

Lagging Behind Insulating homes in London

December 2008



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Terms of Reference:

What are the benefits of and barriers to improving the insulation of existing houses in London?

What have been the strengths and weaknesses of previous insulation schemes and what lessons does this provide for future schemes?

How will Mayor Johnson's scheme operate, and how will this fit into a wider agenda to reduce CO2 emissions from homes?

What further actions or changes are needed to achieve significant levels of insulation in London, especially for London's apartment blocks, private rentals and older homes that may present particular difficulties to insulate?

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Contents

Chair's Foreword	7
Executive Summary	9
Introduction	13
Lagging in London homes	14
Best Practice: Kirklees	19
Evaluation of London Schemes	24
Motivating householders to act	31
Insulating all homes	36
Conclusion: A strategic approach to boost insulation	40
Endnote	43
Appendix 1 Recommendations	49
Appendix 2 Estimating the number of insulations happening in London	52
Appendix 3 Central government framework for insulation	55
Appendix 4 London insulation schemes	56
Appendix 5 List of submissions	62
Appendix 6 Orders and translations	63
Appendix 7 Principles of scrutiny	64

Chair's Foreword



Home insulation does not inspire photo shoots in glossy magazines like a new bathroom or kitchen. But those other home improvements will not save money or help cut carbon emissions like roof and wall insulation. People are increasingly recognising the benefits of insulation yet despite numerous promotional schemes, the rate of insulation in London is well below national levels. Our review has uncovered the scale of this shortfall, the reasons why London is behind and explores what can be done to get London insulated.

The Mayor has firm targets for reducing CO₂ emissions in the capital and has committed to addressing fuel poverty. Our report draws on a broad base of submissions and examples of best practice to show how home insulation can best be used to help meet those ambitions. I believe that the following two points are key:

Firstly, visiting Kirklees in West Yorkshire, a leader in insulating their homes, has impressed upon me the importance of making it as easy as possible for people to get insulation. In contrast, the confusing array of schemes in London and a lack of support may be discouraging people from acting. That is why we are asking the Mayor to simplify the process of getting insulation. He should encourage the consolidation of schemes under one phone number which offers advice; guides householders to the right deal for them; and arranges for installers to visit.

Secondly, we are calling for the Mayor to be ambitious in delivering improvements to London's housing that will benefit the individual householder's pocket and society more broadly. At the rate insulation is currently being fitted it would take 65 years or more to fully insulate

London's homes – almost 50 years too late for the Mayor's carbon reduction goal. The Mayor should establish plans to rapidly expand insulation activity, delivering 90,000 insulations a year in the short-term.

What is needed is strategic leadership and coordinated delivery of insulation – to help tens of thousands of people at a time of growing economic hardship. The Mayor has talked of insulating our homes; now it is time for bold action.

A handwritten signature in black ink, appearing to read 'Darren Johnson'.

Darren Johnson AM

Chair, London Assembly Environment Committee

Executive Summary

This report reviews the delivery of insulation to private homes in London and finds that London is lagging behind national rates. With the benefits that insulation offers, the growing pressure of high fuel bills and the necessity to take bold action to reduce carbon emissions, the Committee believes that even greater levels of home insulation can and should be occurring in London.

Almost two and a half million London homes could benefit from wall insulation, and over one million have inadequate loft insulation.

This review concentrates on the provision of insulation to private houses for two main reasons. First, private housing is less energy efficient than social rented housing.¹ Second, boroughs are well placed to improve social housing if properly supported, but it is much harder to insulate private homes because this requires convincing millions of homeowners to take action.

It is difficult to be absolutely sure of the number of insulations delivered in London. However, this report estimates that between 40,000 and 55,000 insulations were carried out in London in 2007. The analysis behind this estimate can be found in Appendix 2

The majority of insulation is installed through two government-mandated schemes. London appears to be getting an even share of the smaller Warm Front scheme – which delivered just over 5,000 insulations in London in 2007/08. For the larger scheme, Energy Efficiency Commitment, now called Carbon Emission Reduction Target (CERT), London appears to be getting a much lower proportion of funding. The committee considers that it is unlikely that more than 4.5 per cent of insulations under the Energy Efficiency Commitment were delivered in London in the last couple of years, which compares poorly to London's 12.8 per cent share of population. **Recommendation 1** asks the industry regulator, Ofgem, to publish regional CERT delivery figures on a regular basis.

The level of insulation activity in London is unlikely to be sufficient to address the challenges posed by climate change, high energy bills and fuel poverty. Analysis by a range of experts shows that to reduce household emissions by 60-80 per cent almost all suitable homes will need to have measures such as loft and cavity insulation. However, at the current rate of insulation activity it would take 65 years or more to

fully insulate London's homes. This is almost 50 years too late for the Mayor's goal of 60 per cent carbon emission reduction by 2025.

Over 300,000 households in London are in fuel poverty, and this number is expected to grow. To address this pressing problem more effort is needed to insulate homes as a key measure in 'reducing fuel bills and in turn helping to remove households from fuel poverty'.

Recommendation 2 states that the Mayor should explain how he will meet his carbon reduction goal in our homes and the challenge of growing fuel poverty in his forthcoming Climate Change and Energy Strategy.

The Committee visited Kirklees in North Yorkshire, to investigate an example of best practice in insulating homes. The Kirklees Warm Zone aims to visit every house in the area to offer free loft and cavity wall insulation - insulating at least 40,000 and up to 60,000 homes in just over three years – up to a third of all homes in the area. The Kirklees scheme has achieved high levels of take up and significantly increased the number of homes being insulated through the combination of:

- strong political backing and dedicated funding which has allowed them to offer free insulation and extra support to residents;
- a comprehensive, simple to use scheme; and
- an area based scheme in which residents are systematically and directly contacted with advice and the offer of insulation. This also allows installation activity to be managed in a steady flow to help build industry capacity.

The schemes currently running in London have not translated into enough installed insulation to keep London from falling behind. This report considers three aspects of the schemes that may have contributed to lower take up.

First, London is missing out on millions of pounds to help them insulate their homes because of the lower delivery of the CERT in the capital – 8 per cent lower than would be expected on a per capita basis. Energy suppliers understandably want to deliver their carbon reduction obligation for at the lowest cost. As a result, a combination of London's more expensive and difficult operating conditions, and a much higher proportion of hard-to-treat homes than the rest of the

country seem to be holding delivery back. **Recommendation 3** asks the Department of Energy and Climate Change to reconsider the rules around CERT to address the lower funding delivery in London and, as part of this, to consider measures to bring forward the treatment of hard to treat homes.

Second, the wide range of schemes in London, run by a variety of organisations, is confusing for Londoners and may be tipping the balance away from action. The Committee believes that the process of getting insulation needs to be simplified. **Recommendation 4** seeks efforts to consolidate the different schemes in London, as far as possible, under one phone number that offers advice; links Londoners to the most suitable local offer and arranges installation.

Third, there is a lack of industry capacity in London. The relative difficulty of operating in London means that there has been ‘some unwillingness’ from installers to take jobs in London. The Committee believes that insulation and other energy efficiency improvements fit the Mayors definition of recession busting investment. Therefore, **Recommendation 5** urges the London Development Agency to support the insulation industry to grow capacity in London and to invest in training for the industry.

Schemes in private homes rely upon convincing large numbers of householders to act. Experts consulted during this review agreed that people are put off by the perceived “hassle” of insulation and lack of awareness of the balance of costs and benefits. Two types of schemes that have had some success in “nudging” people to get insulation are considered by this report: council tax rebate and area based schemes.

The area-based approach, which moves systematically through an area door knocking to offer advice and insulation, has only been used in a relatively limited way in London. It can be an effective way to capture less proactive householders. **Recommendation 6** advocates that the Mayor, with partners, develop area-based schemes in London. A council tax rebate has also only had limited use in London, being used by three London boroughs to mixed success, but has had some success nationally. Both measures are likely to be more successful in London if they are combined with offers for a broader range of measures than just loft and cavity wall insulation.

London has a higher proportion of hard-to-treat homes than nationally. That is homes that can't be kept warm using typical measures, such as loft and cavity insulation. The great majority of these are solid walled homes. Over two thirds of potential CO₂ savings from insulation in London are in solid wall insulation. London also has a higher proportion of privately rented properties, which have been described as the 'hardest nut to crack' in terms of getting homes insulated.

For a step change in the installation of insulation to occur, these kind of more difficult cases will need to be tackled. **Recommendation 7** asks for the Mayor to take action to pilot this kind of insulation in private homes and develop offers for the 60 per cent of London homes with solid walls. **Recommendation 8** presses for greater action on private rented homes through better promotion of existing incentives and by supporting boroughs to address homes with the worst energy ratings.

To meet the Mayor's objectives to address climate change and to reduce fuel poverty a strategic approach is needed to insulate more London homes and to move schemes beyond the easy wins. The Committee urges the Mayor to follow the lead of Kirklees in implementing a major programme of home insulation.

Recommendation 9 advocates an aim of rapidly expanding insulation activity, delivering 90,000 insulations a year in the short-term and a significant increase in the delivery of solid wall insulations. It also points to a range of factors that will be needed to deliver a successful scheme in London including addressing both fuel poverty and carbon emissions; building on and broadening existing schemes; providing the insulation industry with some certainty about work levels, and providing sufficient resourcing to the schemes.

Introduction

There are three main benefits from having a well insulated home:

Lower energy bills: The cumulative effect of improving a home's insulation can be very significant, saving around £250-350 off a home's annual energy bill. These savings can be even more for, typically older, homes with solid walls.²

Reduced carbon emissions: Climate change is a global problem – but actions taken at home will be an important part of the solution. Insulation has the potential to reduce London's a household carbon emissions by around a quarter.

Warmer, healthier houses: Lack of insulation can lead to a cold and damp house – and this increases the likelihood of health problems such as flu and pneumonia and increases the risks of having a heart attack, stroke or fall.³

Our review, which focuses primarily on homes in the private sector, has made an assessment of the effectiveness of the insulation schemes being run in London and found the rate of insulation is below that which is being achieved in other parts of the country. Furthermore, at current rates of delivery, the capital will struggle to meet the Mayor's ambitions for CO₂ reductions or the challenge of growing fuel poverty.

There are a number of reasons why insulation activity may be lower in London; for example, it is cheaper for energy suppliers, who fund insulation schemes, to operate outside of London; the plethora of available schemes is confusing for Londoners; and, existing incentives and support do not seem to be effective enough in 'nudging' people towards taking part. Our review has looked at the progress being made in Kirklees, Yorkshire, which is the country's leader in home insulation, to see if London, though many times larger than Kirklees, can learn from their efforts.

Our review makes a number of recommendations to the Mayor as he looks to launch his own initiatives to 'insulate as many homes as possible'.⁴ This includes proposals for the Mayor to simplify the process for Londoners in using the available insulation schemes and to help grow 'green jobs' in the insulation sector. Reconsideration of funding programmes is also needed by central government to ensure London gets its fair share of the available funding.

Lagging in London homes

With the benefits that insulation offers, the growing pressure of high fuel bills and the necessity to take bold action to reduce carbon emissions, the committee believes that even greater levels of home insulation can and should be occurring in London.

How many homes need insulation?

The great majority of London's homes are inadequately insulated. The types of insulation needed are outlined below.

Walls

Most London homes could benefit from having their walls insulated – overall 80 per cent do not have wall insulation. There are two types of wall insulation:

- Cavity wall insulation can be used if the home has hollow walls.
- Solid wall insulation can be attached to either the inside or outside of the walls if the home has solid walls. Sixty per cent of homes in London have solid walls.

Around two thirds of homes with cavity walls have un-insulated walls. But almost all of London's solid walled homes have un-insulated walls.

Roofs

Most homes have some loft insulation, but about a quarter could benefit from thicker loft insulation.

Windows

About one third of London's homes have only single glazed windows and over half of all homes are not fully double-glazed.

Numbers of London homes not properly insulated

<i>Measure needed</i>	<i>Total number of homes needing insulation</i>
Loft insulation	1,174,000
Cavity wall insulation	836,000
Solid wall insulation	1,607,000
Double glazing	1,620,000

Estimates provided to the committee by Energy Saving Trust based on a figure of 2.92 million households in London.

These figures are for all homes because there is no break down by tenure available. It should be noted that the numbers of individual insulations do not add up to an overall number of homes in need of insulation as the figures overlap; for example, some homes may need both wall and loft insulation, and perhaps double glazing as well.

How much insulating activity is happening in London?

It is difficult to be absolutely sure of the number of insulations delivered in London. No organisation contacted during this review was able to supply precise figures – not the Mayor, the Energy Saving Trust nor Department for Energy and Climate Change.

However, from information gathered during this review it appears that between 40,000 and 55,000 insulations were carried out in London in 2007. Whilst this is a significant number, our findings indicate that insulation is happening more slowly in London than elsewhere in the UK. Analysis of information gathered on insulation activity is set out in Appendix Two.

The majority of insulation is installed through two government-mandated schemes. Based on our analysis, the committee estimates that the largest funding programme, the Energy Efficiency Commitment (EEC), delivered between 35,000 and 50,000 insulations in 2007. The other major funding stream, Warm Front delivered just over 5,000 insulations in London in 2007/08.⁵ More information on these schemes is available in Appendix Three.

No organisation contacted during this review was able to supply precise figures for the number of insulations happening in London

Given the information available, the committee considers that it is unlikely that more than 4.5 per cent of the total number of new insulations delivered under the Energy Efficiency Commitment were in London in the last couple of years, which compares poorly to London's 12.8 per cent share of population. This discrepancy between population proportion and delivery of insulations indicates that insulation is happening more slowly in London than in other parts of the country.

The lack of clear information about insulation and other carbon reduction schemes delivered through EEC, now called the Carbon Emission Reduction Target (CERT), makes it difficult for the Mayor, and the Assembly, to exercise proper strategic direction and oversight over the issue.

Recommendation 1

The Office of the Gas and Electricity Markets Authority, the industry regulator, should regularly compile, and make public, regional figures for the delivery of the Carbon Emission Reduction Target.

Is it enough?

The level of insulation that appears to be occurring in London is unlikely to be sufficient to address the challenges posed by climate change, high energy bills and fuel poverty.

Climate Change

In London, 38 per cent of carbon emissions come from housing and the great majority of these homes will still be in use, and therefore producing emissions, in 2025.⁶

The Mayor is committed to a 60 per cent reduction in carbon emissions by 2025 from 1990 levels and, as a step towards this, the London Plan anticipates at least a 15 per cent reduction by 2010.⁷ The previous Mayor's Climate Change Action Plan estimated these targets would require a saving of 33 million tonnes of CO₂ by 2025, compared to business as usual.⁸

Analysis by a range of experts⁹ shows that to reduce household emissions by 60-80 per cent almost all suitable homes will need to have measures such as loft and cavity insulation. Significant uptake

At the current rate of insulation activity it would take 65 years or more to fully insulate London's homes – almost 50 years too late for the Mayor's carbon reduction goal

will also be needed of more costly technologies, not currently promoted under government programmes, such as solid wall insulation, heat pumps and renewable energy technologies.

Retrofitting houses with insulation and double-glazing offers a potential to cut 4.2 million tonnes of CO₂ or around a quarter of London's household emissions.¹⁰

However, at the current rate of insulation activity it would take 65 years or more to fully insulate London's homes – almost 50 years too late for the Mayor's carbon reduction goal. The committee is eager to see plans developed to address this shortfall.

Fuel poverty

Nor will the current rate of insulation make much of an impact on levels of fuel poverty in London. Fuel poverty is a growing problem in London, as it is nationally. Therefore, more effort is needed to insulate homes as a key measure in 'reducing fuel bills and in turn helping to remove households from fuel poverty'.¹¹

A household is said to be in fuel poverty when it needs to spend more than ten per cent of income on fuel to stay warm. Over 300,000 households in London are in fuel poverty, if looking at full income,¹² but when other fixed costs such as housing are taken into account the number in fuel poverty rises to 760,000.¹³ The number in fuel poverty has increased significantly over the last two years as fuel prices have risen and is likely to rise even further this winter.

The Mayor is required to set out how he will contribute to central government's energy policy objectives in his Climate Change and Energy Strategy. Central government has an objective of eradicating fuel poverty in vulnerable homes by 2010 and all homes by 2016. However, with fuel poverty growing, these targets are now slipping out of reach.

One of the main objectives of Mayor Livingstone's Energy Policy was 'to help to eradicate fuel poverty, by giving Londoners, particularly the most vulnerable groups, access to affordable warmth'. This included a focus on increasing the energy efficiency of our homes, for example, by increasing insulation levels. A target¹⁴ for improving the energy efficiency of London's homes has been adopted, and strengthened, by Mayor Johnson in his draft Housing Strategy.¹⁵

More effort is needed to insulate homes as a key measure in 'reducing fuel bills and in turn helping to remove households from fuel poverty'

Mayor Johnson has said that he is 'determined to continue the programme of eradication of fuel poverty'.¹⁶ Therefore, the committee encourages the Mayor to set out, in his forthcoming Climate Change and Energy Strategy, how and by when he will seek to eradicate fuel poverty.

Recommendation 2

In his forthcoming Climate Change and Energy Strategy, the Mayor should clearly set out the scale of carbon reductions that are planned from existing housing and what will need to occur for this to be achieved.

The Mayor should also state what his target is for eradicating fuel poverty and what actions he will take toward achieving this.

Best Practice: Kirklees

Kirklees Council has built a reputation as a leader in improving the energy efficiency of homes in the area. The Kirklees scheme has achieved high levels of take up and significantly increased the number of insulations happening in the area through the combination of strong political backing, dedicated funding and a comprehensive, simple to use scheme.

Kirklees Council serves the town of Huddersfield and surrounding areas in Yorkshire. Kirklees has 166,000 households, over three quarters of which are privately owned.¹⁷

The committee visited Kirklees to talk with councillors and employees involved in developing and running the scheme. Committee members also visited a house to see the insulation scheme in action.

Kirklees Warm Zone

Kirklees Warm Zone is one of UK's most ambitious insulation schemes because free loft and cavity insulation is being offered to all homes, rather than just those in vulnerable groups. The scheme aims to visit every home in Kirklees in just over three years. Kirklees has a goal that the scheme will increase the proportion of homes with insulation to 55 per cent by September 2010.

The Warm Zone programme is delivered at ward level on a street-by-street basis. Representatives of the scheme knock on doors to offer insulation and advice. Wards are chosen using information held by the council to ensure a steady flow of both priority (low income or elderly) and other households. This enables Scottish Power, the energy supplier funding the scheme, to comply with CERT rules requiring 40 per cent of measures to be delivered to priority households.

Whilst talking to residents, the scheme's representatives complete doorstep assessments. The assessment process is used to determine whether householders are eligible for or want insulation or other services. Other services include for example, debt and benefits advice, a carbon monoxide alarm and referral for a fire safety check or water efficiency advice.

The Kirklees Warm Zone vital statistics

Kirklees Warm Zone was set up in April 2007 and will run for just over three years

The scheme has over £20 million in funding mainly from council borrowing, Warm Front and CERT funding. It is expected to insulate at least 40,000 and up to 60,000 homes and save between 23,000 - 55,000 tonnes of CO₂ each year.

As of August 2008:

- 13,000 homes have been insulated and, through referral to Warm Front, over 2,000 homes have received central heating or other heating improvements.
- Over 6,000 residents have taken up the offer of a benefits check in the first four wards; leading to an estimated £411,218 increase in benefits claimed by residents.
- The scheme has led to the creation of 75 full-time and 58 part-time jobs.¹⁸

A quarter of properties are not covered by the scheme because they are either already insulated or are considered to be hard-to-treat. However, Kirklees also has a limited scheme to address some of these homes. Hard-to-treat homes are ones that can't be kept warm using typical measures, such as loft and cavity insulation, usually because they are off the gas network, have solid walls or no loft or are in a high-rise building.

Lessons for London

While Kirklees faces some of the same challenges as London, the two areas are not directly comparable in terms of size or population and suppliers in Kirklees do not face the higher costs of operating in a large city. Furthermore, Kirklees has a very low proportion of solid walled homes whilst London has one of the highest proportions in the country. The following section discusses some of the main strengths of the Kirklees scheme.

Political support and funding

The Kirklees scheme has been supported on a cross-party basis by Kirklees Council and is well funded. Secured funding has allowed the scheme to be well managed and well resourced for extensive promotion.

In approving the scheme, the Kirklees Council Cabinet increased the budget for the able to pay householders from a planned £1.6 million to £9 million so that all residents could be offered free insulation. It had previously been intended that they would pay a subsidised charge of £65. Most schemes only offer free insulation to the priority group, the elderly or people with low incomes.

Kirklees officers believe that offering free insulation was one of a number of factors that help motivate people to opt into the scheme. Further, offering free insulation has meant that those groups that would have just missed out on free insulation because of their income, or who are particularly sensitive to price for other reasons, are not deterred by cost.

Kirklees is also able to provide some extra funding for measures to overcome the 'hassle' factor such as moving possessions out of lofts and paying for loft hatches to be built to make the loft more accessible. Kirklees identified perceived 'hassle' as a factor that may cause some people to turn down insulation, even though it is free.

Simple to use scheme

The attraction of the Warm Zone for Kirklees residents is its simplicity; the scheme comes to people's homes and takes care of all the details. Homeowners can be confident that they will get the best and most suitable help available to them for insulating their homes. They do not have to ring around various schemes and worry about getting the best deal.

The Kirklees Warm Zone creates a single focal point for practical support and advice for householders. Kirklees Council is able to aim for high take up, 25 to 35 per cent of houses in Kirklees, because of the comprehensive scheme that is offered, face to face, to almost every resident.

The committee visited a resident of Kirklees to talk with her while insulation was being installed. When asked if the process was

convenient Mrs Frith said, 'Very much so. It was three weeks, since they knocked on the door, till now'. The form filling is completed for residents during the doorstep assessment and then representatives of the scheme organise the installation appointment, and carry out quality checks once the work is done.



Motivating homeowners to act

Kirklees Council attribute the Warm Zone's comparatively high levels of take up to the handholding approach of the scheme, as well as the free insulation offer. Other factors identified include the increase in energy prices and good word of mouth about the scheme

The way the scheme operates ensures that Kirklees' residents will be asked directly if they want to insulate their home. Kirklees Council believes that directly contacting people on their doorsteps is very important. It means the scheme operates almost on an opt-out basis and it reduces the barriers to take up.

Furthermore, combining a number of services in one package allows the scheme to offer something to everyone and capture as many benefits as possible. Linking the main offer with other services, such as loft clearance, energy efficiency loans and a hard-to-treat scheme, means as many Kirklees residents will benefit as possible.

Building capacity in the installation industry

Kirklees Warm Zone was able to build up the number of insulations delivered relatively quickly. Kirklees Council largely attributes this to being able to offer contractors certainty about the level of work over several years and being able to ensure a steady stream of jobs over this time.

This ability to control the rate of insulations was made possible by operating on an area basis. The scheme is advertised but residents are asked to wait until the scheme comes to their area.

The managed, ward-by-ward approach means that installation work is steady and not strongly seasonal, or impacted by other outside factors such as bill increases. Kirklees Council believes that a scheme that operated on the basis of people phoning in would mean enquiries would be more piecemeal and work could not be as easily coordinated.

Because of the huge increase in insulations that the scheme created, initial work was forced to rely upon out of town installers.

After initial difficulties, Miller Pattison, the installation contractor, has been able to build capacity with confidence. It has taken around a year to gain full capacity. Miller Pattison has now opened a new depot in Kirklees and employs 75 people, including 35 from Kirklees. They have also sited the national training centre for installers in the area because of the amount of training required to deliver the Kirklees scheme.

Conclusion

The area-based approach of Kirklees Warm Zone has shown a number of benefits. The direct contact presents residents with the choice to insulate backed up with advice and makes the process as easy as possible. It has also allowed installation jobs to be managed in a steady flow to avoid long waits for residents and gives industry certainty; allowing them to build capacity. Linking a range of offers under one scheme has allowed the scheme to meet differing needs whilst still being simple to use.

The committee acknowledges that gaining this level of coordination between different schemes will be a huge challenge in London. However, this is exactly the type of challenge the Mayor needs to address.

Linking a range of offers under one scheme has allowed the scheme to meet differing needs whilst still being simple to use.

Evaluation of London Schemes

A wide variety of schemes operate in London to promote home insulation and other carbon reducing activities. The majority are cavity wall and loft insulation schemes based on CERT and Warm Front funding. In many schemes energy companies work in partnership with boroughs, and sometimes other groups, to promote and install insulation. Appendix Four sets out details of the schemes in London.

The committee welcomes the ongoing efforts of organisations that are supporting schemes to promote and install insulation, including energy suppliers, boroughs, the Mayor and the Energy Saving Trust. There has been considerable innovation in the delivery of schemes as these organisations strive to improve uptake and meet local needs. However, for a variety of reasons, these efforts have not translated into enough installed insulation to keep London from falling behind.

Energy supplier funding in London

Londoners are paying for energy efficiency programmes through their energy bills but appear to be getting less than a fair share of the benefits. Londoners are missing out on millions of pounds to help them insulate their homes.

Energy suppliers are required by CERT, formerly EEC, to fund carbon emission reductions in our homes.¹⁹ The costs of the measures used to achieve these reductions, such as insulation and energy efficient light bulbs, are passed on to householders through energy bills. Ofgem estimate that, if the cost is passed on in full, this scheme will add £35 per year to household energy bills.²⁰

As noted above, information supplied to the committee indicates that there were around eight per cent fewer insulation measures installed in London than would be expected on a per capita basis. If this estimate is correct, then London would have missed out on over £100 million in Energy Efficiency Commitment funding between 2005 and 2008.²¹

With the recent doubling in funding – the scale of lost benefit is set to grow in magnitude.

The much smaller government funded Warm Front scheme appears to be delivered in London at around the same rate as nationally. An assessment of Warm Front between 2000 and 2005 found that 24 per

Londoners are paying for energy efficiency programmes through their energy bills but appear to be getting less than a fair share of the benefits.

cent of London's homes were brought up to the government's Decent Homes standard under Warm Front compared to 25 per cent nationally. In this context, a decent home would have effective insulation and efficient heating.²² Fifty eight per cent of non-decent homes were made decent both nationally and in London.²³

The main funding stream, CERT (formerly EEC), does not appear to be as effective in London as elsewhere.

Energy suppliers understandably want to deliver their obligation for reducing carbon at the lowest cost. Scottish and Southern Energy illustrated the outlook of energy suppliers when it told the committee, 'We will always try our best to support initiatives that save CO₂ and assist in the reduction of energy and fuel poverty, but we also have to ensure that projects are cost-effective against the targets we are set'.²⁴

Submissions to the committee indicate that it is cheaper and easier for energy suppliers to fulfil their targets elsewhere. Reasons given include that:

- London's housing stock may be slightly more energy efficient but it is harder to insulate because of a greater proportion of old solid walled homes, flats and private rentals. Seventy per cent of homes in London are classified as hard-to-treat compared to 40 per cent nationally.²⁵
- London's operating conditions are more expensive and logistically difficult with congestion, parking charges and larger volumes of traffic to negotiate.

Recommendation 3

If London is receiving proportionately less funding, as is suggested by this review, then the Department of Energy and Climate Change should reassess the rules surrounding the supplier obligation (CERT) to provide a fairer distribution of funding. We would expect this to be fully addressed in structuring the next phase of the supplier obligation (2011-2014).

The Department of Energy and Climate Change should also consider how to increase the delivery of a wider variety of

measures, especially solid wall insulation, through the supplier obligation mechanism. Building the market for these measures will be required to reach carbon reduction goals in the longer term, and will be beneficial in London in the shorter term given the capital's higher proportion of hard to treat homes.

A plethora of schemes

Londoners have a bewildering array of insulation schemes available to them. The committee believes that action is needed to simplify the process of getting insulation. The committee favours the Mayor investigating whether different schemes can be consolidated, as far as possible, under one phone number which offers advice and acts as the overarching point of contact for insulation in London. Service delivery can remain local but there could be a one-stop shop to offer advice and support to Londoners who want insulation.

Having 'lots of schemes in London' all trying to do essentially the same thing 'is very confusing' for people

Not only are Londoners offered the Mayor's scheme, Energy Saving Trust advice, and one or more borough schemes; the six major energy suppliers all offer insulation deals and Warm Front work often includes insulation. Whilst many schemes are similar they are likely to charge different prices, have slightly different eligibility rules and ask homeowners to take different steps to obtain insulation.

The Energy Saving Trust explained to the committee that having 'lots of schemes in London' all trying to do essentially the same thing 'is very confusing' for people.²⁶ Those working on the Kirklees insulation programme also highlighted the issue of public confusion between schemes. Officers there pointed to the similarity between the names and logos of different national schemes such as Warm Zones and Warm Front.

This competition between schemes results in a 'minefield of information for householders'²⁷ that does not help householders to get the right help at the right price. Furthermore, householders may have to contact several different organisations before their home is insulated. The box below sets out a typical process for getting insulation.

How to get insulation

- Many schemes promote insulation through advertising, leaflets, energy bills, council publications and door knocking.
- **Initial contact with a scheme promoting insulation:** This will include discussing housing type and existing insulation and usually household income to determine eligibility for financial assistance. Some schemes may visit residents at home. Others rely upon householders contacting them on a helpline.
- Some schemes may refer people on to insulation companies or other schemes for the installation work.
- **Home condition survey:** This is needed to confirm the home is suitable for chosen insulation measures and identify any problems such as blockages in wall cavities.
- **Installation of insulation:** Some schemes may require further steps to redeem a money or tax back offer.

Consolidating local schemes under one phone number would allow Londoners to have greater confidence that they are getting the best offer for them. The service could offer advice, link Londoners to the most suitable local offer and arrange installation. The Energy Saving Trust's advice centre in London has begun, in part, to play this role by offering impartial advice and referring people to local schemes. However, they remain but one player in a crowded market and people are still left to contact the relevant scheme and often find their own installer.

Increasing coordination between local schemes may provide an opportunity to demonstrate the value of the forthcoming City Charter for London. The City Charter is an agreement between the Mayor and London Councils that aims to improve collaboration between the Mayor and boroughs in delivering services to Londoners.

The Mayor's housing strategy recognises the need for 'appropriate support'²⁸ to improve awareness, and reduce the complexity and time

involved in getting insulation. The committee believes that a Londonwide phone line could provide this support.

Recommendation 4

The Mayor should investigate ways to simplify, for Londoners, the process of getting home insulation. He should consider using the City Charter and relationships with energy suppliers to encourage the consolidation of schemes under a Londonwide phone line that can provide advice and be the overarching point of contact for insulation in London.

Lack of industry capacity

Nationally, installers are in relatively short supply. In London, the shortage is even more severe, particularly as the majority of the sector's workforce live outside London. The committee urges the Mayor to commit to invest in and help coordinate insulation schemes so that the industry has stable and long term prospects, and to invest in training for the insulation industry.

A number of contributors to the committee's review mentioned a lack of capacity or responsiveness from the London schemes. London Warm Zone cites Londonwide delays in getting installation work done, whilst EDF Energy has found there is 'some unwillingness' amongst installers to working in London.²⁹ For householders this adds up to frustration and delay. One Londoner who contacted the committee said, after months trying to get insulation, 'I have gotten nowhere fast'.³⁰

It is more attractive for installers to operate in their local area rather than face the hassle and expense of working in London. As London Warm Zone told the committee, 'The insulation industry is currently short of capacity thus contractors have too much work and would choose to insulate cavity walls in the Home Counties rather than come into London to do less cost effective loft top ups with parking and other congestion issues'.³¹

The costs of operations in London are relatively high with longer travelling times and more difficulty getting from job to job. This is exacerbated by the need to work nights and weekends to catch

Londoners at home. Parking charges are also often cited as an added deterrent to working in London.

Parcelling jobs up into area lots would reduce many of these issues. The National Insulation Association believes that 'it would be helpful if work could be grouped and allocated to installers in a way which would enable a number of homes in close proximity to one another to be done at the same time'.³²

The London Insulation Partnership is a newly formed body that brings together representatives from industry, government and the energy suppliers. It has begun to seek ways to address some of the issues identified above.



To significantly boost the amount of insulation activity in London the capacity of local businesses will need to be increased. This will require the installation industry having greater certainty about the level of insulations that will be demanded in the future so that the workforce can be built up. Ensuring that there is a steady flow of jobs will make insulation a more attractive job, one that can provide a steady source of income for companies and workers.

The committee believes that insulation and other energy efficiency improvements fit the Mayor's definition of recession busting

investment.³³ Putting people to work to improve the efficiency of our housing infrastructure, including through insulation, will improve the capital's long-term prospects and general liveability just like single infrastructure projects like Crossrail.

There is a need for careful management of schemes and building of installer capacity in London to avoid delays discouraging people from insulating their homes.

Recommendation 5

The London Development Agency should investigate ways to grow the capacity of the insulation industry in London. This will provide employment and support carbon reductions. The London Insulation Partnership will be a valuable partner in this.

To help counteract the economic downturn, the London Development Agency should take action to boost training in valuable skills such as insulation installation. Over the longer term refurbishing existing housing to meet the challenge of climate change offers opportunities for the creation of permanent 'green jobs'.

Motivating householders to act

Schemes in private homes rely upon convincing large numbers of householders to act – to sign up for insulation and, more often than not, contribute to the cost. There is unlikely to be a single factor that will motivate all people to get insulation. Instead a range of encouraging nudges will be needed including information, advice, assistance and financial incentives.

As part of this review, the committee discussed the relative merits of different home insulation schemes with a panel of experts. They unanimously agreed that people are put off by the perceived ‘hassle’ of insulation and lack of awareness of the balance of costs and benefits. An Islington Council representative explained, Londoners ‘tend to be time-poor so there is a hassle factor that needs to be overcome if we are actually going to get them to take action’. British Gas has found that, unlike in the rest of the country, their phone lines and installers must operate practically 24/7 in London to catch people at home.³⁴

As a council officer from Croydon told the committee, even ‘amongst those who are willing and able to do something, you have to have something to tip them towards action,’³⁵ to overcome the ‘hassle’. The required nudge may take the form of hard cash, through a council tax rebate or cash rebate, or take a more understated form such as a knock on the door, friendly competition between neighbours or someone else taking care of the details.

Several contributors to this review expressed concern that it may become increasingly difficult and expensive to motivate householders to insulate their homes. Some experts have called for stronger action to ensure that homeowners act. For example, the Oxford Environmental Change Institute report, *Home Truths*, calls for minimum standards of household energy efficiency so that at least the very worst homes are improved.³⁶ The Federation of Master Builders also calls for eventual mandatory energy standards for refurbishment.³⁷

Two types of schemes that have been used to some success in motivating homeowners to insulate their homes are considered below.

Londoners ‘tend to be time-poor so there is a hassle factor that needs to be overcome if we are actually going to get them to take action’

Area-based schemes

An area-based approach has shown a number of benefits in Kirklees but has only been used in a limited way in London. The committee considers that an area-based approach may be useful if combined with a broader range of measures than just cavity and loft insulation and could be an effective way to capture less proactive householders.

An area-based scheme is one where representatives systematically go door to door through a neighbourhood or community offering insulation, energy efficiency advice, and, usually, other services as well.

Experts who spoke to the committee identified one main reason why area-based schemes are not widely used in London despite the potential to increase insulation numbers. It costs more money to employ surveyors to door knock. Further, the cost may be greater in London as people are not home as much requiring repeat visits. British Gas says they 'have not found the increase [in insulation rates] as being justified [in] deploying the insulation companies for that amount of time'.³⁸

Experts who spoke to the committee identified one main reason why area-based schemes are not widely used in London despite the potential to increase insulation

Kirklees Warm Zone and other similar schemes have addressed this issue by drawing other services into the scheme and combining budgets to pay for the cost of employing people to door knock. London Warm Zone does some area-based work and claims that offering a range of services has allowed them to offer the cheapest insulation in London.³⁹ We welcome this initiative.

The area-based work happening in London is mainly in districts where houses needing loft and cavity wall insulation are clustered together or in areas with high levels of fuel poverty. These neighbourhoods will have a high number of households covered by existing schemes.

The more services can be linked together, the higher number of households will be covered by a scheme and the more cost effective door knocking becomes. This is especially relevant in London where many homes are classified as hard-to-treat. The main funding programmes, CERT and Warm Front, do not tend to cover the measures these homes need. As Kirklees has shown, programmes to address these homes can be integrated into area-based schemes where funding is made available.

An area-based approach can also be useful in engaging hard to reach groups. Lewisham has completed a door-knocking scheme across three wards under its Energy Action Zone programme. One of the main aims was 'to reach audiences who would otherwise be unlikely to access the range of advice and support that exists on energy efficiency'.⁴⁰ An evaluation of the Warm Zone model also found that door knocking was valuable in reaching the hard to reach.⁴¹ An area-based approach may also be beneficial in addressing flats and high rises, as it facilitates insulation of a whole building in one go.

In London, the mixture of housing stock and therefore the types of measures required are different to those nationally, and there has so far been relatively limited experience of area-based schemes in the London context.

Recommendation 6

The Mayor should work with London boroughs, energy suppliers and the Energy Saving Trust to develop area-based home insulation schemes which meet London's unique conditions and involve direct contact with residents to offer them a range of services including insulation and energy efficiency advice.

Council tax rebate

Offering a council tax rebate has shown some success in motivating people to insulate their homes. However, the mechanism has not yet moved beyond the easy wins of loft and cavity wall insulations.

The Mayor has pledged to encourage London boroughs to offer council tax rebate schemes for insulation. It is intended that some boroughs will have taken up the scheme in time send out information in spring 2009 council tax mail outs.⁴² Few details are yet available about funding and support for the scheme.

Croydon Council has been pleased by the success of its council tax rebate scheme. The borough's offer of a one off £100 tax rebate for cavity wall and loft insulation has led to around 1,200 insulations in two years.⁴³ British Gas has worked with a large number of councils nationwide to utilise the mechanism leading to over 20,000 insulations.⁴⁴

Croydon credits the success of its council tax rebate scheme, in part, to having a dedicated staff member to promote the scheme

A representative from Croydon Council told the committee that they found a council tax rebate to be one of the most effective methods for promoting insulation. They have run several different schemes but 'have had the best response with the money off the council tax.'⁴⁵

In reviewing a similar scheme, Braintree District Council found that three quarters of people who had their homes insulated through their council tax rebate offer would not have done so without the offer.⁴⁶ However, the research did not explore the question of whether those people would have been motivated by another offer, or whether a different offer would have motivated more, but perhaps different, people.

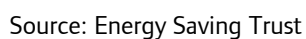
The Energy Saving Trust carried out research into fiscal incentives in 2006 and found that, 'While there was no evidence that a tax rebate would be significantly more motivating than a grant, the research did indicate that fiscal incentives were likely to act as a trigger to stimulate consumer action'.⁴⁷

However, a council tax rebate may not work in all circumstances. The London Borough of Richmond upon Thames offered a council tax rebate during 2007, but this resulted in an extremely low take up. It has now switched to London Warm Zone to promote insulation. The borough described the council tax rebate mechanism as 'cumbersome' and admitted that 'lack of promotion' may have contributed to low take up.⁴⁸

The difference in experience between Croydon and Richmond may indicate the importance of providing sufficient resource to support the scheme. Croydon credits the success of its council tax rebate scheme, in part, to having a dedicated staff member to promote the scheme.⁴⁹ Croydon has also backed up its scheme with some targeted door knocking in areas known to have low insulation levels.

Croydon's experience also points to another important factor in the success of council tax rebates as currently offered: for cavity wall and loft insulation. British Gas told the committee that, 'there is a rich stream of cavities, properties that can be insulated, in Croydon and the surrounding areas'⁵⁰ which enables a tax rebate for these measures to be successful. And, Croydon does not rule out the need to take alternate approaches in the future as this potential is filled.

Cavity Wall Insulation potential by Borough within London



Insulating all homes

Many Londoners who may be motivated to take action and insulate their houses are not well supported by existing schemes because of the type of house they live in or because they privately rent. For a step change in the installation of insulation to occur, these kind of more difficult cases will need to be tackled.

Solid Walled homes

Of the 70 per cent of homes in London that are classified as hard-to-treat the great majority are solid walled homes.⁵²

‘The lack of solid wall insulation schemes is a serious shortcoming’ in London.

The committee see ‘the lack of solid wall insulation schemes is a serious shortcoming’⁵³ in London. There is an urgent need to develop schemes for the 60 per cent of London homes with solid walls.

Solid walled insulation offers the greatest levels emission reductions yet paradoxically these types of walls are not being treated. The majority of insulation schemes focus on delivering cavity wall and loft insulation as the most cost effective forms of insulation. Solid wall insulation is more costly and more disruptive than cavity wall insulation. For these reasons ‘there is not a lot of solid wall insulation that happens’.⁵⁴ However, solid walled homes lose more heat through their walls than cavity walled homes.

Solid wall insulation is a particularly acute issue for London. There is twice the proportion of solid walled homes in London as nationally.⁵⁵

To achieve a reduction of 60 per cent in CO₂ emissions significant progress will be needed on solid wall insulation. Over two thirds of potential CO₂ savings from insulation in London are in solid wall insulation.⁵⁶ Furthermore, without action on solid wall insulation it will be difficult to tackle fuel poverty in these households as around a third of heat loss occurs through a homes walls.⁵⁷

The National Insulation Association informed the committee that around three quarters of inquiries they received from the public at the London Homebuilding and Renovating Show 2008 were about solid wall insulation.⁵⁸ This hints at a large pool of Londoners willing to take action – but not currently offered incentives or assistance for insulating their solid walls. Although they can still take advantage of offers for other measures such as loft insulation or heating improvements.

Some programmes are beginning to look at the problem of solid walls but there is no ongoing London-level strategy for boosting these kinds of insulations. The government's new Green Neighbourhoods programme is aimed at hard to treat homes including those with solid walls. However, this scheme will only address 100 neighbourhoods nationally and is a one off fund of £350 million.⁵⁹ Councils have been insulating a modest number of solid walled social houses often using other funds to help in recognition of the improved quality of life it will offer their residents. For example, the London Borough of Camden informed the committee about a demonstration project in their social housing – to renovate and refurbished a solid-walled Victorian property with internal insulation.⁶⁰

The committee encourages energy suppliers and organisations supporting insulation schemes to move beyond looking 'at the potential ...[of] possibly offering solid wall insulation' to delivering funding for these kinds of insulations through existing schemes.

Recommendation 7

The Mayor should take action to develop the market for solid wall insulation including by:

- **piloting solid wall insulation, for example, through a Low Carbon Zone (see Appendix 4) with a major focus on solid wall insulation in private homes. This could perhaps take advantage of Green Neighbourhoods funding**
- **offering a Londonwide scheme, even if it only provides a relatively modest cost reduction, to promote solid wall insulation and to begin to develop the supply chain.**

The Mayor should also work toward the development of funding streams for a widespread programme of solid wall insulation.

Privately rented homes

According to a 2008 survey almost three quarters of people in private rented accommodation in London are concerned about how increases in home energy costs will affect them.⁶¹ And perhaps for good reason given that privately rented homes have the worst average energy efficiency. One in five Londoners rent privately.⁶²

The committee believes that landlords should not be renting out houses that are a health risk because of inadequate insulation, and inefficient heating.

The committee was contacted by a number of people living in private rented accommodation concerned about the lack of insulation in their homes. One said, 'I have tried to get my rental agency and landlord to improve the insulation but it wasn't very successful'⁶³ another said that despite the incentives offered his landlord 'doesn't really regard it [insulation] as important'.⁶⁴

Insulating private rented homes has been described as the 'hardest nut to crack'.⁶⁵ The landlord must pay for insulation and more efficient heating but it is the tenant that gets reduced bills and a warmer home.

The government does offer some incentive for landlords through the Landlord's Energy Savings Allowance. This gives a £1,500 tax allowance to help with the costs of insulating each rental home. Several councils run landlord forums where insulation is promoted and information given about grants and tax benefits. However, it appears that take up of the tax allowance has been low.⁶⁶

The new requirement from October 2008 for landlords to display an energy rating when renting a property may help improve the efficiency of privately rented homes. This extra information may create pressure from tenants for more efficient, and therefore better insulated, houses. The rating certificates also give landlords advice about cost effective measures that can be taken to improve energy performance.

However, poor energy efficient properties are likely to be a bigger problem at the cheaper end of the market – where tenants are least able to pay high heating bills and landlords return from rent is lower. So pressing for improvements here will benefit those in fuel poverty and create some modest CO₂ savings.

A recent report from the Energy Efficiency Partnership for Homes highlighted the responsibility of boroughs to ensure that housing in their area is safe and healthy. Properties with the worst energy ratings (F and G) would fail to meet the required standards. Their condition puts the health of occupiers at risk from extreme cold and damp.⁶⁷ It was found that many boroughs were not fulfilling their responsibilities under the Housing, Health and Safety Rating System to identify and treat the worst homes.⁶⁸

The committee believes that landlords should not be renting out houses that are a health risk because of inadequate insulation, and

inefficient heating. Boroughs need to address this type of unsatisfactory housing in delivering their housing services and ensure that 'all homes comply with the Housing Health and Safety Rating System'.⁶⁹

The Climate Change Action Plan contained a proposal for a scheme to address more widely the energy efficiency and insulation of privately rented properties. As the Mayor reviews his climate change programme, the committee would expect him to ensure that the specific issues in insulating the private rented sector are addressed.

Recommendation 8

The Mayor should investigate how to increase insulation in privately rented homes. This may include:

- better promotion of existing incentives**
- supporting boroughs to fulfil their responsibilities to identify and remedy those homes with the worst energy ratings. For example, the creation of a referral mechanism, from insulation schemes to boroughs, would help address cases where landlords have refused permission for installation of insulation.**

Conclusion: A strategic approach to boost insulation

To meet the Mayor's objectives to address climate change and to reduce fuel poverty a strategic approach is needed to insulate more London homes and to move schemes beyond the easy wins of social rented sector and cavity and loft insulation.

To reach his CO₂ target the Mayor will need to take action to ensure that carbon emissions from London's homes reduce as fast or faster than national rates. Currently London is lagging behind.

Schemes offering incentives for insulation must be made more flexible and ambitious by, for example, providing more of a helping hand to householders

If London followed the impressive lead set by Kirklees, in aiming to insulate a minimum of a third of all suitable homes in three years, and insulated a third of all un-insulated cavity wall homes this would require insulating 93,000 homes a year. From analysis of submissions to this review, it is estimated that, it is likely that less than half of this number of homes had cavity or loft insulation installed in 2007.

But, unlike Kirklees, over half of London's houses have solid walls and are not eligible for wall insulation under traditional schemes. As the Energy Saving Trust told the committee, 'the number of solid-wall properties and flats in London means that these kinds of roll out schemes, where you just offer money for insulation, will only penetrate so far'.⁷⁰

To reduce emissions from homes in line with the Mayor's 60 per cent target and make a significant impact on fuel poverty, these solid wall homes, and other hard-to-treat homes, will also need to begin to be addressed. To insulate just half of London's un-insulated solid wall by 2025 would require an extra 45,000 insulations a year. Currently less than half this number are installed nationally.⁷¹ A strategy is urgently needed to dramatically increase the market for solid wall insulations in London.

The committee urges the Mayor to ensure his programme is capable of pushing insulation rates up significantly.

The committee would encourage the Mayor to ensure that all Londoners have an offer to which they can apply. This could perhaps be done by continuing to offer a cash back scheme, as is being considered.⁷² The offer currently gives £100 cash back on professionally fitted insulation, and £50 back on 'DIY' loft insulation.⁷³ However, as discussed above the committee believes that schemes offering incentives for insulation must be made more flexible and

ambitious by, for example, providing more of a helping hand to householders and by extending the incentive to cover solid wall insulation as well.

A programme promoted by the Mayor has the automatic benefit of being backed by a trusted organisation. The committee believes that a number of other factors will be important for the Mayor's insulation programme to be successful. A successful programme would:

- have dual objectives of addressing fuel poverty and reducing carbon emissions, and forms part of a wider strategy to cut household emissions
- take a strategic approach to maximise uptake of existing schemes and build on them to broaden access to assistance across housing types and tenures – especially by addressing solid wall insulation
- include a mechanism to overcome householder inertia and produce significantly more demand
- be easy to understand and participate in
- provide the insulation industry some certainty about work levels to allow it to build capacity
- work to create an integrated Londonwide message on energy efficiency improvements to link together with existing schemes
- provide access to funding Londonwide
- provide an overall discount in line with or better than rest of industry (approx 75 per cent for loft and cavity insulation)
- provide or be joined to a 'one-stop-shop' offering tailored advice on energy efficiency and assisting people to access the best offers for them
- work in partnership with other organisations promoting energy efficiency and have a strong referrals process to maximise CO₂ and bill savings

- have sufficient resources for administration, promotion and staffing support.

If the Mayor is serious about achieving his ambitious carbon target and tackling fuel poverty then insulation is one key measure that will be needed. Kirklees experience has shown that when the political support and funding is available and a comprehensive scheme put in place then great strides can be made.

Recommendation 9

The Mayor should ensure that the features set out above are incorporated into his programme for delivering home insulation in London.

The Mayor should seek to utilise the forthcoming City Charter for London to clarify the roles and responsibilities of the Mayor and boroughs in delivering insulation. We believe the Mayor should set out an ambitious programme to rapidly expand insulation activity. Given the capacity constraints, the short-term aim should be to deliver 90,000 cavity walls and loft insulations a year and a significant increase in the delivery of solid wall insulations.

Endnotes

¹ Average SAP of 51 for private housing compared to 58 for social rented. Higher proportions of owner occupied homes lack proper loft and solid wall insulation than socially rented. A slightly higher percentage of socially rented properties require cavity wall insulation than owner occupied because socially rented sector has more hard to treat flats. (From information provided to the Committee by GLA officers)

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³ Health Housing and Fuel Poverty Forum, *Health Effects*, Warmer House, Healthier Homes website, November 2008.
<http://www.warmerhealthyhomes.org.uk/default.asp?action=category&ID=52>

⁴ MQT, 1641 / 2008

⁵ Greater London Authority, Written submission

⁶ Carbon emissions are also more concentrated in domestic housing in London because of fewer emissions from transport and heavy industry. Greater London Authority, *Action today to protect tomorrow: The Mayor's climate change action plan*, February 2007. p 35.

⁷ Greater London Authority, *The London Plan: Spatial development strategy for London (Consolidated with alterations since 2004)*, February 2008. p198.

⁸ Greater London Authority, *Action today to protect tomorrow: The Mayor's climate change action plan*, February 2007. p xv.

⁹ Centre for Sustainable Energy/Association for the Conservation of Energy/Moore, *How Low: Achieving optimal carbon savings from the UK's existing housing stock*, March 2008; University of Oxford Environmental Change Institute, *Home truths: A low carbon strategy to reduce UK housing emissions by 80% by 2050*, November 2007; Sustainable Development Commission, *Stock take: Delivering improvements in existing housing*, July 2006. p30 and others (Johnston 2003; Johnston, Lowe & Bell 2005; Boardman et al. 2005; Shorrocks, Henderson & Utley 2005; Royal Commission on Environmental Pollution 2007) cited in Federation of Master Builders/Environmental Change Institute, *Building a greener Britain: Transforming the UK's existing housing stock*, July 2008.

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¹³ Mayor's Question Time, Question 2043/2008, 15 October 2008

¹⁴ Greater London Authority, *Green light to clean power: Mayor of London's Energy Strategy*, February 2004. p60
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¹⁵ Greater London Authority, *The London housing draft housing strategy: Draft for consultation with the London Assembly and functional bodies*, November 2008. p58.

¹⁶ Mayor's Question Time, Question 2356/2008, 12 November 2008

¹⁷ Kirklees Council, *Population and households fact sheet*, November 2007.
<http://www.kirklees.gov.uk/community/statistics/factsheets/pophouse3.pdf>

¹⁸ Kirklees Council, Written submission.

¹⁹ British Gas, E.On, EDF Energy, N Power, Scottish Power, Scottish and Southern

²⁰ Department of Environment Food and Rural Affairs, *Impact Assessment of Carbon Emissions Reduction Target 2008-2011*, 4 May 2007. p45.
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²² Department of Communities and Local Government, *A decent home: Definition and guidance for implementation*, June 2006- update. p12

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²⁵ BRE Housing, *Energy Analysis focus report: A study of hard to treat homes using the English Housing Condition Survey. Part I: Dwelling and housing characteristics of hard to treat homes*, 2008. p9.

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²⁸ Greater London Authority, *The London housing draft housing strategy: Draft for consultation with the London Assembly and functional bodies*, November 2008. p58.

²⁹ EDF Energy, Written submission

³⁰ London resident, Written submission 15

³¹ London Warm Zone, Written Submission

³² National Insulation Association, Written submission

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⁴⁰ Lewisham Council, *Energy Action Zone webpage*, Lewisham Council website. November 2008.

<http://www.lewisham.gov.uk/Environment/SustainableEnergy/EnergyAtHomeAnd+Work/EnergyAtHome/EnergyActionZone.htm>

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⁴³ London Borough of Croydon, Written submission

⁴⁴ British Gas, Written submission

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⁴⁸ London Borough of Richmond, Written submission

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⁵³ London Borough of Richmond upon Thames, Written submission

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⁵⁵ Department of Environment Food and Rural Affairs, *The Household Energy Supplier Obligation from 2011: A call for Evidence*, June 2007. p 8.

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⁶⁶ Communities and Local Government Select Committee, *Existing housing and climate change*, April 2008. p19.

⁶⁷ University of Oxford Environmental Change Institute, *Home truths: A low carbon strategy to reduce UK housing emissions by 80% by 2050*, November 2007. p88.

⁶⁸ Energy Efficiency Partnership for Homes, *Tackling fuel poverty using the Housing Health and Safety Rating System*, April 2008. p20.
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⁶⁹ Greater London Authority, *The London housing draft housing strategy: Draft for consultation with the London Assembly and functional bodies*, November 2008. p66.

⁷⁰ Transcript of the London Assembly Environment Committee meeting on July 2008, p2.

⁷¹ 20 162 internal and external wall insulations are installed per year in England according to Centre for Sustainable Energy/Association for the Conservation of Energy/Moore/WWF, *How Low: Achieving optimal carbon savings from the UK's existing housing stock*, March 2008. EST estimates in its written submission that 17 500 homes are retrofitted with solid wall insulation each year.

⁷² Mayor's Question Time, Question 1639 / 2008, 10 September 2008

⁷³ Greater London Authority, *Cut price home insulation*, The Mayor's home insulation offer website, November 2008. <http://www.london.gov.uk/insulate/>

Appendix 1 Recommendations

Recommendation 1

The Office of the Gas and Electricity Markets Authority, the industry regulator, should regularly compile, and make public, regional figures for the delivery of the Carbon Emission Reduction Target.

Recommendation 2

In his forthcoming Climate Change and Energy Strategy, the Mayor should clearly set out the scale of carbon reductions that are planned from existing housing and what will need to occur for this to be achieved.

The Mayor should also state what his target is for eradicating fuel poverty and what actions he will take toward achieving this.

Recommendation 3

If London is receiving proportionately less funding, as is suggested by this review, then the Department of Energy and Climate Change should reassess the rules surrounding the supplier obligation (CERT) to provide a fairer distribution of funding. We would expect this to be fully addressed in structuring the next phase of the supplier obligation (2011-2014).

The Department of Energy and Climate Change should also consider how to increase the delivery of a wider variety of measures, especially solid wall insulation, through the supplier obligation mechanism. Building the market for these measures will be required to reach carbon reduction goals in the longer term, and will be beneficial in London in the shorter term given the capital's higher proportion of hard to treat homes.

Recommendation 4

The Mayor should investigate ways to simplify, for Londoners, the process of getting home insulation. He should consider using the City Charter and relationships with energy suppliers to encourage the consolidation of schemes under a Londonwide phone line that can provide advice and be the overarching point of contact for insulation in London.

Recommendation 5

The London Development Agency should investigate ways to grow the capacity of the insulation industry in London. This will provide employment and support carbon reductions. The London Insulation Partnership will be a valuable partner in this.

To help counteract the economic downturn, the London Development Agency should take action to boost training in valuable skills such as insulation installation. Over the longer term refurbishing existing housing to meet the challenge of climate change offers opportunities for the creation of permanent 'green jobs'.

Recommendation 6

The Mayor should work with London boroughs, energy suppliers and the Energy Saving Trust to develop area-based home insulation schemes which meet London's unique conditions and involve direct contact with residents to offer them a range of services including insulation and energy efficiency advice.

Recommendation 7

The Mayor should take action to develop the market for solid wall insulation including by:

- piloting solid wall insulation, for example, through a Low Carbon Zone with a major focus on solid wall insulation in private homes. This could perhaps take advantage of Green Neighbourhoods funding
- offering a Londonwide scheme, even if it only provides a relatively modest cost reduction, to promote solid wall insulation and to begin to develop the supply chain.

The Mayor should also work toward the development of funding streams for a widespread programme of solid wall insulation.

Recommendation 8

The Mayor should investigate how to increase insulation in privately rented homes. This may include:

- better promotion of existing incentives
- supporting boroughs to fulfil their responsibilities to identify and remedy those homes with the worst energy ratings. For example, the creation of a referral mechanism, from insulation schemes to boroughs, would help address cases where landlords have refused permission for installation of insulation.

Recommendation 9

The Mayor should ensure that the features set out above are incorporated into his programme for delivering home insulation in London.

The Mayor should seek to utilise the forthcoming City Charter for London to clarify the roles and responsibilities of the Mayor and boroughs in delivering insulation. We believe the Mayor should set out an ambitious programme to rapidly expand insulation activity. Given the capacity constraints, the short-term aim should be to deliver 90,000 cavity walls and loft insulations a year and a significant increase in the delivery of solid wall insulations.

Appendix 2 Estimating the number of insulations happening in London

It is difficult to be sure of the numbers of insulations occurring in London. No organisation contacted during this review was able to supply precise figures showing the number of insulations happening in London. However, the following section sets out the information received during this review, which is used to build an estimate of insulation activity in London.

The Energy Saving Trust supplied the committee with a rough estimate that between Jan 2002 and Sept 2007 around 75,000 lofts were insulated and approximately 60,000 homes had cavity wall insulation.¹ This translates to around 25,000 insulations a year. However, it is likely that a greater number of these insulations occurred toward the end of this period given the doubling in funding for insulations in mid 2005.

The majority of insulation happens through the two government-mandated schemes: the Energy Efficiency Commitment (EEC) (now called CERT) and Warm Front. In 2007/08, Warm Front funded 1,200 loft insulations and 4,000 cavity wall insulations in London, all in private homes.² Some of these insulations may have received EEC funding.

For the much larger EEC scheme the picture is less clear as regional figures are not reported and there is no way to separate out insulations in private homes from those in socially rented.

The committee has calculated the number of insulations delivered through EEC in London in two ways. Firstly, through counting the insulations funded by each energy supplier, secondly, by calculating the number of London insulations as a proportion of national insulation figures given by energy companies.

The committee received information on EEC based insulation activity from five of the six major energy suppliers. Analysis of insulations delivered by each energy supplier is presented in the table over the page.

¹ Energy Saving Trust written submission

² Greater London Authority written submission

Energy Supplier	Percentage of EEC funded insulations delivered in London	Number of insulations
British Gas	The committee estimates that British Gas delivered around 4.3 per cent of their insulations in London. ³	In 2007 British Gas funded schemes provided loft or cavity insulation to 15,000 homes.
EDF Energy	EDF report that they delivered around 2.7 per cent of insulations in <i>central</i> London postcodes. ⁴	The committee estimates that this would translate into no more than 10,000 insulations per year.
E.On	Eon report delivering around 2.2 per cent of their insulations in London	The committee estimates this would have funded around 1,500 insulations in 2007. ⁵
Npower	Unknown	Unknown
Scottish Power	Estimates that they carry out only 1-2 per cent of their insulation activities in London	The committee estimates that this would have translated into around 1,700 insulations in 2007. ⁶
Scottish and Southern Energy	Unknown 1,304 insulations represents 0.6 per cent of insulations carried out by the company in 2007. ⁷	Scottish and Southern funded 1,304 insulation measures in London's private homes in 2007. The company does not collate regional figures for the social sector.

³ British Gas, *Energy Efficiency Commitment*, British Gas website, November 2008. <http://www.britishgas.co.uk/about-british-gas/what's-important-to-us/energy-efficiency.html>

⁴ That is in postcodes beginning with E, EC, N, NW, SE, SW, W, WC.

⁵ E.On UK Plc, *Helping customers with their energy needs*, E.On UK website, November 2008. http://www.eon-uk.com/about/customersenergyneeds_helpingdomesticcustomers.aspx

⁶ Scottish Power, *Corporate Responsibility 2007: Climate change and emissions to air*, Scottish Power corporate website, November 2008. <http://www.scottishpower.com/p4.asp>

⁷ Scottish and Southern Energy plc, *Focusing on what's important: Corporate responsibility report 2008*, 2008. p20. <http://www.scottish->

The insulation numbers recorded in the table above, plus an extra 5,000 to allow for Npower and Scottish and Southern Energy's social sector funded insulations, give an estimate that around 35,000 EEC funded insulations occurred in London in 2007.

Based on the above information, the committee considers that it is unlikely that more than 4.5 per cent of EEC insulations, the highest proportion recorded above, were delivered in London in the last few years. This compares to London's 12.8 per cent share of population. This discrepancy between population proportion and delivery of EEC insulations indicates that insulation is happening more slowly in London than nationally.

Four and a half per cent of insulations installed nationally through EEC (between 2005 and 2008) works out to approximately 50,000 insulations a year.⁸

Therefore, combining insulations from the two funding programmes, it appears that between 40,000 and 55,000 insulations were carried out in London in 2007. While this is a significant number, it still leaves London lagging behind.

southern.co.uk/SSEInternet/uploadedFiles/Corporate_Responsibility/Our_Performance/Reports/Report_items/SSE_CR08_finalspreads.pdf

⁸ Based on delivery of 3.3 million loft, cavity wall and solid wall insulations under EEC (2005 – 2008). Ofgem, *A review of the Energy Efficiency Commitment 2005-2008*, 1 August 2008. p54.

Appendix 3 Central government framework for insulation

CERT is the main programme to provide funding for insulation, alongside other carbon reducing technologies, in private homes. It is estimated this programme will lead to a £3.3 billion investment between 2008 and 2011. Prior to 2008 this scheme was called the Energy Efficiency Commitment (EEC).

CERT places a statutory obligation on energy suppliers⁹ to reduce the carbon emissions of householders. Energy suppliers must fund these emission reductions from their revenue. Ofgem estimate that, if the cost is passed on in full, this scheme will add £35 per year to household energy bills.¹⁰ Forty per cent of CO₂ savings must be made in the homes of the elderly or people with low incomes. This programme is the basis of funding for both the previous Mayor's home insulation scheme and Mayor Johnson's proposed scheme.

The main element of Prime Minister Brown's recent £1 billion energy package to help people with energy costs was a requirement on energy supplier to increase funding for the CERT scheme.¹¹ Another major element being to increase funding to a separate government funded Warm Front scheme.

Warm Front is a government-funded scheme that provides householders with insulation and heating improvements up to the value of £2,700. Assistance is only available to people who receive benefit payments and are either over 60, have children or are disabled. Over three years, 2008-11, the Warm Front scheme will receive over £900 million in funding.¹²

⁹ British Gas, E.On, EDF Energy, N Power, Scottish Power, Scottish and Southern

¹⁰ Department of Environment Food and Rural Affairs, *Impact Assessment of Carbon Emissions Reduction Target 2008-2011*, 4 May 2007. p45.

http://www.opsi.gov.uk/si/si2008/em/ukciem_20080188_en.pdf

¹¹ HM Government, *Home energy saving programme: Helping households to save money, save energy*, 11 September 2008. <http://www.number10.gov.uk/wp-content/uploads/energy-saving-programme110908.pdf>

¹² Department of Environment Food and Rural Affairs, *Fuel poverty: Grants for individuals; Warm Front*, Defra website, November 2008. An additional £100 million in funding was announced in the 2008 Pre Budget Report http://www.hm-treasury.gov.uk/d/pbr08_chapter7_159.pdf

Appendix 4 London insulation schemes

This appendix briefly describes the programmes supporting insulation across London.

The committee received evidence from the GLA and six individual boroughs as well as London Warm Zone, which works across 18 boroughs to deliver insulation schemes, and Eaga, the organisation delivering Warm Front.

The GLA programme

In early 2007, Mayor Livingstone introduced a Londonwide cash rebate scheme for cavity and loft insulation. This scheme had some success, leading to the installation of 5,885 insulation measures and 82,000 tonnes of CO₂ savings. This is well short of estimates, provided when funding was approved, that the scheme could insulate 20,000 homes.¹³

The committee has raised concerns over the high cost of promoting the scheme, given the relatively small number of additional homes insulated. The scheme had an advertising budget of around £2.2 million. However, it has been argued that the high cost should be balanced against a recorded increase in public awareness that home insulation can save money and reduce CO₂ emissions. This is likely to be of benefit to ongoing insulation efforts but increasing awareness was not identified as an objective of the marketing when funding approval was sought.

GLA officers believe that the scheme has also improved supplier understanding of the market for these kinds of insulations in London. British Gas, partner in the scheme, told the committee that running the scheme ‘has been quite a journey’ and several adjustments were needed – for example introducing a DIY loft insulation offer, and increasing hours of operation to catch Londoners at home. Further, schemes are now being developed by several energy suppliers to treat flats with cavity walls. London has a high proportion of flats, and these have not been well catered for by existing schemes.

The GLA also operates a Green Homes scheme. This has three parts: increased funding for the London Energy Saving Trust advice centre to boost performance, an advice website, and a concierge service.

¹³ Greater London Authority, Request for Mayoral Approval (MA2987), February 2007. p9.

The GLA's Green Homes Concierge is a niche service costing £199 per household. It supports people through the process of making carbon reducing improvements to their homes – including providing an home audit, personalised recommendations for reducing emissions, as well as management of purchase and installation of chosen measures. The Service was set up in December 2007, but as a pilot programme it has not made a big impact in terms of insulations resulting in just 28 insulations and 34 homes draft proofed. However, six of these insulations are for solid wall houses.

The Energy Saving Trust is an independent organisation set up by government to promote carbon-reducing actions. The London Energy Saving Trust advice centre provides free advice over the phone including matching people to schemes offering grants and help for insulation. The Energy Saving Trust also carries out marketing campaigns, and community programmes and events to promote energy savings. The activities are tailored to London's circumstances.

The Energy Saving Trust concentrates its promotion work on 'hotspots' for cavity and loft insulation and the advice service uses a 'pick and mix' approach to encourage a wide range of carbon reduction measures and behaviours.

Low Carbon Zones

Low Carbon Zones (LCZ) is a mechanism to support communities to significantly reduce carbon emissions. The Mayor brings together a variety of partners to help households and businesses in a defined area to fund and implement a wide range of carbon reducing measures. This includes home insulation, transport plans, waste management, locally generated renewable energy schemes and district heating schemes.

The predecessor to LCZ, Energy Action Areas, had limited focus on insulation in London. The committee believes that LCZ have the potential to play a far bigger role.

The existing four relatively small Energy Action Areas have been largely driven by and focused on redevelopment and new housing and offices – although several do include retrofitting of social housing.

The Mayor has announced six new LCZs will be developed from 2009¹⁴ as a second phase of the Energy Action Area programme.

The London Energy Partnership has recommended that LCZ 'should aim to address the retrofit 'problem.'¹⁵ GLA officers have also indicated to the committee that closer linkages could be sought between insulation offers and LCZs.

The committee encourages this re-focusing of effort and believes that this would allow these area based initiatives to have a larger impact – given that the carbon impact of existing housing far outweighs new build and relatively few mechanisms are available to reduce emissions in existing homes. As Sir Simon Milton put it to the committee, 'retro fitting is going to make a far bigger contribution to climate change than new build.'¹⁶

Boroughs

The boroughs support four main schemes. The table below shows the range of schemes run across boroughs – based on information gathered from submissions to the committee and a survey of borough websites.

All of the four main schemes rely on CERT funding and each has some other funding source(s) such as Warm Front, regional housing funds or borough funding. Implementation of the four schemes is not uniform across boroughs as a result of differing funding levels and differing local needs. Some boroughs provide extra funding to extend eligibility whilst others concentrate funding on promotion. For example, in west London free insulation is offered to over 65s rather than over 70s and to people receiving working tax credits but with income exceeding the eligibility threshold under CERT.

¹⁴ Mayor of London, New release: *Mayor announces ten flagship 'green' energy 'Low Carbon' zones for London*, 3 August 2008.

http://www.london.gov.uk/view_press_release.jsp?releaseid=17673

¹⁵ London Energy Partnership, *Review of energy action area pilot programme: Toward a second phase of energy action areas*, June 2008. p22.

<http://www.lep.org.uk/uploads/LEP%20EAA%20Review%20report%20v5%20%20Final%20Draft%20April%202008.doc>

¹⁶ Transcript London Assembly Environment Committee meeting on 2 September 2008. p 10.

Boroughs	Schemes				Other schemes	
	London Warm Zones	Coldbusters	Warm And Wise	Warmth and Comfort		
City of London						
London Borough of Barking & Dagenham	✓				The borough supports Osbournes, an energy consultation company, to visit households in areas of low insulation to arrange insulation and grants.	
London Borough of Barnet				✓		
London Borough of Bexley		✓	✓			
London Borough of Brent	✓					
London Borough of Bromley			✓		Advice service	
London Borough of Camden				✓		
London Borough of Croydon		✓	✓		Council tax rebate boosted by door knocking	
London Borough of Ealing	✓				Advice service	
London Borough of Enfield				✓	Thames Gateway grant (offering lofts and cavity walls insulation to over 60s)	
London Borough of Greenwich		✓	✓			
London Borough of Hackney	✓					
London Borough of Hammersmith & Fulham	✓					
London Borough of Haringey				✓	Here to HELP (offers those on means tested or disability related benefits to insulate their properties.)	
London Borough of Harrow	✓				Council tax rebate	
London Borough of Havering	✓					

London Borough of Hillingdon	✓							
London Borough of Hounslow	✓							
London Borough of Islington					✓			Advice Centre; Safe and Warm (provides grants for heating, energy efficiency and security improvements in private homes where an occupant is over 60, registered disabled, or on an eligible benefit.)
Royal Borough of Kensington and Chelsea	✓							
Royal Borough of Kingston upon Thames		✓						
London Borough of Lambeth		✓						Advice Centre, 'Loans for All' (offers interest-free energy efficiency loans homeowners to assist those who do not qualify for energy efficiency grants.)
London Borough of Lewisham			✓					Energy Action Zones (offers advice/referrals to grants to those vulnerable to fuel poverty, operates on an area basis and is targeted through doorstep visits.)
London Borough of Merton	✓	✓						Advice Centre
London Borough of Newham	✓							
London Borough of Redbridge	✓							
London Borough of Richmond upon Thames	✓	✓						
London Borough of Southwark		✓						Southwark Warmer Homes (Advice Service)
London Borough of Sutton		✓						
London Borough of Tower Hamlets	✓							
London Borough of Waltham Forest	✓							
London Borough of Wandsworth		✓						
City of Westminster					✓			Westminster Energy Grant (offers heating, insulation and ventilation measures for private tenants or home owners who receive a benefit or are on a low income)

London Warm Zone operates across 18 boroughs making it the biggest insulation scheme in London. LWZ aims to install 10,000 insulation measures in two years to the end of 2008. The Warm Zone model offers energy savings advice, benefit checks, heating improvements and other services in addition to insulation. The scheme operates street-by-street in selected areas - leafleting and door knocking. But the Warm Zone is also promoted widely allowing people to ring up and request a surveyor visit. Insulation is offered to all homes, but some low income or older people are given free insulation.

Nine south London boroughs support **Coldbusters**. They offer a phone in service for insulation and heating improvements for 'fuel poor' households. **Warm and Wise** operates in some of the same boroughs but at the other end of the market. It offers discounts for insulation and other energy efficiency measures to householders not in receipt of an income or disability benefit. It provides a phone in referral service that links homeowners to local installers.

Warmth and Comfort operates in six north London boroughs and offers free heating and insulation improvements to residents in receipt of certain benefits. To qualify the house condition must be judged to be below the 'decent homes' standard.

Appendix 5 List of submissions

Individuals

Patrick Alleyne
Olivia Andrews
Sibilla Becchetti
Justin Carrell
Darryl Croft
Ranjodh Hayer
John Hunt
Sabine Kurjo McNeill
Vivienne Loesch
Benjamin MacKinnon
Richard Morse
Philip Smith
Rohit Thakker
Mrs. C Temple
Sasha Watson
Mike Weiler
Lorna Wilkins
Bruce Young
Craig Zeital

Organisations

Birmingham Council
Eaga Plc
EDF Energy
Energy Saving Trust
Energy Solutions (on behalf of London Borough of Brent)
E.ON UK
Greater London Authority
Impetus Consulting
Kingspan Insulation Ltd
Kirklees Council
Knauf Insulation
London Borough of Croydon
London Borough of Merton
London Borough of Southwark
London Borough of Richmond
London Forum of Amenity and Civic Societies
London Warm Zone
National Insulation Association
Norwich and Peterborough Building Society
Scottish and Southern Energy
Scottish Power Energy Retail Ltd
Web Dynamics Ltd
Westminster City Council

Appendix 6 Orders and translations

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Chinese

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Vietnamese

Nếu ông (bà) muốn nội dung văn bản này được dịch sang tiếng Việt, xin vui lòng liên hệ với chúng tôi bằng điện thoại, thư hoặc thư điện tử theo địa chỉ ở trên.

Greek

Εάν επιθυμείτε περίληψη αυτού του κειμένου στην γλώσσα σας, παρακαλώ καλέστε τον αριθμό ή επικοινωνήστε μαζί μας στην ανωτέρω ταχυδρομική ή την ηλεκτρονική διεύθυνση.

Turkish

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Punjabi

ਜੇ ਤੁਸੀਂ ਇਸ ਦਸਤਾਵੇਜ਼ ਦਾ ਸੰਖੇਪ ਅਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਲੈਣਾ ਚਾਹੋ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਇਸ ਨੰਬਰ 'ਤੇ ਫ਼ੋਨ ਕਰੋ ਜਾਂ ਉਪਰ ਦਿੱਤੇ ਡਾਕ ਜਾਂ ਈਮੇਲ ਪਤੇ 'ਤੇ ਸਾਨੂੰ ਸੰਪਰਕ ਕਰੋ।

Hindi

यदि आपको इस दस्तावेज़ का सारांश अपनी भाषा में चाहिए तो उपर दिये हुए नंबर पर फोन करें या उपर दिये गये डाक पते या ई मेल पते पर हम से संपर्क करें।

Bengali

আপনি যদি এই দলিলের একটি সারাংশ নিজের ভাষায় পেতে চান, তাহলে দয়া করে যোগাযোগ করবেন অথবা উল্লিখিত ডাক ঠিকানায় বা ই-মেইল ঠিকানায় আমাদের সাথে যোগাযোগ করবেন।

Urdu

اگر آپ کو اس دستاویز کا خلاصہ اپنی زبان میں درکار ہو تو، براہ کرم نمبر پر فون کریں یا مذکورہ بالا ڈاک کے پتے یا ای میل پتے پر ہم سے رابطہ کریں۔

Arabic

الحصول على ملخص لهذا المستند بلغة،
فرجاء الاتصال برقم الهاتف أو الاتصال على
العنوان البريدي العادي أو عنوان البريد
الإلكتروني أعلاه.

Gujarati

જો તમારે આ દસ્તાવેજનો સાર તમારી ભાષામાં જોડતો હોય તો ઉપર આપેલ નંબર પર ફોન કરો અથવા ઉપર આપેલ ટપાલ અથવા ઈ-મેઇલ સરનામા પર અમારો સંપર્ક કરો.

Appendix 7 Principles of scrutiny

An aim for action

An Assembly scrutiny is not an end in itself. It aims for action to achieve improvement.

Independence

An Assembly scrutiny is conducted with objectivity; nothing should be done that could impair the independence of the process.

Holding the Mayor to account

The Assembly rigorously examines all aspects of the Mayor's strategies.

Inclusiveness

An Assembly scrutiny consults widely, having regard to issues of timeliness and cost.

Constructiveness

The Assembly conducts its scrutinies and investigations in a positive manner, recognising the need to work with stakeholders and the Mayor to achieve improvement.

Value for money

When conducting a scrutiny the Assembly is conscious of the need to spend public money effectively.

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