



The Moray Council Fuel Poverty Strategy

‘Affordable Warmth for All’

in association with



CONTENTS

SECTION 1

FOREWORD

INTRODUCTION

BACKGROUND TO MORAY'S STRATEGY

SECTION 2

MAIN STRATEGIC THEMES AND ACTIONS

STRATEGIC THEME 1 ASCERTAIN THE NATURE AND EXTENT OF FUEL POVERTY IN MORAY

STRATEGIC THEME 2 RAISE AWARENESS OF FUEL POVERTY

STRATEGIC THEME 3 IMPROVE THE HOUSING STOCK ACROSS ALL TENURES

STRATEGIC THEME 4 INFLUENCE THE COST OF FUEL FOR HOUSEHOLDERS

STRATEGIC THEME 5 MAXIMISE THE INCOME OF HOUSEHOLDS

STRATEGIC THEME 6 PROVIDE IMPARTIAL ENERGY ADVICE

ACTION PLAN

SECTION 3

RESOURCE NEEDS

SECTION 4

MONITORING AND EVALUATION

SECTION 5

GLOSSARY

CONTACT DETAILS

FOREWORD

It is hard to believe that we are one of the richest nations in the world and yet we still suffer from cold homes, high healthcare costs due to cold-related illnesses, excess winter deaths and houses in poor repair. All of these factors are visible signs of fuel poverty.

This strategy demonstrates Moray Council's commitment to eradicate fuel poverty, so far as reasonably practical, in our area by 2016. There is a high level ownership and responsibility for this Strategy within the Council at Committee and Corporate Management Team level. In addition, we will ensure that the Fuel Poverty Strategy remains at the heart of our Community Plan and Local Housing Strategy.

Our target reflects the Scottish government's own, which was facilitated by the Housing (Scotland) Act 2001, and taken forward in the Scottish Fuel Poverty Statement (August 2002). We have already done, and are doing, a lot of work in Moray to tackle the root causes of fuel poverty. For example, the energy efficiency of many houses has been improved as a result of our Home Energy Conservation Act (HECA) Strategy.

Our Strategy has been developed in partnership and consultation with a range of local and national stakeholders. The causes of fuel poverty – primarily the energy efficiency of the home, household income and the cost of fuel – mean that a partnership approach is crucial to its eradication.

It is the intention that this strategy will build on existing partnerships and act as a catalyst for others to ensure a sustainable approach to the eradication of fuel poverty is taken in Moray.

I would like to thank those who have been involved in the development and production of the Strategy, and encourage them and our partners in the knowledge that Moray Council is entirely committed to the implementation of the Strategy and the fight against fuel poverty in our area.

Councillor George McIntyre
Vice-Convenor, Community Services Committee.

SECTION 1 INTRODUCTION

1.1 WHAT IS FUEL POVERTY?

The term 'fuel poverty' refers to the situation a household finds itself in when it has to spend a disproportionate amount of its income on fuel in order to maintain a satisfactory heating regime¹. It is considered to be the 'by product' of certain factors interacting with each other:

- Energy efficiency of the home
- Fuel costs
- Household income
- Under-occupancy
- Household choices

These factors will be explained in more detail on page 5.

The Scottish Executive defines fuel poverty as:

"A household is in Fuel Poverty if, in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its income (including Housing Benefit or Income Support for Mortgage Interest) on all household fuel use."

Due to differing opinions on whether to include housing costs, the Executive will also monitor progress on the following definition of fuel poverty:

"A household is in Fuel Poverty if, in order to maintain a satisfactory heating regime, it would be required to spend more than 10% of its income (excluding Housing Benefit or Income Support for Mortgage Interest) on all household fuel use."

Importantly, the definition focuses on what people would need to spend, rather than what they actually spend on household fuel. This is because fuel poor households have to balance the need for fuel and other essentials, and very often don't heat their homes properly. They may also be in the home for longer periods of the day, increasing the cost of keeping warm.

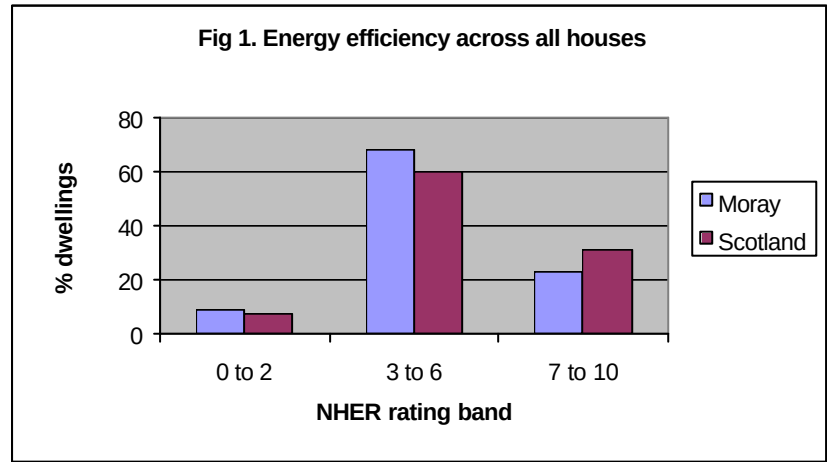
¹ "Satisfactory heating regime" as recommended by the World Health Organisation is 21°C in the living room and 18°C in other rooms for 9 hours in every 24 (or 16 in 24 over the weekend). For elderly and/or infirm people, this is 23°C in the living room and 18°C in other rooms for 16 hours in every 24.

The other important feature of fuel poverty is that it is dynamic i.e. households can move in and out of fuel poverty due to a change in the level of one, some or all of the contributing factors. It has been estimated that the increase in household incomes (due to benefit changes have) accounted for some 50% of households being removed from fuel poverty². This highlights the fluid nature of fuel poverty: a change in government policy with a potential reduction in benefits could result in these households sliding back into fuel poverty.

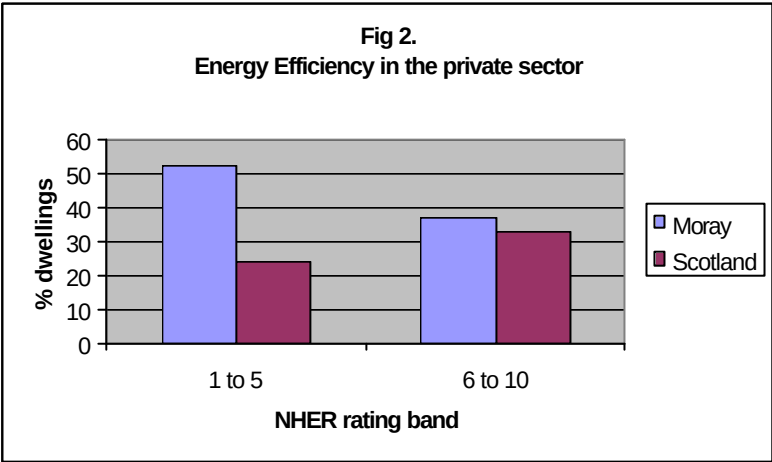
1.2 FACTORS THAT CREATE FUEL POVERTY IN MORAY

1.2.1 ENERGY EFFICIENCY OF THE HOME

Moray contains high levels of houses that are in disrepair and houses with low energy efficiency ratings. This is due to a certain extent to the high levels of pre-1919 houses. The graphs below show the status of Moray’s housing stock compared to that nationally with respect to energy efficiency.



Source: Scottish House Condition Survey 2002



Source: Scottish House Condition Survey 2002

² Fuel Poverty in Scotland: Further Analysis of the Scottish House Condition Survey. Communities Scotland. 2003

1.2.2 FUEL COSTS

Domestic fuel costs are higher in Scotland because of the lack of competition. Although there is competition in the supply of fuel, there is no competition in generation. The transmission networks are subject to outdated and inefficient arrangements dating back to privatisation in 1989. This causes difficulties in developing wholesale markets. There are two remedies to this, which are expected to be implemented by April 2005:

- Reforms in trading to the electricity market will ensure prices are competitive across the whole of Britain
- Reforms in transmission arrangements will be changed so that the costs of transmitting electricity are allocated more fairly. This will be of particular benefit to Scottish consumers.

There are price differences within Scotland. It costs more to heat your home the further North you live. An example is shown in the table below that compares average annual electricity bills for a domestic customer (paying cash/cheque). The table also shows the potential gains to be had by consumers in the North of Scotland with competition.

	Current (£)	Competitor (£)	Saving (£)
North of Scotland	283	242	41
South of Scotland	280	246	34
Scotland Average	282	244	38
E & W Average	255	219	35

Source: Energywatch Price Comparison Factsheets reported in Select Committee on Trade and Industry (Appendices to the Minutes of Evidence)

1.2.3 HOUSEHOLD INCOME

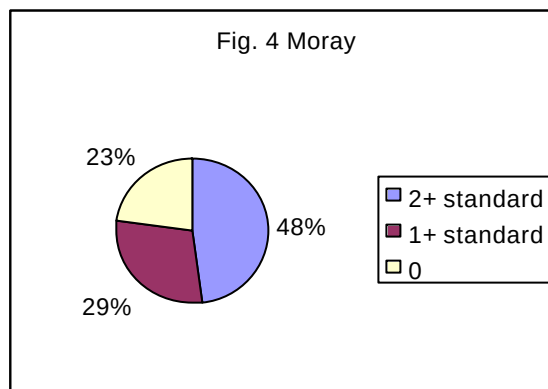
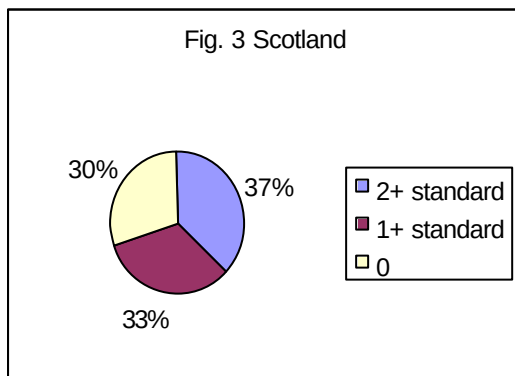
Data (such as the SIMD 2004) show that Moray is one of the least deprived authorities in Scotland. However, this global picture hides the fact that Moray has a high proportion of households with low incomes because of low wages rather than high levels of households on key benefits.

Moray is considered 'remote' and 'fragile' with respect to economic development; European structural funding covers the whole area. The impact of this is quite clear at household level. It is estimated that 52.4% earn below the low pay threshold. This is the highest rate in Scotland³. Other measures such as annual average income have shown consistently that wages in Moray are low – even compared to other rural authorities. Although the prospects for economic growth are positive, the growth is likely to occur in the lower paid service sector.

³ Scottish Low Pay Unit analysis of the New Earnings Survey. National proportion is 35.2%.

1.2.4 UNDER-OCCUPANCY

People living in houses with more rooms than they need are obviously paying more to heat rooms that are not being used/under used. This is most likely to occur in the private sector. The graphs show that there is a greater level of under occupancy in Moray compared to Scotland (the pattern is similar across other rural local authorities). This does not tell us if these extra rooms are a burden to the occupier in terms of heating, but we know that 31% of households in Moray report difficulties in heating their homes⁴.



1.2.5 HOUSEHOLD CHOICES

The remaining factors, choice and behaviour, are less easy to quantify – householders have a choice as to how to spend their income and heat their homes.

The way in which a household operates its heating system will impact upon fuel consumption and levels of comfort. Households that optimise the use of their central heating system and use appliances more efficiently will experience the same or higher comfort at the same or lower cost. One of the aims of the strategy is to show vulnerable households how to achieve this.

⁴ Scottish Housing Condition Survey 2002

1.3 HOW WIDESPREAD IS FUEL POVERTY?

Nationally, there are estimated to be 13% of households in fuel poverty⁵. This equates to some 286,000 households. The same survey estimates that 8,000 (21%) of the households throughout Moray are in fuel poverty.

1.4 WHAT EFFECT DOES FUEL POVERTY HAVE ON A HOUSEHOLD?

The main impact is the damaging effects on health and quality of life. Living in cold and/or damp conditions exacerbates all cold related illnesses such as influenza, heart disease and bronchial ailments.

Vulnerable groups such as the very old, very young and those with a physical disability/long term illness are particularly vulnerable to fuel poverty. People in these groups generally spend more time in the home. They need to heat their homes for longer and maintain a higher constant temperature to stay comfortable.

The most extreme physiological impact of cold housing is 'excessive winter deaths' - amongst elderly people in particular. Deaths in winter in the UK are nearly 20% higher than during the rest of the year. The UK also has higher levels of excess deaths than countries with colder climates e.g. Scandinavia that suggests that these deaths are preventable⁶. Further research⁷ investigated the impact of housing conditions on 'excess winter deaths' in England. The results suggest a link between poor housing and poverty to low indoor temperatures to cold-related deaths. There is evidence that specifically cold-related mortality is greatest in the coldest homes.

It is estimated that the number of deaths in Scotland rises between 4,000 and 7,500 during the winter as the number of hypothermia and cold related cardiovascular and respiratory deaths increase. There were 2,510 deaths from cold-related illnesses recorded in Scotland in 2003.

Households with low incomes and/or restricted fuel choices have to spend a higher proportion of their income on fuel and therefore have to compensate on other demands on their family budgets. This can lead to poor diet and or reduced participation in social and leisure activities, both of which impact on health and quality of life.

⁵ Scottish House Condition Survey 2002

⁶ British Journal of General Practice, June 2001

⁷ Cold comfort: The social and environmental determinants of excess winter deaths in England, 1986-1996. The Policy Press. Wilkinson P, et al 2001.

1.5 WHY A FUEL POVERTY STRATEGY?

The Housing Scotland Act 2001 made it a requirement for the Executive to produce a statement on fuel poverty and for local authorities to ensure that fuel poverty is eradicated. The Scottish Executive has acknowledged the probable effects of fuel poverty detailed above. The Executive produced a Fuel Poverty Statement in 2002 which set the target of 'eradicating fuel poverty as far as is reasonably practicable by 2016'.

The Act also required the production of a local housing strategy. Moray produced its strategy earlier this year. The strategy contains a specific strategic objective to "eradicate fuel poverty from all vulnerable groups by 2016". The strategy process identified that the main way of achieving this is through a dedicated Fuel Poverty Strategy.

The work undertaken as part of the Fuel Poverty Strategy will feed into the Scottish Executive's social justice programme:

- Social Justice Milestones
- Improving Scotland's Health
- National Programme for Improving Mental Health – building Healthy Communities.

The Council is required, as part of its HECA obligations, to report to the Scottish Executive on progress in improving energy efficiency across all tenures. The responsibility to report on Fuel Poverty will ensure that the council now focus on all the key elements which influence Fuel Poverty and which will deliver affordable warmth for all.

It is clear that housing issues will be paramount in any programme of fuel poverty reduction. However, the Council recognises that finding solutions to fuel poverty also cuts across many other areas of social policy; for example the promotion of better health and well-being, environmental policy, economic regeneration and the redevelopment of communities.

The Community Planning process in Moray is structured around seven 'theme' partnerships. The partnership that has primary responsibility for Fuel Poverty will be the Moray Community Health and Social Care Partnership. This is because there is a clear role for professionals across the housing, social and health care agenda in reducing fuel poverty.

1.6 HOW WAS MORAY'S STRATEGY DEVELOPED?

A Fuel Poverty Strategy Workshop, held in Moray in October 2003, was attended by representatives from a diverse group of organisations who considered the extent of fuel poverty in Scotland and then specifically in Moray. Participants discussed how to identify the fuel poor and

potential partnerships, solutions and actions required to eradicate fuel poverty in Moray. A Fuel Poverty Strategy Working Group (Appendix 1) was established to develop the strategy. The working group gathered data, considered guidance on fuel poverty strategies and agreed the main themes and framework of the strategy.

The Fuel Poverty Strategy Working Group has created a shared understanding of what fuel poverty is, the Scottish Executive's expectations, and how, in broad terms, we might go about tackling it in Moray. Specifically it has:

- Identified the key elements and themes of a Fuel Poverty Strategy (FPS)
- Identified information sources to measure the key dimensions of fuel poverty: household income, stock condition/energy efficiency and access to affordable fuel
- Raised awareness of fuel poverty through the workshop, working group meetings, consultation with the wider community and a consultation seminar
- Considered the potential of renewable and other initiatives which might be part of the FPS
- Gathered information about current energy advice provision

In line with milestones and time-scales set for the Local Housing Strategy and the Scottish Executive, the Council has adopted a five-year time-span for the strategy. This will allow targets to be specific but recognises the need to be flexible as we move through time. Milestones may change as Communities Scotland evaluates progress. Also, programmes like the Warm Deal and Energy Efficiency Commitment (EEC) will be reviewed and probably changed. Key variables - such as the price of fuel are also likely to change.

It is important that issues, such as Fuel Poverty, are not considered in isolation but in the context of their impact on wider programmes and policies. The Fuel Poverty Strategy must contribute to or be compatible with wider programmes and policies that have the same aims: community well being and regeneration, social justice, health inequalities, health improvement, equal opportunities. The link that the fuel poverty strategy has with other documents is shown in Figure 5 overleaf.

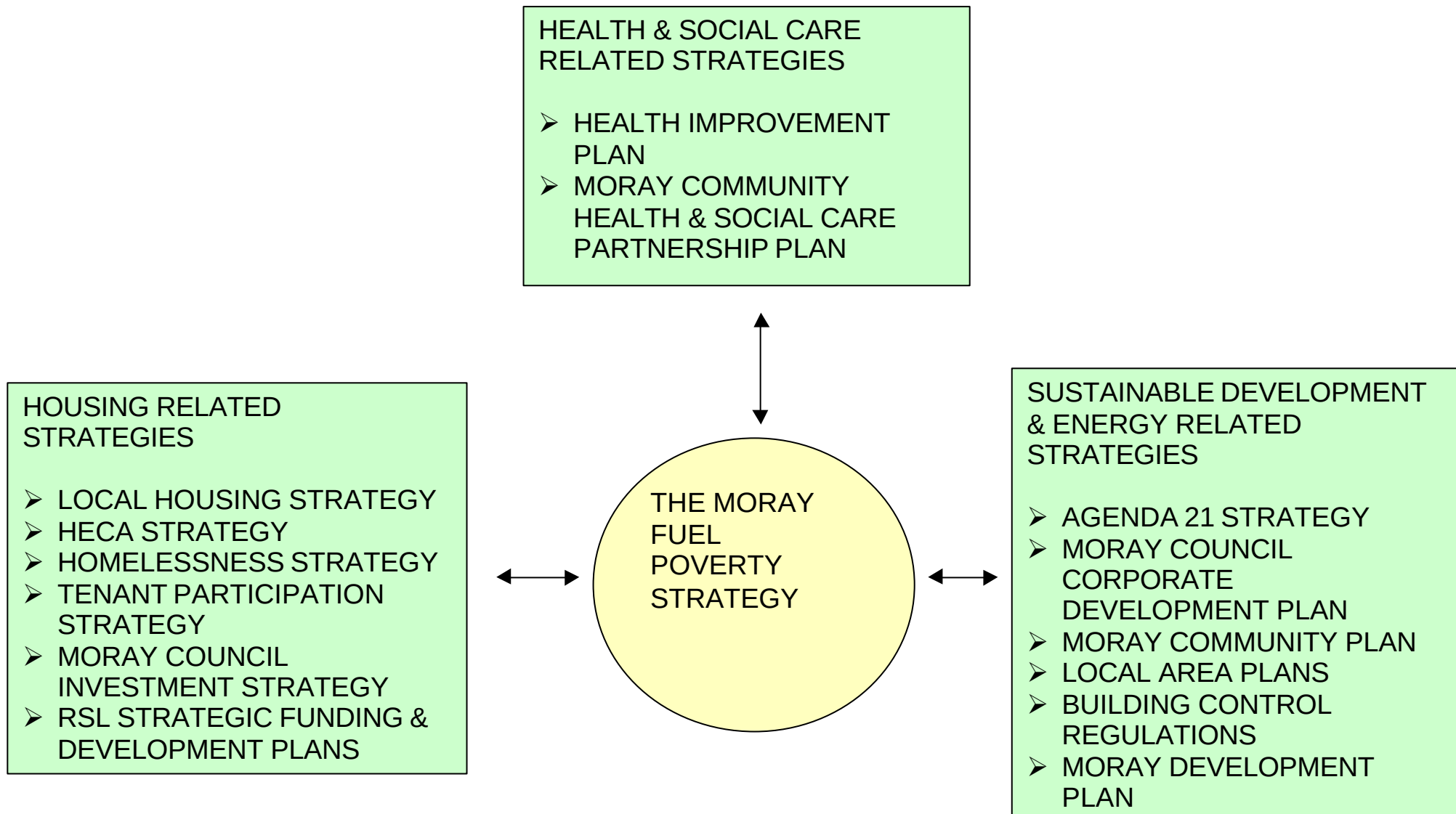


FIGURE 5. RELEVANT PLANS AND STRATEGIES FROM OTHER SERVICES AND DEPARTMENTS

SECTION 2

2.1 STRATEGIC THEMES AND OBJECTIVES

The overarching aim of the strategy is to meet the Scottish Executives target of the eradication of Fuel Poverty as far as reasonably practical by 2016 as legislated in the Housing (Scotland) Act 2001. This includes the local commitment to an overall reduction of 24% in the amount of energy used during the 10-year implementation of HECA (1997-2007).

Tackling fuel poverty is arranged under six strategic themes:

1. Ascertain the Nature and Extent of Fuel Poverty in Moray
2. Raise Awareness of Fuel Poverty
3. Improve the Housing Stock Across All Tenures
4. Influence the Cost of Fuel for Householders
5. Maximise the Income of Households
6. Provide Impartial Energy Advice

The themes (along with their objectives) are detailed in the rest of the section.

STRATEGIC THEME 1: ASCERTAIN THE NATURE AND EXTENT OF FUEL POVERTY IN MORAY

OUTCOME: TO KNOW WHERE FUEL POVERTY IS LIKELY TO BE A PROBLEM SO THAT ACTIONS CAN BE TARGETED.

Significant progress has been made in tackling Fuel Poverty since the 1996 Scottish House Condition Survey (SHCS) results were released, when the Scottish figure was reported as 738,000 (35%) or 1 in 3 of all Scottish households. This has now decreased to 286,000 households.

Whilst a full analysis of the data has still to be undertaken the figures do highlight key areas of concern:

- The Moray figure, higher than the Scottish headline figure, is not dissimilar from other comparative councils such as Scottish Borders, Angus, Aberdeenshire, Argyle & Bute, Perth and Kinross etc and indicates a strong association between fuel poverty and rural areas.
- There is also a clear relationship between the proportion of pre-1919 housing stock and fuel poverty, with Moray having 30% pre-1919 compared to the Scottish average of 20%
- The relationship between levels of fuel poverty and median income still needs more local investigation. However, the Scottish house condition survey estimated that single person households in Moray are the poorest in Scotland. The median income for single person households was £7,800 compared to the national figure of £9,000.
- Moray has a greater level of private rented stock (11%) compared to the Scottish average of 8% and there are strong indications that fuel poverty is a major problem in this area.

OBJECTIVES:

- A Identify all low-income households within any housing sector in Moray
- B Identify all properties that may have a low NHER rating
- C Identify all properties where energy efficiency improvements are likely to be impractical (Hard to Treat)
- D Quantify the size of groups where there is a requirement for higher level of heating e.g. disabled people, elderly people and young children

STRATEGIC THEME 2: RAISE AWARENESS OF FUEL POVERTY

OUTCOME: ALL HOUSEHOLDERS IN MORAY AND THOSE WORKING IN RELEVANT AREAS CAN RECOGNISE POTENTIAL INDICATORS OR SIGNS OF FUEL POVERTY

Very few people consider themselves to be fuel poor or recognise that they live in an energy inefficient home. What they do know is that they are cold in their home and that it is expensive to heat their home so they feel adequately warm.

It is recognised that it is particularly difficult to reach individual homeowners and those living in the private rented sector with this information. However, even once they are aware of fuel poverty issues and the assistance that is available where to access help is often confusing.

The aim of the strategy is to raise awareness at all levels within Moray. Often individuals will engage with local community groups, tenants participation groups, local agencies or organisations rather than large corporate bodies and the strategy acknowledges the need to work and develop partnerships with all these groups. Results of a SCARF awareness feasibility study, carried out in the last quarter of 2003 will help identify the needs and aspirations of the network of organisations and voluntary agencies who will play a key role in disseminating information to their client groups.

The strategy also identifies the clear need to initiate appropriate training and presentations at various levels within the community. Basic energy efficiency awareness courses are available at City and Guilds level and there are short modular courses on specific topics of energy efficiency in the home including, all funding sources for energy efficiency improvement measures.

OBJECTIVES:

- E Raise awareness throughout partner agencies of the existence and symptoms of fuel poverty along with its adverse effects
- F Identify the staff in all agencies requiring energy awareness training and basic energy information
- G Raise awareness in householders of the help available to support the achievement of affordable warmth
- H Ensure that all information and advice is accessible and understandable to all groups

STRATEGIC THEME 3: IMPROVE THE HOUSING STOCK ACROSS ALL TENURES

OUTCOME: A MEASURABLE REDUCTION IN THE ENERGY SAVINGS OF ALL HOUSEHOLDS IN LINE WITH THE HECA TARGETS

It is widely accepted that the price of fuel (gas and electricity) in the UK is likely to rise in the near future. This will result in people falling into fuel poverty, and will make it more difficult to remove those households already in it. Fuel prices and changes in income will result in a continuing 'shifting sand' of people moving in and out of fuel poverty. Ultimately, 'fuel poverty proofing' housing stock is the most long term and sustainable way of reducing fuel poverty.

Energy efficiency improvements will play an important role in ensuring that fuel poor households can achieve affordable warmth. Although good information relating to the Council's own stock is available, knowledge of other social rented, private rented and owner-occupied sectors is insufficient to allow the targeting of activity at individual houses. However, as reported in 1.2.1, we know that properties in the private sector are most likely to be the source of poor quality houses. Also, the RSL stock in Moray is considered to be in good condition as it is either new build or recently refurbished.

In accordance with the Home Energy Conservation Act 1995 (HECA), the Council published its third progress report in May 2004, which outlined the progress that had been made since 1997 in improving the energy efficiency of housing in all sectors against its overall ten-year target of 24%. Broadly, the report indicates that an improvement of almost 14% had been achieved between 1997 and March 2003.

OBJECTIVES:

- I Ensure that all social housing in Moray complies with the energy efficiency criteria of the Scottish Standard for Social Housing by 2015
- J Maximise the uptake of energy efficiency improvements and central heating installations in the owner-occupier sector
- K Support work undertaken by private sector landlords in relation to any accreditation schemes
- L Promote the use of renewable energy installations and take up of grants across all tenures
- M Promote high energy efficiency standards for new build

STRATEGIC THEME 4: INFLUENCE THE COST OF FUEL FOR HOUSEHOLDERS

OUTCOME: HOUSEHOLDS WILL BE USING THE MOST OPTIMAL METHODS OF HEATING THEIR HOME AT THE LOWEST COST

Despite the fact that energy is not a devolved responsibility (and therefore limits the amount of influence the Council can have in influencing the actual cost of fuel), there are actions that can be taken to improve the situation for fuel poor households within Moray.

In theory the choices in the competitive energy market are the same for everybody within Moray. However, investigation of the fuel poor shows that they are in fact generally paying a higher price per unit for their fuel for any one of the following reasons:

- No bank account
- Poor budgeting skills
- Existing debt
- Lack of fuel choice/inability to change fuel supplier because of their electric heating tariff

The strategy aims to ensure that Moray householders have access to free, impartial advice and information relating to fuel cost reduction and opportunities to change fuel supplier. The actions undertaken as part of objective 6 will help achieve this.

The other element of this issue is the fact that mains gas is not available to many households in Moray. It is recognised that it is not feasible for 100% households to be connected. However, it is a priority of the Council to ensure that households in Rothes, Hopeman and Burghead are connected to the main gas network.

OBJECTIVES:

- N Raise awareness of the opportunities to be gained by householders from deregulation of the energy market
- O Co-ordinate a Fuel Cost Awareness campaign involving a range of agencies
- P Promote financial inclusion initiatives making lower fuel costs accessible to all householders
- Q Work with utilities companies to connect households to the main gas network where feasible

STRATEGIC THEME 5 MAXIMISE THE INCOME OF HOUSEHOLDS

OUTCOME: ALL HOUSEHOLDS WILL HAVE THE MAXIMUM INCOME THAT IS AVAILABLE TO THEM AND THE KNOWLEDGE TO MAINTAIN THIS MAXIMUM LEVEL.

Many householders may not be claiming the benefits to which they are entitled. Assisting households to claim benefits is important not only to raise household income, but also because many energy efficiency grant schemes, such as Warm Deal, require receipt of certain benefits to confer eligibility. Some fuel poor householders may simply not be eligible for current grant schemes, or may live in properties where the construction type limits the range of energy efficiency measures that can be offered. For such householders looking at opportunities to raise income may be crucial in helping to provide affordable warmth.

With regards to the delivery of this type of advice The Moray Council's Welfare Benefits Team is already established and is therefore well placed to carry out this work. An initial 'Welfare Benefit 'Take –Up' campaign had to be suspended due to the pressures of work placed on the team. However, a current review of the Community Services Charging Policy has suggested that a Welfare Benefits check should be carried out for everyone who is in receipt of a care or support service. This type of check may also be appropriate to those who receive funding through the Council's own private grant award schemes or anyone who wishes to access energy advice.

OBJECTIVES:

- R Support any further developments of the welfare benefits service.
- S Ensure that staff from relevant agencies can refer their clients to the MEEAP.

STRATEGIC THEME 6 PROVIDE IMPARTIAL ENERGY ADVICE

OUTCOME: HOUSEHOLDS ARE AWARE OF ALL AVAILABLE ENERGY SAVING OPTIONS ACROSS ALL PROVIDERS

Impartial energy efficiency advice is a key service provision in fuel poverty and housing policy. The Moray Council currently has a Service Level Agreement with SCARF to provide a range of energy efficiency advice services in Moray. These services are provided by SCARF through its Moray Energy Efficiency Advice Project (MEEAP) in partnership with the Council.

The measures taken under the raising awareness theme will also contribute to achieving the outcome. Staff members in other agencies who have received training can also act as impartial sources of energy efficiency advice.

OBJECTIVES:

- T Expand the existing energy efficiency and advice provision in Moray
- U Create RSL tenant 'energy champions'

THE MORAY ENERGY EFFICIENCY ADVICE PROJECT

The Project has been in operation since 2001 and has a current workforce of one half time energy advisor and 10 hours administration support. SCARF provides a Freephone telephone advice service from the SCARF Energy Efficiency Advice Centre (EEAC) in Aberdeen.

Key aims of the project are:

- To reduce the number of households in fuel poverty.
- To help communities protect and improve their environment and meet their social needs without prejudicing the ability of future generations to do the same.
- To improve energy efficiency in households throughout Moray by providing free and impartial advice to everyone.
- To raise the awareness of energy conservation and its effects on the environment.
- To assist The Moray Council in meeting their obligations under the Home Energy Conservation Act 1995.
- The strategy identifies the need for the provision of proactive and reactive advice services with awareness training being provided to partner organisations and agencies, as is deemed appropriate.

The strategy aims to provide advice to meet the specific aims of the community and will therefore require employing various advice delivery mechanisms.

- Home visits and giving face-to-face advice helps individuals alter their behaviour. Such methods are more likely to result in action.
- Community sessions are ideal for targeting specific groups, elderly, disabled, one-parent families, people living in rural communities etc.
- Proactive delivery of energy advice in association with housing providers is an opportunity to reach householders at what can be critical periods i.e. new home owners, house transfer, change of heating system etc.
- Community Partnerships and partnership activities are essential to the success of any community-based energy advice service – building relationships and participating in local events provides an ideal platform to build referral networks.

SECTION 3 ACTION PLAN

The time-scales used in the Action Plan are as follows:

Short: 0-1 year

Medium: 1-2 years

Long: 2-5 years

Ongoing

If a task is described as “medium” it is likely to commence up to a year into the Action Plan and will take up to two full years from April 2004 to complete. “Ongoing” refers to a task that will continue throughout the period of the Action Plan and beyond.

No	Objectives	Associated tasks	Partners	Timescale
A	Identify all low-income households within any housing sector in Moray	A1 - Utilise existing data sets (such as SCORE, SIMD 2004, Census) to create a map of fuel poverty across Moray	TMC Housing, SCARF	Short/Medium
		A2 – Undertake further research to fill any information gaps	TMC Housing, SCARF	
B	Identify all properties that may have a low NHER rating	B1 - Use data from the Scottish house condition survey, HECA spreadsheet and utility providers to identify properties that have NHER rating of below 5 B2 – Undertake a stock condition survey	TMC Housing, Utilities representatives TMC Housing	Short/Medium

C	Identify all properties where energy efficiency improvements are likely to be impractical (Hard to Treat)	C1 -Use Council stock records and data from 1B to create a map of high-risk areas. C2 - Obtain data to identify properties that are likely to have high fuel costs e.g. those not on mains gas	TMC Housing TMC Housing, TRANSCO, SCARF	Medium
D	Quantify the size of groups where there is a requirement for higher level of heating e.g. disabled people, elderly people and young children	D1 - Use the map created in 1A and records from Community Care	TMC Housing, Community Care, Children's Services	Short/Medium
E	Raise awareness throughout partner agencies of the existence and symptoms of fuel poverty along with its adverse effects	E1 - Present baseline information obtained in 1A to relevant organisations	SCARF, EEAC	Short/Medium
F	Identify the staff in all agencies requiring energy awareness training and basic energy information	F1 - Gather a 'role list' of staff in the relevant agencies who are likely to be in contact with those in fuel poverty F2 – Provide training packages to all agencies servicing the community	MEEAP SCARF, MEEAP, TMC Housing	Short Short/Medium
G	Raise awareness of householders of the help available to support the achievement affordable warmth throughout partner agencies	G1 – Distribute information leaflets through Council Access points, schools, community centres etc G2 – Have a fuel poverty advice section on the Council	SCARF, MEEAP, TMC Housing, Moray Health and Social Care Partnership, Local area forums	Medium Short

		website G3 – All social rented landlords provide new tenants with an energy rating of the house G4 – All private properties will have a NHER rating as part of sellers pack		Medium Long
H	Ensure that all information and advice is accessible and understandable to all groups	H1 – Create one document that provides all the relevant material H2 – Make this document available in various formats H3 – Carry out more ‘roadshow’ events in rural areas	SCARF, MEEAP, TMC Housing, Moray Health and Social Care Partnership, Local area forums	Short
I	Ensure that all social housing in Moray complies with the energy efficiency criteria of the Scottish Standard for Social Housing by 2015	I 1 – Undertake stock condition survey I 2 - Produce a Service Delivery Plan.	TMC Housing TMC Housing and RSLs	Short Short
J	Maximise the uptake of energy efficiency improvements and central heating installations in the owner-occupier sector	J 1 - Production of a grants/funding matrix for energy efficiency measures J 2 - Continue to support and develop the Moray Energy Advice Project	TMC Housing and SCARF TMC Housing and SCARF	Long

K	Support work undertaken by private sector landlords in relation to any accreditation schemes	K 1 - Create a private landlords forum and develop a private rented sector strategy	TMC Housing, Private rented sector	Short/medium
L	Promote the use of renewable energy installations and take up of grants across all tenures	L 1 - All agencies to promote the funding available to home owners for renewable technologies L2 - Work with Communities Scotland to provide renewable energy within the social rented sector	TMC Housing Care and Repair, SCARF Communities Scotland, RSLs and TMC Housing	Ongoing
M	Promote high energy efficiency standards for new build	M 1 – Incorporate into the development plan process	TMC Housing, Planning and Building Control	Ongoing
N	Raise awareness of the opportunities to be gained by householders from deregulation of the energy market	See G1-4		Long/Ongoing
O	Co-ordinate a Fuel Cost Awareness campaign involving a range of agencies	O1 – Set up a multi-agency group to deliver the programme	MEEAP, TMC Housing, Moray Health and Social Care Partnership, Local area forums	Short/ Medium
P	Promote financial inclusion initiatives making lower fuel costs accessible to all householders	P 1 – Promote existing financial inclusion initiative to other housing providers	Grampian Housing Association, MEEAP, TMC Housing, other RSLs	Short/Medium

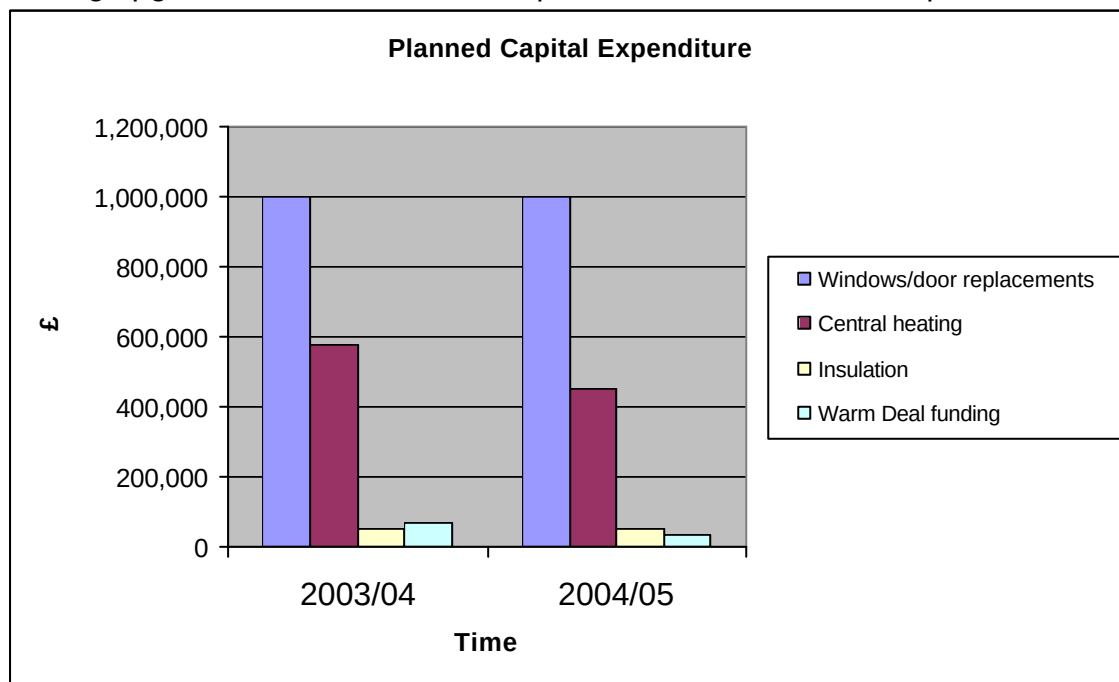
		P 2 – Investigate the option of a direct debit facility from credit union accounts	TMC Housing, SCARF, MEEAP	Short/Medium
Q	Work with utilities companies to connect households to mains gas in Rothes, Hopeman and Burghead.	Q1 – Identify one area each year for connection	TMC Housing SCARF, TRANSCO	Long
R	Support any further developments of the welfare benefits service.	R1 - Complete an analysis of households currently excluded from the Welfare Benefits Service	TMC Welfare Benefits, SCARF	Medium
S	Set up a referral mechanism to MEEAP	S1 – Apply for funding to set up a pilot project S2 – Evaluate the success of the pilot	SCARF, MEEAP SCARF, MEEAP, TMC Housing	Short Medium
T	Expand the existing energy efficiency and advice provision in Moray	T1 – Develop the MEEAP into a ‘one-stop’ shop for energy advice.	MEEAP, TMC Housing	Ongoing
U	Create RSL tenant ‘energy champions’	U1 – Investigate the feasibility of such a scheme U2 – Make decision after feasibility study	TMC Housing, RSL and TMC Tenants groups, MEEAP	Short Medium

SECTION 4 - RESOURCES

It is quite clear that much of the work will have to be done within existing resources – especially around awareness raising, staff training and the publication of materials. It is anticipated that partner organisations will contribute to the costs as they arise.

The other main resource element is expenditure on housing stock. All social housing providers are preparing their delivery plans to show how they will meet the Scottish Housing Quality Standard (SHQS) by 2015. The Council has undertaken a stock condition survey that will form the basis of the plan and will identify how much it will cost the Council to maintain its stock.

The graph below shows the major investment that has been made in key areas of the Council's stock in relation to fuel poverty – central heating upgrades and window/door replacements. The level of expenditure accounts for 46% (on average) of the overall capital budget.



Work undertaken through the Private Sector Housing Grant and the Care and Repair scheme will also contribute to the reduction in fuel poverty. People who are eligible for this funding could easily be at risk of being in fuel poverty and improvements to their houses will help improve the energy efficiency of the home.

Despite local investment in private and public sector housing, funding obstacles at a national level will make the eradication of fuel poverty more difficult⁸. The funding obstacles are:

1. Overall fragmentation of grant funding
2. A lack of standardised Scottish Executive funds for home based energy advice services
3. A lack of flexibility of current grant schemes –funding available through the Warm Deal and Central Heating Programme could move to an average grant (as opposed to the maximum level per household).
4. The Warm Deal and Central Heating Programmes are designed to tackle fuel poverty. However, one third of Scottish houses are built in a way which does not allow for traditional insulation measures, and one third do not have access to mains gas (the least expensive heating fuel). Measures should be widened, and an average grant of £2,500 per household (see above) should be introduced. Measures suggested are:
 - Internal lining and external cladding (where economies of scale can be achieved)
 - Renewable energy measures
 - Central Heating programme
5. The way in which people qualify for the Warm Deal should be reconsidered. Currently only passport benefits are taken into account. Funding would be better targeted at eradicating fuel poverty if the following qualification factors were added:
 - Retain passport benefits, but introduce an “income ceiling” (such as that already in place for Working Tax Credit and Children’s Tax Credit), which will ensure that those households on a low income who are either not claiming benefit or who just miss out, qualify
 - Allow access to those referred by their GP or other defined health personnel, irrespective of income, if their house falls below an agreed energy rating (say NHER 7)
6. The wider measures detailed above should be available under EEC (EEC is primarily concerned with a reduction in domestic CO₂ emissions).

⁸ Fuel Poverty Guidance Document. Energy Saving Trust (2004)

SECTION 5 - MONITORING AND EVALUATION

The Moray Council and its partners will use the following indicators to monitor the effectiveness of the work done over the next five years. Each project/action should fulfil at least one of the criteria in each of the three areas.

An annual report will be produced detailing the progress made with the action plan. The strategy will also be evaluated as part of the Local Housing Strategy in 2007 and in the final evaluation in 2009

	Tackling the causes
1	Project or action targets for low income
2	Project or action targets for properties with poor energy efficiency
3	Project or action targets for those with high fuel costs
4	Project or action targets for other causes of fuel poverty
	The scope of the project
5	Project or action seeks to improve insulation
6	Project or action seeks to improve heating systems
7	Project or action seeks to improve incomes
8	Project or action seeks to provide income advice
9	Project or action seeks to provide energy advice
10	Project or action seeks to provide fuel cost advice
11	Project or action seeks to raise awareness
12	Project or action has some other scope
	Eligible groups across all tenure types
17	Single adult households
18	Lone parent households
19	Dual parent households with young children
20	Elderly households
21	Long term illness/disabled households
22	Households on benefit
23	Households not on benefit but with low income

SECTION 5

GLOSSARY

Care and repair	The Care and Repair project is for elderly or disabled owner/occupiers or private sector tenants who require repairs or improvements to their home.
Central heating initiative	A Scottish Executive initiative to install free central heating in council and housing association homes, with an average £2,500 investment in each property.
Energy Efficiency Commitment (EEC)	Fuel suppliers with over 15,000 customers are now obliged to reach targets on carbon related energy savings in the domestic sector. They are required to achieve 50% of their energy savings from disadvantaged customers
Home Energy Conservation Act (HECA)	The Home Energy Conservation Act 1995 (HECA) places an obligation on local authorities to draw up plans to increase domestic energy efficiency in their area by 30% over 10-15 years.
Local Authority Support Programme (LASP)	Funded by the Energy Savings Trust to support Local Authorities in achieving reductions in CO2 emissions under the Home Energy Conservation Act 1995
Moray Community Health and Social Care Partnership (MCHSCP)	Representatives from the Council and the NHS have formed this partnership to allow joint management of various health and community care services, e.g. the health service had it's own occupational therapists and so did the Council. Joint management means that there one Occupational Therapy service throughout Moray.
National home energy rating (NHER)	A measure of energy efficiency. The NHER rating takes into account the local environment and the affect it has on the building's energy rating. The NHER calculates the costs of space and water heating as well as cooking, lights and appliances.
Private Sector Housing Grant (PSHG)	Means tested grant available to homeowners to help fund improvements, adaptations and bringing homes above the tolerable standard.
Registered social landlord (RSL)	Registered Social Landlord (RSL) is the technical name for social landlords. Most are housing associations, but there are also trusts, co-operatives and companies. Housing associations are run as businesses but they do not trade for profit. Any surplus is ploughed back into the organisation to maintain existing homes and to help finance new ones.
Save cash and reduce fuel (SCARF)	A charity set up in Aberdeen in 1985 to provide a practical solution to helping people on low incomes to keep their homes warm and dry without spending more than they could

	afford on fuel.
Scottish Continuous Recording System on-line (SCORE)	System funded by Communities Scotland and run by the Scottish Federation of Housing Associations (SFHA). It monitors new tenancies granted by registered housing associations and co-operatives in Scotland. As well as monitoring tenancy agreements, SCORE also monitors shared ownership sales.
Scottish House Condition Survey (SHCS)	The Scottish House Condition Survey is the largest single housing survey undertaken in Scotland. It investigates the physical condition of dwellings as well as interviewing occupiers.
Scottish Indices of Deprivation 2004 (SIMD)	The Scottish Index of Multiple Deprivation (SIMD) 2004 identifies the most deprived areas across Scotland. It is based on 31 indicators in the six individual domains of Current Income, Employment, Housing, Health, Education, Skills and Training and Geographic Access to Services and Telecommunications.
TRANSCO	A separate company (not part of British Gas) who own and run the UK gas pipe line, storage system and emergency service.
Warm Deal	The Scottish Executive funds the Warm Deal. It offers grants for a range of energy-saving measures. Applicants can receive £500 towards cavity wall insulation; loft, tank and pipe insulation; draughtproofing and four energy-efficient light bulbs.

CONTACT DETAILS

This strategy is available in large print, Braille, audio and other languages on request. If you would like to receive this document in an alternative version or an alternative language, then please contact:

Sarah Evans
Housing Strategy Officer
Council Offices
High Street
ELGIN
IV30 1BX

01343 563538
sarah.evans@moray.gov.uk
www.moray.gov.uk

Other useful contacts are:

SCARF at: 1 Cotton Street ABERDEEN AB11 5EE 01224 213005 www.scarf.org.uk	Private Sector Housing Grants Section Council Offices High Street ELGIN IV30 1BX 01343 563507	Care and Repair Room 46 Chandlers Court Chandlers Rise ELGIN IV30 4GF	Building Control Council Offices High Street ELGIN IV30 1BX 01343 563227
--	--	--	---

APPENDIX 1

FUEL POVERTY WORKING GROUP

LOCAL HOUSING STRATEGY OFFICER, THE MORAY COUNCIL
INFORMATION ASSISTANT, THE MORAY COUNCIL
SERVICE DEVELOPMENT MANAGER, THE MORAY COUNCIL
HOUSING PROGRAMMES MANAGER, THE MORAY COUNCIL
CAPITAL PROGRAMMES MANAGER, THE MORAY COUNCIL
HOUSING MANAGER, GRAMPIAN HOUSING ASSOCIATION
CHIEF EXECUTIVE OFFICER, SCARF
LASP COORDINATOR, SCARF