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Countdown to Low Carbon Homes - a local retrofit delivery model – REDay2014 Brussels



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Countdown to Low Carbon Homes

- Action research 2012-2014: funded by Era-Net Eracobuild
- Community scale delivery model for retrofit of homes
- Outputs: research report
guidance toolkit
retrofit case studies
- Severn Wye Energy Agency
Cyprus Energy Agency
Aristotle University of Thessaloniki



www.countdowntolowcarbonhomes.eu



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Background

15 years of local energy advice, 43 000 local homes improved

Feasibility study: deep carbon cuts in existing local homes

248 energy assessments, range of local house types:

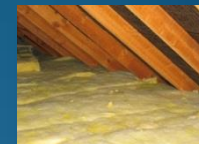
- Average potential energy & CO₂ savings 55- 60%
- Need full range of measures to reach potential:
 - thermal insulation of all building elements
 - heating and lighting upgrades
 - renewable heat and power





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Why a local delivery model?



- Some measures are easy to install & quick return, but....
- For many of the major measures:
 - Margins small & good general building skills needed
 - Disruptive, best included when other work done
= Repair, Maintenance and Improvement market (RMI)
- RMI mostly by **locally active SME & micro-enterprises**



So....long term outcomes best achieved by engaging **local installers and general building trades**



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Local delivery model – supporting data

- UK RMI market estimated at £28bn in 2008 (Killip 2012)
- UK Construction industry 2008:
 - 200,000 firms,
 - 70% are micro-enterprises (Killip 2013)



Killip, G. 2012. *Beyond the Green Deal: Market Transformation for Low carbon Housing refurbishment in the UK*. Retrofit Conference, Salford .

Killip, G. 2013 . *Products, practices and processes: exploring the innovation potential for low-carbon housing refurbishment among SME enterprises in UK construction industry*. Energy Policy 62.



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Why a local delivery model?

- No one-size fits all – every home and household is different
- Need for energy advice:
 - multi stage, including energy survey
 - help to find installers and finance
 - independent, trusted, accessible
- Local examples – ‘a house like mine’
- Knowledge of local buildings – aesthetic & historic character
- Importance of local intermediaries: - referral network





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Finance – the last piece of the jigsaw

- Coverage of all measures
- Cover ancillary works – not practical to separate out
- Flexible timing: reasons why don't do everything at once
- Flexibility in case of change of circumstances
- Ways to reduce risk:
 - guarantee funds
 - local provider and contact
 - build trust up from small start





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Revolving Retrofit Guarantee Fund

- Adapted for UK owner-occupiers market
- Pilots established with 2 local authorities
 - Up to 5 year loans
 - All measures covered
 - 4-5% interest
 - LAs providing guarantee :
 - Stroud District and South Gloucestershire Councils
 - Piloting 2 different approaches to administering loans





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Developing the loans pilot

- Sourcing capital – for guarantee and loans pot
- Legal agreements
- Credit checking systems
- Affordability checking – responsible lending
- Financial Conduct regulations (loans administration)
- Credit brokerage licence (energy advisers)
- Repayment calculations templates
- Presenting info to public – including representative APR
- Application forms and process flow charts





local retrofit delivery model





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*Countdown to Low Carbon Homes
make it mainstream, make it local, make it work*

www.severnwye.org.uk

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