# FUEL POVERTY: A FRAMEWORK FOR ACTION FOR THE BRADFORD DISTRICT

## 1. Foreword

## **MESSAGE FROM PORTFOLIO HOLDER**

We have a strong track record of working to improve the energy efficiency of our homes across Bradford District – over recent years the Council and its partners have installed some 50,000 measures from loft insulation to new boilers in homes of all types. Given the dramatic energy price rises it's important that we keep this momentum going. There are though still some 1 in 8 households in fuel poverty in our District and for some people the choice is simply between eat or heat.

It is alarming that children across the District are growing up in a cold home. The scale of the problem is challenging. Together we must take decisive action now to move children in from the cold and help stop their parents from having to make this terrible choice between heating and eating.

We know that providing warm homes can make a massive difference to recovery during critical illness and to comfort in age related conditions.

Bradford District has a burgeoning private rented sector that has some of the least energy efficient properties and is home to many whom least can afford large energy bills.

We should be looking at a minimum standard of energy performance in our existing housing stock, owner occupied, private and social rented as well as making sure that we are encouraging the market to build energy efficient new homes. We know that building homes with very low energy costs is possible and needn't impose on developers any more in construction costs – but could save our poorest households hundreds of pounds a year in savings on their fuel bills.

Tackling this is not an issue for a single service provider; it's something where we can all make a difference. I would urge everyone to take on board the approach we are setting out here and to sign up for delivering across the range of actions.

## **Councillor Imran Khan**

City of Bradford Metropolitan District Council, Portfolio Holder for Environment, Sport & Sustainability

## 2. Introduction

Bradford Council is currently undertaking (2015) a wide-ranging conversation with local people, communities, partners and businesses about the future of local services, the challenges we all face and the New Deal that we need to strike now that the Council cannot afford to provide all the services people currently use.

We need to do this because rapidly shrinking budgets, rising costs and increasing demand mean that the Council has less money to pay for the services people have become used to. Together, we need to think about what matters most to local people and which services and activities make the biggest difference to the district, which will have to change and which may have to be cut back or stopped. We are determined to keep working with others to improve the district, city centre and all our towns and communities to achieve:

- Good schools and a great start for all our children
- Better skills, more good jobs and a growing economy
- · Better health, better lives
- Safe, clean and active communities
- Decent homes that people can afford to live in

However, we can only make the district better if we all work together, as local organisations and local people, to meet the challenges we face as money for public services continues to be cut. The Council needs to talk to its partners about how we work together even more closely to innovate, share money and resources, and work towards the same goals. We need to talk to businesses about the role they can play and what help they might need. This new Framework for Action is a good example of how a dialogue of this kind can provide real and practical direction.

Fuel Poverty: A Framework for Action has been developed to set out how we alleviate fuel poverty in Bradford District and is led by Bradford Council Strategic Director Adult & Community Services.

Many Bradford residents are struggling with the effects of rising fuel bills and the increasing cost of essential everyday items such as food, bus fares and petrol, in an environment where payfreezes, the threat of redundancy and difficulty in securing work are commonplace. Add to this significant Welfare Reforms, a reduction in 'national' expenditure on heating and insulation improvements for low-income vulnerable households and changes in the consumer protection landscape, and the need for a cohesive plan to tackle fuel poverty becomes very apparent.

This document builds on the learning and achievements of the 2007-10 Affordable Warmth Strategy "Working Together for a Warmer Future" and looks forward to a vision of Bradford residents being masters of our own energy futures... individually, collectively and as a district.

Millions of UK households are currently facing unmanageable choices about where to spend their limited income. This leaves many fearing for their health, the health of their children and elderly family members. Fuel poverty is at crisis levels. Even at a conservative estimate, in England and Wales, 2,700 people are dying each year because they can't afford a warm home – far exceeding those killed on our roads. (source: NEA, "The Many Faces of Fuel Poverty", November 2013)

Beyond unnecessary and premature mortality, there are many other health impacts from living in cold homes leading to an estimated £1.3bn per year cost to the Health Service of treating the symptoms of fuel poverty. This avoidable wasted spending does not even take into account social care costs and the reduction in economic activity due to time off work arising from cold-related ill-health. Whilst statistics cannot illustrate the current extent of individual suffering, the Department of Energy & Climate Change (DECC) estimated that in 2012 the number of fuel poor households in the UK was approximately 2,282,579 (representing around 10.4 per cent of all UK households) with 244,850 households in the Yorkshire & Humber (10.8%) and 25,050 households (14.2%) living in fuel poverty in the Bradford District.

Whilst it is true that soaring energy prices are one of the main causes of fuel poverty, it is by no means the most significant. The UK benefits from some of the most competitive energy prices in Europe per unit of energy used; however our bills are so high because of the low energy efficiency of much of our housing stock with the poorest households often living in the least energy efficient homes. For example, over 75% of fuel poor households have either solid walls or uninsulated cavity walls, and 65% live in properties with an energy efficiency rating of E, F or G. Improving the energy efficiency of a property not only makes it a more comfortable, warm, and healthy place to live, it can also cut bills by an average of 38% and effectively mitigate against future energy price rises. (source: NEA, November 2014)

A household is considered to be fuel poor if they have a low income and have high energy costs to heat their home to an adequate level, generally because they live in an energy-inefficient home (relative to other households). By this definition there were 2.3 -2.8m fuel poor households in England in 2013. This 'Low Income High Costs' definition of fuel poverty was developed by Prof Hills as part of his Fuel Poverty Review in 2011 and replaces the previous definition that households were fuel poor if they needed to spend 10 per cent or more of their income on fuel to maintain adequate temperatures in the home and meet other energy needs. (source: Dept of Energy and Climate change, Annual fuel poverty report, 2014)

## What is fuel poverty?

- A household is fuel-poor where required energy costs are above the median level for the population as a whole i.e. the household faces unreasonable energy costs
- The threshold for reasonable energy costs is adjusted for household size and composition e.g. expenditure for a single person household should be set at a lower level than for a multi-person household

#### <u>and</u>

- Where spending that amount on energy would reduce the residual household income below the official poverty line i.e. less than 60% of median income
- The official poverty line is calculated after housing costs and equivalised to reflect the fact that demands on household income vary according to the number of occupants

#### What causes fuel poverty?

The main factors that contribute to fuel poverty are:

- Poor insulation
- Inadequate or expensive to run heating systems
- Low income also linked to under occupancy
- Tariffs charged by the utility companies.

## What is the impact of fuel poverty?

Fuel poverty can affect both adults and children in many different ways, most notably;

- Causing or exacerbating serious illness such as respiratory and circulatory conditions
- Low educational attainment
- Social isolation/exclusion
- Psychological stress and worry

Those in fuel poverty often have to face the stark choice between spending what they need to heat their home adequately and either falling into debt; or rationing their energy use and living in cold damp homes that are dangerous to their health. Others spend money on fuel and reduce their purchasing of other necessities, such as food.

Fuel poverty can be particularly severe in rural areas where properties are off the gas network and so have to rely on more expensive forms of heating and, like many other homes in the District, are not suitable for cavity wall insulation.

In extreme cases fuel poverty can lead to excess winter deaths, especially for those householders who have chronic obstructive pulmonary disease (COPD) and cardio vascular disease exacerbated by any significant drop in outside temperatures.

## What is affordable warmth?

National Energy Action (NEA), the national fuel poverty charity, defines affordable warmth as where a household can achieve temperatures needed to maintain health and comfort for expenditure of less than 10% of income.

#### The benefits of affordable warmth are:

- Increased life expectancy and reduced health inequalities
- Improved householders' mental health and wellbeing
- Improved children's educational achievements and school attendance and reduced incidence of childhood asthma
- social well-being and independent living, with older people able to use the whole house following central heating installation – this potentially reduces or delays admission to hospitals and care homes
- Reduced 'bed-blocking' and other winter pressures on the NHS if a patient can return to a home that is adequately heated

## The effect of changes in national policy

It should be noted that the ability to deliver outputs to reduce fuel poverty (particularly in reducing householders' energy bills by making their homes more energy efficient) has historically relied heavily on Government initiatives delivered by obligations imposed on the 'Big 6' energy companies and ad hoc Government led grant programmes. The policy background that allowed these initiatives to happen is currently very uncertain and it is unlikely that this approach to funding will continue at a significant scale in the current climate.

This is well illustrated by the recent withdrawal of support for the Green Deal Finance Company and the subsequent removal of Green Deal Finance Plans will have significant consequences to work being carried out on domestic energy efficiency and fuel poverty. In addition, the current round of the Energy Company Obligation has reduced opportunities to access funding to deliver large scale projects (particularly for 'hard-to-treat' properties) in deprived areas, as any scheme would be reliant on being able to ask for large householder contributions.

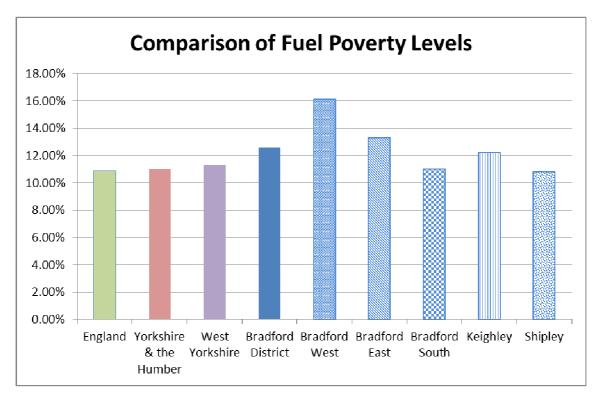
Bradford Council is working at a regional level to develop financial packages to support those householders who do not qualify for grants to pay for energy efficiency measures to be installed through the use of loans taken out by the householder. The Council is able to access a small amount of regional funding to implement this programme but would need to seek additional capital funding to implement the programme on a significant scale.

## 3. Fuel poverty in the Bradford District

Fuel poverty is a significant issue in the Bradford District. The latest figures available show that 14.1% of all households in the District were considered to be in fuel poverty in 2013, higher than the Yorkshire & Humber regional average of 10.6% and the national average of 10.4% (*pecc 2015*). Bradford has a relatively high level of fuel poverty due to a high level of deprivation in parts of the District, low household incomes and the poor quality of the dwelling stock.

Fuel poverty, by its very nature, is almost always associated with those residents on the lowest incomes. According to the Index of Multiple Deprivation (IMD 2010), Bradford was the fifth most income deprived district in the UK, although there were fewer areas of the district in the worst 10% of the UK than in 2007. IMD 2010 also showed a wide variation of deprivation both between wards, and within wards. In 2011, 10% of Bradford households were finding it very difficult to cope on their income, whilst 45% households were coping. 59,664 households have debt levels of £10,000 or more and 37,666 households have debt levels between £2,000 and £3,999. (source: Bradford Observatory)

The table below shows how fuel poverty levels across Bradford District compare with national, regional and sub-regional levels and how fuel poverty affects its sub-districts.



Using LIHC definition of fuel poverty Parliamentary constituencies (Source: DECC, 2013)

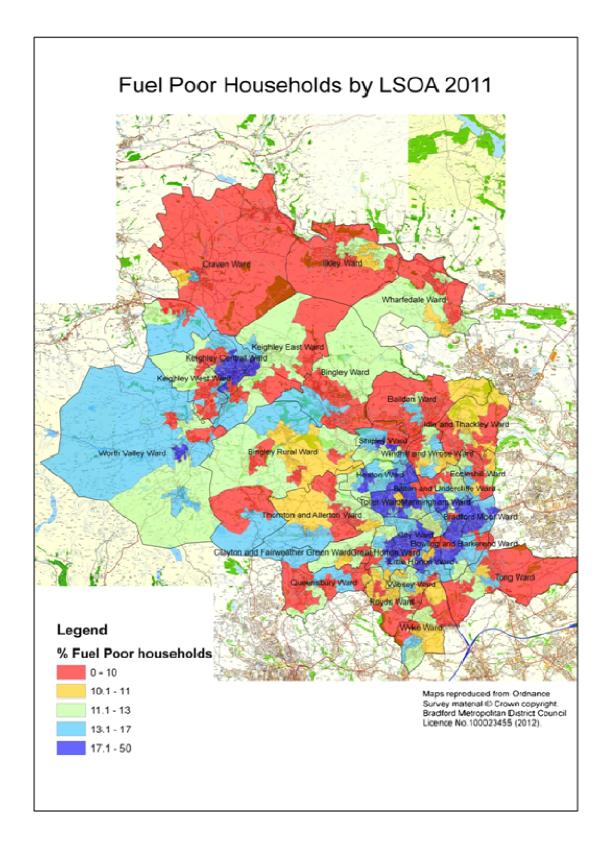
Fuel poverty affects people right across the District from those living in some of the most deprived areas to people in more affluent areas who are possibly asset rich but income poor. This is especially common in many pensioner households. Data at a lower super output area (LSOA) level gives an indication of the scale of fuel poverty in specific geographic locations and demonstrates the differences that can be found in neighbouring areas. Fuel poverty levels above the national average are shaded in green, light blue or dark blue.

Bradford's unique age profile means that it can be described as the youngest English city outside London. Nearly a quarter of the population (23.5%) is aged under 16 (source: ONS Nomis) The most recent national child poverty data for 2012 reported a reduced child poverty rate of 23.6% for Bradford District compared to 18.6% for England. This means that just over 33,000 children and young people aged 0-19 live in households with less than 60% of average (median)

household income (source: Bradford Observatory, bradford.gov.uk). This presents the District with a growing challenge as over the last decade there has been an increase of over 20% in 0-4 year olds. Over the next ten years the number of under 16 year olds is predicted to increase by 13,200 – an increase of 10.7%. Whilst there has been a sustained fall in the District's child poverty rate since 2007 two factors indicate that the current decline may not continue: these are the projected national upswing in child poverty rates from 2012-2020 plus the concentration of child population growth in the most deprived areas of the District. (source: Bradford Districts Child Poverty Strategy 2011 – 2014)

Consistently we find that just over half of children who live in poverty live in 6-8 of the most urban of the District's 30 wards where there are high levels of poor quality, private sector housing and households with a high likelihood of fuel poverty. The most recent figures show that half of children in poverty (51.8%) live in 8 wards. In order of the largest number of children in poverty per ward these are: Bradford Moor, Little Horton, Manningham, Bowling and Barkerend, Tong, Toller, Great Horton and City wards. (HM Revenue and Customs, 2013) These factors are likely to contribute to the higher levels of health inequalities that we find amongst Bradford's children and young people, particularly those living in the most deprived fifth of the District.

Cold homes and poor housing conditions have been linked with a range of health problems in children. The housing and homelessness charity Shelter found that children growing up in poor housing conditions (including cold living conditions) were more likely than others to experience mental health problems, such as depression and anxiety; more likely to experience slower physical growth and cognitive development; and had higher risks of respiratory problems, long term ill health and disability. Similarly, children living in cold, damp and mouldy homes have been found to be between 1.5 and 3 times more likely to develop symptoms of asthma than children living in warm and dry homes.



Low household income is a significant factor contributing to fuel poverty and so helping people into work by considering their employment, skills and training needs will have a positive impact on addressing fuel poverty outcomes. Unemployment and worklessness are high in Bradford. Youth unemployment continues to be a concern as well as long-term unemployment, which is rising sharply. In addition, large numbers of people in Bradford are out of work due to physical or mental health issues.

Fuel debt is increasingly a problem for households who are potentially vulnerable to fuel poverty. The main reason why families with children thought that they got into energy debt was because of

increases in energy prices (over half of families in debt). Over a third of families felt it was due to their using more energy, and just under a third felt it was due to changes in employment and earnings. Research has found that many families have responded to energy debt by cutting back on basic essentials, including 10% who are going without a daily hot meal. (Children's Society, "Show Some Warmth" January 2015)

## **Dwelling stock in the Bradford Metropolitan District**

Nearly 40% of housing stock in the district was built before 1919, considerably above the national average of 24.9%; this is generally terraced housing of poor quality and is frequently in need of major investment to bring it up to a decent standard. A further 21% of the district's dwelling stock was built in the period 1919 to 1944, which are properties that are frequently classed as 'hard to treat' with low levels of energy efficiency and therefore unsuitable for cost-effective 'standard' energy improvement measures such as blown fibre cavity wall insulation. (source: www. gov.uk – live tables on dwelling stock)

An energy rating that scores less than 30 on the Standard Assessment Procedure (SAP) is considered unacceptably low and represents a difficult and expensive dwelling to heat. Within the district, 12,450 dwellings (7.8%) have a SAP rating of less than 30. Latest data from all Energy Performance Certificates issued to homes in the area (required whenever a home is put on the market to be sold, made available for rent or requires Green Deal or Energy Companies Obligation energy improvement measures) suggest that 8% of all homes are rated in the 'F' or 'G' bands, the lowest possible standard of thermal performance.

Compounding the issues of quality and energy efficiency in Bradford's housing stock, many, particularly older properties in the District, have solid walls that excludes them from installation of the more cost-effective cavity wall insulation. Other insulation solutions are available for solid wall properties but they are more expensive and often more intrusive. In addition, many of these properties (especially in the inner-city areas) have dormer loft conversions that have been built to a variety of standards, many of which are very poorly insulated.

It should be noted that Bradford has been very proactive in encouraging work to make homes more energy efficient and a total of 45,278 homes were insulated as a result of the national Carbon Emissions reduction Target (CERT) scheme from 2008 to 2012. Nearly half of this work was a result of initiatives undertaken by Bradford Council, including the Bradford Community Warmth Programme. (source: EST Heed data 2013) This work has made significant progress in insulating homes that can benefit from the more cost-effective measures (such as 'standard' cavity wall and loft insulation) provided by these schemes. However, there has been limited opportunities for dealing with 'hard to treat' properties (such as stone-built or homes with irregular cavities) that are prevalent throughout the district, especially in the more deprived areas.

The tables below show the total number of homes treated and a breakdown of measure counts for cavity wall insulation and loft insulation (CERT scheme year 1-5).

Homes in location	Measures per Home	Homes Treated	Homes Treated %
209,609	0.26	45,278	21.6%

Year	Cavity Wall Insulation	Loft Insulation	Total (Year)
1	3,929	5,150	9,079
2	10,495	7,945	18,440
3	4,149	5,410	9,559
4	1,955	5,888	7,843
5	1,852	7,527	9,379
Total	22,380	31,920	54,300

Of course, these figures do include measures installed by schemes prior to the introduction of CERT or those fully funded by the home owner.

## **Stock Condition Survey 2015**

The Council has recently (July 2015) completed work with BRE (Buildings Research Establishment) on an updated stock condition survey. This piece of work has been wider in scope than previous condition surveys and includes intelligence around building energy performance and an analysis of the health impacts of cold, under heated homes. The reports will be used to inform future work plans around domestic energy efficiency.

## Thermal performance standards of newbuild homes

The UK's housing stock is amongst the least energy efficient in Europe and is responsible for nearly a quarter of our annual carbon emissions (source: UK Green Building Council 2015 <a href="http://www.ukgbc.org/resources/key-topics/new-build-and-retrofit/retrofit-domestic-buildings">http://www.ukgbc.org/resources/key-topics/new-build-and-retrofit/retrofit-domestic-buildings</a>). Building new homes to a much higher level of thermal performance, such as the Zero Carbon Homes Standard for Homes or the EU's new Nearly Zero-Energy Buildings (NZEB) definition would ensure that residents' fuel bills would be reduced dramatically, helping to ensure that they will not be at risk of fuel poverty. In effect, this would be 'future proofing' people living in any new home built to this standard against the risk of fuel poverty for the lifetime of the property.

Some developers have claimed that building to this standard would drive up building costs, resulting in less new homes being built and making those that are built unaffordable. However, there is a body of evidence pointing to the cost of building to this level of thermal performance is now falling to a comparable level to conventional construction costs. Recent analysis by the Sweett Group (source: Zero Carbon Hub 2014) shows that the cost of delivering zero-carbon homes has halved since 2011, representing a fraction of the estimated costs when the target for all new homes to be zero carbon from 2016 was launched in 2007. This cost is set to fall even further over the next couple of years. Work carried out by Cardiff University demonstrates that zero carbon homes can currently be built at a cost of £1,000 per square meter, which is within the accepted range for social housing building of £800 to £1,000 per square meter (source: http://www.cardiff.ac.uk/archi/news-items/solcer-house).

The Emerging Local Plan for the Bradford District seeks to plan for and meet significant future development needs for both homes and jobs; and in meeting these needs ensures that as far as practical appropriate development contributes towards a sustainable District, both in terms of scales and location as well as detailed design considerations. The Local Plan Core Strategy submitted by the Council for examination seeks to deliver at least 42,100 homes by 2030. The policies within the Core Strategy, in particular Policy HO9, looks to ensure that new future housing development meets the highest standards, including those for energy efficiency that are allowed by national planning policy, subject to local viability considerations.

## Fuel Poverty in the private rented sector

The extremes of fuel poverty are most likely to be found in the private rented sector (source: Joseph Rowntree Foundation 'Time to reconsider UK energy and fuel poverty policies?' 2011) With 42 per cent of tenants in the coldest privately rented homes judged to be living in fuel poverty (source: Citizens Advice Bureau 2011). The private rented sector has a higher incidence of cold hazards than any other housing sector (source: English Housing Survey SSST 4.1, 2009) and is a particular issue for older properties that may not be well insulated or may lack modern heating systems.

Over the last fifteen years the number of households renting from a private landlord in the Bradford District has increased significantly, from 17,584 households in 2001 to 39,604 in 2015 and now accounts for 18.48% of the total dwelling stock (source: BRE 2015 / Housing and Homelessness Strategy for Bradford District 2014–2019 / 2001 and 2011 Census).

Under the Housing Act 2004, local authorities have powers to inspect properties under the Housing, Health and Safety Rating System (HHSRS) to enforce improvements where housing poses an unacceptable risk to occupants' health or jeopardises their safety. The HHSRS assesses a number of different potential hazards to tenants, including 'excess cold or heat',

which can be considered a Category 1 hazard that requires immediate remedial action by the landlord.

From April 2016, landlords may not refuse "reasonable" requests for consent from their tenants to improve the energy efficiency of their properties, where there is financial support available. Furthermore, from April 2018, there will be a minimum energy efficiency standard, likely to be set at 'E', for all privately rented properties. It will be illegal to rent out a property unless it is 'E' or the landlord has carried out the maximum package of measures under the Green Deal and ECO (even if this does not get them above F). This safeguard will help to ensure that there are no overall costs to landlords as a result of the requirement. Some exemptions would be set out in secondary regulations and could include, for example, listed buildings.

No tenant should be at risk of ill-health or discomfort because their home is too cold and there is a need for all residents to reduce their fuel bills, especially the most vulnerable who are often renting their homes in the private sector. We will work with private landlords to reduce fuel poverty by providing an attractive offer to enable them to improve the living conditions of their tenants as well as to provide advice and additional help to the most vulnerable private sector tenants.

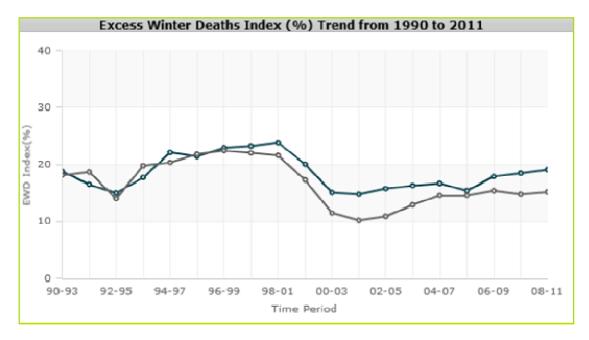
### **Excess Winter Deaths**

Cold weather experienced in the winter months can affect or exacerbate a range of health problems, including respiratory and circulatory conditions, cardio vascular disease, mental health and accidental injury. In some circumstances, health problems may be exacerbated to a degree that they may cause death, resulting in an increase of mortality rates during the winter months (Excess Winter Deaths, EWD). In England, there were an estimated 29,200 excess winter deaths in 2012-13. Estimates suggest that some 10% of excess winter deaths are directly attributable to fuel poverty and 21.5% of excess winter deaths are attributable to the coldest 25% of homes.

The rate of EWD for Bradford for the period 2010 to 2013 was 22.1%, compared to 17.2% for the Yorkshire & Humber and 17.4% for England for the same period. It can be noted that the corresponding figure for 2006/09 was 15.4% in Bradford, 17.6% for the Yorkshire & Humber and 18.1% nationally.

Bradford's EWD figures have remained consistently lower than the national averages, (see chart below). However, EWD numbers for Bradford during the year 2011/12 show an increase from 240 in 2010/11 to 320 and again rise to 330 in 2012/13. The provisional 2013/14 Yorkshire & Humberside figure shows the impacts of a mild winter with a significant decrease. It would be expected that the Bradford figure will also show a decrease. (source: WMPHO.org.uk excess winter deaths in England)

Improved access to health and social care, as well as changes in some of the wider determinants of health such as housing conditions, can have a positive effect on the levels of EWDs. Links between poor housing conditions and poor health are well documented and improvements to housing through improved heating, insulation and tackling damp can impact on mortality rates from long term respiratory and cardiac conditions and impacts on the number of hospital admissions.





(Source: Public Health England, 2013 http://www.wmpho.org.uk/excesswinterdeathsinEnglandatlas/atlas.html)

#### **Welfare Reform**

The Government's programme of welfare reform commenced in 2010 and will continue to introduce changes to the existing welfare system over the coming months and years up to 2017. The key areas of reform include:

- Reduction in the level of housing benefit for private tenants
- · Size restrictions on social housing
- A limit on the maximum amount of benefits payable to claimants (the 'Benefit Cap')
- Localisation of Council Tax Support and Discretionary Social Fund and a reduction in the amount paid
- Changes to disability and other welfare benefits
- Radical changes to the way that benefit is administered, including the introduction of Universal Credit

The impacts of the Government's changes to the welfare system will be far reaching, especially as the Bradford District has a relatively high level of welfare and benefit dependency. Some changes have already been implemented and those still to come will potentially affect a significant number of individuals and families.

## 4. Relevant strategies and local documents

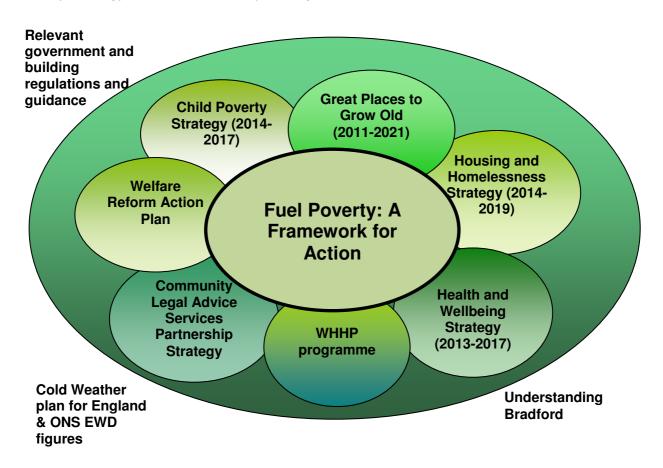
The introduction to this paper describes how Bradford Council is undertaking a wide-ranging conversation with local people, communities, partners and businesses about the future of local services, the challenges we all face and the New Deal that we need to strike now that the Council cannot afford to provide all the services people currently use.

Bradford Council has sought evidence from a large range of statutory and voluntary organisations to help better understand the nature and extent of poverty in the Bradford District. This Poverty Inquiry has held evidence gathering sessions on themes including housing and fuel poverty.

The key lines of enquiry for this scrutiny review are to: analyse the distribution of poverty across District, its impact and concentration; explore the links poverty has with health, access to housing, educational attainment, worklessness and the family environment, including those in inwork poverty, (the working poor); understanding Bradford's position with its neighbouring authorities, with regards to how Poverty is being addressed; examine the effectiveness of the measures being taken by Bradford Council and its Partners to address poverty across the District, particularly those being used to tackle financial inclusion and financial literacy; and to evaluate the options for how Bradford Council and its Partners can create an inclusive response to poverty across the District.

Fuel poverty is a cross-cutting issue that affects and is affected by a wide range of other factors and areas of work. This includes housing, employment and skills, economic activity, health and wellbeing, financial exclusion, the environment, education and safer and stronger communities. To form a district wide cohesive and sustainable approach to tackling fuel poverty then these different areas of work and their priorities must be taken into account.

This diagram illustrates the strategies in the Bradford District that may be relevant for the Fuel Poverty Strategy and shows how they link together.



## Health and Wellbeing Strategy (2013-2017)

The Health and Social Care Act 2012 sets out the vision for the leadership and delivery of public services. The Act supports local clinical leadership and democratically elected leaders working together to deliver the best health and care services possible based on the strongest understanding of local needs. Within the Act there is recognition of the importance of decisions about local services being made locally with people who use them and in ensuring that the wider local community are involved in the planning process. The Joint Strategic Needs Assessment (JSNA) and the Joint Health and Wellbeing Strategy (JHWS) 2013-2017 are key tools in achieving this. The JSNA gives an understanding of health and social care needs across the district and the JHWS sets out how these needs will be addressed. In Bradford District the high level of health inequalities was noted and the Bradford District JHWS includes a Health Inequalities Action Plan (HIAP). The HIAP aims to identify and implement priority actions that have the potential to reduce inequalities in health outcomes experienced between different populations within Bradford district, and between Bradford district and other parts of the UK.

## Child Poverty Strategy (2014-2017)

The Child Poverty Strategy provides a framework that enables partners to work together in order to reduce child poverty. The strategy reflects the commitment of the Council and the local strategic partnership to take joint action, to keep the issue of child poverty high on the agenda and to focus on three crucial priorities: education and skills; health and social inequalities; safe homes and neighbourhoods.

Great Places to Grow Old – Bradford District's Housing Strategy for the Over 50s (2011-2021)
The Bradford Housing Strategy for the Over 50s has been developed to respond to the changing needs and aspirations of our elderly population and recent increase in the number of people aged over 50 in the district, seeking to secure independence for older people and improve access to a range of housing options. It has been developed in partnership and in consultation with the current and future older people of our district.

'A Place to Call Home': Housing and Homelessness Strategy for Bradford District (2014-2019): A partnership led strategy that brings together both the district's housing and homelessness strategies into one and sets out the vision, priorities and approach for meeting the housing needs of the residents of Bradford district, and for tackling and preventing homelessness.

## Warm Homes Healthy People (WHHP) programme

A collaboration of twenty voluntary and statutory bodies in Bradford District that deliver a ground breaking project provided as a programme of activities funded by the Department of Health (DH) as part of the government's Warm Homes Healthy People (WHHP) initiative

## Welfare Reform Action Plan

The Government's programme of welfare reform and the resulting changes to the welfare system will have far reaching consequences throughout the Bradford District. The Bradford District Partnership has established a multi-agency officer group to ensure that the programme of work to assess and mitigate the impact of the changes is cross-cutting, effective and comprehensive. The group includes representatives from the Council, three of the largest social registered landlords in Bradford, West Yorkshire Police, Probation, Clinical Commissioning Groups, advice agencies, voluntary sector and faith groups.

The aim of the group is to prepare the Council, its partners, employees and other stakeholders for the impending changes and develop an approach that supports a longer term shift in individuals' behaviour towards financial wellbeing and also life style changes.

The group has developed an action plan through a series of Partnership events and forums. The activity identified through these events/forums is broken down into the following themes: Housing, Health & Wellbeing, Financial Inclusion, Employment, Safer & Stronger Communities, Communication, Practical Support (Cross Cutting) and Impact Assessment.

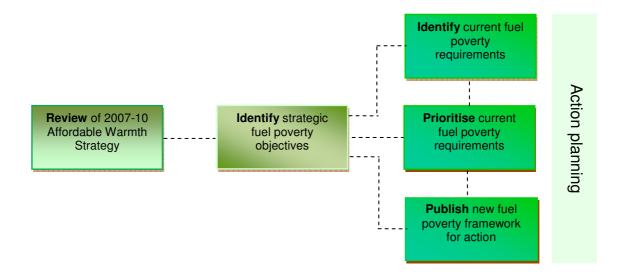
## 5. Fuel Poverty: A Framework for Action

Given the complexity and cross-cutting nature of fuel poverty, no single agency can be expected to eradicate it on their own; indeed it takes a wide range of agencies, working together to:

- identify householders in need and support/guide them to assistance
- monitor / evaluate progress in order to demonstrate the value of delivering affordable warmth not only to Bradford residents but to local organisations
- assess local, regional and national provision and, where necessary, develop initiatives to fill the gaps
- understand how tackling fuel poverty can support individual organisational objectives

In May 2013, Bradford Council commissioned National Energy Action (NEA), the national fuel poverty charity, to facilitate the development of a district-wide fuel poverty framework for action. The development process, which included a review of the *2007-10 Affordable Warmth Strategy*, was guided by NEA to maximise input from Bradford organisations attending the strategy development workshops and Fuel Poverty Working Group meetings.

The starting point for this new framework for action was to consult with a wide range of local organisations in order to consider what progress has been made and take account of lessons learnt from the previous strategy.



## 5.1. Review of "Working Together for a Warmer Future" *An Affordable Warmth Strategy for the Bradford District* (2007-10)

Tackling fuel poverty in Bradford has been a long-established objective of Bradford Council and in 2007 the Council, along with its key partners, developed "Working Together for a Warmer Future", a three year strategy to reduce fuel poverty and promote affordable warmth in the Bradford District. While this strategy has been highly effective in coordinating action to address fuel poverty across the District it is now acknowledged that the landscape in which this plan has been delivered has changed considerably and that our approach needs to be refreshed. Fuel poverty remains a real problem for many households in Bradford.

One of these key lessons was that the consultation process was in itself a very valuable way of raising understanding of fuel poverty issues in the district. The process created momentum and support, as well as engagement from a variety of key organisations and partners.

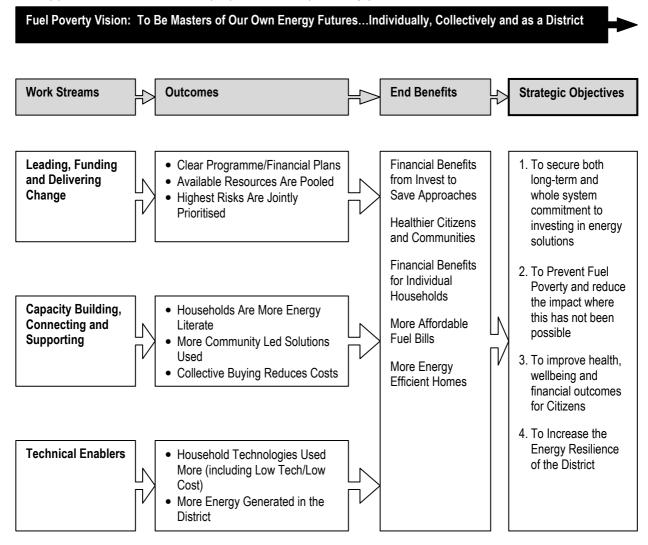
The consultation process established a need for a district wide area based initiative providing home energy efficiency measures. This led directly to the development of the Bradford Community Warmth Programme, which delivered over 20,500 insulation measures in 17,500 homes and was shortlisted for the prestigious international Ashden Awards for Sustainable Energy in 2010.

One of the most important lessons from the implementation of the previous strategy was the need for the Action Plan to focus on key achievable tasks that significantly contribute to reducing fuel poverty in the area.

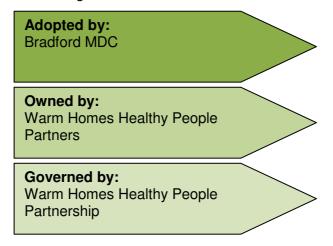
It was also found that it is difficult to maintain engagement from key partners over the medium to long term. It is seen as beneficial that the Action Plan is refreshed on a regular basis to reflect progress made and to ensure that actions remain relevant, as well as to re-engage with key partners and involve individuals new to the fuel poverty arena.

## 5.2. Strategic fuel poverty objectives

The Fuel Poverty Working Group along with Bradford Council's Strategic Support Department came together to undertake a process that helped us better understand the business and political influences that are driving fuel poverty and energy efficiency actions in our District. There were clearly strengths from our collaborative approach and many opportunities to drive change. A tough financial and political environment threatens some areas of activity. The diagram below outlines how we have developed work streams from a small number of key strategic objectives. Our approach has been to simplify the action planning process.



Continued progress towards the outcomes, benefits and objectives outlined above requires a robust and accountable management structure. This framework for action will be:



## Ownership, implementation and review

This strategy will be jointly owned by Bradford Council and the Warm Homes Healthy People Partnership Board.

## 5.3. Making it Happen

#### **Action**

We have set out a Framework for Action that we believe will make a difference to fuel poverty in the Bradford District. We have got the commitment and resources from many key partners to help achieve this. We will also need to rely on the private sector and communities themselves to develop their own solutions and actions to help us realise our vision. The ultimate achievement of this will depend in part on the work that we do but also on circumstances that we cannot directly control, such as the direction of Government policy as well as national and global economic conditions.

Action to reduce fuel poverty will be delivered by a network of public, voluntary and private sector partners. Behind this strategic framework sits a range of practical activities grouped under the workstream headings of

- Leading, funding and delivering change
- Capacity building, connecting and supporting
- Technical enablers

Each activity connects with at least one of the framework's **strategic objectives** to ensure that all action is focussed on the overall aims of the framework. In times of austerity it is recognised that funding is limited and that across partners staff resources are stretched. The delivery of any stream of activity will be built upon an agreed business case identifying funding and other resources.

The Action / Activities below are the opportunities that have been identified as a result of the development workshops for this Framework for Action as tasks that will make a difference to reducing fuel poverty in the Bradford District. An annual Programme of Work will set out what we will achieve in the forthcoming year, reflecting our priorities and taking advantage of resources available at the time that it is written. The annual Programme of Work will be subject to ongoing evaluation as further opportunities arise or circumstances otherwise change and will be endorsed by the WHHP Board members and the Council's Portfolio Holder.

## **Bradford's Fuel Poverty Vision**

To be masters of our own energy futures... individually, collectively and as a District.

## Leading, Funding and Delivering Change

To secure long-term political commitment to change, a whole system and invest-to-save approach to finance and a benefits-focused approach to delivery, based on effective collaboration and intelligence

Action / Activity	Strategic Objective
Identify funding sources / opportunities, particularly those with a longer term, to support local agencies to tackle fuel poverty and offer a consistent service.	1 & 2
Develop Fuel Poverty and affordable warmth targets to be accepted, delivered and achieved by all relevant agencies	1 & 4
Consider the development of a Bradford Energy Service Company (BENCO) to supply locally produced, affordable energy to citizens	1, 3 & 4
Utilise local data to develop our approach to targeting activity on areas of greatest need	1 & 2

## **Capacity Building, Connecting and Supporting**

To actively support those most at risk of fuel poverty and empower households and communities to find their own solutions, both individually and through collective action and collective buying power

power	
Action / Activity	Strategic Objective
Develop and co-ordinate emergency and practical support to address the needs of people in crisis	1 & 2
Develop financial packages to support those householders who do not qualify for grants to pay for energy efficiency measures to be installed – for example, work with Credit Unions to provide an energy efficiency loan scheme	1 & 2
Secure year-round independent, in-depth, quality advice to householders relating to fuel debt and energy efficiency issues	1 & 2
Deliver a programme of effective communications in accessible formats aimed at all residents to raise awareness of:  the benefits of affordable warmth  how to improve energy efficiency in the home  what support is available and how to access it	1 & 2
Strengthen the existing network of partner agencies involved in delivering affordable warmth to include those who work with specific groups of vulnerable people and ensure that all agencies cross-refer in a co-ordinated way	1 & 2
Develop links with educational establishments to raise awareness of energy efficiency and to engage children and young people in local activities	1 & 2
Develop programmes of support, training and funding to deliver fuel poverty and fuel debt advice where possible to enhance the capacity and capability of:  Housing Associations  the private rented sector  owner occupiers	1 & 2
Ensure that all professionals engaging with client groups are familiar with the fuel poverty alleviation issues and programmes	1 & 2

Work across local neighbourhoods to enhance and maximise neighbourhood		1
support for the delivery of programmes and schemes		

<b>Technical Enablers</b> To improve the energy efficiency of new and existing housing stock across the District, improve access and affordability of technical household energy solutions and increase the District's ability to generate its own energy	
Action / Activity	Strategic Objective
Develop a range of initiatives to focus on reducing fuel poverty in the private rented sector	1 & 2
Identify and target difficult to treat houses offering suitable insulation solutions	1 & 2
Bring together citizens to consider and shape options for Bradford's 'energy future' that could include for example, community based energy generation	1, 2, 3 & 4
Develop programmes to utilise Smart technology for energy monitoring and management to support delivery of programmes	1, 2 & 4

#### Measures of success

Our performance in terms of progress made towards the delivery of this strategy will be tracked through the success measures identified under each priority objective. These success measures will help us to check what impact we are making as a result of our influence and also our direct action and interventions.

The success measures may be amended or expanded as appropriate during the lifetime of this strategy, to reflect any new changes in context or focus. Our initial set of success measures are as follows:-

- A reduction in numbers of households in fuel poverty
- An increase in the energy efficiency of district dwelling stocks
- An increase in the provision of debt advice for households with fuel debt problems
- A decrease in the number of excess winter deaths arising from living in poorly heated homes
- Improving health outcomes in citizens with chronic cold related illness
- Increasing access to energy advice to households
- Increasing opportunities to access more affordable energy tariffs
- Community led solutions
- Participants in collective buying (referencing back to the 'outcomes' in the framework)

#### Resources

As partners, we will aim to access and make best use of all available resources in order to deliver this strategy. These will include:-

- The staffing resources within partner organisations, with the active input, skills, knowledge and expertise they can bring
- The physical assets owned by partners
- Revenue budgets and other income streams, including rent and housing benefit income
- Grants from central government and other funding bodies
- Borrowing from appropriate institutions, on a prudential basis
- Investment from institutions and other private sector funders / developers
- Supporting and encouraging individual households and landlords to invest their own resources if available
- Aligned funding from other public sector sources e.g. health, social care, transport, police
- The input and support of service users in terms of informing intervention programmes and helping to improve services

## Risk

Delivery of the Framework's aims is set within a constantly changing environment that can be affected, both positively and negatively, by factors outside of the Council and its partners' control. Central Government directives, further austerity measures and new Budget announcements following the General Election in May 2015 are all contributing to a level of uncertainty to any local service provision and this framework for tackling fuel poverty is no exception.

To manage these risks, we will periodically reflect upon, review and refresh the strategy along with our partners to keep its aspirations realistic and achievable.