

# Living in a cold home

How home improvement  
services can help people  
to stay warm and healthy

A Good Home Network briefing





## Introduction

# Making homes warm

Too many people live in homes they are unable to keep sufficiently warm, which can have a serious impact on physical and mental health and even lead to people dying. Home improvement services work with health and social care teams and voluntary sector partners to play a key role in ensuring people can stay warm in their homes. This briefing outlines some of the challenges and proposes potential solutions to help professionals to support people living in cold homes.

This briefing is based on the third meeting of the Good Home Network. A more comprehensive account of the meeting can be found at [ageing-better.org.uk/good-home-network](https://ageing-better.org.uk/good-home-network)

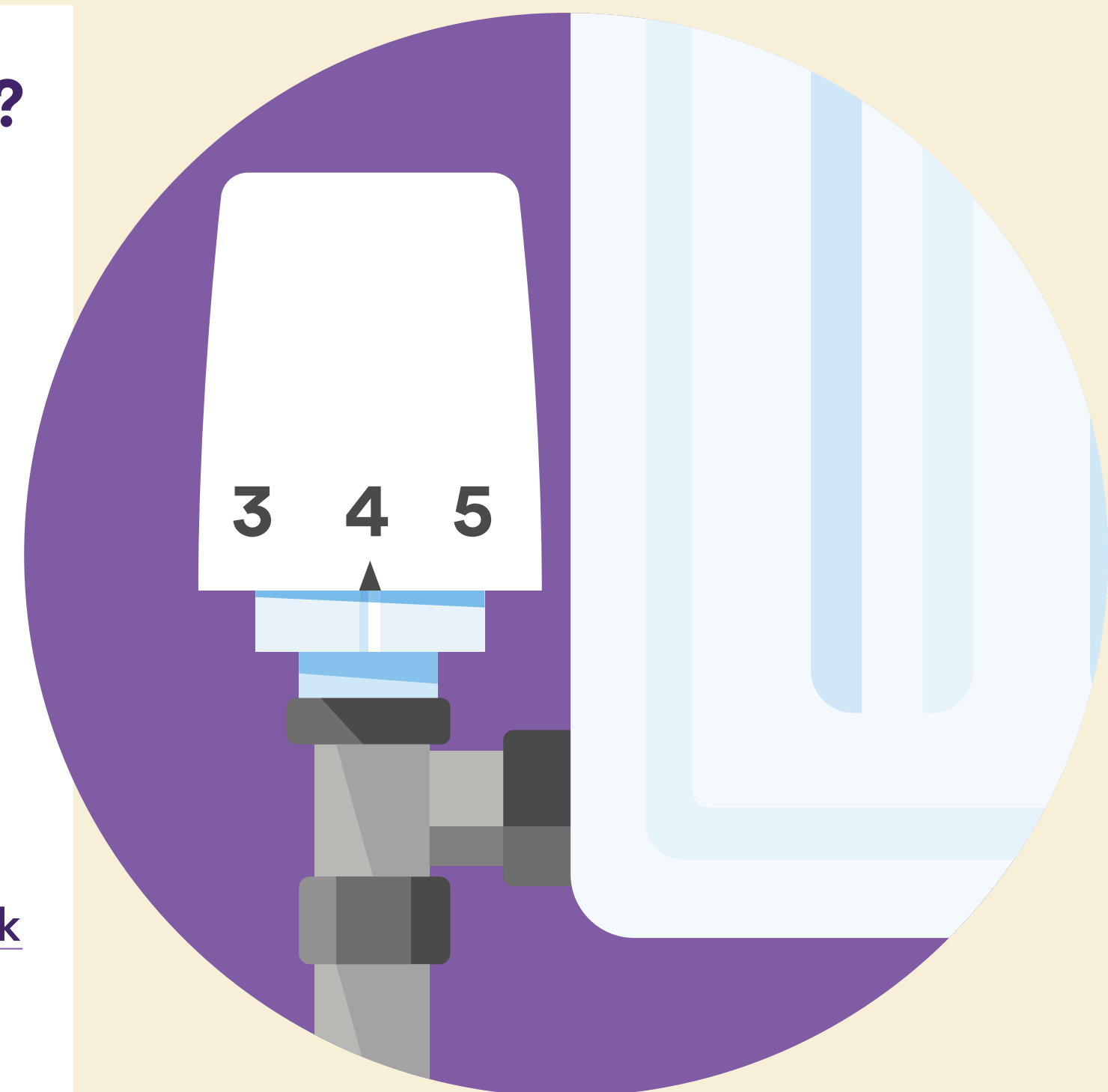
## What is the Good Home Network?

The Good Home Network is a hub for active learning connecting professionals across England who are exploring ways to improve poor quality homes in their area.

The Centre for Ageing Better set up the Good Home Network, in partnership with Foundations, to help local authorities ensure people in their communities can live independently, safely and with dignity in their own homes.

### Find out more:

Visit [ageing-better.org.uk/good-home-network](https://ageing-better.org.uk/good-home-network) or email [goodhomenetwork@ageing-better.org.uk](mailto:goodhomenetwork@ageing-better.org.uk)



# Impact of people living in cold homes

Almost 10,000 people die annually in England and Wales because their homes are too cold. On top of this shocking statistic, many health conditions such as asthma, strokes, heart disease and mental health conditions are made worse by the cold. Homes with poor energy efficiency are a particular concern for older and Disabled people who are more likely to spend longer in their homes and to have health conditions that are exacerbated by the cold.

The dramatic rise in energy costs since 2021 and the ending of the Energy Bill Support scheme this year mean the number of people struggling to heat their homes this winter will rise.

National Energy Action estimates there are currently 6.3 million households in fuel poverty and unable to afford to heat their homes to the temperature needed to keep warm and healthy<sup>1</sup>. With some of the worst quality and least energy efficient homes in Europe, UK homes also waste huge amounts of both energy and money through poor insulation and draughts with those on lowest incomes most affected.

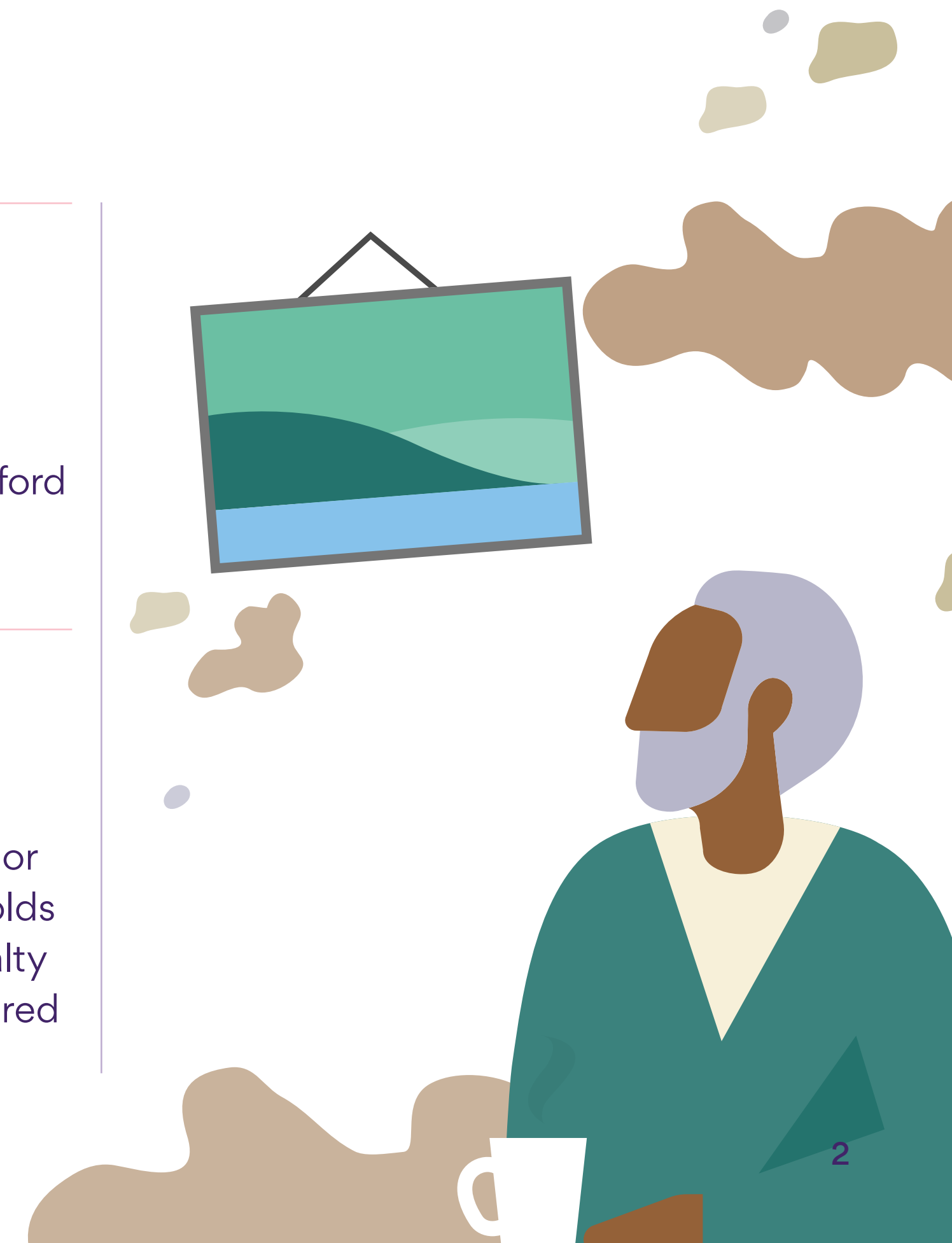
- [1. The National Energy Action definition of fuel poverty is when a household needs to spend 10% or more of its income on energy to keep a satisfactory heating regime](#)
- [2. ONS \(2023\) Public opinions and social trends, Great Britain: 20 September to 1 October 2023](#)
- [3. Warm this Winter \(2023\) Briefing: Home retrofit and energy efficiency](#)

## 4 in 10

Over 4 in 10 (43%) adults reported it being very or somewhat difficult to afford energy bills in September this year<sup>2</sup>.

## £580

A household with an EPC rating of D or below – over 15.3 million UK households – will pay an annual inefficiency penalty of £580 for adequate heating compared to a home rated EPC C or above<sup>3</sup>.



# The role of home improvement services



Home improvement services are provided by a range of organisations including local authority teams, Home Improvement Agencies, housing providers and voluntary sector organisations. They have a key role in helping both improve the thermal comfort and energy efficiency of homes and ensure people can keep themselves warm.

Home improvement services can provide a range of solutions that:

- a. Adapt the **fabric of the home** to make it easier and cheaper to keep the property warm. These are long-term measures that will support someone now and for years to come, such as:
  - National or local grant schemes to install energy efficiency measures such as Home Upgrade Grant, Boiler Upgrade Scheme, Great British Insulation Scheme
  - Winter warmth loans available in some local authorities to make energy efficiency improvements – with local land charges registered to the property
- b. Help **the person keep themselves warm** now. These are short-term, temporary measures that will support someone now, such as:
  - National or local grant schemes to provide low level measures like provision of blankets, portable radiators, temporary heating, warm packs, air fryers, thermometers
  - Providing fuel vouchers to supplement household income and pay part of households' energy bills



# Joining up services

## Challenges

Building partnerships with health services and clear pathways into primary care are critical for local authorities and home improvement services to identify who needs help and ensure they are provided with that support. However, it can be difficult to achieve due to ongoing pressures on capacity in the NHS and conflicting priorities.

There is also a need to build stronger links with relevant, local organisations or services that can provide signposting, support and, in particular, energy-related advice (for example, Citizens Advice, welfare rights services or local retrofit agencies). These organisations can also facilitate contact with people needing support.

4. BRE (2021) The Cost of Poor Housing in England

## £15.3 billion

The amount society would save each year if cold is removed as a hazard in homes is estimated to be £15.3 billion<sup>4</sup>.



## Solutions

- ✓ Gain the support of leaders such as local authority and Integrated Care System Chief Executives to encourage joint initiatives and ensure partnerships and services are visible and publicised.
- ✓ Create teams such as task and finish groups with primary care and clinical partners where resources are pressed. They can focus on specific programmes or funding opportunities.
- ✓ Create a team of mixed professionals, enabling better coordination and sharing of expertise. This can be a critical step to providing more efficient, person-centred support. One example is recruiting to roles that sit across home improvement and energy advice to bring together different parts of the system that typically work in isolation.

# Longer term funding and planning

## Challenges

Planning interventions to make homes less cold and/or easier to heat is a challenge when home improvement (or other) services do not know what, if any, budget will be available to them. This is a particularly difficult issue as services try to prepare for winter.

The short-term nature of funding can also discourage innovation as local areas are locked in a constant cycle of searching for disparate funding sources and, where successful, contract management which takes up significant staff and time resource. This also restricts the development of local markets and supply chain.



## Solutions

- ✓ A national funding framework would support local areas to develop bigger, longer-term programmes with extended, stable funding (for example, five or 10 years). This funding would provide the confidence for areas to pull together funding bids across extended localities providing economies of scale and widespread outcomes at local level.
- ✓ Seek local clarification on and/or shared understanding of what can be undertaken using existing funding such as Better Care Fund and Disabled Facilities Grant. Foundations provide support and guidance on using Disabled Facilities Grant (see the [resources](#) section at the end).

# Reaching the people who need help

## Challenges

There are many organisations and many schemes in this sphere, but help is not necessarily reaching the right people. People still miss out on help they desperately need and too many are living with no heating or scared to turn on their heating because of the cost of energy.

Services to support people living in a cold home can be fragmented and complex making it difficult for professionals to know where they can refer people for help and for service users to know where to go for help.

Using terms like fuel poverty can be stigmatizing rather than talking about affordable warmth or keeping homes warm. In addition, many people who are living in a home that might harm their health due to lack of thermal comfort do not recognise they are.

## Solutions

- ✓ Provide a single place or point of contact where both residents and professionals can access information about what support is available, and advice and help to take action. A service like the Good Home Hub model (see the [resources](#) section at the end) would support that approach.
- ✓ Train front-line staff – carers, social prescribers, pharmacists, health connectors, fire service – so they have the relevant knowledge to deal with energy-related challenges, understand what support is available to individuals and where/how to access it.
- ✓ Produce accessible, easy-to-read information and use terms that do not alienate potential recipients of services. Get the information into the places people are – bus stops, pharmacies, cafes, places of worship etc. In many areas people talk about warm homes or affordable warmth rather than fuel poverty.



# How to achieve change

- ✓ Upskill staff to provide them with the relevant knowledge to deal with energy-related/fuel poverty challenges. This can be achieved through internal or external training/collaboration between different local teams or between areas/sharing lessons etc.
  - ✓ Take advantage of opportunities to work with other organisations to push locally and nationally for longer-term, stable funding to allow for adequate planning, innovation and the development of sustained local supply chains and markets.
- ✓ Provide a single place or point of contact for professionals and residents to access information, advice and support – see the Good Home Hub model in the further resources section at the end.
  - ✓ Keep in touch with developments via the Good Home Network and Foundations to take advantage of any opportunities and to hear about what is working effectively in other areas.





# Further resources

- > [Centre for Ageing Better \(2023\) Building Effective Local Home Improvement Services: Good Home Hubs](#)
- > [Centre for Ageing Better \(2023\) Putting Ideas Into Action: Developing a Good Home Hub](#)
- > [Department of Levelling Up, Housing and Communities \(2022\) Disabled Facilities Grant \(DFG\) delivery: Guidance for Local Authorities in England](#)
- > [Foundations \(2023\) Cold Homes and Overcoming the Associated Challenges online guide.](#)
- > [Local Government Association Understanding the costs and benefits of energy efficiency retrofitting fuel poor households in council areas toolkit on local path to net zero](#)
- > [National Energy Action \(2018\) Under One Roof](#)
- > [National Energy Action webinar recording Bootcamp for Domestic Energy Advice - Winter 23/24](#)



For more information please visit [ageing-better.org.uk/good-home-network](https://ageing-better.org.uk/good-home-network) or contact [goodhomenetwork@ageing-better.org.uk](mailto:goodhomenetwork@ageing-better.org.uk)



Let's take action today for all our tomorrows.  
**Let's make ageing better.**



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The Centre for Ageing Better is pioneering ways to make ageing better a reality for everyone, including challenging ageism and building an Age-friendly Movement, creating Age-friendly Employment and Age-friendly Homes.