to support both residents and the wider communities during the coldest times of year. To further mitigate the current economical climate services will be expanded to help those who might otherwise not have been impacted as severely. Services will range from increased open days, free services and the provision of extra materials to help keep homes warm.

# MONITORING & REVIEWS

We anticipate all actions to be completed by March 2023 and, in order to track performance and progress against our objectives we will;

Plan Objective	Action	Review Period
1	Start a full stock condition survey of existing properties and store data on Energy Performance Certificate ratings	Completed
2	Ensure all properties with an energy performance certificate F & G rating are targeted with actions to ensure they are bought up to a rating E or above	March 2023
2	Offer a winter fuel payment for all properties with an Energy Performance Certificate rating F & G	December 2022 - January 2023
3	Ensure 100% of total loss of heat or hot water reports attended to within target timeframe of 24 hours	Reviewed monthly
5	All new tenants to have financial assessment and information on support services	Reviewed monthly
5	Further develop our relationship with connect for help as a referral support service	Ongoing
4	Support community launch of new food hub in North Lynn	December 2022 - March 2023
4 + 5	Continue to make available our Support Fund for residents to help reduce utility debt	Reviewed yearly
3 + 4 + 5	Fully implement Freebridge Community Housing Winter Response plan	Completed November 2022
4 + 5	Signposting and partnership work with local providers to educate residents on ways to save energy and keep costs low	November 2022 - March 2023

Plan Objective	Action	Review Period
3	Deliver weekly winter warm hubs from the Discovery Centre	November 2022 - February 2023
3	Contacting all vulnerable customers by calling them to check of their wellbeing	January 2023 - March 2023
3	Provide warm meal, hygiene and energy packs for residents who are in need	January 2023 - March 2023

