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**Northern Ireland
Rural Women's Network**

**Northern Ireland Rural Women's
Network (NIRWN's)
Response
to
Department of Social
Development (DSD)

Policy Review
of
The Warm Homes Scheme**

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1.0 **Introduction**

1.1 Northern Ireland Rural Women's Network (NIRWN) is a regional network established to articulate the voices of women in rural areas. It is jointly funded by Department of Agricultural and Rural Development (DARD) and Department for Social Development (DSD).

1.2 NIRWN has four key objectives:

- developing weak community infrastructure in areas where little or no community based rural women's groups exist,
- increasing rural women's capacity and opportunities to influence decision-making and policy formulation,
- running Northern Ireland wide communication campaigns with a local focus, highlighting the value of rural women's contribution,
- offering a training and capacity building programme to rural women across the region.

1.3 We seek to highlight and address the inequalities of rural dwellers, with a particular focus on tackling rural disadvantage, for those in most need and least choice. The invisibility and isolation stemming from rural poverty is compounded by a lack of understanding and collectivity around social exclusion in rural areas. Neighbours often do not share the same experiences and poor rural households have little or no means to join forces in order to campaign for a better future. We welcome the opportunity to respond to the Department of Social Development (DSD) Policy Review of The Warm Home Scheme.

1.4 Objective 4 of the Investing for Health Strategy states:

'To offer everyone the opportunity to live and work in a healthy environment and to live in a decent affordable home'.

1.5 Our organisation echoes this basic requirement. Although people in rural areas are subject to many of the same causes of fuel poverty as their urban counterparts, they also face some additional rural challenges:

- Rates of housing unfitness are higher in rural areas than in urban areas¹
- In rural areas of Northern Ireland, 33% of pensioners live in households experiencing income poverty²

¹ NIHE - Rural Homes and People 2006

² Central Anti-Poverty Unit. Lifetime Opportunities – Government's Anti-Poverty and Social Exclusion Strategy for Northern Ireland. Belfast: Office of the First Minister and the Deputy First Minister; 2007.

- Older homeowners are finding it difficult to cope with the rising cost of living, particularly energy costs
- The fear of fuel poverty is causing older homeowners to behave in ways which are placing them at risk
- In Northern Ireland, the highest prevalence of fuel poverty is found among older people living alone³
- Very high rates of fuel poverty are experienced by both households with low income and single pensioners⁴
- A culture of self-sufficiency dominates in rural areas.

1.6 Fuel poverty in Northern Ireland is more than twice as common as anywhere in England⁵. This situation has been brought about primarily by the cumulative energy increases:

- Natural Gas increased by 28%⁶
- Electricity supplied by NIE has increased by 33%⁷
- Oil has increased by 96%⁸

1.7 With global indicators suggesting that energy will increase in price over future years the case becomes stronger for not maintaining but increasing spend on programmes that affect the most vulnerable in our community. The estimated one third of fuel poor households living in rural areas will require innovative solutions, as many homes categorised as hard to heat are found in rural areas, either because of the reliance on oil, solid wall construction, and/or general age of houses in rural areas.

1.8 NIRWN are encouraged by the high uptake of the Warm Homes Scheme in rural areas and credit DSD in their success with the Warm Homes Scheme. However, not all applicants that apply are eligible for assistance mainly due to the means tested system. We feel that many householders that are not eligible suffer potential ill health from living in cold, damp and energy inefficient homes.

³ All-Ireland policy paper on fuel poverty and health, Institute of Public Health in Ireland, December 2007

⁴ <http://www.poverty.org.uk/i80/index.shtml>, 2008

⁵ Northern Ireland House Condition Survey, NIHE 2004

⁶ Based on Phoenix Natural Gas tariff, 2008

⁷ NIE, 2008

⁸ Tackling Fuel Poverty: Facing Uncertainty, Northern Ireland Fuel Advisory Group, 2008

2.0 Response to Questions

2.1. Do you agree with the consultation of the division of the scheme between insulation and heating measures?

We agree to the division of the scheme between heating and insulation measures. However, in order to provide a concise answer to this question, clarification is sought on the list of qualifying benefits. Our concern would be that vulnerable groups may be ineligible for the scheme. However without the detail on the qualifying list of benefits, we are unable to provide an explicit answer to this question. The main barrier to the uptake of the scheme in the past has been the requirement for respondents to be in receipt of a qualifying benefit.

2.2 Do you agree that the removal of the age restriction on the heating element of the Scheme will better help target families with children and lone parents?

We welcome that the age restriction has been extended. A study carried out by the *Households Below Average Income in Northern Ireland Report for 2005/06* revealed that families with children were more at risk of low incomes than those without children. Lone parent families were particularly at risk⁹. Factors such as those that need to be indoors for longer periods of time (the elderly, long term sick and families with very young babies and toddlers), with the relative amount of time spent at home creating a greater demand for energy. It is therefore not surprising that a greater need for fuel equates with higher proportional spend than for those whose lifestyles allow them to be out of the house for longer periods of time. However we would need to see the list of qualifying benefits, in order to provide a definite response to this question.

2.3 Do you agree that opening the heating element of the scheme to the working fuel poor targets the scheme better at those in most need?

Clarification is sought on what or who is classed as 'the working fuel poor'? NIRWN strongly advocate the need to target the most vulnerable. A complex set of indicators that takes into account, length of time spent in the house, size of house and income should be considered as what defines 'the working fuel poor'. Dwelling size can be a factor behind fuel poverty¹⁰. Households in the worst degree of fuel poverty tend to occupy accommodation which is, on average, significantly larger in area. The principal reasons for under occupation are where children have grown and left the family home, or where a spouse has died or left. Under occupation is a complex issue, and there are often good social reasons for not moving to a smaller

⁹ www.dsdni.gov.uk/publications-hbai_publication_2005_06

¹⁰ http://en.wikipedia.org/wiki/Fuel_poverty, 2008

property. Older people in particular tend to rely on strong local community networks, and these links can have real health and other benefits.

2.4 Do you agree that it is more effective to remove those measures from the scheme as indicated so as to make better use of resources?

No. The Warm Front scheme should provide a flexible system of grants that take into account the varying energy efficiency needs of many rural homes. The items such as energy efficiency light bulbs are a low cost item, and also serve as an educational tool.

2.5 Do you agree that there should be particular attention paid to 'hard to treat' properties particularly those in rural areas?

We welcome the focus on rural areas. The rates of housing unfitness are higher in rural areas than in urban areas. A recent report highlighted that grants are not directed towards the least energy efficient homes, typically older, solid walled homes in rural areas. However again we raise the concern that without the list of qualifying benefits it is a cautious welcome. Often those living in rural areas are '*asset rich but cash poor*'. Many living outside of the benefit bracket, but with a small income, would not currently qualify for the scheme. We seek clarification on what resources have been ring-fenced for this focus? This detail is missing from the consultation.

2.6 Do you agree that the Department should investigate renewable technologies where appropriate?

Yes, however it needs to suit the household and the investment needs to represent value for money.

2.7 Do you agree that it is fair to target resources at applicants who are in receipt of an income-related benefit or Working Tax Credit?

Yes we welcome this focus; however it should not exclude other vulnerable groups, such as carers. A Briefing Paper by Barnardo's states that even for working families' poverty is still a reality with 47% of children living in poverty in Northern Ireland in a household with at least one parent working.¹¹ The stark reality is that there are many families and individuals that are not in receipt of benefits, but are living in fuel poverty.

¹¹ 'It doesn't happen here: The reality of child poverty in Northern Ireland' Barnados

3.0 Other comments

3.1 The challenges around targeting

In England the Pensions Bill proposal to include the provision for data sharing between the Department for Work and Pensions (DWP) and the Energy Suppliers. Does this apply to Northern Ireland? Opportunities to share data, with appropriate safeguards, should be explored.

3.2 Winter Fuel Payments

An examination of winter fuel payments needs to be undertaken. In 2008–09 the Government will spend some £2.7 billion on Winter Fuel payments. The universal nature of this popular payment means that millions of households who are comparatively affluent and far removed from fuel poverty will be entitled to this benefit.

3.3 Project Workers

Schemes should fund Project Workers similar to that of Health Action Zone, to work with rural communities. Practical assistance for the clearance of attics in preparation for loft insulation needs to be examined, particularly in the case of those who are elderly and living alone.

3.4 Communication

There are many different schemes - what is the communication amongst them all? A joined-up approach across government departments/agencies is needed.

3.5 Marketing the scheme

There should be an increase in targeted marketing activities in rural areas to encourage enrolment in energy efficiency schemes.

3.6 Timescales

Clarification is sought on the timescales between the application and the implementation stage.

3.7 Monitoring and evaluation

To measure the success, schemes must be monitored and evaluated so that current gaps in policy and practice may be assessed and addressed in a more strategic manner.

4.0 Conclusion

The success of any fuel poverty scheme including Warm Homes and Warm Homes Plus must be based on the premise that it offers a whole house solution. Only when this is achieved can we be sure that those who suffer from fuel poverty will not fall through the net. NIRWN are particularly concerned about those that sit outside of the entitlement to the scheme, but currently experience fuel poverty. Given the economic climate, and predictions for a deepening recession, it is essential that

this policy review takes into consideration the needs of such vulnerable individuals.