

Northampton Partnership Homes

# Fuel Poverty Policy



2022 - 2025

# KEY POINTS

- Fuel poverty is the inability to afford adequate home heating at a reasonable cost. Key causes of fuel poverty are low income, poor energy efficiency and high energy prices.
- Domestic energy prices will increase by 155% in the 12 months up to October 2022, almost doubling the number of households in fuel poverty.
- Areas with high proportions of council housing are at higher risk of fuel poverty.
- Fuel poverty causes people to live in cold homes, exacerbating a range of health problems which lead to excess winter deaths. As the cost-of-living increases, more and more households are faced with living in fuel poverty.
- Key focus areas are improving energy efficiency of the housing stock, and supporting households to maximise residual income, including support to reduce energy costs.
- This policy aims to develop strong partnerships with appropriate stakeholders and a crisis support package in recognition of the cost-of-living crisis.
- A fuel poverty support plan will be implemented to provide support for households in need.
- A dedicated point of contact will be established within the NPH housing support team to help households at risk of fuel poverty and people living in cold homes. Anyone working for or on behalf of NPH, or anyone coming into contact with a NPH household at risk of being in fuel poverty or otherwise in need of relevant support, will be able to refer the household to the dedicated point of contact.
- Fuel poverty training will be provided for all customer facing and other relevant staff.
- We will make every contact count! As an organisation we have thousands of contacts with our households every year. Every contact is an opportunity to identify households in need of support.
- Effective use of communications will be provided to ensure staff, residents and wider stakeholders are aware of our fuel poverty action and understand how to identify and support residents in need.
- A fuel poverty working group will be established within NPH, with responsibility for implementing this policy and ensuring continuous improvement of the service provision.
- Where practical, this policy aims to capitalise and build upon existing services, processes, and skill sets.
- We will seek to capitalise on appropriate funding opportunities to enable this policy to be delivered whilst developing our capacity for continuous improvement.

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## 1 - INTRODUCTION

This new Fuel Poverty Policy comes at a time of unprecedented pressure on household energy bills and a cost-of-living crisis. In response to the record rise in wholesale gas prices over the second half of 2021, the domestic energy price cap increased by 54%, raising the average household energy bill by £700 a year. 11 million households saw their energy bills increase straight away, a million more households with children were thrown into fuel poverty, and The Energy Saving Trust forecast a threefold increase in the number of UK households in fuel poverty.

According to Citizens Advice, following April's price cap rise, a single adult now spends a third of their standard allowance Universal Credit on energy bills, putting energy bills as a proportion of benefit levels at a generational high. The energy price cap, set by Ofgem, is due to rise again in October 2022, with reports predicting a further 65% increase. Typical energy bills will cost a third of the new state pension, and a bigger proportion of the old one<sup>1</sup>. The cost of energy will have increased by 155% in the space of 12 months, almost doubling the number of households in fuel poverty ahead of what will be an incredibly challenging winter period for many households.

## UK households in fuel poverty

October 2021 **4.5 million**

April 2022 **6.5 million**

October 2022\* **8.2 million**



\* Source: National Energy Action - estimated based on price cap rising in October making the average bill £3,250 per year Action for Warm Homes

## Average annual energy bill

October 2021 **£1,271**

April 2022 **£1,968**

October 2022\* **£3,245**



\* Source: National Energy Action - estimated based on price cap rising in October making the average bill £3,250 per year Action for Warm Homes

Rising levels of fuel poverty increases the risk of death and ill health associated with living in a cold home. Fuel poverty is an issue intrinsically linked to wider issues of health and wellbeing, equity and local economy, climate change, and sustainability in its broadest sense. The Chartered Institute of Environmental Health (CIEH) have described fuel poverty as a health and social crisis, with the UK's reliance on fossil fuel for heat and power as the root cause, exacerbated by poor quality housing.

Yet there is also cause for optimism. The government's Heat and Buildings Strategy commits significant levels of funding over the next three years towards improving the energy efficiency of homes, building resilience against future impacts of a volatile global energy market, and expediting the transition to a low carbon economy as we move away from a reliance on fossil fuels.

The Social Housing Decarbonisation Fund will invest £800 million up to 2025 to improve the energy efficiency of social housing. The Home Upgrade Grant will invest a further £950 million over the same period to support low-income households to improve the energy efficiency of their homes, support the installation of low-carbon heating, and help to reduce fuel poverty. NPH has already had significant success bidding for SHDF funds, securing over £9m to improve the energy efficiency of some of the oldest housing stock we manage.

Our mission at NPH is to enable people to live happy healthy lives in enriched communities. To do this it is imperative that we end fuel poverty in the households under our care. We will listen to the lived experience of our tenants and learn how best to support households struggling now, aiming to prevent households falling into poverty in the first place. This policy demonstrates our commitment to tackle fuel poverty with a focus on people and place, on households and homes, with a clear and achievable aim to end fuel poverty in NPH households by the end of this decade.

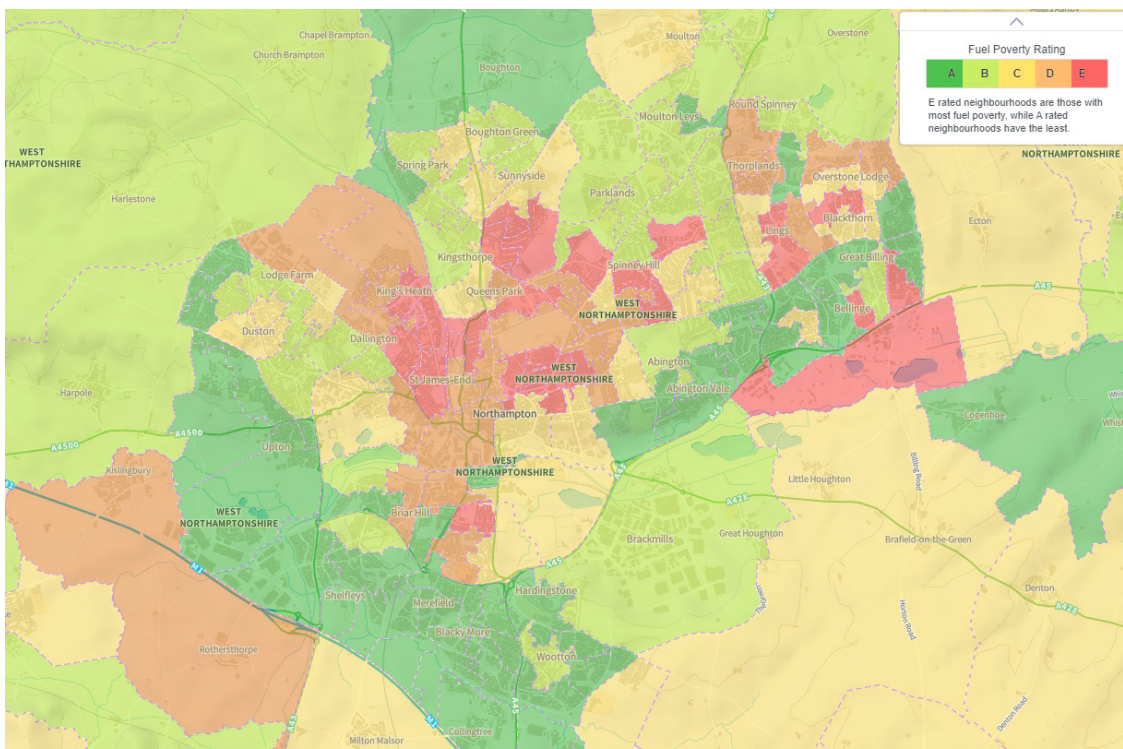
# SCOPE

This policy supersedes the NPH Fuel Poverty Strategy and Action Plan 2017 – 2020 and is for all households living in WNC housing stock, managed by Northampton Partnership Homes, including leaseholders. Where practical we will aim to support whole neighbourhoods and communities, working in collaboration with WNC and other appropriate stakeholders. This policy supports the aims of the West Northamptonshire Council (WNC) Anti-Poverty Strategy, sharing outcomes of reducing the impact of fuel poverty on families, improving health and wellbeing, and reducing the number of households (and children) living in poverty.

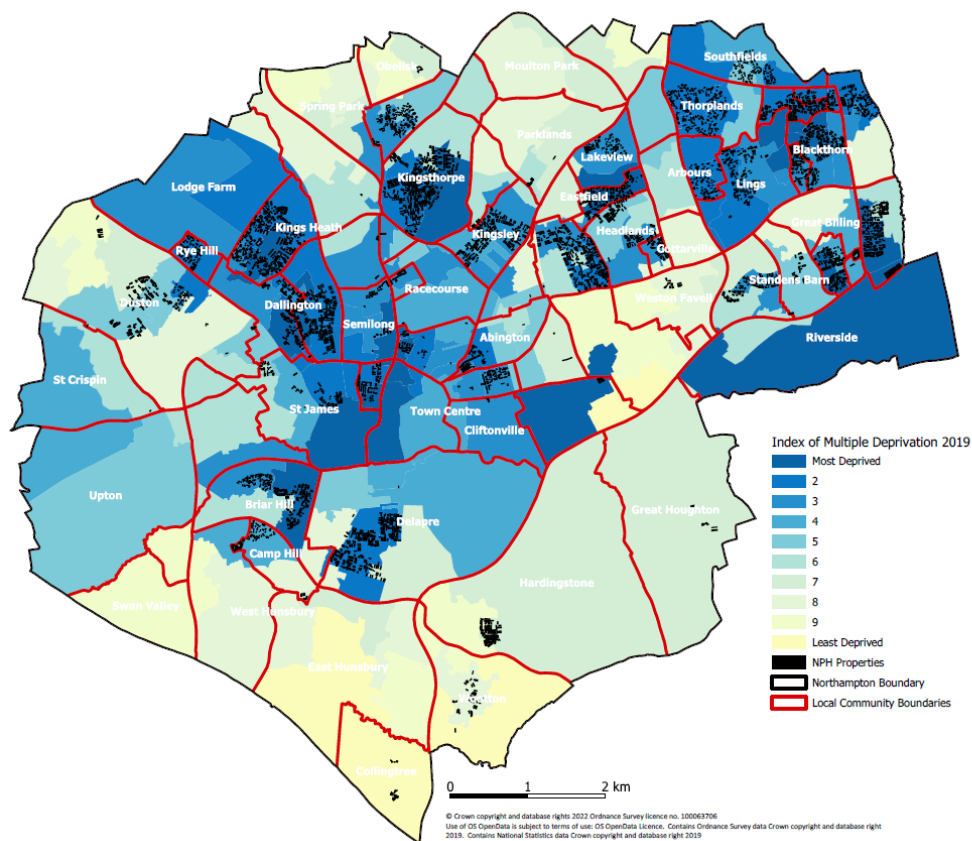
# CONTEXT

Over the past decade levels of fuel poverty in Northampton have remained at around 10% of households, slightly better than the national average. However, following the recent update to how fuel poverty is defined (LILEE, described in on page 8), the most up to date information available through the Public Health Outcomes Framework 2019 data now considers 14% of Northampton’s households as being in fuel poverty<sup>2</sup>. Significant increases should be anticipated once statistics are updated to reflect the energy price rises described above.

Areas with high proportions of council housing suffer the most, with parts of Semilong, Spencer, and Abington having the highest prevalence of fuel poverty in the county, as illustrated in the below map, figure 1. The Index of Multiple Deprivation, commonly known as the IMD, is the official measure of relative deprivation for small areas in England, combining information from seven domains, offering a reliable and detailed indicator for where fuel poverty is likely to be most prevalent<sup>3</sup> and interconnected layers of deprivation such as Income Deprivation and Living Environment Deprivation. Overlaying WNC council housing and the distribution of IMD in figure 2 highlights areas such as Bellinge, Briar Hill, St James and Kings Heath as ranked in the lowest Index of Multiple Deprivation (IMD) decile.



**Figure 1: Fuel poverty in Northampton<sup>4</sup>.**



**Figure 2: Distribution of the Index of Multiple Deprivation (IMD) in 2019 in Northampton**

## AT RISK GROUPS

Fuel poverty causes people to live in cold homes, exacerbating a range of health problems which lead to excess winter deaths, such as respiratory and circulatory problems, diabetes, depression and anxiety, and increased recovery times following hospital discharge. Educational performance and employment rates are also impacted. A Public Health Northamptonshire report suggested the cost of fuel poverty to NHS England was estimated to be £1.36 billion in 2016, excluding associated social care costs.

The National Institute for Health and Care Excellence (NICE) guidance published in 2015 advises the following groups as being at most risk from the effects of fuel poverty and living in a cold home:

- people with cardiovascular conditions;
- people with respiratory conditions (in particular, chronic obstructive pulmonary disease and childhood asthma);
- people with mental health conditions;
- people with disabilities;
- older people (65 and older);
- households with young children (from new-born to school age);

- pregnant women; and
- people on a low income.

Research by the Department for Business, Energy & Industrial Strategy highlights ethnic minority households as more likely to be in fuel poverty than white households, with an average 36% higher fuel poverty gap<sup>5</sup>. Although the percentage of ethnic minority households in fuel poverty has reduced from 39% to 19% over the 11-year period up to 2021, this is still above the national average of 13%.

As the cost-of-living increases, more and more households are faced with living in fuel poverty, sometimes referred to as fuel stress, and forced to make desperate choices, rationing energy consumption, self-disconnecting, living in cold homes, and having to decide between eating or heating. These choices have knock-on effects impacting diet and mental wellbeing. This will be a new situation for many households, whilst others find themselves in even greater financial difficulties.

## LEGISLATIVE FRAMEWORK

Fuel poverty is described by fuel poverty charity National Energy Action (NEA) as the inability to afford adequate home heating at a reasonable cost. How this is measured has changed in England following the release of the government’s Sustainable Warmth Strategy in February 2021 and is now defined through the Low Income, Low Energy Efficiency (LILEE) metric. LILEE defines a household as being in fuel poverty if it:

- Has a residual income<sup>6</sup> below the poverty line<sup>7</sup> (after accounting for required fuel costs); and
- Lives in a home that has an energy efficiency rating Band D or worse<sup>8</sup>.

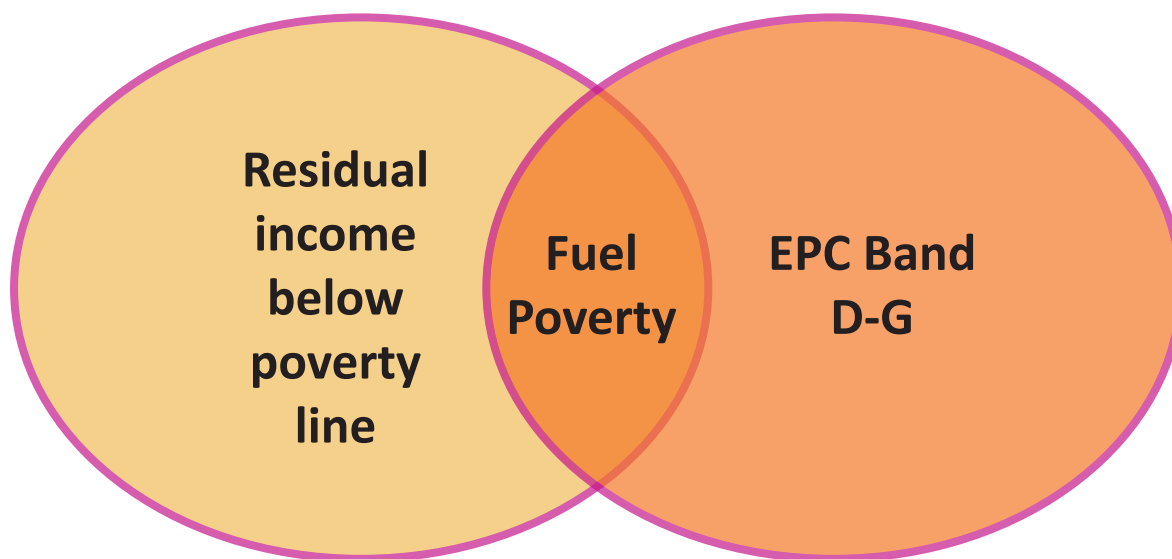
The LILEE metric reflects the three key drivers of fuel poverty; low income, energy efficiency and energy prices, and provides clear pathways to end fuel poverty by increasing residual income and/or by improving the energy efficiency of housing to an Energy Performance Certificate (EPC) Band C or better.

This policy recognises that there will be households struggling with energy bills that the LILEE metric considers not to be in fuel poverty due to the EPC rating of the home. We will continue to support the needs of low income and vulnerable households living in all the homes we manage, and work to balance household needs and support with physical improvements to homes. To reiterate, just because a household may not fall into the criteria of being classified as in fuel poverty, poverty in its broadest sense will not be ignored and no one will be excluded from receiving support where it is needed.

The LILEE methodology implies that most households living in homes with an EPC of Band C or better will not significantly benefit from energy efficiency measures and where such households struggle with energy bills it is unlikely to be due to a lack of insulation. Both the NPH Sustainability Strategy and Asset Management Strategy describe the intention and approach to achieve the physical improvements to bring all NPH managed homes up to the required energy efficiency rating of Band C or better by 2030. According to the LILEE metric, when this milestone is achieved, fuel poverty will no longer be present in the households under our care; but this is not an end state, support will remain open to all and be provided where needed, without discrimination or prejudice.

# THE LILEE METRIC AND METHODOLOGY

The LILEE metric provides a methodology to understand the number of households in fuel poverty by analysing the energy efficiency of homes and household residual income, as well as an opportunity to calculate the fuel poverty gap (the reduction in required spending which would take a household out of fuel poverty). Households with both a level of residual income below the poverty line and living in a home banded EPC D-G are considered in fuel poverty, as illustrated in figure 3 below.



**Figure 3: Venn diagram of fuel poverty factors**

The cost of energy is a key factor on residual income. Increasing energy prices results in more households with a residual income below the poverty line, in effect enlarging the left section of the above diagram and bringing more people into fuel poverty. The number of NPH households meeting this criteria is anticipated to have tripled following the energy price cap increase in April 2022. Improving the energy performance of homes to an EPC Band A-C will reduce the right section, taking households out of fuel poverty.

This illustrates the key areas and data points we must focus our efforts on; improving energy efficiency of the housing stock, and supporting households to maximise residual income, including support to reduce energy costs.



## 2 - DELIVERING AND DEVELOPING THE POLICY

The LILEE metric provides a clear pathway to end fuel poverty by achieving the aims and outcomes of our asset management and sustainability strategies. Improving all homes to the required level of energy efficiency is expected to take several years, therefore the focus of this policy describes our approach to supporting households during the transition and beyond, including a fuel poverty support plan, developing an approach to identifying fuel poverty and targeting action, and developing provision for crisis support in the face of a cost of living crisis.

### A MULTI-DISCIPLINARY APPROACH

Our work to tackle fuel poverty will adopt a multi-disciplinary approach across various operations and commitments including our approach to asset management, repairs and maintenance, housing management and support, meeting and exceeding the Decent Homes standard, and corporate commitments to excellent customer service, community engagement, and towards zero carbon. Tackling fuel poverty is the foundation of a transition to zero carbon homes by increasing energy efficiency and developing the use of cleaner, greener home heating solutions, and improving health and wellbeing whilst ensuring everyone lives in a warm, comfortable home.

# IDENTIFYING FUEL POVERTY AND TARGETING ACTION

Identifying and targeting fuel poverty is challenging. We will work in tandem with the strategic objectives and commitments of the WNC Anti Poverty Strategy and in collaboration with WNC Public Health to obtain and analyse existing and new data. An approach to data capture will be developed overlaying housing stock energy efficiency data with IMD and sub-regional fuel poverty data to create a model of where fuel poverty is most prevalent across Northampton, and to gain a clear understanding of the issue in the NPH context.

This will provide the foundation for identifying people at risk of fuel poverty and ill health from living in a cold home, helping us to target support where it is most needed, and to develop indicators for performance measurement and reporting. This will rely on a combination of improved EPC data collation and understanding using our Housing Management database, IMD data, and mapping of data collected by NPH through support service referrals and relevant administrative processes.

In addition, we will innovate, exploring the use of energy modelling software services, digital technology and environmental sensors to identify and tackle fuel poverty, provide an increasingly proactive level of support and maintenance to prevent people falling into fuel poverty, and empower households to understand what they can do to keep the home healthy and reduce energy consumption.

## CRISIS SUPPORT

The upcoming 2022/23 winter season will place households under financial pressures not seen for a generation. We will anticipate and prepare for the need to provide crisis support, working in partnership with Happy to Help CIC<sup>9</sup>, third sector organisations, and West Northamptonshire Council and the priorities of the Anti-Poverty Strategy. We will explore opportunities to work closely with a wide range of stakeholders to identify funding opportunities for crisis support to help people struggling in poverty now.

Happy to Help can be a vehicle for NPH to access funding to address fuel poverty. We will explore opportunities to work with Happy to Help that may include accessing funding for human resource to provide service provision, and to act as a connector of networks for potential innovative initiatives such as 'warm spaces'. Happy To Help already support many NPH households with food, white goods, beds, furniture and essential items. These households are also provided with associated support via NPH's welfare, support and financial inclusion services.



## 3 - FUEL POVERTY SUPPORT PLAN

A wide range of people are vulnerable to the cold and potentially at risk of being impacted by fuel poverty. This section describes a fuel poverty support plan that will be implemented to provide support for households in need. There will be limitations to the levels of support we are able to provide, and we must be realistic about this, communicating effectively to manage expectations and forging strong relationships to fill gaps in service provision. We also shouldn't assume we know all the answers immediately, we will need to listen to the lived experience of our residents and the communities we work with to learn where we can have the biggest impact and to be adaptable to the dynamic landscape of fuel poverty in Northampton. The Resident Involvement Opportunities Brochure<sup>10</sup> provides the backdrop for how we will listen to residents, building on and developing opportunities such as the NPH Sounding Board, Sustainability Network, Engagement Cafes, the NPH Community Bus, and at community events.

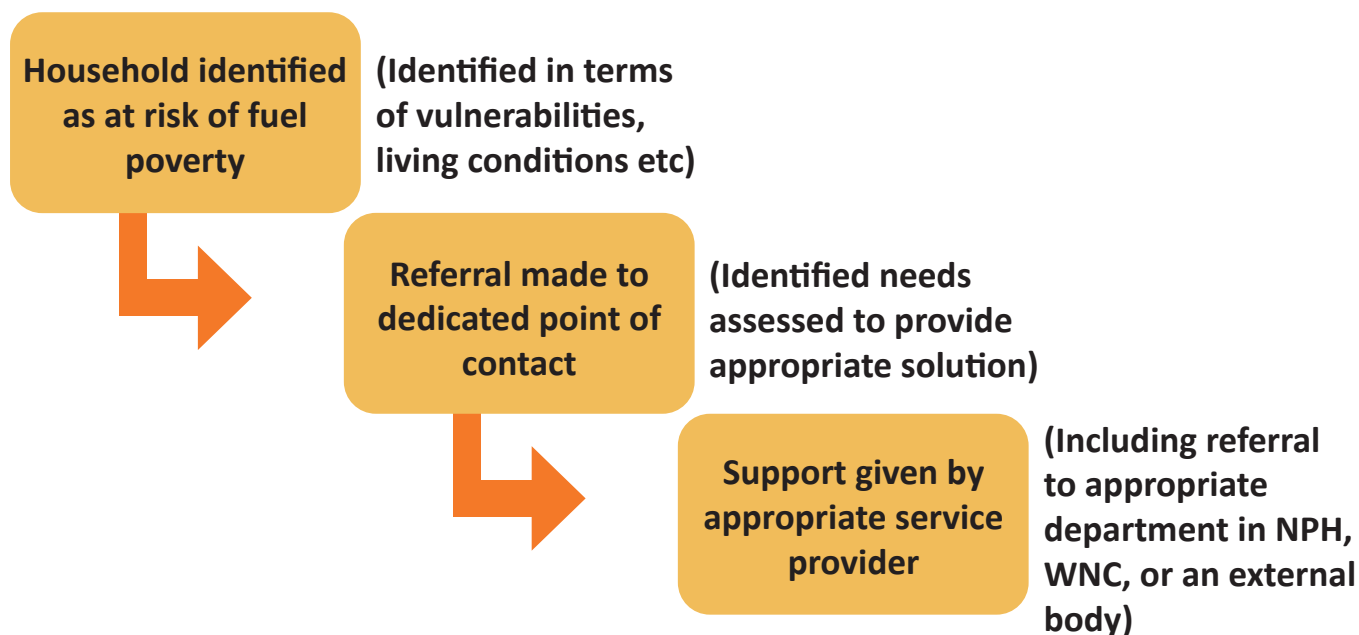
We will ensure NPH staff and relevant stakeholders are appropriately trained to provide support and make every contact count; we will raise awareness of the issue of fuel poverty, where to get help and how to administer self-help where appropriate; and we will reflect on the successes and challenges of this policy to ensure continuous improvement, striving to provide the best service possible for our residents.

# DEDICATED POINT OF CONTACT

A dedicated point of contact will be established within the NPH housing support team to help households at risk of fuel poverty and people living in cold homes. Anyone working for or on behalf of NPH, or anyone coming into contact with a NPH household at risk of being in fuel poverty or otherwise in need of relevant support, will be able to refer the household to the dedicated point of contact.

Once a referral is received, the dedicated point of contact will review and categorise, logging fuel poverty referrals alongside other referrals for support, linking in to existing and established support services. Referrals which are purely financially focused will be passed over to the NPH financial inclusion team, and for referrals of a more complex nature such as households with multiple unmet support needs, the housing support team will take the case on.

The dedicated point of contact and relevant NPH support services will build upon existing networks with relevant national and local services that can provide a range of solutions, for example Citizens Advice, Northamptonshire Energy Saving Service, voluntary organisations and local health and social care facilities, considering existing services and optimising the use of sector expertise where possible.



**Figure 4: High level referrals and support process**

# PROVIDE APPROPRIATE SOLUTIONS VIA THE DEDICATED POINT OF CONTACT

Referrals into the dedicated point of contact will be assessed by the Housing Support Team to facilitate appropriate solutions relevant to identified needs, utilising in house and external expertise and support services. Households can often experience other issues which compound the risk of fuel poverty such as existing physical and mental health issues, old age, or other vulnerabilities. Some households may experience problems with addiction or hoarding, or find it challenging to access support or are not comfortable discussing their situation. Individual needs such as language, disabilities, difficulties in reading or writing and any vision or hearing impairments will be considered, as well as digital exclusion and capability to use computers and digital technology.

Solutions will include provision for:

- Information on opportunities for improvements to home heating and insulation, such as the NPH planned investment programme, repairs and maintenance policies, and other relevant schemes and grants endorsed by NPH which may be appropriate to the situation.
- Referral to the NPH Financial Inclusion Team and external support services where appropriate.
- Energy advice for the household including support securing the most appropriate energy tariff, billing system and smart meters.
- Income maximization, ensuring all due benefits are being claimed and support is accessed for managing energy bills and any debt.
- Registration on utility and distribution companies' priority services register.
- Information about the health risks of living in a cold home and advice on how to avoid these risks.
- Access to short-term emergency support in times of crisis, provided on a bespoke case-by-case basis.

## TRAINING

We will work with appropriate organisations to provide ongoing training and support programmes, including accredited and certified training where appropriate. We will offer baseline awareness training to all customer facing staff and additional bespoke training relevant to specific job roles to ensure NPH staff and appropriate contractors and stakeholders are able to:

- Understand and communicate how cold housing can affect people's health and wellbeing,
- Identify when and how someone is in fuel poverty and is too cold at home, and recognize the risks and vulnerabilities
- Develop awareness of local services available to households at risk and know how to make a referral.
- Deal sensitively with people and households at risk, e.g., providing information in a format that can be easily understood by the householder.
- Identify signs of fuel poverty and a cold home such as poor indoor air quality, evidence of damp and mould, poor ventilation, and know how to put this right or who to call if there is a need for a more in-depth intervention.

# MAKE EVERY CONTACT COUNT

NPH housing officers, building surveyors, repairs operatives, contractors and the WNC call centre have thousands of contacts with NPH households every year. Every contact is an opportunity to identify households in need of support, even when people may not want to admit they are having difficulty with energy costs and heating the home.

We will make every contact count by:

- Having awareness of whether the household is at risk of being in fuel poverty or if any member of the household is likely to experience difficulties keeping the home warm enough.
- Being aware that people who must spend a lot of time at home, such as those with chronic health conditions or disabilities, may be at greater risk of the health effects of living in a cold home.
- Referring individuals and/or households experiencing difficulties or being at risk of fuel poverty to the dedicated point of contact (if they give consent).
- Providing information about how living in a cold home can affect health and wellbeing to people at risk and their carers, and information on what they can do to remedy this.
- Keeping a record of concerns, assessments, or actions taken.

# RAISE AWARENESS

NPH has a strong track record of communicating and raising awareness of fuel poverty. For example, we have engaged with Big Energy Saving Week<sup>11</sup>, Fuel Poverty Awareness Day<sup>12</sup>, and offered various energy saving advice via the NPH website, social media, 'Your Voice' newsletter, and at events. Effective use of communications will be provided to ensure staff, residents and wider stakeholders are aware of our fuel poverty action and have at least a basic understanding of how to identify and support residents in need.

We will continue to develop this communications approach by:

- Ensuring information is up to date and available in appropriate formats for its intended audience.
- Addressing commonly held misconceptions and myth busting
- Ensuring up to date details are available, providing information about the referral process to the dedicated point of contact, initiatives such as warm hubs, and any relevant local and national support services that might be available.



## 4 - MONITORING AND EVALUATION

### STRATEGIC GOVERNANCE AND MONITORING

A Fuel Poverty Working Group will be established within NPH, with core representation from the financial inclusion team leader, housing support team leaders and the NPH sustainability manager. Other areas of NPH will be requested to offer representation at the Fuel Poverty Working Group as and when appropriate.

The Fuel Poverty Working Group will meet quarterly and be responsible for implementing this policy and defining appropriate indicators for monitoring and evaluating progress. A key function of the working group will be to ensure continuous improvement of the service provision by facilitating regular structured exploration of fuel poverty in an NPH context and assessment of the effectiveness and efficiency of this policy implementation.

This policy is not driven by targets or goals, and as such should not be governed in projectified terms. The governance approach will be one of systemic inquiry, developing a shared understanding of the current and historical context of fuel poverty. It will appreciate multiple stakeholders and perspectives; will address and clarify our purpose and ask questions of what, how, and why. It will facilitate action which is purposeful, desirable, feasible, and ethically defensible, and orchestrate actions that continue to address fuel poverty when it is unclear at the implementation of the policy as to its limitations. This approach will be institutionalised as an ongoing approach to learning what actions will be most effective at tackling the complexity and uncertainty of fuel poverty.

## ROLES AND RESPONSIBILITIES

A key role within this policy is the dedicated point of contact. This role will be carried out by the housing support team, with responsibility for establishing and delivering the solutions described, working to achieve the outcomes of this policy.

The Fuel Poverty Working Group will be responsible for overseeing delivery of this policy and reporting to appropriate business areas including EMT and board level.

Responsibility and resource will be delegated to improve awareness and understanding of the energy performance of the housing stock utilising appropriate modules within the Housing Management database and energy modelling tools. We will assess the needs for upskilling and recruitment of appropriately skilled and accredited staff to enable energy performance to be reported to the Fuel Poverty Working Group and other relevant departments of NPH such as planned investment.

## FINANCE AND FUNDING

Where practical, this policy aims to capitalise and build upon existing services, processes, and skill sets, to be delivered utilising available budgets and resources, most notably for staffing costs and training budgets. Suitable financing required to implement this policy will be assessed and agreed annually dependent on service demand and the needs of NPH tenants, and capacity and capability to deliver the policy.

Fuel poverty is an issue which attracts significant funding from multiple sources and works towards the priorities of the WNC Anti-Poverty strategy. We will seek to capitalise on appropriate funding opportunities, including opportunities through Happy to Help, to enable this policy to be delivered whilst developing our capacity for continuous improvement of the described support services.

We will work with relevant sector charities and organisations such as Citizens Advice and National Energy Action to identify and apply for funding opportunities to provide resources for service provision and other initiatives as they emerge. NPH's social enterprise Happy To Help provides a number of services focussed on the relief of poverty. These will continue to be utilised to maximise the support for NPH tenants. A training budget will be allocated to support delivery of this policy. The outcomes of this policy will provide benefits far beyond the issue of fuel poverty. Empowering households to identify when the home is showing signs of being an unhealthy environment and to proactively implement solutions will reduce incidents of damp, and mould, reducing the need for reactive repairs and maintenance interventions. Maximising residual income will help to reduce rent arrears. Improving knowledge of the energy performance of the housing stock will greatly

benefit investment decision making and development of bids for future waves of SHDF funding and work towards zero carbon homes.

## REVIEW AND EVALUATION

Fuel poverty is a complex and dynamic systemic issue, subject to ever-changing and evolving government policies, frameworks, methodologies and metrics for determining fuel poverty (for example the Low Income High Cost (LIHC) metric evolving into LILEE), and wider economic factors such as energy markets and supply, inflation, employment opportunities and much more. The total number of homes in fuel poverty is not static.

Indicators for evaluating progress towards the outcomes of this policy will be developed by the Fuel Poverty working group and reported annually to EMT. Progress and significant events will be communicated periodically via internal or external channels as appropriate.

A strategy review will be conducted in 2025 to evaluate the ability of this policy to produce desired results and to consider changes to legislation and appropriate frameworks and methodologies including the LILEE metric.

# END NOTES

1. National Energy Action- <https://www.nea.org.uk/energy-crisis/>
2. <https://fingertips.phe.org.uk/profile/public-health-outcomes-framework/data#page/1/gid/1000041/ati/401/iid/90356/age/-1/sex/-1/cat/-1/ctp/-1/yrr/1/cid/4/tbm/1/page-options/cardo-0>
3. The English Indices of Deprivation 2019 [https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment\\_data/file/853811/loD2019\\_FAQ\\_v4.pdf](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/853811/loD2019_FAQ_v4.pdf)
4. Fuel poverty mapped: regional differences across England <https://mapst.ac/foe/fuel-poverty#11.85/52.23863/-0.93611>
5. Fuel poverty gap- the reduction in fuel bills needed to take a household out of fuel poverty, <https://www.ethnicity-facts-figures.service.gov.uk/housing/housing-conditions/fuel-poverty-gap/latest>
6. Residual income is defined as equivalised income after housing costs, tax, and National Insurance. Equivalisation reflects that households have different spending requirements depending on who lives in the property.
7. The poverty line (income poverty) is defined as an equivalised disposable income of less than 60% of the national median (Section 2 of the ONS website): <https://www.ons.gov.uk/peoplepopulationandcommunity/personalandhouseholdfinances/incomeandwealth/articles/persistentpoverty-intheukandeu/2015>
8. Energy efficiency rating assessed via an Energy Performance Certificate, modelled using the Standard Assessment Procedure (SAP)
9. Happy to Help is a social enterprise subsidiary of NPH. Our aim is to improve the health, wellbeing, economy, environment, and availability of opportunity for the benefit of NPH residents and their communities. <https://www.nph.org.uk/happy-help-cic>
10. <https://www.nph.org.uk/get-involved>
11. <https://www.citizensadvice.org.uk/about-us/our-work/our-campaigns/awareness-raising-campaigns/besw/>
12. <https://www.nea.org.uk/campaigns/fuel-poverty-awareness-day/>

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Northampton Partnership Homes