

# **Definition of Fuel Poverty on GOV.UK**

A household is said to be in fuel poverty if they have above average fuel costs and, were they to spend that amount, they would be left with a residual income below the official poverty line.

# Ealing Fuel Poverty strategy also includes the following criteria (see full criteria on next pages):

- Residents over the age of 65 or under the age of 5
- Residents living with chronic respiratory or circulatory illnesses
- Residents spend more than 10% of their income on fuel

# When do I refer a resident to Health Homes Ealing (0800 083 2265)?

- Have you made a visit to a home and:
  - Found it exceedingly warm or cold?
  - Noticed damp or mould?
  - Noticed electric/space heaters?
  - Signs that the family are heating one room only?
  - Family wear multiple layers of clothes or coats while inside?
  - Signs that they are using their stove/oven to heat the home (higher than average gas costs)?
- Residents have called with complaints that:
  - Their home is too warm or cold?
  - Damp or mould are present?
  - Excessive draughts from windows, doors, or floorboards?
  - Gas or electric bills are in arrears?
  - They have voluntarily disconnected from their pre-pay meter?
  - $\circ$   $\;$  Are rationing food or other services to cover heating costs?

## What will Healthy Homes Ealing do once a referral is made?

- A screening call will be made to determine if residents meet the above criteria
- A Green Doctor will visit to:
  - o Complete a full assessment, referring to other agencies as required
  - Make 'small measure' repairs such as installing draught protectors, efficient lighting, etc.
  - Deliver a 'comfort pack' to the resident, which includes blankets, hats, etc.
  - Advise on collective energy switching to ensure the resident is on the best tariff.
- Green Doctors will make recommendations regarding new boilers, windows, loft, wall, or floor insulation, or other major repairs required to make the home energy efficient and reduce fuel costs, referring residents to our ECO/ECO Flex installers, Council Maintenance or the Handy Persons Scheme, as needed.

# To refer residents directly to Health Homes Ealing please use the following referral form: <u>https://www.ealing.gov.uk/healthyhomesealing</u> or email <u>GreenDoctorsLDN@groundwork.org.uk</u>

Please note that you must include contact details for the resident you are referring.

# Residents may call the Healthy Homes Ealing hotline: 0800 083 2265 or visit the HHE page to self-refer online.

# The Energy Company Obligation (ECO/ECOflex)

The Energy Company Obligation (ECO)/ Affordable Warmth Obligation runs from October 2018 until March 2022. ECO assists households who are in fuel poverty, and those on lower incomes, who may be struggling to meet heating bills.

# **Qualifying criteria**

There are four ways to qualify under the scheme:

1. Those that live in private housing (owner occupier and private rental) and are in receipt of one of the following **means-tested benefits:** 

- Pension Guarantee Credit the applicant is not eligible if they only claim Pension Savings Credit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Child Tax Credit
- Working Tax Credit
- Universal Credit

2. Those living in private housing and in receipt of a **non-means tested benefits** listed below:

- In receipt of Child Benefit subject to an income threshold
- Department for Work and Pensions administered disability and related benefits:
  - Disability Living Allowance
  - Personal Independence Payment Attendance Allowance
  - Carer's Allowance
  - Severe Disablement Allowance
  - Industrial Injuries Disablement Benefits
- Ministry of Defence administered disability and related benefits:
  - War Pensions Mobility Supplement
  - o Constant Attendance Allowance
  - o Armed Forces Independence Payment
- 3. Those living in **social housing** and their property has an energy efficiency rating of E, F or G.

4. Flexible eligibility/ 'ECO Flex' - local authorities - this is not mandatory, and

some local authorities may not participate in the scheme.

Two main categories of private tenure household may be referred to ECO via local authorities:

Fuel poor households, in particular, those that are not in receipt of eligible benefits

• Low income households that are vulnerable to the effects of living in a cold home

## Measures include:

- Insulation (for example, cavity wall, loft, solid wall insulation internal solid wall and external solid wall)
- Heating controls
- First time central heating
- Non-gas boilers
- Electric storage heaters
- Renewable heating

Local authorities will publish a 'statement of intent' detailing the methodology and criteria they intend to use to identify eligible customers.

## The Energy Company Obligation (ECO/ECOflex)

Local authorities can determine whether households are eligible for Affordable Warmth under the flexible eligibility mechanism through 'local authority declarations. The declaration to fuel suppliers will state that they have determined a household, or several households, are eligible under Affordable Warmth, and the reasons for determining them as eligible.

## LB Ealing Statement of Intent Eligibility Rules

All applicants must meet the "Low Income Criteria" - Low Income households will be qualified as follows:

- Have a low income (low incomes will be assessed against an agreed set of values in a table held with our Helpline. Please note that these values may change from time to time) OR are on means-tested benefits. Means tested benefits, may include:
  - a. Pensions credits with guarantee credit
  - b. Income support
  - c. Income-based Job Seekers Allowance
  - d. Income related Employment Support Allowance
  - e. Working Tax Credit (provided the award is based on income below set threshold, currently £15,910, subject to change)
  - f. Child Tax Credit (subject to current income thresholds)
  - g. Housing benefits
  - h. Universal credit
  - i. Disability benefits (less than £15,910 income)

In addition to the Low-Income Criteria set out above, eligible 'vulnerable to the cold' households (LIVC) are likely to be those that meet at least one of the following criteria:

- Households containing people with one, or more of the following characteristics, which reflects the National Institute for Health and Care Excellence (NICE) 2015 guidance on excess winter deaths and illness caused by cold homes.
  - a. Aged over 60, and particularly those over 75
  - b. Children under 5 and pregnant mothers
  - c. Respiratory disease (COPD, asthma)
  - d. Cardiovascular disease (e.g. ischaemic heart disease, cerebrovascular disease)
  - e. Moderate to severe mental illness (e.g. schizophrenia, bipolar disorder)
  - f. Substance misusers
  - g. Dementia
  - h. Neurobiological and related diseases (e.g. fibromyalgia, ME)
  - i. Cancer
  - j. Limited mobility
  - k. Haemoglobinopathies (sickle cell disease, thalassaemia)
  - I. Severe learning disabilities
  - m. Autoimmune and immunodeficiency diseases (e.g. lupus, MS, diabetes, HIV)

In addition to the Low-Income Criteria set out above, eligible 'high cost to heat" households (LIHC) are likely to be those that meet at least one of the following criteria:

- Having been identified to live in a fuel poor area, either
  - a. Domestic properties with E, F and G ratings
  - b. Referred by Ealing Council's Property Regulation team, Regulatory Services as a potential Category 1, or Category 2 hazard

- Living in a multiple deprived LSOA Norwood Green, Northolt West End, Southall Broadway, Southall Green, Dormers Wells, South Acton, Greenford Broadway, East Acton – have rankings in England as the most deprived areas in Ealing
- d. The primary heating source in the home is not natural gas

#### Restrictions on the social and private rented sectors

Insulation measures will be eligible for the Affordable Warmth Obligation within social housing.

First time central heating (including renewable heat) or first-time district heating is permitted in social housing properties with an EPC rating of E, For G.

Central heating (including renewable heating) or district heating will not be eligible for installation in social housing under Affordable Warmth where there has previously been central heating (including renewable heating), district heating or electrical storage heating in place.

The Government has placed several restrictions on what measures can be installed in the Private Rented Sector as they expect landlords to provide working heating systems alongside other basic energy efficiency measures.

Properties that are EPC rated A- E can benefit from any ECO measure.

Properties in EPC rated F and G qualify for solid wall insulation and renewable heating measures.

#### Replacement or repair of broken heating is not eligible in the private rented sector.

#### In-fill Rules for External Wall Insulation (EWI)

The need for external wall insulation scheme remains. The Council intends to enable projects across the borough where solid wall insulation for hard to treat homes is technically feasible, permitted under planning legislation and can attract ECO funding.

Households that do not qualify under the LIHC or LIVC rules set out above can be eligible for solid wall insulation in-fill if they meet in-fill rules set out below (using Ofgem, Energy Company Obligation (ECO3) Guidance: Delivery Version 1.1, 20 December 2018).

Property Type	LA declaration requirements	In-fill available
Semi-detached houses or bungalows, or a building containing no more than two domestic premises	At least one of the two- properties must be classified by the LA as LIHC or LIVC (50% eligibility).	The other property to which it is directly adjoined is eligible for solid wall insulation.
Any other properties that are contained together on a list provided by the LA that are in the same or immediately adjacent buildings or in the same terrace (eg flats and terraced houses)	At least 50% of properties listed in the declaration must be classified by the LA as LIHC or LIVC.	The other 50% of properties on the list are eligible for solid wall insulation, provided they are either in the same building, an immediately adjacent building or in the same terrace.