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#### Industry News

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## Editor's comment **The Final Word**



Patrick Mooney, News Editor

After nine years of reporting and commenting on any and all issues relating to the rental housing sector in the UK, this is my final issue as editor of Housing Management and Maintenance magazine. It has been a pleasure bringing news and views to your laptop or desk and I wish you all the best going forward. It is surprising how many of the issues being written about in late 2015 are still in the news today.

Action is still being taken to drive up property standards as a result of tragedies, including the Grenfell Tower fire, an event which happened in June 2017 and which is having a profound affect on housing policies. The new Labour Government has said it is determined to end the cladding scandal, but it is hard to believe that there could still be blocks of flats that have not been made safe by 2029. It serves to remind us that we need to have stronger regulation to protect residents and when incidents do happen, as they surely always will, we need quicker responses. There was so much that went wrong with the refurbishment project from the pursuit of cost savings that saw corners being cut and tenants' safety concerns ignored, to the substandard fire safety regime and the woefully inadequate oversight of the work. It reflected a rotten culture that had developed in our society where it was okay to mistreat social tenants while chasing profits.

It seems remarkable then that the Social Housing Ombudsman is being kept very busy investigating a growing number of complaints about the poor treatment being meted out by landlords, who appear to be incapable of learning from their mistakes and expect their customers to accept a second-class service from them. Our governance of the sector has recently been beefed up with the re-introduction of inspections and it is already uncovering examples of poor quality housing and a shocking catalogue of service failures, where the health and safety of residents is often ignored, legal responsibilities are flouted and boards remain in the dark, or are otherwise incapable of changing the culture of their organisations. Hindsight can be a wonderful thing but the abolition of the Audit Commission and the ending of housing inspections in 2010 does now appear to have been the most epic act of vandalism by politicians. These were of course the same individuals who created the lax environment which cut health and safety standards designed to protect the public and lead directly to the Grenfell disaster. The fact that no prosecutions have yet taken place of them or the dodgy contractors is a damning indictment of our system.

The tarnished legacy of the previous Government's housing policy is also reflected in the homelessness and rough sleeping statistics which continue to rise, showing record numbers are living in temporary accommodation. Another law which is meant to restrict stays in bed and breakfast accommodation to no more than six weeks, while housing applications are processed is routinely broken by councils without the means to provide safe and secure housing for desperate families. Countless reports have been produced recommending solutions to Housing Ministers, but we seem to lack the courage and commitment to deliver good quality housing at truly affordable rents to give people the necessary help to live a decent and fulfilling life.

Despite all of this doom and gloom I remain hopeful that some of the building blocks are being put in place to deliver much needed improvements. Legislation to improve conditions and security of tenure in the private rented sector is progressing at long last, this should be followed next year by a resolution of many problems associated with the leasehold system, while the Government is also attempting to build new housing in the really big numbers required to provide affordable housing. There is much work still to do to sort out supply issues but reforming the planning system and making changes to the Right to Buy are encouraging signs of an intent and a joined up approach. The ending of Section 21 revenge evictions is long overdue and this measure alone should see fewer people being made homeless at short notice.

However, we now need to see local authorities and housing associations incentivised to modernise their existing housing, as well as the resources to build new housing in the numbers required to meet the needs of local areas without having to rely on developers whose principal motivation is creating profits for their shareholders. We also need to ensure the necessary infrastructure is provided in terms of roads, schools, health facilities and work places. Increasingly this also means providing energy saving measures around the home and green energy to provide heating and hot water. Helping to save the planet should also be accommodated! And finally, can I wish you all a happy and successful new year from all of us at netMAGmedia.

Patrick Mooney

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On the cover... Stonewater is one of the largest social housing providers in the UK, owning and managing over 40,000 homes. image © Stonewater See page 17

# Social housing to be protected through Right to Buy reforms

verdue reforms to protect and reverse the decline in much needed council housing have been announced by the Deputy Prime Minister as part of vital updates to the Right to Buy scheme.

The changes will deliver a fairer and more sustainable scheme by continuing to pave the way for longstanding tenants to buy their own homes while at the same time crucially supporting councils to protect and rebuild their depleted housing stock.

Proposed measures include extending the length of time someone has to be a tenant before they can buy their home and protecting newly built social homes from sale through exemptions under the scheme. The consultation is also seeking views on targets for councils to replace stock sold with homes for social rent of the same size and in the same area.

Deputy Prime Minister Angela Rayner said: "For millions of people in the position I was once in, that first step into the secure social housing that changed my life has become a distant dream. Too many social homes have been sold off before they can be replaced, which has directly contributed to the worst housing crisis in living memory.

"We cannot fix the crisis without addressing this issue – it's like trying to fill a bath when the plug's not in. A fairer Right to Buy will help councils protect and increase their housing stock, while also keeping the pathway to home ownership there for those who otherwise might not have the opportunity to get on the housing ladder."

The Government says it remains committed to Right to Buy, which is an integral way for social tenants to get on the property ladder, many of whom may not otherwise be able to access home ownership. But the reforms will make the scheme more sustainable and better value for taxpayers in light of the unprecedented pressures on housing supply.

Fewer than 48,000 social homes have been built or acquired using Right to Buy receipts since 2012, despite over 124,000 council homes being sold through the scheme across the same period.

The housing crisis inherited by the Government has seen the demand for social housing at an all– time high, with over 1.2 million people stuck on housing waiting lists as well as record numbers of households, including over 150,000 children, living in temporary accommodation.

That is why the government took decisive action at the Budget to reduce maximum Right to Buy discounts to  $\pounds 16,000 - \pounds 38,000$  depending on the area. Councils can also retain all of the receipts from sales, including the share that previously went to the Treasury which totalled around £183 million every year. This means councils can better protect their housing stock as well as scale up delivery to meet future housing need.

The Government is now seeking views on the next phase of reforming Right to Buy. Proposals in



#### "Too many social homes have been sold off before they can be replaced, which has directly contributed to the worst housing crisis in living memory."

Deputy Prime Minister Angela Rayner

the consultation include:

- Increasing the three-year minimum tenancy period for tenants to be eligible to apply under the scheme.
- Reviewing the current exemptions to the scheme and whether newly built social homes should be exempt for a given period to encourage council investment in new homes.
- Seeking views on the replacement of homes with an emphasis on more social rent homes and if there should be a target to replace all future sales on a one-for-one basis.
- Increasing the period in which councils have the right to ask for repayment of all or part of the discount received when a property is sold from five to 10 years.

The consultation is also proposing changes to the minimum and maximum discounts as a percentage of the property value and applying the same rules to both houses and flats. This is in addition to simplifying the receipts system to make it easier for councils to use this money to buy and build more social homes.

Ahead of wider reforms, the Government has already taken steps to give councils more

confidence to ramp up the delivery of new social homes. This includes increasing the cost floor protection period from 15 to 30 years under which discounts can be limited to avoid the price falling below what has been spent on building, repairing and maintaining properties.

As announced in July, councils now have greater flexibility to use Right to Buy receipts, including the ability to combine them with section 106 contributions from developers, to build and buy more homes. This is alongside £450 million for councils to secure and create homes for families at risk of homelessness.

On top of that, the Budget recently confirmed that government investment in housing will increase to £5 billion for next year. This includes £500 million in new funding for the Affordable Homes Programme to support efforts in delivering tens of thousands of new affordable and social homes across the country.

The Government has also confirmed that it will not be extending Right to Buy to housing associations because of the substantial costs to the taxpayer and the likely reduction in social housing stock.

### London Mayor consults on plans for new intermediate rental tenure for key workers

The Mayor of London Sadiq Khan has proposed a new form of tenancy with rents based on 40% of key workers' incomes.

Mayor Khan has outlined his proposals for "rent-controlled" intermediate rental homes for key workers in a consultation paper for a new type of tenure, which he calls Key Worker Living Rent (KLWR).

Khan believes there is demand for an intermediate housing product for key workers who are not inclined or able to buy a home.

He is proposing rents and service charges are capped at 40% of average key worker household income after tax. City Hall's maximum income eligibility threshold of £67,000 per year for intermediate housing will apply to KWLR homes, although the paper stresses this could increase.

The consultation paper suggests a potential monthly rent and service charge benchmark of  $\pounds 1,099$  for a one-bedroom home,  $\pounds 1,236$  for a two-bedroom, and  $\pounds 1,373$  for both a three and four-bedroom.

Khan said the tenure could save key workers up to  $\pounds 600$  per month.

Households would only be eligible for KWLR homes funded by the Mayor if they live and/or work in London, do not own a home or have the means to buy one.

The paper said some KWLR homes may need to be allocated to those who aren't key workers, if boroughs and other housing providers have been unable to let them within the first three months of marketing,

The paper points out existing intermediate tenures such as shared ownership or London living rent – which is designed to enable renters to save for a deposit –focus on home ownership. The consultation will run until 3 March 2025.

Khan promised to build 6,000 rent-controlled homes as part of his election campaign earlier this year. The consultation paper said he will work with local authorities, housing associations and house builders to develop these homes.

The paper says the mayor appreciates the cap to rents and service charges might make it difficult for potential investors and developers to calculate the rental income they will secure from homes over time.

He therefore suggests the GLA will review the cap regularly to take into account changes to incomes and said City Hall is interested in views on whether to allow rents and service charges too increase above the income limit over time.

# Sweeping reforms to give leaseholders more powers and protections



Reforms to hand the country's 5 million leaseholders greater rights, protections and control over their homes will be brought forward next year alongside plans to bring the current leasehold system to an end, the Government has announced.

Measures in the Leasehold and Freehold Reform Act will be implemented at pace in the New Year to allow more leaseholders to buy their freehold or extend their lease without having to wait two years from the point they purchased their property.

It will also allow homeowners to take over the management of their building, and ensure they have more transparency of costs and can challenge unfair service charges, along with other changes to bolster homeownership.

The Government will also introduce its new draft Leasehold and Commonhold Reform Bill in the second half of 2025, a crucial step towards the next generation of homeowners benefitting from a more modern, functional and fit–for–purpose commonhold system.

Further reforms will be made to tackle unregulated and unaffordable ground rents, end the injustice of 'fleecehold' where homeowners on freehold estates pay fees and remove the draconian threat of forfeiture. These changes, together with strengthened regulation of managing agents, will ensure existing leaseholders are better protected.

Housing Minister Matthew Pennycook said: "Millions of homeowners across the country will remember with fondness the sense of satisfaction, pride and security they felt when purchasing their own home. Yet, for far too many leaseholders, the reality of home ownership has fallen woefully short of the dream.

"The Government is determined to honour the commitments made in our manifesto, and I am pleased to set out the steps we will take to provide relief to those currently subject to unfair and unreasonable practices and to progress the wider set of reforms necessary to end the feudal leasehold system for good."

The existing commonhold framework requires modernising to ensure it works for all flats in the future, and the Government will take steps to make it the default tenure – starting with publishing a Commonhold White Paper in the New Year, followed by a consultation on the best approach to banning new leasehold flats.

In January 2025 the Government will bring forward more Leasehold and Freehold Reform Act provisions to give leaseholders more rights and security through removing the current 'two-year-rule' so leaseholders no longer have to wait two years after the point of purchase before exercising their right to extend their lease or buy their freehold.

In the Spring, a package of measures will be introduced to expand access and reform the cost rules and voting rights where leaseholders claim the 'Right to Manage' meaning more homeowners in mixed–use buildings can take over management from their freeholders – and leaseholders making claims will no longer have to pay their freeholder's costs in most cases.

Those who achieve homeownership will also be protected from unscrupulous managing agents through strengthened regulation to drive up the standard of service and ensure value for money. As a minimum this will include a mandatory professional qualification and a new basic standard for managing agents, and the government will consult on this next year.

Further consultations will take place next year on making it easier to challenge unreasonable service charge costs, setting valuation rates used to calculate the cost of enfranchisement premiums, and implementing new consumer protection provisions so those who pay freehold estate charges have more transparency of what they are paying for and the right to challenge at the First Tier Tribunal.





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# Tenants bear brunt of housing crisis as budget undermines choice, says landlord body

enants will continue to struggle to find the housing they need, as new data reveals the chronic shortage of homes to rent to meet demand.

Almost eight in ten landlords (79%) report that the demand for private rented housing was strong in the third quarter of the year, according to research from Pegasus Insight.

The data, compiled for the National Residential Landlords Association, indicates that landlords who let property in the South East experience the highest levels of demand, with 84% saying it was strong in Q3 2024. By contrast, the figures reveal that demand for private rented accommodation is lowest in the West Midlands.

Despite this trend, across England and

Wales 19% of landlords said they sold property over the previous 12 months – more than double the 8% who purchased properties over the same period. Looking forward over the next 12 months 41% of landlords said they plan to sell at least some rental properties, compared to just 6% saying they would buy.

The NRLA warns that, for the vast majority of tenants, landlords selling properties spells bad news. As it stands one in eight renters can purchase a home in the area in which they currently live, according to Oxford Economics.

This will be compounded by decisions made in the Budget which will further stifle supply in the rental market and increase stamp duty for many first-time buyers.



Meanwhile, mortgage rates are expected to remain higher for longer than expected according to the Office for Budget Responsibility.

The lack of housing in the rental market will be felt hardest by those in receipt of housing benefits who face the prospect of their support for housing costs being frozen from next year.

Ben Beadle, chief executive of the National Residential Landlords Association, said: "Tenants the length and breadth of the country know that there are not enough homes to rent. Rather than seeking to tackle it, the Government is instead doubling down on policies that have caused the chasm between supply and demand to widen in the first place.

"while landlords selling up might benefit a minority of tenants in a position to afford a home of their own, the vast majority will face a growing struggle to access rental homes. It's time for a change of course. We need policies to support the provision of more decent quality homes for private rent alongside all other tenures."

## Cross–industry group's letter challenges Minister's comments on court system

The NRLA has signed a joint industry letter expressing concern at comments made by the Housing Minister Matthew Pennycook MP, where he suggested that "alarmist" statements had been made about the readiness of the county court system to deal with possession cases following the introduction of the Renters' Rights Bill.

During the Committee stage of the Renters' Rights Bill in early November, the Minister claimed that these "alarmist" statements were motivated more by "fundamental opposition to the abolition of Section 21 and the current tenancy regime than they are by an impartial assessment of court performance".

Signed by the NRLA, the British Property Federation, Goodlord, Propertymark and Leaders Romans Group, the letter to the Minister challenges this view. The letter explains how the concerns felt by all these organisations regarding the capacity of the court system to deal with possession cases are well–founded and underpinned by robust evidence.

Specifically it also shows how other groups and organisations, such as the Law Society and the Labour–led Housing Select Committee, have questioned the ability of the court and tribunal system to deal with an increase in possession cases.

The letter cites recently–published Ministry of Justice figures for Q3 2024 which revealed that, on average, it takes approximately 31 weeks (measured by the mean) following a possession claim for a landlord to recover their property using the Section 8 process.

The letter also set out how each of the signatories is eager to work constructively with the

Government as it proceeds with the implementation of rental reforms over the near future. However, to ensure this process proceeds as smoothly as possible it is crucial that the Government sets out, clearly and comprehensively, what its anticipated improvements to the court system will look like.

Further to a previous letter sent to the Minister in September, the signatories also call for the following:

- For early discussions with the private rented sector about the system which will replace Section 21 evictions to take place as soon as possible.
- For the Government to confirm whether, as suggested recently by an MHCLG official, the implementation period for the Bill will commence two months after the legislation receives Royal Assent.
  - For the Government to announce when the impact assessment for the Bill will be published now that the Committee stage of the legislative process has ended.



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### Regulator reveals half of social housing tenants are unhappy with landlords' complaint handling

Data collated from social landlords' Tenant Satisfaction Measures and the Regulator's own National Tenant Survey shows that 50% of tenants are not satisfied with how their landlords handle complaints.

This is despite 73% of more than 250,000 stage one complaints made over the past year being responded to within the Housing Ombudsman's recommended timescales. Nearly half a million residents responded to a survey about their landlord.

For the first time last year social landlords were required to collect and publish data for a Tenant Satisfaction Measurers survey, which helps tenants hold landlords with more than 1,000 homes accountable for their performance across areas including repair services and home maintenance.

Most of the findings shine a positive light on the sector, with more than 70% of tenants reporting they are satisfied with their landlord's repair service, feel that their home is well maintained, and that landlords treat them with fairness and respect.

However, shared owners are less happy than other tenants, with an overall satisfaction rate of only 50%. Surveys show that only 37.1% of low–cost homeowners are satisfied with their landlord's approach to handling anti–social behaviour, compared to 57.8% renters.

Most landlords report that they have completed health and safety checks, including fire, gas, asbestos, lift and water safety. They also say that the majority of tenants live in homes meeting the Decent Homes Standard.

Fiona MacGregor, chief executive at RSH, said: "The measures enable tenants to scrutinise their landlord's performance and hold them to account on a number of important issues. Landlords should already be reflecting on their results and using them to improve their services.

"The measures are one piece of intelligence that we use to build an overall picture of a landlord's performance, as part of our new proactive regulation of the consumer standards.

"We are rolling out our new approach through planned inspections, investigations and scrutinising a range of information from landlords. Through our work, we are continuing to drive landlords to improve tenants' homes and services."

# Radical action to speed up removal of unsafe cladding announced

he Government has set out new targets to fix unsafe buildings in England as part of a new Remediation Acceleration Plan, designed to speed up the process. The plan is introducing new measures to get buildings fixed quicker, ensure rogue freeholders are held to account, and put the end in sight for affected residents.

For the first time it sets clear target dates for making buildings safe as well as introducing significantly tougher penalties for refusing to act:

- By the end of 2029, all 18m+ (highrise) buildings with unsafe cladding in a Government-funded scheme will have been remediated.
- By the end of 2029, every 11m+ building with unsafe cladding will either have been remediated, have a date for completion, or the landlords will be liable for severe penalties.

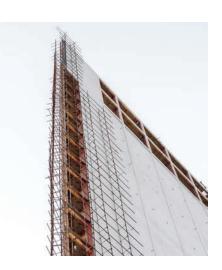
The plan is being backed by investment in enforcement – so that local authorities, fire and rescue authorities and the Building Safety Regulator have the capacity to tackle hundreds of cases per year.

Alongside the plan, the Government has published a joint action plan with developers to accelerate their work to fix buildings for which they are responsible. At least 29 developers, covering over 95% of the buildings which developers are remediating themselves, have committed to more than doubling the rate at which they have been assessing and starting to fix unsafe buildings, meaning work on all their buildings will start by summer 2027.

Seven years after 72 lives were tragically lost following the Grenfell Tower fire, thousands of residents still live in buildings wrapped in unsafe cladding. To date, 95% of buildings with the same type of cladding used on Grenfell have been remediated.

However, only 30% of identified buildings in England have been remediated, with potentially thousands more buildings yet to be identified. Since July, the Government has engaged with Mayors, local enforcement agencies and developers to address the unacceptably slow pace of remediation and will now set out its plan to speed it up.

The plan follows the publication of the full Grenfell Tower Inquiry report in September, which highlighted catastrophic and systemic failures in keeping people safe. It delivers on the Prime Minister's commitment that the Government set out further steps on remediation by the autumn to deliver real change. The Government is considering the Phase 2 report of the Inquiry and has



The plan is introducing new measures to get buildings fixed quicker, ensure rogue freeholders are held to account, and put the end in sight for affected residents

committed to providing an update on our progress by March 2025.

The Remediation Acceleration Plan will speed up the process of making homes safe by focusing on three key objectives:

- Fix buildings faster: Expedite remediation of high-risk buildings with clear deadlines and penalties for non-compliance.
- 2. Identify all unsafe buildings: Identify all buildings with unsafe cladding through advanced data assessments and the creation of a comprehensive building register.
- 3. Support residents: Protect residents from the financial burdens of remediation and improve their experience throughout the process.

Deputy Prime Minister Angela Rayner said: "More than seven years on from the Grenfell tragedy, thousands of people have been left living in homes across this country with dangerous cladding. The pace of remediation has been far too slow for far too long. We are taking decisive action to right this wrong and make homes safe.

Our Remediation Acceleration Plan will ensure those responsible for making buildings safe deliver the change residents need and deserve."

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### No-fault evictions by bailiffs up 23% in a year

Government data has shown 2,830 households in England were removed from their homes by bailiffs as a result of a Section 21 no fault eviction procedures between July and September – an increase of 23% in a year.

The figures from the Ministry of Justice also show 8,425 landlords in England started Section 21 no fault eviction proceedings against their tenants during the same period, the highest number in eight years.

No fault evictions are a major reason for households being threatened with homelessness as they allow landlords to evict tenants with just two months' notice, with no reason given.

The Government has promised to finally scrap no fault evictions as part of its new Renters' Rights Bill, in which it hopes to transform private renting, but the housing charity Shelter is warning that unfair evictions will continue unless action is taken to limit huge jumps in rent.

#### Research by the charity shows that 60,000 renters have been forced out of their homes by a rent hike they couldn't afford in the past year.

Shelter is urging the Government to strengthen the Bill further to ensure it gives renters iron-clad protection from unfair evictions. The Bill must implement lasting change by limiting rent hikes in line with inflation or wage growth, and protecting tenants from eviction for an initial period of two years after they move in.

Polly Neate, chief executive of Shelter, said: "With renters being marched out of their homes in their thousands, passing the Renter's Rights Bill and closing the book on the gross injustice of no fault evictions can't come soon enough.

"The Bill represents a welcome new chapter for tenants. But, with landlords allowed to hike up rents on a whim as a way of pricing current tenants out of their homes, renters will continue to live in fear even after Section 21 is scrapped.

"If the Government wants the Renter's Rights Bill to be truly transformative, it must go further. Rent increases during tenancies must be capped in line with inflation or wage growth to make renting safer, secure, and more affordable."

# Shelter warns of spiralling crisis as every second call to its emergency helpline is from someone facing homelessness

he housing charity Shelter is warning the severity of the housing emergency is getting worse this winter, with new data revealling that over half of callers to its emergency helpline are people who are homeless or at risk of homelessness. More than a third of these are families with children.

The research lays bare the devastating impact the combination of the pandemic, the cost of living crisis and record high rents have had over the last number of years.

Advisers on the charity's free helpline, which is part funded by M&S Food, are raising the alarm about the increasing number of people approaching them who are at crisis point and running out of options.

Data from Shelter's emergency helpline shows that in 2024 so far:

- Over half of all callers (55%) are homeless or at risk of homelessness – up 10% on 2020 levels.
- Of these, more than one in three (35%) are families with children up 12% in the last four years.
- The number of single mothers in need of housing support has more than doubled in this same time period up from 5% in 2020 to 13%.
- Almost half (49%) of calls are from people struggling with housing costs – up by 14% since the pandemic and cost–of–living crisis began.

Shelter's emergency helpline provides expert advice, support and advocacy to people facing homelessness or bad housing. In the last year, the main reason people called the helpline was on issues relating to affording their housing costs (49%). That includes callers being forced into rent arrears after struggling with the cost of increasing household bills and rent, being threatened with eviction after being hit with huge rent hikes or facing homelessness because private rents are at record highs.

Andrea Deakin, head of telephone and online advice services at Shelter said: "With rents rocketing across the country and homelessness at an all-time high, more people than ever are coming to our emergency helpline who are homeless or on the



Shelter's emergency helpline provides expert advice, support and advocacy to people facing homelessness or bad housing. In the last year, the main reason people called the helpline was on issues relating to affording their housing costs (49%)

verge of losing the roof over their heads.

"Day in and day out, our dedicated team of advisers are hearing increasingly heartbreaking stories from desperate families in appalling living situations. From the family forced to fork out hundreds on getting their child to school after being uprooted to an emergency B&B miles from their community, to the young pregnant woman terrified of sleeping on the street after being made homeless.

"Our advisors are doing everything they can to help families impacted by the housing emergency this winter. By picking something up from M&S's Food on the Move range, you will help families get the expert advice and support they need to find a safe place to call home."

## futurebuild

04-06 March 2025 / ExCeL, London

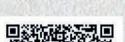
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## on the built environment

Introducing Impact - the theme driving Futurebuild 2025. Impact reflects our shared commitment to positive change in the built environment, with a focus on sustainability and innovation. By visiting Futurebuild 2025, you'll not only experience this transformation but also take part in it. Discover cutting-edge solutions, connect with industry leaders, and gain the tools and insights to make a meaningful impact in your work and beyond.

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# **Renters' Rights Bill to cost £33 million**

he Ministry of Housing, Communities and Local Government has published its impact assessment for the Renters' Rights Bill, estimating the net cost to businesses will total £33 million a year.

According to the Government's assessment the cost for landlords will be £12 per rented property annually and for agents £1,700 a year.

It says it does not predict a mass exodus of landlords from the sector as a result of the changes – the biggest shake up of the private rented sector in more than 30 years.

According to the document the main costs – excluding Awaab's Law and the Decent Homes Standard – fall on landlords, although it argues there will also be a gross benefit of £9 per rented property per year to landlords, coming from a reduction in letting agents' fees. Using the same rationale, it says tenants are expected to benefit by £28 per household per year from this, arguing the greater security of tenure that will come about as a result of the Bill, will lead to fewer moves, therefore 'avoiding the associated costs and disruption'.

#### SUPPLY CRISIS

The NRLA has argued changes will impact supply, with evidence suggesting some landlords are already leaving the sector – with even more planning to do so over the next 12 months.

However, the Government document says that while this is a 'risk' it does not expect supply to take a major hit. It says: "There is a risk that costs from the legislation may result in some landlords leaving the sector. This is difficult to estimate precisely, though we would expect it to be substantially mitigated by the additional cost per rented property being a very small fraction of average annual rent and asset value.

"The available evidence to date does not suggest that similar reforms to abolish section 21 in Scotland have negatively impacted supply, nor changes introduced by the 2019 Tenant Fees Act, despite concerns they would.

"The most recent English Housing Survey data shows the proportion of PRS households has remained relatively stable since 2013/14, suggesting that there have been no significant impacts on supply to the sector from various reforms." It goes on to say that those landlords facing the greatest costs as a result of the new measures will be the ones currently providing the poorest service to their tenants.

## Regulator of Social Housing issues 'C3' consumer gradings to three local authorities

The Regulator of Social Housing has found three local authorities are failing to meet the necessary standards. The three authorities are Southwark Council in London, Southampton Council and West Northamptonshire Council.

An RSH inspection found Southwark Council failed to self-refer despite more than half of its homes having no smoke alarms. More than half had also not had electrical condition test for over five years. It was also found to have almost 2,000 overdue fire safety remedial actions, while its last stock condition survey was undertaken in 2010.

Kieron Williams, leader of Southwark Council, said: "I want to apologise to tenants who have been let down. We will continue to drive up the quality of our services and homes for you. While we have made progress, we know there is much more to do. "We will be making sure our action plan delivers the improvements that the regulator has identified. We're investing over £250 million over the next three years to make our homes safe and decent."

Southampton City Council was found to have 47% of its homes not meeting the Decent Homes Standard. RSH also found the Hampshire local authority had poor routine repairs performance, weaknesses around asbestos safety, little evidence of tenant views being take into account and issues with complaints handling.

Jamie Brenchley, director of housing at Southampton City Council, said: "We fully acknowledge and accept the regulator's findings and are committed to improving the service that we provide to tenants. We are making improvements as quickly as we can and welcome the opportunity to work closely with the regulator, and most importantly our tenants, as we deliver our improvement plan."

West Northamptonshire Council self-referred itself to the RSH in September after identifying an issue with data quality and health and safety compliance. RSH subsequently found a lack of assurance over safety checks for fire, electrical, water, asbestos, lifts and smoke and carbon monoxide alarms. It also found "limited" evidence that remedial actions were being completed within appropriate timescales.

Adam Brown, leader of West Northamptonshire Council said the authority is "sorry" standards have fallen short of what tenants should expect.

He said: "Since identifying these failings and submitting a self-referral, we have taken immediate action, prioritising safety concerns and working closely with [housing manager] Northampton Partnership Homes to ensure robust processes are in place. We have also strengthened oversight by appointing additional directors and housing experts to the board to guide and support the recovery process."

## New rented homes database must include vital safety information

The Private Rented Sector property database - set to be introduced under the Renters' Rights Bill must include meaningful information on safety and standards if it is to work for landlords and tenants.

While ministers pledge the database will give

'assurances' to tenants, no detail has been provided as to the nature of the information to be included.

The National Residential Landlords Association has issued the warning, explaining responsible landlords need to be able to demonstrate compliance with all their obligations, while tenants must be empowered to identify the homes - and landlords – that meet all required standards.

At a minimum the NRLA wants gas and electricity safety certificates to be fully digitised so they can be easily uploaded onto the database, alongside already digitised Energy Performance Certificates.

The database should also include a signed declaration by a landlord which confirms that a

property meets the requirements of the planned decent homes standard for the sector. Without this essential information, the database will fail to help tenants determine whether properties are safe and secure, undermining its intended purpose.

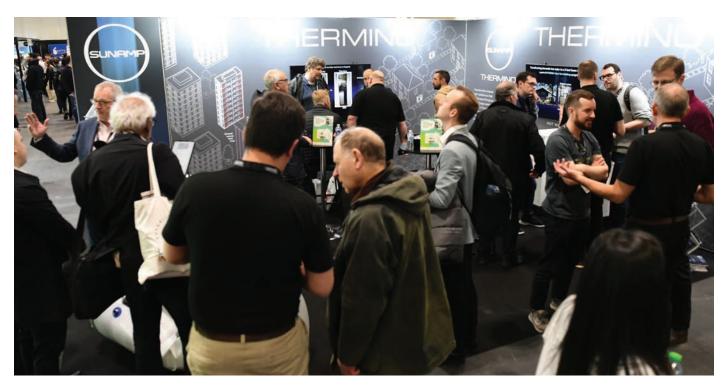
Ben Beadle, NRLA chief executive said: "The database of private rented properties must go beyond a basic directory. It needs to provide tenants with clear, meaningful information designed to empower informed decisions on their next home.

"This will help tenants identify the vast majority of homes that are safe, secure and well-managed by responsible landlords. It would be a travesty if the database simply became a bureaucratic list of homes and landlords with little else besides."

futurebuild

4-6 March, ExCeL, London

# Essential Insights for Social Housing



s the built environment moves towards a more sustainable future, Futurebuild 2025, taking place from 4-6 March at ExCeL London, is embracing the theme of Impact, underscoring the event's dedication to innovation, collaboration and meaningful action. A hub for sustainability and cutting-edge solutions, the event is a crucial opportunity for professionals involved with social housing and student accommodation to explore the latest strategies, technologies, and frameworks to meet evolving demands in residential construction.

### TARGETED LEARNING FOR SOCIAL HOUSING & STUDENT ACCOMMODATION

Futurebuild's knowledge programme spans across The Futurebuild Arena, The National Retrofit Conference & Expo, and five Impact Stages covering Buildings, Energy, Materials, Placemaking and FutureX Digital Disruptors, each curated to address core challenges and opportunities in the construction industry.

- Buildings Impact Stage sponsored by HG Matthews: Visitors can delve into the Future Homes Standard, modular construction, and net-zero building strategies. Panels from partners such as Passivhaus Trust, BRE, and UKGBC, will highlight real-world applications of Passivhaus standards, safety in building design, and emerging trends in lighting and acoustics.
- Materials Impact Stage sponsored by Aggregate Industries: Learn from leaders at organisations such as Sustainable Supply Chain School and Built by Nature about materials passports, supply chain transparency, and how circular economy principles are reshaping social housing and student accommodation projects.
- Energy Impact Stage sponsored by Kensa: With decarbonisation a

priority, this stage focuses on renewable energy integration, energy-efficient heating solutions, and how to navigate upcoming regulations. Panels involving partners such as Energy Saving Trust, CIBSE, and the Sustainable Energy Solution will address the role of heat pumps, solar technologies, and thermal storage in creating low-energy residential buildings.

- Placemaking Impact Stage: Beyond homes, this stage tackles water management, biodiversity, and sustainable transport. Sessions from partners such as Urban Design Group, Landscape Institute and RSPB, will aim to equip housebuilders with tools to help build vibrant, connected communities that align with sustainability goals.
- FutureX Digital Disruptors Impact Stage sponsored by One Click LCA: Explore how construction technology can be used intentionally to benefit both society and the environment.

#### THE FUTUREBUILD ARENA

Futurebuild is celebrating its 20th year making an impact on the built environment. The Futurebuild Arena sessions will explore how housebuilders and others in the built and natural environments can make an impact and help achieve a transition in the industry. The focus will be on creating a vibrant economy that works within planetary boundaries, promotes social justice, and ensures fair resource use.

The Arena's programme will focus on three overarching themes: Putting Circularity and Reuse at the Heart of Living and Working, Sustainability, Social Justice and Transition, and Making it Happen. Each session will examine where we need to be in 12 months, five years, and 10 years time, proving that now is the time for decisive action, with no more delays.

# Futurebuild provides a platform for knowledge, solutions and inspiration

#### THE NATIONAL RETROFIT CONFERENCE & EXPO

The National Retrofit Conference, co-located with Futurebuild, is a mustvisit. Sponsored by Sustainable Building Services, it serves as an event for professionals focused on achieving net-zero goals through retrofitting. The conference spans across three days, with content curated from Retrofit Academy CIC across the first two days and the National Retrofit Hub on the third. Its programme will focus on scaling the ambition, delivering the promise of retrofitting, and regenerating our cities and regions at their core.

The National Retrofit Expo, new for 2025, will expand on the conference and feature a dedicated exhibition of innovative products, solutions, and technologies that tackle retrofit challenges and deliver impactful projects. It will include leading exhibitors such as Parity Projects, E.ON, Corksol, Trustmark, q-bot and many more.

Don't miss The Big Retrofit Challenge in partnership with NHDG and Innovate UK, an exciting competition with a live finale where we will announce the six finalists and showcase their pioneering ideas for decarbonising existing homes.

#### THE INNOVATION TRAIL

Explore the Innovation Trail, featuring innovation partners like Glen Dimplex Heating & Ventilation, Heidelberg Materials UK, and SDS. This curated journey connects visitors with innovations that support net-zero housing, from ecofriendly building materials to smart energy systems – you saw it here first.

Futurebuild 2025 offers housebuilders the chance to engage with industry peers, from policymakers to technology providers, building connections that can drive residential innovation. It will also provide the chance to explore first-hand exhibitors' products and technologies that are solving pressing challenges like carbon reduction, waste minimisation and affordability in social housing and student accommodation.



Martin Hurn, event director at Futurebuild, eagerly anticipates the event: "Our mission at Futurebuild 2025 is to drive meaningful change in the built environment. With a focus on innovation, collaboration, and sustainability, those in the construction industry will gain critical insights to meet today's housing demands while building for tomorrow."

Don't miss out on Futurebuild 2025. As social housing provideers navigate the dual pressures of housing demand and climate commitments, Futurebuild provides a platform for knowledge, solutions and inspiration. Whether

exploring decarbonisation strategies, tackling affordability challenges, or engaging with futureready materials, Futurebuild's 2025 edition is the ultimate guide to shaping the future of housing.

Join the movement and make your impact! Register today by scanning the QR Code.

Article supplied by Futurebuild



# Notting Hill Genesis found non-compliant over governance failings and 'poor' health and safety outcomes for tenants

ne of the country's biggest social landlords, Notting Hill Genesis (NHG) has been downgraded to a 'G3' governance grade after a regulatory inspection found serious concerns with its business planning and risk and control frameworks that have led to 'poor outcomes' for tenants.

The decision by the Regulator of Social Housing (RSH) means the 67,000-home landlord is no longer compliant with the governance and financial viability standard and must work with RSH to improve its position. The group was also awarded a low 'C3' score for consumer regulation meaning there are serious failings requiring significant improvement.

The judgement said NHG's risk management, internal controls and assurance framework "is not robust enough to enable the board to identify and manage risks."

RSH found limited evidence of NHG's board providing effective oversight of landlord health and safety compliance. It said "the current level of oversight is limited and requires improvement to be effective". It said the delegation of health and safety risks between three different committees is "not effectively managed", resulting in the board not having comprehensive assurance on the health and safety of tenants in their homes. It added: "In particular there is evidence that findings from internal audits and reporting of the compliance position for third party managed buildings have not previously had oversight from the board." It also said NHG also needs to do further work to "review the mix of skills on the board to align to strategic priorities."

The landlord has a governance review planned and RSH said it will work with it to ensure this includes a review of the board's skills and its effectiveness. The RSH inspection of NHG also found failures against the new consumer standards including:

- A substantial backlog of overdue fire remediation actions
- A lack of data on whether legal requirements had been met in a large number of third party managed buildings
- A repairs backlog and a lack of accurate data

with only around half of homes having had a survey in the last five years.

RSH said NHG is taking steps to improve its approach but described the scale of improvement needed as "significant"

Patrick Franco, chief executive of NHG, said: "I am pleased the regulator has noted our proactivity and co-operation throughout the inspection process, and we will work at pace with them now, as well as with residents, colleagues and other key stakeholders, to deliver our plan. The regulatory judgement is very disappointing for Notting Hill Genesis, but it confirms the need for us to redouble efforts in our ongoing drive to become a more resident-focused organisation."

Last summer announced a strategy called Better Together to improve homes and services. It is investing £770m over the next 10 years as it seeks to "prioritise existing homes over development. Franco said: "Unfortunately, we have not made progress quickly enough to have avoided these noncompliant consumer and governance ratings in this rightly more stringent regulatory environment."

## STONEWATER

### LANDLORD LATEST

# Stonewater

Managing over 40,000 homes Stonewater is one of the UK's leading social housing providers, committed to sustainability and customer wellbeing.



S tonewater is one of the largest social housing providers in the UK, owning and managing over 40,000 homes for more than 93,000 customers. Our core social mission is to provide homes for those who need them most and build foundations for customer's futures.

As a registered social landlord, we provide safe, affordable housing for people of all ages and backgrounds, driven by a vision of everyone having the opportunity to have a place they can call home.

We offer homes for rent, shared ownership and sale and have specialist housing, retirement and supported living schemes for older and more vulnerable people, domestic abuse refuges, LGBTQ+ Safe Spaces, and young people's foyers.

Stonewater delivers customer-centred services and maximises value through initiatives that support environmental and social sustainability and minimise our impact on the environment, alongside providing quality homes and neighbourhoods.

#### **TENANT WELLBEING & ENGAGEMENT**

We aim to be a customer-driven organisation by creating relationships built on respect, honesty, transparency, and a commitment to equality, diversity and inclusion. The wellbeing of customers is paramount, and several initiatives support this. These include Specialist Supported Living services for young people and people with mental health needs, Retirement Living services, specialist partner agencies supporting marginalised people in the community and specialist Domestic Abuse services. In 2023-24, around 4,000 people accessed and were supported by these services, with our Domestic Abuse services alone providing 6,500 instances of support.

Our Warm Welcome Wednesday sessions, for instance, welcomed almost 400 customers in 2023-24, and provide communal spaces to help people save on their heating bills while learning more about additional support that's available to them. Customers could take part in activities to connect with neighbours, stay active while having fun and hear from support agencies.

Alongside varied wellbeing projects, we engage with customers, taking their feedback, thoughts and insight across a wide range of areas, with a dedicated Customer Communications and Engagement team making sure customers' voices are heard.

Ways to engage and provide feedback come in many forms. Examples include Community Champions, Disability Inclusion Groups, an Ageing Well Board, Complaints Learning Panel, resident associations and mystery shopping, as well as ad-hoc opportunities and petitions. We run a Customer Hubb, which stands for Help Us Be Better, where a community now consisting of over 1,100 customers can come together to ask questions, give feedback on our services and share advice – a simple, effective way for customers to get involved in a way that suits them.

Our Scrutiny Panel provides a more structured level of feedback, most recently involved in reviewing our approach to managing ASB and improving our communication on rent and service charges. We also introduced the 'Friends of the Scrutiny Panel' for those who can offer help but cannot commit as many hours.

Facebook Live events focussing on specific topics such as damp and mould have been viewed thousands of times, while customers are also kept up to date with changes, services and useful information through our online quarterly newsletter and Customer Annual Review.

Due to being a national provider, our team of Mobile Associates carry out scheme inspections and visits to our communities throughout the year, which means we can keep in touch with customers on a more local level too.

#### MAJOR PROJECTS

At Stonewater, we've committed to providing energy efficient homes that contribute towards the Government's net zero targets, as well as helping the social housing sector lead the decarbonisation agenda. Customers need to live in warm, comfortable, efficient and affordable homes, all of which are linked to the home's sustainability and quality.

Sustainability and retrofit ambitions have always been high on our agenda – in fact, our campaign to raise the profile of decarbonisation in housing was shortlisted for the PR Week Awards for Public Affairs Campaign of the Year in 2021.

After piloting a retrofit project to ensure it gave the results we expected, our full retrofit programme, using the government's Social Housing Decarbonisation Fund, now sees us working with contractors across the country to install low carbon options. This includes alternative heating systems, such as air and ground source heat pumps, better insulation to walls and roofs, and making use of new smart technology.

We're currently retrofitting almost 500 homes with a mixture of loft insulation, new windows and doors and air source heat pumps across Herefordshire, Bournemouth, Wiltshire and West Sussex. While in Oxford, 60 homes are being upgraded with solar panels as part of the Energy Superhub Oxford. Once complete, these homes will fully meet our net zero standard.

As one of the largest social housing providers in the country, we see an opportunity not only to improve our own homes but to influence sustainability and best practices in the sector. In 2023, Greenoak Housing Association became part of the Stonewater Group, combining our resources and a shared passion for sustainability.

Together we launched the Greenoak Centre of Excellence, a central point of shared learning, with an aim to solve climate issues. Focussed on collaboration across the housing sector, customer feedback forms a core part of this project and in tackling the issues we are facing.

Continuing this approach of engaging with customers to increase sustainability and improve homes and financial situations, we also launched a sustainability customer training programme.

We now have 16 customers, some of whom have a passion for sustainability in their personal lives, some who work in the sustainability sector and some



"After piloting a retrofit project to ensure it gave the results we expected, our full retrofit programme, using the government's

Social Housing Decarbonisation Fund, now sees us working with contractors across the country to install low carbon options."



who are just keen to find out more, learning together about decarbonisation, what creates greenhouse gases, domestic energy efficiency and the benefit of green spaces to the environment.

Stonewater has also supported two reports by the Institute for Public Policy Research (IPPR), most recently a short report titled GreenGo: Unlocking an energy efficiency and clean heat revolution, which sets out how retrofit programmes can solve many of the challenges facing the sector.

This year, we've retained our SHIFT Gold Accreditation, an independent sustainability standard, for the third year running. Through our various projects and programmes, we improved our overall score and increased our average EPC ratings alongside the number of existing homes rated above a band C, thanks largely to our retrofit programme.

#### THE SOCIAL HOUSING ACT

We welcomed the white paper, as well as the Social Housing Act, as a way of ensuring all housing providers adhere to regulations and remain focussed on customers.

Our job is to deliver continually improving and responsive services directly and through our partners, provide greater accessibility and support using technology, and build and improve more homes.

The last few years have proved challenging for the sector, with tragedies bringing to light stark issues in social housing, combined with increasingly squeezed funding and resources.

However, there are no excuses for customers not being safe in their homes and neighbourhoods, not having their complaints or issues dealt with promptly, and not feeling that their voices are heard. We've introduced various initiatives and projects to ensure we truly listen to, and act on, the needs of customers while continuing to provide high-quality new and existing homes.

We recognise that understanding customers and listening in the widest sense is essential to delivering a modern, successful organisation. Making a difference to the lives of communities is why many of us chose to work in the sector, and we want to get it right and make a positive difference – the Social Housing Act will support the sector to do this.

#### DATA MANAGEMENT & AI SOFTWARE

In many ways, the number and geographic spread of our homes make little difference to our data management – the data is centralised, whether that is our housing management system or our new Azure Data Platform.

Everyone in the sector realises the challenges we face in rising to maintenance issues. We need to be innovative in the way customers can log repairs above reactive notifications into our call centres. Our priority is to make it easier for customers to report repairs – and we'll soon have an innovative reporting web app to support that as we know 90% of customer usage is on phones.

Nicholas Harris, chief executive at Stonewater

We then need to move from reactive to proactive, and it's all about the Internet of Things (IoT). Smart devices and sensors will guide a central platform that will shift how we communicate with customers, and about what, as well as guiding new organisational-wide process change.

In terms of Artificial Intelligence (AI), we have some software officially in use, such as Microsoft Copilot; Synthesia AI to produce learning materials; and our Security Operations Centre uses an AI layer over the top of Microsoft Sentinel. Like many across the sector, we're playing catch-up with our licensing, so only a few colleagues currently have early access to great productivity tools like the AI Notes meeting summariser, but a broader rollout is imminent and will help drive efficiency, productivity and transparency across our nationwide team.

AI will be a crucial factor in any new solutions that we buy or build. We're currently looking at a new CRM, and the opportunities to integrate AI in customer service are a big part of our considerations.

#### **KEY OBJECTIVES**

Looking ahead, our focus will continue to be on the quality of customers' homes, whether new or existing. We aim to continue to forge important partnerships in sustainability, technology and service provision – building, improving and leading the way – all to meet our offer of quality homes and services for people whose needs are not met by the open market.

With the Labour government's housebuilding targets, new homes will inevitably be a continual sector focus, with so many people in need of a good home. Having recently celebrated the development of our 7,000th new home since Stonewater was established in 2015, and the 8,000th on the horizon, we have plans to continue a steady delivery of new homes. Large developments of 100s of homes to smaller sites in rural areas – all with energy efficiency and sustainability as standard – will be vital to solving the national housing crisis.

Customer involvement and engagement continue to be paramount, whether that's shaping services, understanding how to get the best out of new sustainability measures, or supporting us with new initiatives to ensure they make a difference where it's needed. Transparency and collaborative working with customers are vital to ensuring we meet and exceed new regulations.



We've been given a fantastic opportunity to increase the delivery of new homes and provide a more secure future with the new government's commitments to social housing

We've been given a fantastic opportunity to increase the delivery of new homes and provide a more secure future with the new government's commitments to social housing. It's brilliant to see extra funding for the Affordable Homes Programme and while we continue to call for more longterm detail here, we're hopeful that the ambitions stated so far will enable Stonewater and the sector to invest and plan for a future of more high-quality homes and services for customers and communities.

Article supplied by Nicholas Harris, chief executive at Stonewater.

### 'Fabric First' principles should be applied to water usage

Reprint the energy abric First' is a practice recognised in the building industry, to improve the energy efficiency performance of homes. Historically, the environmental impact of water usage has been largely ignored. However recent environmental concerns and energy costs have highlighted the link between water and the environment. The recent surges in energy prices have focused attention on the cost.

Heidi Mottram, CEO of Northumbrian Water highlighted the fact that on average 25% of energy used in the home is to heat water. While water efficient appliances, i.e. dishwashers and washing machines, can reduce domestic water and energy usage, much of this hot water used in 'time critical' usage e.g. taking a shower or running the tap to rinse dishes.

To date, much of the water industry's focus has been on adapting customer behaviour. However, Britain's grey sky and regular rainfall



makes it harder to embed behaviour change. A change in the 'fabric' of the water network may be the solution.

Our water companies are regulated to provide a minimum standard of pressure and flow of water, but in many areas due to network structure and gravity fed systems supply is much greater. So, run a hose for five minutes at the bottom of the hill, and your lawn will be greener than the gardener that does the same at the top. These 'time controlled' uses could be reduced if all households received the same acceptable, 'standardised' supply.

Groundbreaker's NRv2 LoFloÆ is a surprisingly simple method of working towards current water usage reduction targets. NRv2 LoFloÆ regulates the level of flow entering customer premises – regardless of network pressure, meaning a reduction in the level of water used by customers when 'variable use' appliances are used. As the flow of water into the premises is limited, then the amount used by the customer is also limited – but without providing a degradation of service, and more importantly not requiring any intervention or behavioural change on the part of the customer, leading to 'natural' reduction in per capital consumption.

The NRv2 LoFloÆ can be easily and simply fitted to any meter installation or retrofitted on meter exchange or when upgrading or remediating underground meter chambers.



Allowing water providers to manage demand with little or no impact on consumers and at minimal cost to the water undertakers.

'A simple solution at approximately £20 per household, fitted on the normal meter exchange/ upgrade cycle could achieve in excess of 20% of consumption reduction targets in 10 years.'

A number of flow modulation ranges are available which enable the perfect balance between usage reduction and service provision. As an added benefit, the NRv2 LoFlo $\mathcal{E}$  can also provide whole site protection against contamination by back flow – effectively a three-in-one solution.

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# Unlocking smarter energy upgrades

Daniel Mackie of Hamilton outlines the critical steps in the pathway to achieving PAS 2035 compliance and emphasises the importance of recognising that up to six months of preparation may be required before projects can commence on-site.

nergy efficiency upgrades are a top priority for housing associations, local authorities and private landlords as they strive to align with government targets and create healthier, more comfortable living spaces for residents.

Achieving PAS 2035 compliance is central to these goals. As the key standard guiding domestic energy retrofits, PAS 2035 provides a structured approach with several carefully managed stages before work can begin on-site.

Securing funding through the Warmer Homes: Social Housing Fund (WH:SHF), formerly known as the Social Housing Decarbonisation Fund (SHDF), is only the first step. Stakeholders should be prepared for a thorough process that may include up to six months of assessment, planning and coordination before renovations can officially begin.

The process starts with a full assessment of the property's energy performance. This involves a comprehensive stock condition survey conducted by a Retrofit Assessor, who evaluates each building's specific needs and looks at everything from insulation levels to heating systems and the overall thermal envelope.

This assessment provides a critical baseline, allowing stakeholders to determine where energy upgrades are most needed. Given the individual characteristics of each property, these insights are essential in creating a fully targeted Retrofit Plan, which is the foundation of the entire project. Without this in-depth assessment phase there is a real risk of either over-investing or missing key areas.

Following the assessment and resulting report, the project shifts toward the detailed planning phase, which is led by a Retrofit Coordinator. Here, the pathway to compliance begins to take shape as insights are transformed into targeted measures that align with PAS 2035 standards.

This phase includes selecting energy-saving solutions, from enhancing wall insulation to upgrading heating systems, all tailored to meet compliance requirements effectively.

Planning includes careful attention to regulatory compliance, particularly with standards such as PAS 2030:2023, which outlines precise requirements for each type of installation. Maintaining compliance with these standards is crucial to get the necessary warranties and funding guarantees such as those provided by the Solid Wall Insulation Guarantee Agency (SWIGA), which can protect stakeholders' investments for up to 25 years.

Of course, it is essential that during the planning phase there is clear communication with residents and, as their lives will inevitably be disrupted to some extent, it is important to establish open lines of communication early.

Clear and easy to digest information about benefits of the upgrades can reduce anxiety, build trust and encourage cooperation, which will lead to a smoother project rollout. This proactive approach helps mitigate potential issues and creates a more collaborative atmosphere, which can be particularly beneficial as the project moves toward the next stages.

Once the planning phase is complete and all preparatory measures are in place, the on-site work can finally begin. At this stage, the detailed Retrofit Plan is executed with energy efficiency upgrades being installed in accordance with PAS 2035 guidelines.



For larger projects, this can involve installing new External Wall Insulation (EWI) systems, upgrading windows and doors or implementing low-carbon heating solutions. Each measure is installed with close attention to quality and safety to meet the overall goals of reducing energy consumption and carbon.

An ongoing project at Lewisham Park Towers demonstrates how this process unfolds in real-world conditions. Hamilton, in collaboration with Axis Europe, is working on a comprehensive £5.5 million retrofit of three 18-storey tower blocks, funded in part by the WH:SHF.

This project, which will be fully compliant with PAS 2035 and supported by SWIGA warranties, aims to demonstrate how structured planning and clear communication with residents can lead to successful energy efficiency upgrades on a large scale. With over 60 operatives on-site, the project exemplifies how thorough planning and coordination, coupled with a focus on resident needs, can deliver the highest standards while minimising disruptions.

Once the installation phase is complete, the PAS 2035 pathway doesn't end; it requires a post-project evaluation to assess the efficacy of the improvements.

By understanding the entire process and prioritising compliance, clear communication and careful planning, stakeholders can transform their housing stock into sustainable, energyefficient properties

This evaluation is not just a formality but a crucial step in verifying that the energy performance goals have been met.

Testing is conducted to confirm that the upgrades are delivering the expected energy savings and that residents are experiencing the benefits of the retrofit, such as reduced heating costs and enhanced thermal comfort. Gathering feedback during this stage also provides valuable insights for future projects, enabling housing providers to refine their approach and improve on the process for subsequent retrofits.

Hamilton's recent project in Bransholme, Hull, highlights the transformative impact that structured retrofitting can have on residents' quality of life. In partnership with energy and regeneration specialist Equans and Hull City Council, Hamilton completed a £1.76 million initiative to improve energy efficiency across more than 100 homes by installing external wall insulation.

This upgrade has significantly improved thermal comfort for residents, helping them maintain warmer homes during colder months while reducing heating costs. Resident feedback highlighted the immediate benefits, with many delighted with both the visual improvements and the substantial energy savings, which perfectly demonstrates the positive outcomes of a well-coordinated retrofit project in line with PAS 2035 standards.

The pathway to PAS 2035 compliance is a methodical journey, beginning with funding and assessment and moving through to planning, installation and post-project evaluation.



Each stage of this process, from the initial survey to the final review, is integral to achieving long-lasting results. For housing providers, understanding that it may take up to six months before on-site work begins allows for a realistic approach, with the necessary time allotted to create a Retrofit Plan that is both compliant and aligned with residents' needs.

By understanding the entire process and prioritising compliance, clear communication and careful planning, stakeholders can transform their housing stock into sustainable, energy-efficient properties, ultimately benefiting residents and contributing to wider environmental goals.

Daniel Mackie is director at Hamilton

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# **Breaking down barriers**

With the UK's aging social housing stock and stringent decarbonisation targets and legal obligations, Kelly Hibbert of Eurocell, examines the key challenges facing the sector in achieving emissions reduction goals while addressing fuel poverty.

The UK has the oldest social housing stock in Europe, presenting a significant hurdle to decarbonisation. Approximately 1.2 million social homes currently hold an Energy Performance Certificate (EPC) rating of D or lower, underscoring the scale of the task ahead.

To meet the government's new targets, social housing properties must achieve an EPC rating of C or higher by 2030. This necessitates extensive retrofitting, including improved insulation, enhanced glazing, and the adoption of more energy-efficient heating solutions. However, without sufficient funding, councils and housing associations face immense difficulty in fulfilling these requirements and aligning with the UK's ambition to reach Net Zero by 2050.

The urgency extends beyond environmental imperatives, as tackling fuel poverty remains a pressing concern. Last year, one in four social housing residents experienced fuel poverty, a figure expected to worsen with energy price increases. Ofgem's recent announcements of further price hikes in January only intensify the need for immediate action.

### BARRIERS AND OPPORTUNITIES IN SOCIAL HOUSING DECARBONISATION

*Housing Management & Maintenance's* recent research (sponsored by Eurocell), The Decarbonisation of Social Housing – Part Two, identified the primary barriers stalling progress:

- Insufficient funding: Eight in 10 respondents expressed dissatisfaction with the level of financial support for green housing initiatives.
- Lack of Government support and clarity: Only 37% of professionals felt well-informed about energy efficiency changes, and 70% rated the government's performance in this area as poor or very poor.
- Limited awareness and accessibility of funding: Many industry professionals were unaware of available funding mechanisms or found the application process overly complex, excluding some providers with smaller housing stocks.
- Skilled labour shortages: Even where funding was secured, delays in mobilising skilled trade teams hampered retrofit project timelines.

#### THE WARM HOMES: SOCIAL HOUSING FUND WAVE 3

The Social Housing Decarbonisation Fund (SHDF) has been succeeded by the Warm Homes: Social Housing Fund Wave 3, which launched in September. This initiative aims to enhance the energy efficiency of social housing stock by providing funding for measures such as insulation, glazing upgrades, heat pumps, and solar panels.

The government's emphasis on a "fabric-first" approach, prioritising cost-



effectiveness and long-term efficiency, aligns with trends observed across the industry. While promising, the success of this fund depends on addressing access challenges and supporting the skilled labour market to ensure timely and effective delivery.

#### SUPPORTING THE SECTOR

By leveraging industry expertise and tailored solutions, manufacturers can help improve housing standards and enhance resident wellbeing supporting landlords and housing associations in addressing the challenges of retrofitting social housing.

For example, upgrading from single-glazed to double-glazed windows can significantly reduce energy costs for low-income households, saving approximately £140 annually. In addition to lowering heating expenses, these

#### Keylite's new Fixed Skylight

Keylite Roof Windows has launched a new Fixed Skylight for roofs pitched from  $10^{\circ}$  upwards that will allow for more daylight and a higher level of security. The innovative design, which is new to the market for 2024, will suit single-story roofs due to its low-pitch installation and offers 44% more daylight than a standard centre pivot window. The Fixed Skylight is



also compliant with Part Q of UK building regulations and meets latest guidance in 'Security in dwellings: Approved Document Q' to help resist unauthorised access in new dwellings. The purpose of Part Q is to make a window sufficiently robust to resist its ability to be levered open.

www.keyliteroofwindows.com

#### Showersave launches QB1-21XE

unveiled the Showersave has Showersave QB1-21XE, its latest innovation designed to offer enhanced energy efficiency and ease of installation for contractors. This new model builds on the success of its predecessor, the QB1-21, and is designed to deliver maximum energy savings, compliance with building



regulations, and ease of installation – key benefits for contractors across the UK. The QB1-21XE is an affordable and effective solution for meeting Part L building regulations and future-proofing homes to comply with the upcoming Future Homes Standard (FHS).

www.showersave.com

# Last year, one in four social housing residents experienced fuel poverty

improvements address critical issues such as ventilation and overheating, fostering healthier and more comfortable living environments for residents.

#### **OPPORTUNITIES UNDER LABOUR'S PLEDGES**

The Labour Government has pledged £13.2 billion towards retrofitting homes and expanding clean heating technologies by 2030. Their strategy addresses gaps in the previous funding approach with a focus on:

- Fuel poverty reduction: Ensuring energy bills do not increase post-retrofit relative to pre-upgrade levels.
- Carbon savings: Contributing to the UK's Net Zero ambitions through cost-effective carbon reduction.
- Resident wellbeing: Delivering warmer, more energy-efficient homes to enhance comfort and health.
- Economic resilience: Supporting job creation and a green recovery in the construction sector.
- Retrofit sector development: Building capacity and capability within the retrofit supply chain while upskilling social landlords.

#### THE PATH FORWARD

Decarbonising social housing demands a collaborative effort from government bodies, housing providers, and industry suppliers. Accelerated access to funding, streamlined processes, and robust skills development are essential to achieving EPC targets, reducing fuel poverty, and supporting the broader Net Zero agenda.

At Eurocell, we believe that by working together, the sector can overcome existing barriers to deliver sustainable, energy-efficient homes that positively impact millions of residents and pave the way for a greener future.

Kelly Hibbert is head of commercial sales at Eurocell

#### Housing Management & Maintenance

The Housing Management & Maintenance (HMM) website is an online provider of past and present news items dedicated to keep professionals within this sector updated with a wide range of topics including legislation, projects, products and more. housingmmonline.co.uk is a one-stop source for all the latest press



releases providing any visitor with access to information about products and services that they may require. From the website, you can find links to digital issues that have live links to advertisers' sites, as well as email alerts to keep you as informed as possible.

www.housingmmonline.co.uk

#### **EHC launch Voltius range**

The Electric Heating Company (EHC) has launched a high-capacity boiler range, designed for large residential or commercial installations. The Voltius range includes models with outputs of 60 kW, 80 kW, and 100 kW, making it suitable for offices, hotels, schools, and other large facilities. For larger output needs, multiple boilers can be



combined on a low loss header. The Voltius boiler is versatile, capable of being installed in any property with sufficient 3-Phase electricity. It operates efficiently with conventional wet system radiators or underfloor heating, with an adjustable operating temperature from 30°C to 80°C.

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# Where retro meets modern

David Patrick of Dimplex explores how updated storage heater technology remains essential for home heating, offering economical solutions while adapting to modern energy demands and environmental goals.



Solution in UK homes, particularly in areas without mains gas connections. The same core principles in the first products to market remain in those being developed today – to store heat generated during off-peak hours, when electricity is cheaper, and gradually release this heat during the day as required.

The surge of storage heater installations in the UK during the 1970s, with many being used in social housing properties, was prompted by a government initiative to reduce peak demand for electricity and support residents to reduce their energy bills.

Fast-forward half a century, and these two aspects remain a priority when building or re-developing dwellings – especially where there's no central heating infrastructure – to ensure a balance of thermal comfort and efficiency while taking advantage of off-peak electricity. The network of six million estimated storage heaters in use throughout the country continues to support the grid to service the ever-increasing daily demand for electricity. This technology is a silent hero in electrifying and decarbonising our grids, and it has even more to offer in the future.

#### TODAY'S STATE-OF-THE-ART SOLUTIONS

While the core features of storage heaters remain, the development of smart high heat retention (HHR) storage heaters has brought this traditional technology right up to date with better insulation, smart controls and improved heat distribution.

The most economical electric heaters on the market today are products that

offer high heat retention and enable flexibility on the grid, complementing the rollout of heat pumps at a national level. Importantly, they're also a modern and efficient option for refurbishment scenarios where aesthetics, control and running costs are a priority.

Thanks to advances in insulation, the latest HHR models retain more heat for longer, compared with traditional storage heaters. This means they work even more efficiently compared to historical storage heaters, as they drastically reduce the amount of heat that is naturally lost while being stored, known as 'case emission'.

These products help balance the grid by electrifying buildings where it isn't easy to fit traditional heat pumps. What's more, it does so with a system that uses energy on a different profile, creating diversity in the electrification of heat. This includes properties subjected to EPC improvement targets, as HHR storage heaters can significantly improve EPC ratings.

Reassuringly for residents, modern thermal storage heaters can provide heat day and night, using a single or dual power supply, which means that heat will always be available even during times of unexpected demand. This means the primary source of the property's heat will always be off-peak energy, but in times of need, the storage heater boost function can draw energy from the peak supply, ensuring residents will never be without heat.

As well as the core storage technology, intelligent HHR options also now utilise smart algorithms to learn usage, lifestyle and climate patterns and adapt accordingly, storing only the required amount of low cost, off-peak electricity needed to meet the heating requirements of the occupant.

With an emerging trend of misselling it's crucial to understand the impact

#### The network of six million estimated storage heaters in use throughout the country continues to support the grid to service the ever-increasing daily demand for electricity

that a selection will have on resident bills. Any direct-acting heating system such as a panel heater, electric, radiant or aluminium radiator will cost more to run than a HHR unit. This is because the storage capability allows these units to use cheaper electricity, meaning they are the only type of electric heater recognised in SAP to be up to 27% cheaper to run than a standard storage heater system and up to 47% cheaper to run than the direct electric systems listed above.

#### SPECIALIST TARIFF ACCESS

Furthering the benefits of storing up off-peak energy to be used on demand throughout the day, Dimplex has partnered with British Gas to launch a new tariff, the UK's most advanced electric storage heating tariff for use with Dimplex Quantum storage heaters.

The tariff is a first-of-its-kind, it can offer lower rates than typical Economy 7 tariffs thanks to the heaters' capability to charge when electricity costs are lowest on the grid.

Designed, developed, and manufactured in the UK, the heaters intelligently communicate with British Gas, who charge them up with low-cost electricity when it's available on the grid. This cheap electricity can be intelligently stored as heat, which not only helps consumers to lower their bills but can also provide flexibility to the UK's energy system as we continue to decarbonise our national energy infrastructure and transition towards Net Zero.

David Patrick is head of specification marketing at Dimplex





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#### Nuaire launches NICEIC training facility

Nuaire officially launched its new NICEIC approved training facility at Tŷ Gwyrddfai in Penygroes, north Wales on 10 October with a morning of presentations and activities attended by over 50 invited guests. Tŷ Gwyrddfai is the first decarbonisation hub of its kind and has been created to ensure that north Wales will be at the



forefront of the decarbonisation agenda. In one of these new pods, Nuaire has installed a fully working MRXBOX Mechanical Ventilation with Heat Recovery (MVHR) system ducted to valves, to provide customers with the opportunity for hands-on domestic ventilation system training.

www.adra.co.uk/en/ty-gwyrddfai www.nuaire.co.uk

#### K3 Rads for radiator replacement

K3 radiators from **Stelrad** – with three panels and three sets of fins – are an ideal solution for radiator replacement projects with air source heat pumps – providing 50% more metal heating surface than a standard K2 for example, but from the same size radiator footprint. Alongside high levels of insulation, these radiators can provide



the solution required to keep the temperature at the level needed in a home. Radiators are very much fit for the future and offer a simple to fit, effective heating appliance. For more information on the choice of radiators available and for selection and fitting tips go to the Stelrad videos on YouTube.

#### www.stelrad.com/trade www.youtube.com/stelradradiators

#### **Enabling Action on World Ventilation Day**

Vent-Axia welcomed the third, World Ventilation Day, #WorldVentil8Day, a day dedicated to recognising and promoting the importance of ventilation and indoor air quality (IAQ). The day aims to highlight ventilation's crucial role in healthy buildings and a healthy life, with a particular focus on how to help people



improve ventilation in their buildings whether it be a home, a school, a workplace or a social space. Vent-Axia has been committed to improving indoor air since 1936 and offers a wide range of energy efficient ventilation and air purifying solutions to suit each home or building.

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# Smart strategies for battling mould

James Kane of EnviroVent discusses the growing concern of condensation and mould in social housing, highlighting innovative ventilation solutions and proactive measures to improve indoor air quality and tenant well-being.



utumn and winter are a time when social housing providers traditionally start to experience an increase in call-outs to deal with issues of condensation and mould growth in the home. Whereas in years gone by, this might have been seen as an accepted part of the repairs and maintenance cycle, now social housing providers are increasingly adopting preventative measures and taking advantage of the latest technology to ensure better levels of indoor air quality as standard in homes.

The English Housing Survey (2021-2022) highlighted the scale of the challenge, revealing that damp continues to affect a staggering 935,000 tenanted homes in England.

#### THE HEALTH IMPACT

Social housing providers are very aware that the presence of condensation and mould in homes can have far-reaching consequences for tenants' health and well-being. The microscopic spores released by mould as it grows and spreads can act as potent allergens, triggering a range of respiratory issues, including asthma-like symptoms, difficulty breathing and irritation of the airways. These can affect vulnerable groups particularly badly, such as the elderly, the very young and those with pre-existing respiratory conditions.

Beyond the immediate health concerns, the emotional and psychological toll of living in a damp, mouldy environment should not be overlooked. Occupants may experience increased stress and anxiety, further exacerbating the negative impacts on their overall quality of life.

Unresolved condensation and mould problems can lead to significant structural damage, requiring costly repairs and renovations. This not only diverts resources away from other essential maintenance and improvement projects but also reduces the overall asset value of the affected properties. The installation of high-performance ventilation systems can help to prevent these issues, mitigating the risk of expensive remediation work and preserving the condition of the housing stock.

When indoor air quality in homes is improved it can make a significant impact on health outcomes for occupants.

#### LEGISLATION

The issue of condensation and mould in social housing has gained national attention, leading to new legislation under the Social Housing (Regulation) Act being released which is designed to ensure tenants benefit from safe, warm, decent homes.



"Awaabs Law" is part of the Social Housing (Regulation) Act, which introduces new enforcement powers to ensure landlords address damp, cold and serious indoor air quality issues within a strict time frame. This legislation, named after Awaab Ishak, a toddler who tragically died in social housing due to mould exposure, highlights the urgent need for social landlords to prioritise the prevention and remediation of these issues. The law makes it the landlords' responsibility to identify and address the underlying causes of damp and mould in a home. Finding a solution is essential, whether that be installing a ventilation system or making other upgrades to a property to address the issue.

In addition to this new legislation, social housing providers must also ensure compliance with existing regulations, such as the Housing Health and Safety Rating System (HHSRS) and the Decent Homes Standard.

#### ENERGY EFFICIENT UPGRADES

The issue of damp and mould in social housing has become more prevalent in recent years as homes have been made more energy-efficient through upgrades and renovations including new windows and doors and cavity wall insulation.

Where ventilation has not been addressed, moisture can become trapped and condenses on cold surfaces, such as around windows, ceilings and behind and inside cupboards, creating the ideal conditions for mould to thrive. The problem is exacerbated by everyday activities like cooking, bathing and drying clothes indoors, which introduces significant amounts of water vapour into the indoor environment. A family of four, for example, can contribute up to 100 pints of water per week, just through normal activities such as bathing and cooking.

The English Housing Survey (2021-2022) found that the age and energy efficiency of a property can significantly influence the prevalence of damp and mould, highlighting the importance of tailoring ventilation solutions to the specific needs of each dwelling.

#### COLLABORATION

Addressing the challenge of condensation and mould in social housing requires a collaborative approach between social housing providers and ventilation manufacturers.

This can enable social housing providers to access expert guidance on the selection, installation and maintenance of ventilation systems. By working closely with ventilation manufacturers, social landlords can ensure that their properties are equipped with the most efficient ventilation technologies to address the root causes of condensation and mould.

#### ENSURING EFFECTIVE VENTILATION

To maximise the impact of ventilation systems in social housing, it is crucial that they are installed and maintained correctly.

Ventilation specialists working for the manufacturers can advise on the appropriate type, size and design of the system needed. Factors to be taken into account include room size, occupancy levels and the overall layout of the



# The issue of damp and mould in social housing has become more prevalent in recent years

property, which must be carefully considered to ensure optimal performance and energy efficiency.

Ongoing maintenance and monitoring are equally vital to maintaining the effectiveness of ventilation systems over time. Regular cleaning, filter replacement and adjustments to airflow can help to maintain optimal indoor air quality and prevent the recurrence of condensation and mould issues.

#### MONITORING DATA IN HOMES

Advances in data capture and logging systems for ventilation units means it is now possible for social housing to make better informed decision-making regarding ventilation strategies.

Some extractor fans now feature a Data Logger function, which helps social landlords to be able to better monitor fans in residents' homes, their running conditions, energy usage and operational life, as well as allowing them to identify any potential issues. It also allows social landlords to view the time the unit has spent in trickle, boost and increased humidity modes, as well as monitor the amount of energy used.

The integration of this data with property management and tenant engagement systems means it can improve response times by social housing providers to ensure a speedy resolution. The end result is more efficient and cost-effective management of condensation and mould in social housing, while also contributing to greater overall satisfaction of tenants.

#### A HEALTHIER, MORE SUSTAINABLE FUTURE

The integration of smart home technologies can play a crucial role in ensuring consistently good indoor air quality. By providing real-time data on indoor environmental conditions and enabling remote monitoring and control, these systems can help to identify and address issues proactively, as well as empowering tenants to become active participants in the management of their living spaces.

The challenge of eliminating condensation and mould in social housing requires a focus on addressing the root cause of poor indoor air quality with effective ventilation systems. The information these systems can provide is now better than ever and it means social housing providers can create healthier, more comfortable living environments for their residents while also safeguarding the long-term value and sustainability of their housing stock.

James Kane is head of social housing at EnviroVent

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Comfytex Deluxe Pro from IVC Commercial provides an easy to install, durable and easy to look after floor suitable for housing projects. Fast to install without glue thanks to its textile backing, it provides a cost-effective choice in housing. The textile backing on Comfytex Deluxe Pro is made with Social Plastic\*, a material that comes from recycled post-consumer ocean plastic. An initiative of Plastic Bank, a social fintech, Social Plastic\* is a global bottle deposit programme that supports communities in vulnerable coastal areas across the world. So far, the scheme has collected over 7 billion plastic bottles, reclaiming nearly 150 million kilograms of plastic waste. Under the Plastic Bank initiative, communities gather unwanted plastic exchanging it against life improving benefits including health, work and life insurance, digital connectivity, grocery vouchers, school supplies and more. The textile backing of Comfytex Deluxe Pro uses this Social Plastic\*, along with other downcycled plastic, as part of IVC Commercial's commitment to responsible material use. Stuart Reeves, sales and marketing director, IVC Commercial, says: "As a flooring manufacturer that takes our responsibility seriously, we're committed to finding materials that reduce their impact on the environment and society. Using Social Plastic\* for Comfytex Deluxe Pro allows us not only to take plastic from our oceans and beaches to cut down on our consumption of virgin materials, but also support vulnerable communities by reducing poverty."



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#### Beauflor welcomes a new era in cushion vinyl with Twilight

**Beauflor** has released its first cushion vinyl floor made from 100% bio-circular attributed PVC, reducing the CO<sub>2</sub> emissions of production by 40% compared to its conventional vinyl flooring for residential applications. Unlike traditional PVC flooring made from fossil fuels, Beauflor's Twilight uses an alternative PVC that harnesses used cooking oil and tall oil, a by-product of the wood pulp industry. By eliminating virgin fossil fuel derived materials, the global warming potential of Twilight is 40% lower than Beauflor's conventional vinyl flooring for residential use. The introduction of Twilight is a step towards Beauflor's goal to reduce the impact of its products and to reach zero environmental footprint. Twilight is available in 10 striking designs that elevate home interior with contemporary designs that reference unique natural materials and forms. The range uses Beauflor's digital print technology to achieve a hyper realistic design. Highlights include the herringbone onyx of Shade, and Scatter, a fusion of on-trend geometric patterns and end grain wood. And it's not just the lower environmental impact and design of Twilight that's impressive, as the floor is packed with features that make it a great option for homeowners wanting a practical and resilient floor. With Beauflor's Comfort Backing, Twilight has excellent sound absorption and underfoot feel. It's slip-resistant so perfect for bathrooms and kitchens and just like conventional cushion vinyl it has a 100% water-resistant top layer.



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#### New steps to keep tenants safe

With more than half of social tenants now disabled, Housing Associations can now access a cost-effective method of manage the risk of helping keep tenants safe when using stairs.

Legally, landlords must allow disabled tenants to make changes necessary to their full enjoyment of the premises. The landlord must reasonably accommodate their needs, one of the most common of which is mobility. Under the Housing Health & Safety Rating System, the landlord has to take necessary steps to make stairway

access safe, inside and outside of the property and in common areas.

Inside the home, making the stairs safe usually means the physical installation of equipment (e.g. a stairlift) which then incurs cost and delay for it removal and making good when that tenant vacates the property. Common parts can pose problems, to ensure any solution does not adversely impact the safety of other, able tenants when they are using the stairs.

AAT's pioneering S-Max Sella stairclimber/stairclimbing wheelchair delivers an almost immediate way to enable a tenant with reduced mobility – whether a short or long term limitation – to safely transfer up, down almost any stairs or steps.

01978 821875 www.aatgb.com

#### EvacGo protects retirement residents

A independent living complex is now equipped with state-of-the-art safety technology following the installation of an EvacGo evacuation alert system from Advanced. With Advanced's MxPro 5 already installed at the site, this latest project aims to further enhance the safety and security of residents across all six residential floors of the



building. The EvacGo evacuation alert system, known for its cutting-edge technology and user-friendly interface, was selected for its advanced features and reliability. When used alongside MxPro 5, comprehensive coverage and optimal safety measures are ensured throughout Princess Court.

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# Taking a calculated approach

Caroline Bowler of SIG Distribution explores how combining the right calculations with a fabric-first approach can yield the most efficient increase to thermal performance.



s winter draws in, the focus on how to efficiently heat a home becomes more apparent. For housing associations and local authorities this serves as a stark reminder of the amount of work needing to be done to existing homes to make them more thermally efficient. As the UK moves towards a net zero future and with domestic heating accounting for around 17% of the nation's overall emissions, improving the overall efficiency of homes is vital if we are to achieve net zero by 2050.

To build on the momentum of the great retrofit challenge, there are a number of mechanisms and funds in place to help authorities and owners retrofit their housing stock for improved performance. One of the largest is the Warm Homes Social Housing Fund Wave 3 (WHSHF) which released £1.2 billion to help achieve an Energy Performance Rating of C or above for the millions of social homes in the UK which currently fall below this standard.

In order to access this funding, a business case must be put forward which demonstrates the estimated cost of the improvements and the benefits this

would bring to occupiers. Therefore, doing the hard work up front to identify homes with the greatest potential as well as taking a commercial view on the most efficient way to achieve this, is vital.

An important factor to note in the funding is the requirement that the retrofit measures put in place cannot increase the energy costs for the householder. This places greater emphasis on ensuring the fabric of the building is addressed first. Installing an air source heat pump in a poorly insulated home would only result in increasing energy bills and therefore would put the Housing Association (HA) or Local Authority (LA) in breach of this regulation.

#### UNDERSTANDING HOUSING STOCK

To retrofit each home effectively, the measures put in place must work holistically to deliver improvements. Implementing retrofit activity without proper expert advice or planning can render those improvements ineffective. Before any works commence, a full assessment of the current stock should

#### Many energy improvements are interdependent and rely on a baseline standard to be truly effective

be carried out ensuring all properties are in good structural condition. Many energy improvements are interdependent and rely on a baseline standard to be truly effective. There is no point insulating a property if it suffers from damp or has a leaky roof.

Once housing stock is in a decent condition, the next step is to understand what works need to be completed in order to achieve an Energy Performance Certificate (EPC) rating of C or above. A Standard Assessment Procedure (SAP) measures the energy efficiency and environmental performance of a building and is then used to create the EPC. The SAP considers construction materials, heating systems and how efficient they are, together with levels of thermal insulation amongst other indicators to provide an overall SAP calculation.

By calculating metrics like U-values to understand heat loss through walls, roofs, floors, and windows, Housing Association's and Local Authorities can identify where insulation upgrades are best placed to reduce heat loss. In taking a holistic approach, SAP also assesses air leakage, revealing opportunities to improve air tightness through measures like draft-proofing.

As for the implementation of retrofit upgrades, there is a framework in place to help guide stakeholders. PAS 2035 is the British Standard for retrofitting dwellings and follows a fabric first approach to ensure the right measures are installed and deliver the intended improvement. Most government funded projects, including all those in England funded by the SHDF, are required to comply with the standard.

Insulation and heat retention should be the number one priority for Housing Association/Local Authorities. Reducing overall heat loss from the building's fabric reduces the energy required for heating which can net some of the biggest improvements long term.

This was evident in the 'Retrofit Revisit' report from CIBSE where 10 homes with fabric energy improvements were visited 10 years after those updates were installed. The result demonstrated that 'Fabric efficiency improvements have been shown to be very effective in the long run, with heat demand remaining very low compared to the national average.'





These results, however, are reliant on the proper application of the insulation for that property type. All elements of the building fabric should be taken into consideration as part of the retrofit strategy to avoid thermal bridges and the creation of cold spots where condensation can occur. This is where the firststage calculations to understand the thermal performance of the house become so critical.

#### ACCESSING THE RIGHT DATA

Upgrading the social housing sector is not straightforward. There are limits to both the capacity and technical knowledge of retrofit teams. Some Local Authorities and Housing Association's also do not have an up-to-date understanding of their social housing stock and rely on outdated EPC's which do not reflect the current state of the properties.

Older properties in particular can pose a challenge as they may require more specialist solutions - especially when dealing with solid external walls.

A lack of understanding has hindered some social housing projects along with inflation and council budget constraints. A combination of these challenges resulted in one council returning £6.4m earmarked for social housing decarbonisation. Other councils have reported delays in works commencing due to capacity challenges with many retrofit specialists competing for tenders.

This is where specialist product knowledge and technical advice from a distributor who has full access to the market can help. Distributors such as SIG are "product agnostic", which means they have technical understanding of a range of products and systems from different manufacturers, plus a fully resourced technical team which can help with thermal calculations to help in the selection of the best solution.

Given their position in the market, they can also provide pricing guidelines on different solutions, saving retrofit teams either having to approach multiple manufacturers for different options or rely on costly consultants to provide the same information.

With expertise at every stage of the retrofit process, SIG can work with Local Authorities and Housing Association's to get the most out of the funding available by understanding their social housing stock needs and matching these up with the most cost-effective and suitable energy efficient solutions.

Caroline Bowler is head of residential at SIG Distribution



#### Is there a Damp & Mould 'reset' button?

## David Bly – Managing Director of Cornerstone Management Services Ltd, a company providing independent expert property health Surveys, is of the opinion more can be done.

With constant year-on-year damp, condensation and mould in many homes it could be argued there needs to be 'reset' with regard to how structures are assessed prior to and post any improvements plus, the 'adequacy' of internal atmospheric management protocols aligned to upholding a healthy dwelling.

'Blame' is not an option and, can be replaced with 'did you know' since many residents may not be aware of the impact of some everyday activities on the internal conditions as a whole.

Whether landlords are doing enough is noted but, they may well be doing all they can within their infrastructure plus existing knowledge base resulting in more needing to be done.





It is Cornerstone's opinion, any improvements must embrace the structural type, period, age and orientation plus existing permeance as they can all play an active role in maintaining desired structural health. And, with a drive for Net Zero and many Retrofits underway, a greater understanding of these ongoing issues and root causes will aid the journeys.

New legislation calling for timely responses to reported issues alongside defined 'better decision making' will not only reduce annual spend but will uphold the strong desire for cost effective remediations for the long term.

This can be achieved by re-thinking how complaints are recorded, how responses are managed and how credible knowledge in a recognised format can be utilised and delivered to residents with a greater understanding for improved conformity.

An innovative approach will instil landlords with confidence their improvements concluded in a defined approach whilst providing bespoke guidance for residents for an improved healthier internal living condition, will deliver a transformed stock management protocol for maintaining a host of structure types and their geographical locations.

To learn more or discuss how we can help, contact us now:

www.cornerstone-ltd.co.uk and 'enquire today'.

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## Cornerstone are with you to assist your journey for improving Structural Health



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