

Lancashire

AFFORDABLE

WARMTH

FORUM

Welcome!

Lancashire

**AFFORDABLE
WARMTH
FORUM**

Agenda

Registration and Refreshments

09:30 - 10:00

Welcome & Housekeeping

10:00 - 10:05

Richard Honey

Deputy Affordable Warmth & Energy Efficiency Officer, Blackpool Council
Cosy Homes in Lancashire update

10:05 - 10:20

Collaboration Activity

10:20 - 11:05

Georgina Sommerville

Co-founder and Managing Director, Green Rose CIC
Green Rose Roundtable update

11:05 - 11:25

Brief Interval

11:25 - 11:45

Jimmy Pugh

Project Development Co-Ordinator with National Energy Action
NEA policy update and winter plans

11:45 - 12:05

Allison Sathiyathan

Net Zero Project Manager for the NHS Lancashire & South Cumbria ICB
Impact living in a cold home has on health

12:05 - 12:25

Rebecca Samuels

Administrator for Green Rose CIC & Commissioner for the
Morecambe Bay Poverty Truth Commission
Morecambe Bay Poverty Truth Commission

12:25 - 12:40

Workshop

Table discussion on relevant topic to assist future delivery

12:40 - 13:00

Networking & Lunch

13:00 - 14:00

**Room available for further
networking opportunities**

14:00 - 17:00

Richard Honey

Deputy Affordable Warmth & Energy Efficiency Officer



An update from Cosy Homes...

Warm Homes: Local Grant

By the end of Year 1 (March 2026) we are predicted to have installed measures in over **300** properties

In November 2025 we are due to receive **£1.45 million** additional funding – this needs to be spent by the end of March 2026

We are one of the only Local Authority Consortiums to be offered additional funding at this stage

An update from Cosy Homes...

Energy Company Obligation 4: Flexible Declarations

Under referral route 3, NHS professionals can **Prescribe a warmer home**

Residents with:

- Cardiovascular diseases
- Respiratory conditions
- Limited mobility
- Immunosuppression

Could receive free* home upgrades such as heating, insulation, solar panels and more.

Available for Owner Occupied and Private Rented properties with an EPC D-G

*subject to funding availability

An update from Cosy Homes...

Energy Company Obligation 4: Flexible Declarations

Cosy Homes installers will offer a referral fee to NHS professionals for all properties that go through to completion

Residents will receive Certifications and Guarantees following installations

Technical Monitoring will be carried out post-install to give residents reassurance the work has been completed to a high standard

Preparing for Winter

Fuel Poverty Awareness, Advice and Support across Lancashire

- **Advice Café**

Disability Equality (NW) Ltd Community Hub,
Preston
06/11/2025 - 1pm - 3pm

- **WARM Matters Pendle**

Pendle Leisure Centre
20/11/ 25 - 1pm - 4pm

- **WARM Matters South Ribble**

Civic Centre, West Paddock
21/11/ 25 - 10am - 1pm

- **WARM Matters Chorley**

Chorley Town Hall
25/11/ 25 - 1pm - 4pm

- **WARM Matters West Lancashire**

Skelmersdale Ecumenical Centre
27/11/ 25 – 10am – 1pm

- **WARM Matters Burnley**

Down Town
03/12/2025 - 10am - 1pm

- **WARM Matters Wyre**

Emmanuel Church
03/12/2025 - 2pm - 5pm

- **WARM Matters Rossendale**

Rawtenstall Unitarian
05/12/2025 - 11am - 2pm

- **WARM Matters Lancaster**

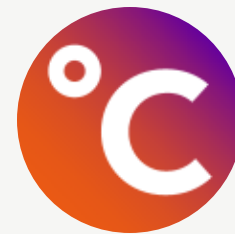
The Platform
05/12/2025 - 1pm - 4pm

- **WARM Matters Ribble Valley**

Trinity Community Hub
10/12/25 – 11am – 2pm

If you'd like to get involved with an event or would like your events to be advertised online, email

Cosy.Homes@blackpool.gov.uk



Any questions?



Collaboration Activity



You have 5 minutes to get to know your peers

If you are wearing a **BLACK** lanyard, please change table when the song ends

Please be careful navigating the bags and chairs!

[Electric - 5 Minute Countdown](#)

Georgina Sommerville

Co-founder & Managing Director, Green Rose CIC

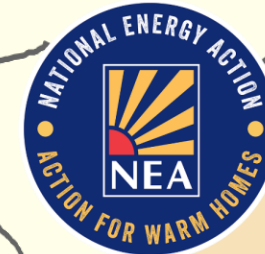




Energy Advice Roundtable 17th September

Georgina Sommerville

LANCASHIRE



A Patchwork of Services and Projects

Weather Ready Scheme

Homeowner's struggling with the cost of living, can have help from our Weather Ready Scheme. One of our engineers will give their boiler a free service, then recommend the best ways to improve the heating system and help lower energy bills. This could include:

- Installing a Hive smart thermostat
- Insulating pipes
- Replacing radiators
- Fitting thermostatic radiator valves (TRVs)

Customers will need to be referred by one the partners below and must be either living in fuel poverty, or at risk of fuel poverty (typically spending more than 10% of income on heating). Customers will need to own their own home and have a gas boiler less than 10 years old, which is working but has not been serviced in the last 12 months. The scheme does not cover boiler replacements or the repair of broken boilers.

Organisations that currently offer the Weather Ready Scheme:

- **Lancashire Women -** 0300 330 1354 (BB1-12, FY1-8, LA1-6, PR1-8, BL0, BL6, BL7)
- **ECOE –** 0800 772 3617 (covers EX1-EX18, EX24, TQ1-TQ14)
- **Energy Projects Plus –** 0800 043 0151 (L1-38, CH41-49, CH60-64, WA1-8, WA12)
- **Riverside Advice -** 0292 0341 577 (CF3, CF5, CF11, CF14, CF23-24, CF31-32, CF46-48, CF63-64, CF81-83, NP11, NP19-22, NP24, SA10-13)

*If your postcode is not listed but you are within the proximity, please contact the partner organisation to check



HEALTH INNOVATION North West Coast ENERGY PROJECTS PLUS Towards a sustainable future NHS Cheshire and Merseyside

Is the cold in your home putting your health at risk?

Our **free Save Energy Advice Line** offers impartial, expert advice to help you stay healthy and warm in your home.

Heating repairs or upgrades Tackling damp and mould Tips to stay warm at home and reduce energy bills Energy and water bill advice Help with heating controls

Ready to Get Support?

Call the Save Energy Advice Line **FREE** on: 0800 043 0151

Scan the QR code to refer yourself!

Website: epplus.org.uk
Email: advice@epplus.org
X @EP_Plus
f @Energy.Projects.Plus
@energyprojectsuplus



Collaboration with NHS

- ▶ Rhiannon Clarke - Senior Programme Manager at Health Innovation North West Coast - shared insights from the Cheshire & Merseyside project.
- ▶ Focus: reaching vulnerable households who would benefit from warmer homes.
- ▶ Potential rollout in Lancashire - text message referrals to local agencies.
- ▶ Rhiannon to follow up with more information on next steps.



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Tips to stay warm at home and reduce energy bills



Energy and water bill advice



Help with heating controls

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Email: advice@epplus.org

 @EP_Plus
 @Energy.Projects.Plus
 @energyprojectsplus



Energy Projects Plus is a registered charity (No. 1080137)

Aim: To working more closely together

- ▶ Our not-for-profit agencies are delivering a range of energy services across different parts of Lancashire - sometimes overlapping
- ▶ We want to give local people and organisations clear messages and simple routes to get help and advice
- ▶ All 8 agencies attending, plus Rhea Projects and Blackpool Council, want to work closely together and with other partners e.g. councils and Local CAB.

°COSY HOMES

IN LANCASHIRE

- ▶ All agencies are referring clients into the Warm Homes Local Grant and Little Van of Warm
- ▶ The Cosy Homes Advice Team (CHAT) has compiled a list of local support options and will ensure households are referred to the best services in their area
- ▶ Please share details of your services and referral pathways for CHAT to use and circulate to roundtable partners - also onto Fairer Warmth

The Cosy Homes Advice Team (CHAT)



CHAT is part of the Cosy Homes in Lancashire service offered by all of the councils in Lancashire.

It is delivered by Green Rose CIC and offers free advice over the phone to help people stay warm and well by:

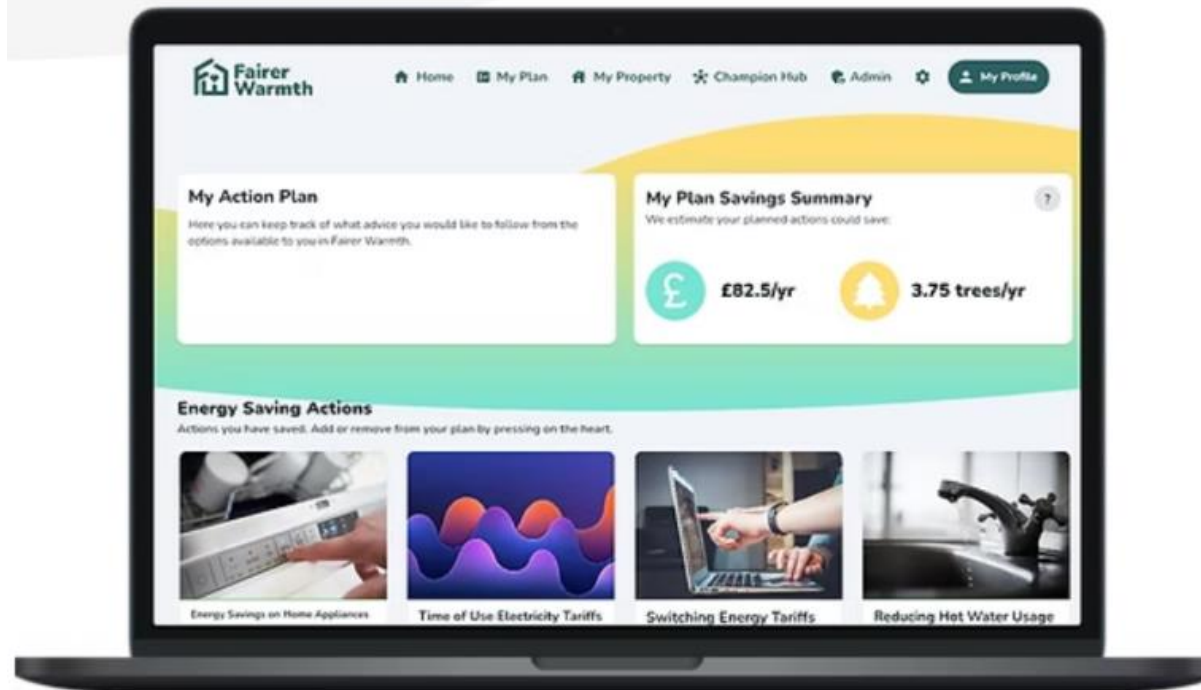
- Understanding their heating systems
- Finding the best energy tariffs
- Dealing with common issues like damp and mould
- Understanding what grants and funding are available and help them apply
- Making other simple changes at home to boost energy efficiency and reduce bills
- Getting referred to other local services that can help, including face-to-face support and home visits

Call 03306 061 488 and choose Option 3

Or visit www.chil.uk.com/help-and-advice

Fairer Warmth App

Free, personalised energy advice and support



Patching the patchwork



Potential Joint Funding Bid

- ▶ We are keen to get more resources for Lancashire!
- ▶ Connect 4U CIC (part of the CHiL initiative) preparing a bid to the EST Redress Fund (Early 2026 deadline).
- ▶ National Lottery funding also discussed as an option.
- ▶ **Connect 4U backed by the council - could lead a county-wide consortium bid.**
- ▶ Possible engagement of a bid coordinator to manage workload.

**energy
saving
trust**

Next Steps & Thanks

- ▶ Stay connected and share updates.
- ▶ Promote Cosy Homes and related initiatives
- ▶ Support upcoming Warm Matters events.
- ▶ Explore joint funding opportunities.
- ▶ Update Fairer Warmth App information.
- ▶ Continue collaboration with health services.
- ▶ Thank you for your ongoing partnership and commitment!

Take a break



Jimmy Pugh

Project Development Co-Ordinator,
National Energy Action



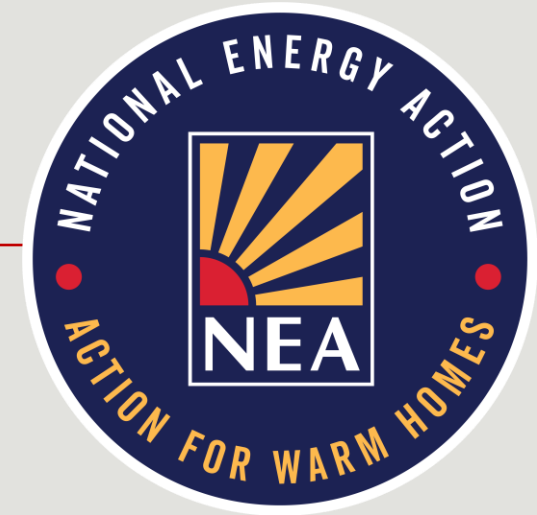
About National Energy Action

National Energy Action (NEA) is the national fuel poverty and energy efficiency charity. We've worked across England, Wales, and Northern Ireland for over 40 years, to ensure that everyone in the UK can afford to live in a warm, safe and healthy home.

We work with frontline practitioners, companies, regulators and the government, to make positive changes for customers in vulnerable circumstances.



Autumn 2025 Policy Update



NEA Policy Priority Themes



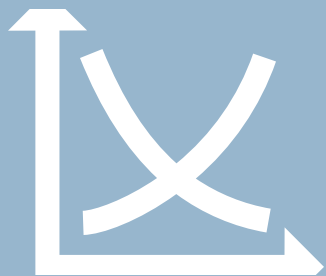
People - Supporting fuel poor households through the coming winter

- Ensure financial support is broader and deeper
- Cement fuel poverty as a part of wider winter planning



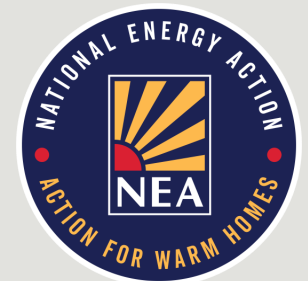
Homes - Achieving a fair and affordable transition to net zero

- Adopt a 'warmth first' and 'worst first' approach for the Warm Homes Plan
- Ensure that fuel poor households do not disproportionately bear the cost of the net zero transition



Market Frameworks - Ensuring overarching market, policy and regulatory frameworks work in the interest of fuel poor households

- Make pricing fairer by reforming standing charges and introducing a social tariff
- Reduce debt in the energy market



People –

Supporting fuel poor households through the energy crisis

Recent Developments

- The Government announced that the Price Cap will rise by 2% from October 1. This means the energy bill for a typical household will be £1,755 a year.
- UK Government announced that the Warm Home Discount will go to 2.7 million more households this winter

Coming Up

- NEA will continue to advocate for targeted support for low-income households in the form of energy bill reduction
- Working with the 'Health Equals' campaign on a joint letter on importance of addressing Fuel Poverty to the Department for Health.



Homes - Achieving a fair and affordable transition to net zero

Recent Developments

- £13.2bn Warm Homes Plan confirmed.
Will include:
 - Warm Homes: Local Grant
 - Warm Homes: Social Housing Fund
- UK Government have consulted on a new Minimum Energy Efficiency Standard for landlords of EPC C to be met by 2030
- Consultation on extending the end date for ECO 4 - but no need for additional work

Coming Up

- Advocating for the UK Government to publish a comprehensive Warm Homes Plan to meet the fuel poverty target, including:
- Warm Homes Plan Funding to be targeted towards making energy efficiency improvements in fuel poor households.
- Extension of current schemes to provide certainty
- Consumer standards



Markets –

Ensuring overarching market, policy and regulatory frameworks work in the interest of fuel poor households

Recent Developments

- Ofgem have consulted on three topics that are important for fuel poor households:
- Introducing a new debt relief scheme
- Introducing a debt guarantee
- Cost allocation review
- Ofgem have also made a decision to mandate low/zero standing charge tariffs

Coming Up

- NEA will focus on the cost allocation review, trying to ensure fuel poor households do not disproportionately bare the cost of the Net Zero transition.
- DESNZ have a live consultation on the next iteration of the WHD. Proposals include keeping it the same as this winter, with flexibility to expand it in future years.



Other Developments

NEA will be submitting written evidence to the Public Accounts Committee for their Inquiry on faulty energy efficiency installations.

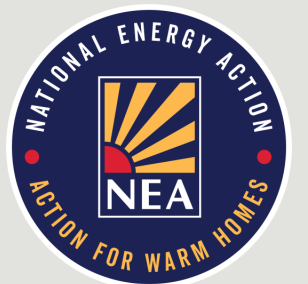
The inquiry focuses on ECO4 and GBIS, and we will be drawing on our experience from Fishwick and our retrofit hubs to inform our response.

- NEA has attended Labour Party Conference. Adam Scorer, our CEO, spoke at four events,
- including one with Utilita and the New Statesman on reducing consumer energy bills.



Coming up before the new year

- Warm Homes Plan expected in October
- Final stage consultation on the new Ofgem debt relief scheme
- NAO report on ECO 4 installation standards
- Fuel Poverty Awareness Day – 26 November
- ECO 4 successor consultation hopefully this calendar year

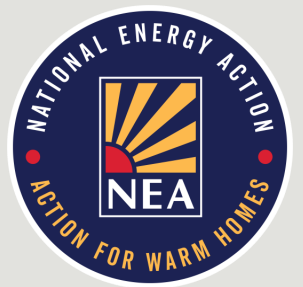


National Energy Action Preparing for Winter

Business as usual projects

Which includes Energy Advice and Support service (0800 304 7159)

Warm Homes, Healthy Futures



The Warm Homes Healthy Futures Programme



A nationally coordinated network of local delivered fuel poverty services.

NEA as national coordinator, working with partners in 70 + areas.

Delivered across England, Scotland, and Wales.

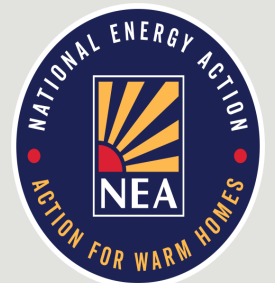
Connecting the health and social care sectors to energy advice and support.

Keeping people warm, safe, and healthy at home.

Funded by the Vulnerability and Carbon Monoxide Allowance.

Supported by gas networks Cadent, NGN, SGN and WWU.

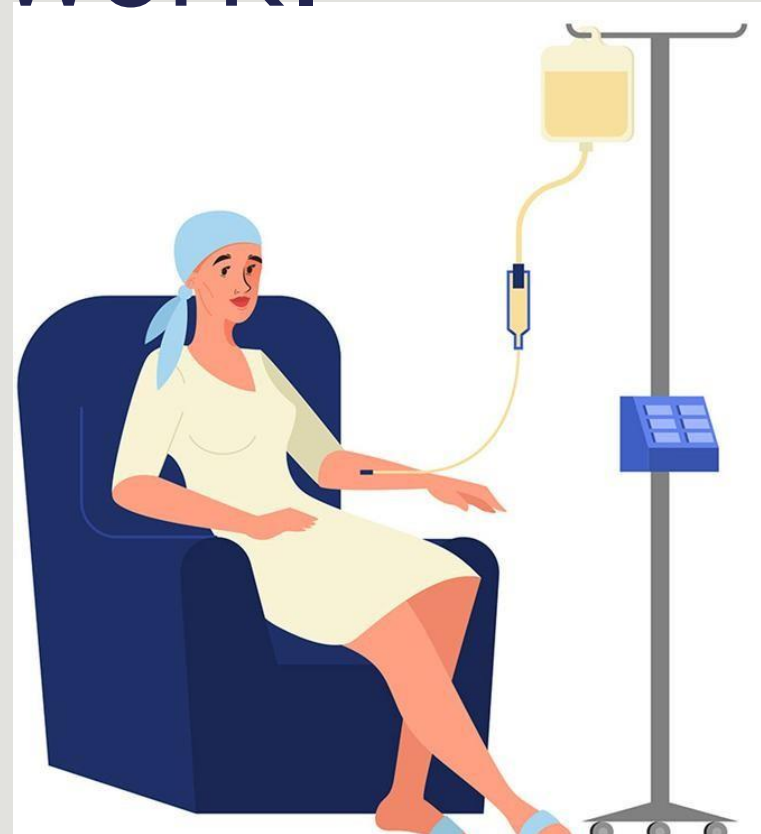
Delivery will run initially until March 2026.



Cold Homes, Costly Consequences

Our work **is** health work.

- Asthma and COPD flare-ups.
- Worsened cardiovascular conditions.
- Depression, anxiety, and social isolation.
- Higher fall risk and reduced recovery from illness.



Who will be supported?

Anyone with a health condition or disability made worse or difficult to manage by a cold, damp, poor quality home.

This is intentionally broad and means that decisions around which health conditions and disabilities are included has been driven by local intelligence, expertise, strategy, gaps, and need.

This means that delivery isn't the same in any two areas and the network as a whole is supporting people with a wide range of health conditions and disabilities.

How will clients be identified?

Clients are connected to energy advice and other support, like benefit checks, through a health and social care contact.

So far, this includes:

- Social prescribing teams
- Mental health services
- Talking therapies
- Pharmacists
- Cancer, respiratory, cardiovascular teams
- General Practitioners
- Community health groups
- Hospital Discharge Teams
- Healthcare services
- Adult Social Care and Health



What happens when your client is referred?

The client journey

1. The NEA triage team contact the client to assess their needs.
2. The client will then be contacted by a specialist in the relevant advice team to discuss what can be done to support them.
3. The advice team will help the client access the support they need.

Feedback

1. We can only provide aggregated feedback, to maintain client anonymity.
2. On average, clients receive, eight services from 25 different topics, such as:
 - Billing and fuel debt advice
 - Carbon Monoxide and home safety advice
 - Condensation and damp
 - Hardship funds
 - Income maximisation
 - Home energy efficiency checks
 - Priority Service Register
 - NEA winter warmth packs

Through the **Warm Homes, Healthy Futures** Programme, we are directly supporting households, raising awareness and engaging communities, and delivering free training to frontline professionals.

How we can help

HOUSEHOLDS

Energy Advice and Support

Benefit checks & claim support

CO safety advice and alarms

Priority Services Register

COMMUNITIES

Essential gas appliance servicing and repair/replacement

Delivering specialist and free training on
Delivering awareness health risks of cold, raising sessions on the damp homes and CO health impacts of cold, safety to frontline damp homes and CO professionals, mainly safety those in the health and social care sectors

PROFESSIONALS

Delivery of Warm Homes, Healthy Futures to date

Nearly 17,000 people reached and over 8,000 given in-depth advice

Over 3,300 benefit checks with more than £3.5mn in unclaimed benefits

More than £350k in crisis funding accessed

More than 600 frontline professionals trained

Over 5,000 CO alarms distributed

£25,000 in fuel debt relief

Over 3,000 households offered gas appliance safety check

More than 5,000 people reached in-person at community events

Fuel vouchers, warmth packs and wider support to hundreds of people

Thank you!

Visit www.nea.org.uk



National Energy Action is an independent charity Registration No.
290511

National Energy Action (NEA)

www.nea.org.uk



Lancashire

**AFFORDABLE
WARMTH
FORUM**

Allison Sathiyathan

Net Zero Project Manager,

NHS Lancashire and South Cumbria ICB



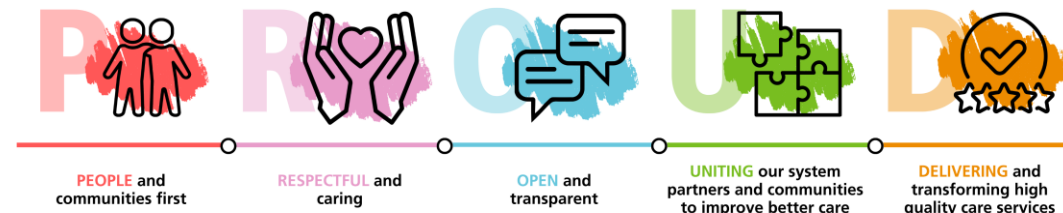
**Lancashire and
South Cumbria**
Integrated Care Board

The impact of cold homes on our health

Allison.Sathiyathan@nhs.net

Net Zero Project Manager

NHS Lancashire & South Cumbria ICB





Agenda:

- Understanding Cold Homes: Definition and Causes
- Physical Health Effects of Living in Cold Homes
- Mental Health Effects
- Populations Most at Risk
- Wider Societal and Economic Impacts

What Constitutes a Cold Home?

Definition of a Cold Home

A cold home has indoor temperatures consistently below 18°C, impacting comfort and health. Due to:

- Insufficient Heating Systems
- Poor Insulation
- Draughts and Air Leaks
- Fuel Poverty

Cold homes are a significant public health issue:

- **9.6 million households** are in poorly insulated homes with incomes below the minimum required for a decent standard of living.
- **904,000 homes** in England were reported to have damp problems in 2021.



Physical Health Effects:

Respiratory Illnesses and Complications

Impact on Asthma and Bronchitis

Cold and damp can increase mould and worsen symptoms of asthma and bronchitis, triggering breathing difficulties and inflammation.

Increased Infection Risk

Exposure to cold indoor air raises vulnerability to respiratory infections like pneumonia and flu.



Cardiovascular Risks and Related Conditions

Cold Stress Impact

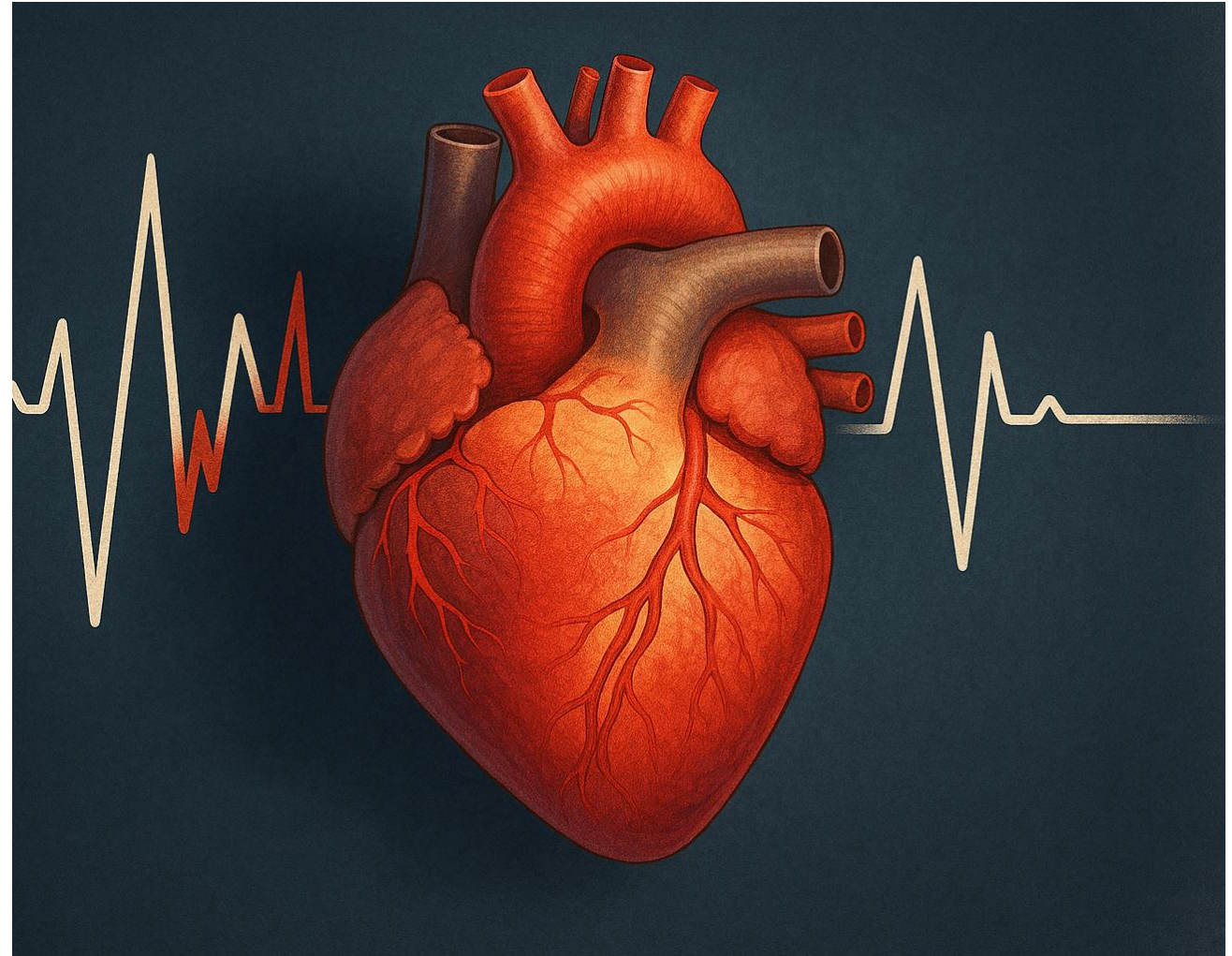
Exposure to cold can thicken blood and elevate blood pressure, placing strain on the cardiovascular system.

Increased Heart Attack Risk

Cold-induced stress raises the risk of heart attacks, particularly in vulnerable populations.

Stroke Risk in Cold

Cold exposure can increase stroke incidents among older adults and those with heart conditions.



Mental Health: Stress and Anxiety Caused by Cold Environments

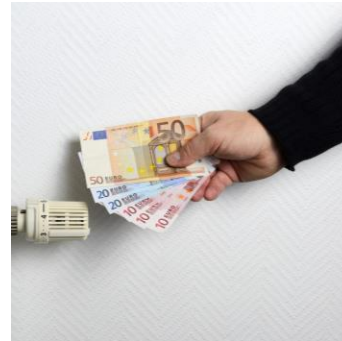
Doubled Risk of Mental Illness
(2024 report)

1 in 4 children in cold housing are at risk of multiple mental health issues.



Physical Discomfort

Cold environments cause physical discomfort, contributing to increased stress and anxiety levels.



Financial Strain

Heating costs in cold climates impose financial strain, exacerbating stress and anxiety for residents.



Home Safety Concerns

Worries about home safety in cold conditions, such as heating system failures, increase anxiety levels.



Social Isolation and Its Amplification Due to Cold

Cold Homes Reduce Social Visits

Chilly indoor temperatures deter visitors, limiting social interactions and leading to increased isolation.

Increased Loneliness Risks

Isolation caused by cold environments heightens feelings of loneliness, especially for vulnerable individuals.

Populations Most at Risk of Living in Cold Homes



Elderly Vulnerability

The elderly are highly susceptible to health complications due to prolonged exposure to cold homes.

Children at Risk

Children face increased health risks from cold living conditions, affecting their growth and wellbeing.

Low-Income Families

Low-income families often lack resources to adequately heat homes, increasing exposure to cold.

Health Condition Risks

Individuals with pre-existing conditions experience greater health risks when living in cold environments.

Impact on Children, Elderly, and Vulnerable Groups

Children's Physical Development

Cold home environments can delay physical growth and development in children, impacting their overall health.

Health Risks for the elderly

Elderly individuals face increased risks of hypothermia and worsening chronic illnesses due to cold living conditions.

Excess Winter Deaths: Studies show a direct link between cold homes and excess winter deaths, which disproportionately affect the elderly.

Accidents: Reduced dexterity from the cold increases the risk of falls and injuries at home.

Aggravated Conditions: Symptoms of arthritis and rheumatism are worsened by cold living conditions.



Increased Strain on Healthcare Services

Health services face additional strain due to increased patient numbers in colder seasons. Illnesses from **cold homes cost the NHS an estimated £2.5 billion+ annually.**

Strategic Priority within NHS Lancashire and South Cumbria ICB:

‘...reduce the level of long-term disease, working with partners to prevent illness and reduce inequalities.’



shutterstock.com - 2613629009

Energy Company Obligation- ECO4 Flex

Funding up to £10k, requires clinical referral indicating that a persons long-term condition is adversely affected by living in a cold home:

- A cardiovascular condition,
- A respiratory disease,
- Limited mobility, or
- Immunosuppression

These include medical conditions like arthritis, asthma, COPD, Diabetes, angina and other similar heart conditions, etc.

The impact of a cold home extend far beyond health.



Impact on Concentration

Cold home environments negatively affect concentration and cognitive abilities in adults and children.



Workplace Productivity Decline

Reduced concentration due to cold homes results in lowered productivity at work.



Educational Challenges for Children

Children in cold homes face difficulties in learning, which hinders their educational performance.

References:

[Combating the health impacts of cold homes - Centre for Sustainable Energy the-health-impacts-of-cold-homes-and-fuel-poverty.pdf](#) (Marmot review 2011)
[Left Out in the Cold: The Hidden Impact of Cold Homes - IHE](#)



Web lancashireandsouthcumbria.icb.nhs.uk | **Facebook** [@LSCICB](https://www.facebook.com/LSCICB) | **Twitter** [@LSCICB](https://twitter.com/LSCICB)

Rebecca Samuels

Administrator, Green Rose CIC Commissioner,
Morecambe Bay Poverty Truth Commission



AFFORDABLE WARMTH: BRIDGING POLICY, PRACTICE & LIVED EXPERIENCE

*Rebecca Samuels
Administrator, Green Rose CIC
Commissioner, Morecambe Bay
Poverty Truth Commission*



WHY AFFORDABLE WARMTH MATTERS

*Warmth is not a luxury,
it's a human right*



MORECAMBE BAY POVERTY TRUTH COMMISSION ROUND THREE LAUNCH EVENT

Rebecca and the Finite Fifty



GREEN ROSE CIC

*Community-driven
support*

Energy Matters: By The Numbers

2993 households supported

Project target 1408 households

↗ 212.5%

LEAP visit value
per household

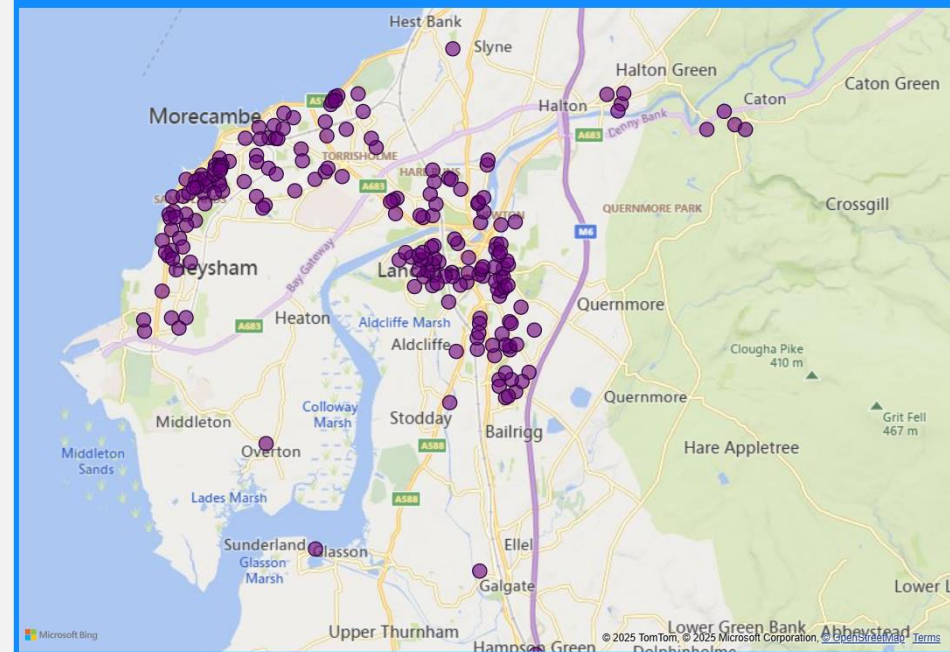
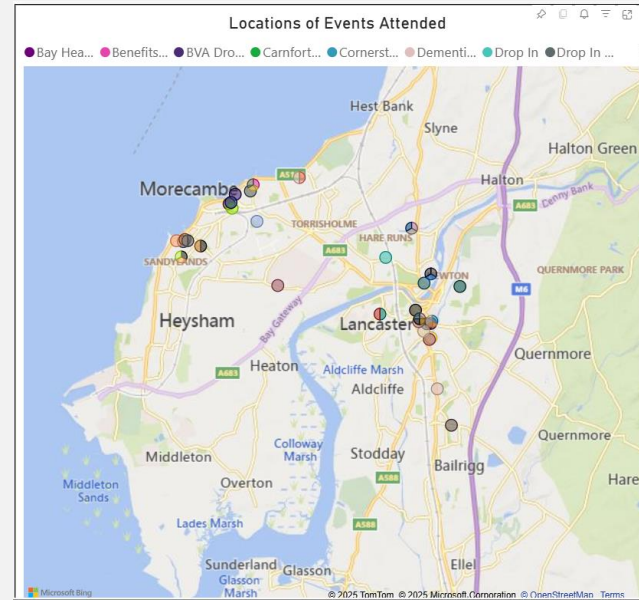
£275

£1.3m

Energy Matters
financial
outcome to date

Trusted advice

Delivered with empathy



Government schemes, tariffs,
funding pots, national energy
policy



Green Rose CIC



Real life households making
informed energy choices



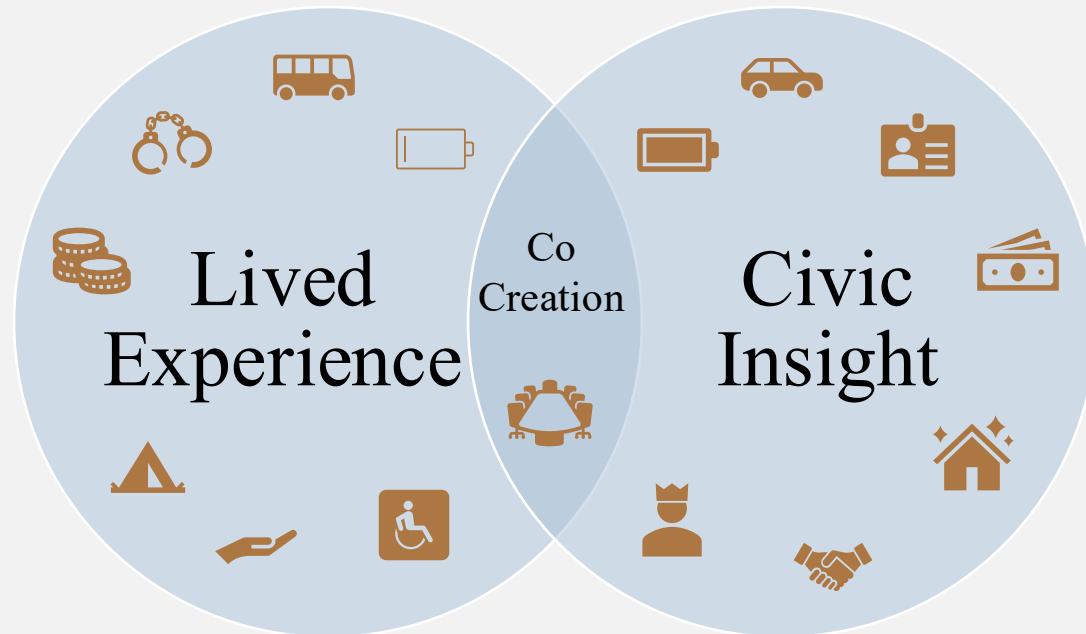
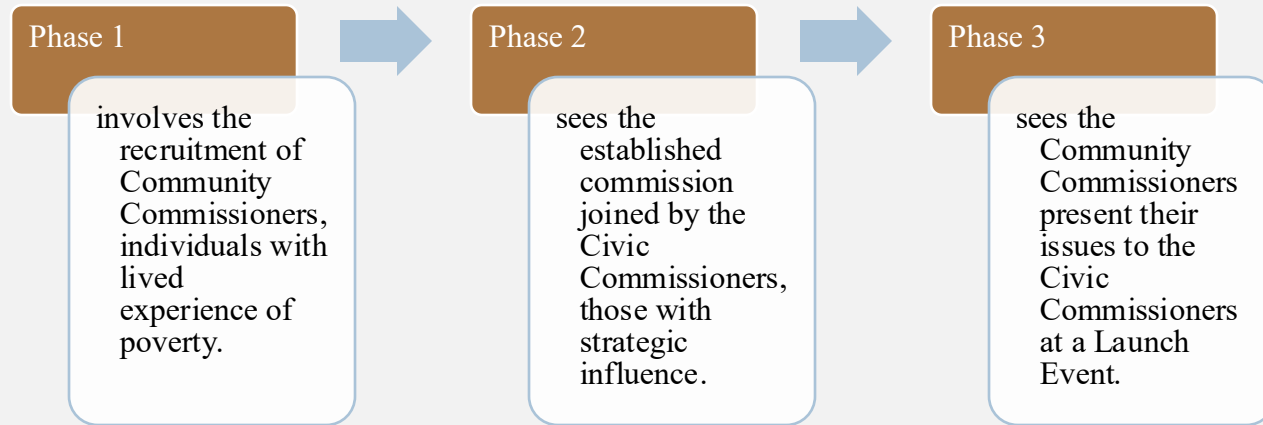
POVERTY TRUTH COMMISSION

Embedding Lived Experience

PTC: Key Ideas

- **Community** Commissioners are individuals with lived experience of poverty
- **Civic** Commissioners are individuals with strategic influence
- The **Commission** aims to introduce **Community** and **Civic** Commissioners on an individual basis
- In a **Commission**, you are who **you are**: You're not your **job**, your **title**, or your **experiences**

Policy becomes personal
Strategy becomes human



A CALL TO CO-CREATE

What Policy Often Misses

Barriers we see on the ground

- Fragmented systems
 - Too many hoops, too little clarity
- Digital exclusion
 - Online-only access leaves many behind
- Stigma and mistrust
 - Fear of judgment blocks engagement
- Confusing eligibility criteria
 - Confronting the risk of exclusion

What could change?

- Simplified access to schemes
- Better coordination across agencies
- Trauma-informed training for frontline staff
- Investment in trusted local delivery models
- Data-sharing protocols that protect privacy but enable proactive outreach



CHANGING THE CONVERSATION

The Biomechanics of Listening

Receiving:

Sound waves are captured by the ears.

Understanding:

Comprehending the message being conveyed.

Evaluating:

Judging the information and determining its significance.

Remembering:

Retaining the information for future reference.

Responding:

Providing feedback or a reaction to the message.



CHANGING THE CONVERSATION

The Five Stages of Listening

**Listening to
reply:** “It’s
my turn next!”

**Listening to
remember:**
“That reminds
me of...”

**Listening to
rescue:** “I
know just how
to help with
this!”

**Listening to
empathise:** “I
wonder how
that felt?”

**Listening to
transform:** “I
am actually
feeling that
with you”



AFFORDABLE WARMTH IS A RELATIONAL CHALLENGE



Let's build systems with - not for - the people they serve

THANK YOU

Rebecca Samuels

Administrator, Green Rose CIC

*Commissioner, Morecambe Bay
Poverty Truth Commission*

📞 07723 192241

✉️ rebecca@greenrose.org.uk

🌐 www.greenrose.org.uk



Workshop

How is your organisation preparing for winter?

How can we collaborate / promote?

Thank
you

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