



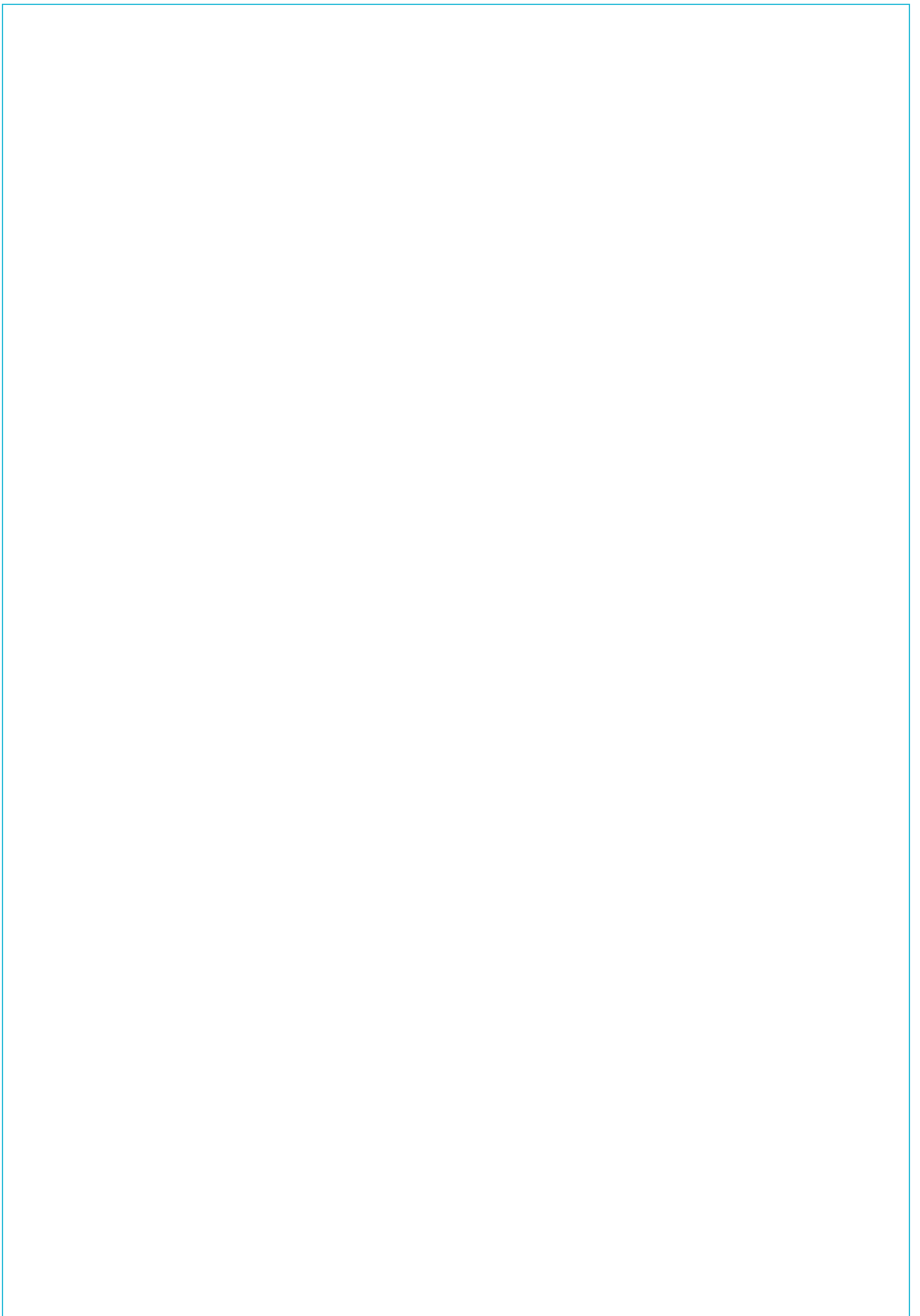
**SevernWye**  
ENERGY AGENCY

# **Financial and Support Instruments for Fuel Poverty in Social Housing (FinSH)**

UK – Key figures  
on social housing and energy poverty

August 2008  
(Updated November 2009)

# Report



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## **1. UK Housing, Social Housing and Energy Poverty**

In the UK, housing provided for low-income or socially disadvantaged tenants - on a non-profit basis or at least below commercial rates, which receives subsidies for more than 20% of the development budget.

Applied to the England and Wales, this definition of social housing covers local authority landlords and all Registered Social Landlords (RSLs). Most RSLs are housing associations, but there are also trusts, co-operatives and companies. The Housing Corporation maintains a public register of organisations with the special status of RSL.

Housing Associations are societies, bodies of trustees or companies established for the purpose of providing housing accommodation on a non-profit-making basis. They are run as businesses and can attract private finance, but they do not trade for profit. Any surplus is ploughed back into the organisation to maintain existing homes and to help finance new ones.

Housing Associations may provide housing for the employees of associated industrial and other undertakings, for special groups such as the aged, disabled or single persons, or housing on a mutual and self-build basis. Fair rent societies and co-ownership associations set up with the assistance of the Housing Corporation are included, as are associations formed specially for providing homes on behalf of local authorities.

Local Housing Companies are independent, non-profit companies that manage tenanted housing, run by a board that is normally split into thirds representing tenants, councillors and local independent professionals. A number of these companies have been set up to run single ex-local authority estates

There are some other types of historic social housing such as almshouses. These are charitable housing provided to enable people (typically elderly people who can no longer work to earn enough to pay rent) to live in a particular community. Almshouses were established from the 10th century in Britain and are often ancient buildings comprising multiple small terraced houses or apartments.

Local authorities and RSLs are:

- non-profit making
- invested in by central government
- registered for VAT, so can reclaim VAT costs
- monitored in terms of the rent they charge
- subject to maximum tenant income levels depending on family situation
- forced to prioritise housing tenants according to housing need

Tenants are generally nominated for social housing support after application to their local authority, and then allocated somewhere to live by either the local authority or housing association - need is assessed both on family income and in terms of the suitability of their existing accommodation for their needs. Rents are often met or supplemented by payment of government Housing Benefit.

The local authority or registered social landlord will normally own a social housing development, but local authority tenants have a statutory right to be able to buy their home after a certain number of years of residence. In recent years, there have been moves toward shared ownership of developments in the housing association sector - where the tenant pays part rent and part mortgage so will eventually have part ownership of their home. Tenants' associations are encouraged in both local authority and housing association developments.

A significant proportion of council housing stock has been transferred to the housing association sector in recent years. A feature of housing associations is that, although the larger ones usually have paid staff, a committee or board of management made up of volunteers has overall responsibility for the work of the organisation. A board might include tenants, representatives from local authorities and community groups, business people and politicians.

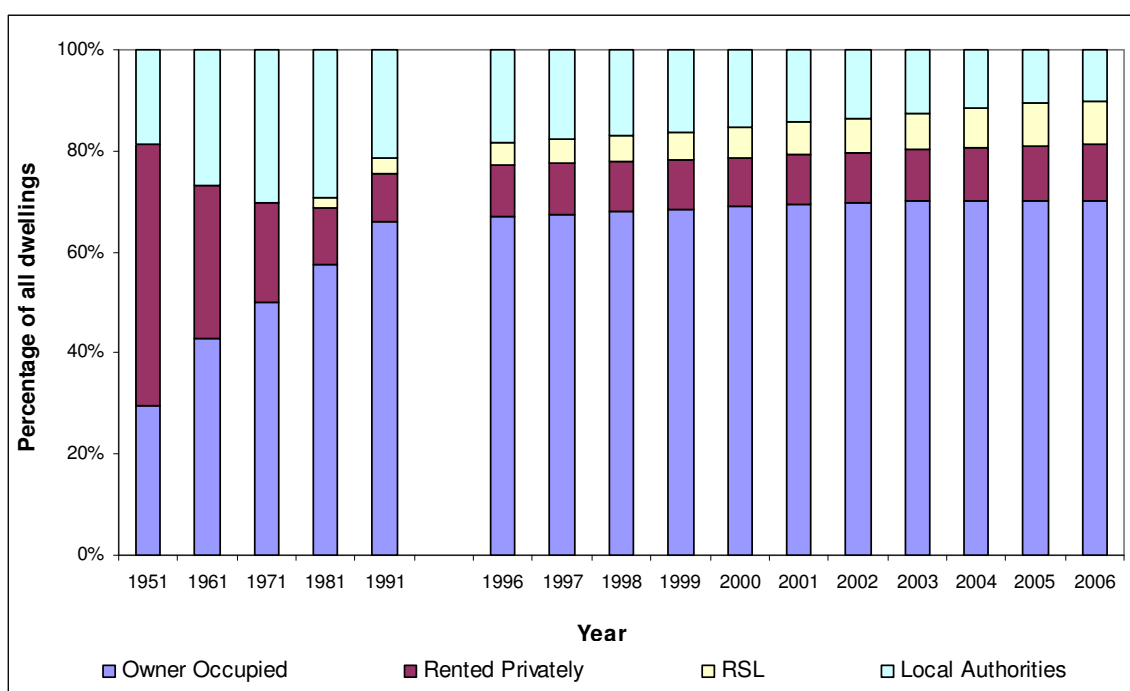
A linked category to social housing is that of 'affordable housing'. While social housing comprises those dwellings owned by RSLs and Local Authorities as defined above, affordable housing is subsidised or "low" cost housing of any tenure.

The following definitions come from the UK government department Communities and Local Government's 'Good Practice Guide to Local Housing Needs Assessment'.

"Social housing is housing of an adequate standard which is provided to rent (or on a shared ownership basis) at below market cost for households in need by Local Authorities or Registered Social Landlords operating on a basis of accepted and regulated standards of good practice in relation to physical conditions, management, allocation, equal opportunities and accountability to tenants and other stakeholders".

"Affordable housing is housing of an adequate standard which is cheaper than that which is generally available in the local housing market. This can comprise a combination of subsidised rented housing, subsidised low cost home ownership including shared ownership, and in some market situations cheap housing for sale. "

## 1. General figures about UK housing and social housing



### UK Dwelling Stock by Tenure<sup>1</sup>

- UK housing statistics

Inhabitants' number in your country:	60.975 million inhabitants (June 07)
Average number of persons per household	2.31 persons
Housing stock: Total number of dwellings	26.412 million (2006)
Owner occupied	18.522 million (2006)
Private Rented	2.995 million (2006)
Registered Social Landlord	2.191 million (2006)
Local Authority Owned	2.704 million (2006)
Part of social housing in housing stock	18.53% (2006)

<sup>1</sup> Source: <http://www.communities.gov.uk/documents/housing/xls/140978.xls>

- UK dwelling total floor areas are typical for each of the dwelling types as shown below<sup>2</sup>:

Dwelling Type	Floor Area (m <sup>2</sup> )
Flat <sup>*</sup>	61
Detached bungalow	67
Semi-detached bungalow	64
Mid-terrace	79
End-terrace	79
Semi-detached	99
Detached	104

<sup>\*</sup> Top floor flat with two external walls (a top floor flat has an energy consumption intermediate between a ground and mid-floor flat)

Despite lots of different statistical research undertaken on UK housing, the total number of tenants in social housing is not available. We have however found out that in 2007 there were 2.5 million tenants living in local authority owned housing in England<sup>3</sup> and the illustration below tells us the number of tenants living in RSL accommodation (3.876 million) in England in 2004<sup>4</sup>.

- UK Current Housing Stock: Year Built<sup>5</sup>

Years from & to	Before 1851	1851 to 1918	1919 to 1944	1945 to 1964	1965 to 1984	1985 to 1994	1995 to 2007
%	4	16	19	22	25	7	7

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Source:

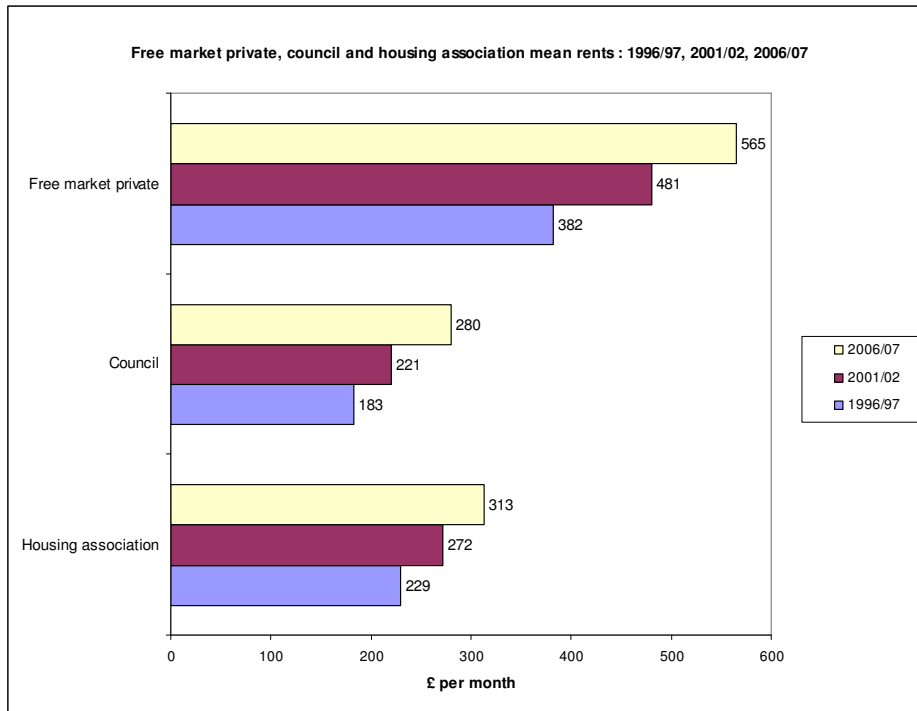
[http://www.servecommunity.ie/download.ashx?f=EST\\_CE51\\_CHeSS\\_WEB\\_FINAL\\_JULY\\_08.pdf](http://www.servecommunity.ie/download.ashx?f=EST_CE51_CHeSS_WEB_FINAL_JULY_08.pdf)

<sup>3</sup> Source: <http://www.communities.gov.uk/corporate/>

<sup>4</sup> Source: <http://www.housingcorp.gov.uk/>

<sup>5</sup> Source: <http://www.communities.gov.uk/documents/housing/xls/table-110.xls>

- Average rents for free market private, council and housing association tenants 1996/97, 2001/02, 2006/07 – November 2007<sup>6</sup>



- UK Energy Consumption in Housing Stock<sup>7</sup>

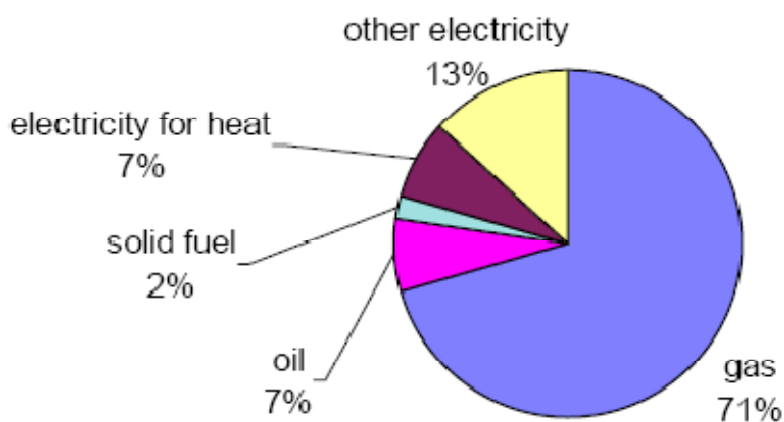
Energy	Million Tonnes Oil Equivalent in 2007
Natural Gas	30.1
Oil	2.9
Electricity	9.9
Renewables & Heat	0.5
Coal & Manufactured Fuels	0.7
Total	44.0

<sup>6</sup>Source:

<http://www.communities.gov.uk/housing/housingresearch/housingstatistics/housingstatisticsby/rents/ettings/livetables/>

<sup>7</sup> Source: <http://www.berr.gov.uk/files/file11250.pdf>

- Domestic Energy Consumption by Fuel and Use (all Fossil Fuel Uses for Heat)<sup>8</sup>



Thousand tones of oil equivalent

End Use	Gas	Oil	Solid Fuel	Electricity	Total
Space Heating	24,414	2,486	675	1,721	29,296
Water Heating	8,987	764	313	1,250	11,315
Cooking/catering	684	15	11	589	1,299
<b>Heating total</b>	<b>34,085</b>	<b>3,265</b>	<b>999</b>	<b>3,560</b>	<b>41,910</b>
Lighting & appliances	-	-	-	6,373	6,373
<b>Overall Total</b>	<b>34,085</b>	<b>3,265</b>	<b>999</b>	<b>9,933</b>	<b>48,283</b>

This does not include heat sold and renewables

- UK Tenure

Tenure	Percentage in housing stock %
Owner Occupied	70.13
Private Rented	11.34
Registered Social Landlord	8.3
Local Authority	10.23
Total	100

- English dwellings failing the Decent Homes Standard (DHS) for 'Thermal Efficiency'<sup>9</sup>

	Number of homes failing the DHS for Thermal	Percentage of homes failing the DHS for Thermal

<sup>8</sup> Source: <http://www.berr.gov.uk/files/file43843.pdf> June 2007

<sup>9</sup> English House Condition Survey 2006

Tenure	Efficiency 000's	Efficiency %
Owner Occupier	2,569	46.9
Private Rented	749	57.7
<b>All Private Sector</b>	<b>3,318</b>	<b>49.0</b>
Local Authority	452	56.4
Registered Social Landlord	329	62.1
<b>All Social Sector</b>	<b>781</b>	<b>58.7</b>
All Tenures	4,099	50.6

- English dwellings energy efficiency: Average SAP<sup>10</sup> rating<sup>11</sup>

Tenure	1996	2006
Private Sector	40.7	46.8
Public Sector	46.8	57.4
All Tenures	42.1	48.7

## 2. Households' Income<sup>12</sup>:

Median households income	£18,798 (approx €25,553)	€ / year
Poverty threshold	£11,884 (approx €14,890)	€ / year Precise: European reference 60% of the median income
Percentage of people living below poverty-threshold (60% of median income) (Eurostat)	11.08% (5.4 million)	%

## 3. Energy Poverty:

Fuel Poverty in the UK<sup>12</sup>

The term 'Fuel Poverty' across Europe has many different definitions and it has been interesting to learn that term 'fuel' is understood to be 'solid-fuel' for some countries where as in the UK 'fuel' is understood to be all home energy. A household is said to be in fuel poverty if it needs to spend more than 10% of its income on 'fuel' to maintain a satisfactory heating regime (usually 21 degrees for the main living area, and 18 degrees for other occupied rooms) - that is **10% of income on all home energy use not just on heating.**

<sup>10</sup> Definition of SAP: <http://projects.bre.co.uk/sap2005/>

<sup>11</sup> English House Condition Survey 2006

<sup>12</sup> Source: <http://www.berr.gov.uk/energy/fuel-poverty/index.html>

In the context of this project a common definition has been adopted by the partners and so 'fuel poverty' (or 'energy poverty') is defined as... ***"a household's difficulty, or sometimes inability, to be able to afford his basic energy needs"***.

Fuel poverty is caused by the interaction of a number of factors, but three specifically stand out.

These are:

- The energy efficiency status of the property
- The cost of energy
- Household income

Since the publication of the UK Fuel Poverty Strategy November 2001, a great deal has been achieved. The Government's framework provides a strong safety net for vulnerable people, and was successful in reducing fuel poverty between 1996 and 2005 by 3 million households across the UK in this vulnerable category. However, rising energy prices since 2003 have inevitably had an impact, and the UK fuel poverty strategy - 5th Fuel Poverty Annual Progress Report 2007 shows that 2005 was the first year in which the number of households in the UK in fuel poverty actually rose. While we now expect to return to a downward trend, our estimate is that there may still be 1.2 million vulnerable households in fuel poverty in England by 2010.

Steps towards eradicating fuel poverty have seen investment of over £2 billion on Fuel Poverty Schemes, and £2 billion per year on Winter Fuel Payments. Local Authorities in England have also invested £5 billion on the Decent Homes Standard, and social landlords across the rest of the UK have invested huge sums to improve the standard of social housing. Energy suppliers have continued their significant activity through the Energy Efficiency Commitments (1) and (2) which is expected to have generated £1.6 billion in energy efficiency measures, and all suppliers now provide significant social programmes to their vulnerable customers.

To tackle fuel poverty the UK Government and Devolved Administrations believe that no single measure is sufficient. The 2007 Fuel Poverty Annual Report updates progress on the range of programmes and measures that have been put in place. This includes:

- Programmes to improve energy efficiency
- Maintaining the downward pressure on fuel bills, ensuring fair treatment for the less well off, and supporting industry initiatives to combat fuel poverty
- Continuing action to tackle poverty and increase incomes.

For copies of the UK Governments Fuel Poverty strategy (2001) and subsequent annual status reports which includes estimated numbers of households in fuel poverty, see here:

<http://www.berr.gov.uk/energy/fuel-poverty/strategy/index.html>

## 4. Energy Prices

- Energy prices<sup>13</sup>

Energy	Price (£ / kWh)	Trend*
Natural gas	4.78	↗
oil	6.79	↑
electricity	11.15	↑
Wood chips (30% MC) / pellets	2.0 / 3.5	→
Coal	4.16	↗
LPG (not including standard charge for tank rental plus annual safety inspection of £70. 50 / year.	7.18	↑

\*→ Stagnation ↑ Quick increase ↓ Quick decrease ↗ Increase ↘ Decrease

### 4.1 Social Tariffs

The increase in energy prices has focused attention on the prices being paid by different customers. The high cost of improving the energy efficiency or heating in homes in a number of cases has also underlined the importance of considering energy prices for low income customers.

The energy supply companies offer low prices/discounts to some customers. There are a variety of motives for this – reputation, reduction in opposition to price increases, defence against re-regulation, corporate social responsibility and desire to help on fuel poverty.

In the 2008 Budget, the Chancellor announced an increase in suppliers' collective expenditure on their social initiatives to at least £150m per year in 2011. Government secured an agreement with suppliers building up to deliver this commitment over the 2008-2011 period resulting in an additional £225m spend over three years in the form of Social Tariffs<sup>14</sup>

Whilst the definition of a Social Tariff is still under review for now ofgem have specified that for a tariff to qualify as a "social tariff" it must be at least as good as the suppliers' standard direct debit tariff with a future view that it must be at least as good as the lowest tariff offered by that supplier to a customer in that region on an enduring basis. This is regardless of that customer's payment method and includes online tariffs. Ofgem are also currently reviewing rebates and trust funds as well as calculating suppliers' contributions.

<sup>13</sup> Source: Sutherland Tables (April 08); Biomass Energy Centre (June 08). More detailed information can be found at: <http://www.sustainableenergytrust.org.uk/business/Global-Data/Publications/Domestic-heating-systems-ranked-by-carbon-emissions-report>

<sup>14</sup> More information about social Tariffs can be found at: [http://www.ofgem.gov.uk/Sustainability/SocAction/Suppliers/CSR/Documents1/Monitoring\\_suppliers\\_10508.pdf](http://www.ofgem.gov.uk/Sustainability/SocAction/Suppliers/CSR/Documents1/Monitoring_suppliers_10508.pdf)

## 4.2 Current Social Tariffs in the UK<sup>16</sup>

Supplier	Social tariff	Eligible groups Coverage	Coverage	Website Information
British Gas 'Essentials'	Particularly aimed at customers who use 'Pay As You Go' meters. Claimed savings up to £307 / household.	All BG consumers on means-tested benefits living in deprived areas.	750,000	<a href="http://www.britishgas.co.uk/products-and-services/energy/our-products/essentials-programme.html">http://www.britishgas.co.uk/products-and-services/energy/our-products/essentials-programme.html</a>
EDF Energy Assist Social Tariff	15% discount on standard tariff price	Applied to households with standard and Economy 7 meters, while those with prepayment and complex metering automatically receive a rebate each year	57,000	<a href="http://www.edfenergy.com/sustainability/our-sustainability-challenge/affordable-energy/energy-assist-social-tariff.shtml">http://www.edfenergy.com/sustainability/our-sustainability-challenge/affordable-energy/energy-assist-social-tariff.shtml</a>
EDF Trust Fund	£1.5 million per year until 2012	Voluntary organisations working in the field of fuel poverty as we as individual customers of EDF	15,000	<a href="http://www.edfenergy.com/sustainability/our-sustainability-challenge/affordable-energy/edf-energy-trust.shtml">http://www.edfenergy.com/sustainability/our-sustainability-challenge/affordable-energy/edf-energy-trust.shtml</a>
npower 'Spreading Warmth' tariff	Total budget of £53 million. £250 annual discount for eligible households.	Available to vulnerable customers (including those over 60, people with a disability or suffering from a chronic illness or families with a child under sixteen) whose household income is less than £13,500 per year	80,000	<a href="http://www.npower.com/spreading_warmth/index.htm">http://www.npower.com/spreading_warmth/index.htm</a>
npower 'First Step'	Transfer to cheapest tariff currently provided by npower (currently dual fuel internet Direct Debit tariff)	People in arrears or 'struggling to pay their bills	30,000	<a href="http://www.npower.com/spreading_warmth/First_Step/index.htm">http://www.npower.com/spreading_warmth/First_Step/index.htm</a>
eon 'Age Concern'	Claimed average saving of £24 per year.	Tariff offers discounts on fuel for customers aged 60 and over.	?	<a href="http://www.eonenergy.com/At-Home/Products/Products-Electricity-And-Gas/Electricity-and-Gas/Products-Age-Concern.htm?WT.svl=4&amp;REPID=CSS01&amp;CCODE=IC684&amp;WT.mc_id=IC684">http://www.eonenergy.com/At-Home/Products/Products-Electricity-And-Gas/Electricity-and-Gas/Products-Age-Concern.htm?WT.svl=4&amp;REPID=CSS01&amp;CCODE=IC684&amp;WT.mc_id=IC684</a>
eon Staywarm	Fixed price bill based on size of property and number of residents.	All older people, providing current consumption is below certain level	430,000	<a href="http://www.eonenergy.com/At-Home/Products/Products-Electricity-And-Gas/Electricity-and-Gas/StayWarm/?WT.svl=4">http://www.eonenergy.com/At-Home/Products/Products-Electricity-And-Gas/Electricity-and-Gas/StayWarm/?WT.svl=4</a>
Scottish Power 'Carefree Winter Rebate'	£32 credit paid on bills	Available to all SP customers who are on their Carefree Priority Services Register	?	<a href="http://www.scottishpower.co.uk/Home_Energy/Customer_Services/CareFree_Scheme/">http://www.scottishpower.co.uk/Home_Energy/Customer_Services/CareFree_Scheme/</a> <a href="http://www.scottishpower.com/PressReleases_1622.htm">http://www.scottishpower.com/PressReleases_1622.htm</a>
Scottish Power 'Carefree Plus'	A fixed saving of up to £112 per customer	Available to all SP customers who are on their Carefree Priority Services Register	?	<a href="http://www.scottishpower.com/PressReleases_1646.htm">http://www.scottishpower.com/PressReleases_1646.htm</a>
Scottish and Southern	Budget of £16 million 08/09	Existing customers who are assessed as fuel poor are	100,000	<a href="http://www.scottish-southern.co.uk/SSEInternet/uploadedFiles/">http://www.scottish-southern.co.uk/SSEInternet/uploadedFiles/</a>

Energy 'energyplus care'	Up to 20% discount	referred to this tariff.		<a href="#">Corporate Responsibility/Customer service /A Code of Practice To Help Fuel Poor Customers110408.pdf</a> 0800 300 111
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## 5. UK Climate Description<sup>17</sup>:

The western and northern parts of the UK tend to lie close to the normal path of the Atlantic depressions. Consequently, their winters tend to be mild and stormy, while the summers, when the depression track is further north and the depressions less deep, are mostly cool and windy. The mountains in these regions have an effect — they produce a marked increase in rainfall.

The lowlands of England have a climate similar to that on the continent (drier with a wider range of temperature than in the north and west). However, the winters are not as severe as those on the continent.

Overall, the south of the UK is usually warmer than the north, and the west is wetter than the east. The more extreme weather tends to occur in mountainous regions where it is often cloudy, wet and windy.

More detailed information about UK climate can be found here:

[http://www.metoffice.gov.uk/education/teachers/indepth\\_climate.html](http://www.metoffice.gov.uk/education/teachers/indepth_climate.html)

UK Climate and Weather Statistics

<http://www.metoffice.gov.uk/climate/uk/2001/>

Monthly Temperature Graph

<http://www.metoffice.gov.uk/climate/uk/2007/>

Annual Regional Averages 2007

<http://www.metoffice.gov.uk/climate/uk/2007/annual/averages.html>

Degree Days:

[http://www.carbontrust.co.uk/resource/degree\\_days/what\\_are.htm](http://www.carbontrust.co.uk/resource/degree_days/what_are.htm)

UK heating season is 58% of the year (around 7 months).

Standard heating pattern assumed:

- Weekdays 7am-9am, then 4pm-11pm.
- Weekends 7am-11pm.

## **6. Legislative Background**

### 6.1 UK Housing Legislation:

#### **The Warm Homes and Energy Conservation Act 2000**

[http://www.opsi.gov.uk/acts/acts2000/ukpga\\_20000031\\_en\\_1](http://www.opsi.gov.uk/acts/acts2000/ukpga_20000031_en_1)

[http://www.opsi.gov.uk/acts/acts2000/pdf/ukpga\\_20000031\\_en.pdf](http://www.opsi.gov.uk/acts/acts2000/pdf/ukpga_20000031_en.pdf)

#### **The UK Fuel Poverty Strategy & Subsequent Reports**

<http://webarchive.nationalarchives.gov.uk/+http://www.berr.gov.uk//energy/fuel-poverty/index.html>

<http://www.berr.gov.uk/energy/fuel-poverty/strategy/index.html>

#### **Decent Homes**

<http://www.communities.gov.uk/housing/decenthomes/>

#### **Code for Sustainable Homes**

<http://www.communities.gov.uk/planningandbuilding/buildingregulations/legislation/codesustainable/>

#### **Energy Performance Certificates**

<http://campaigns.direct.gov.uk/epc/>

#### **The Housing Health and Safety Rating System (HHSRS)**

<http://www.communities.gov.uk/housing/decenthomes/>

<http://www.communities.gov.uk/publications/housing/housinghealth>

<http://www.eeph.org.uk/resource/hhsrs/>

<http://www.eeph.org.uk/uploads/documents/partnership/EHProfsGuidanceFINAL.doc>

#### **Climate Change and Sustainable Energy Act 2006**

[http://www.opsi.gov.uk/acts/acts2006/ukpga\\_20060019\\_en\\_1](http://www.opsi.gov.uk/acts/acts2006/ukpga_20060019_en_1)

### 6.2 Housing Legislation in Wales:

#### **Warm Homes & Energy Conservation Act 2000 – Wales (March 2003)**

<http://wales.gov.uk/topics/housingandcommunity/housing/publications/fuelpovcommit?lang=en>

#### **Regulatory Code for Housing Associations Registered in Wales**

<http://new.wales.gov.uk/topics/housingandcommunity/housing/publications/regulatorycodehas?lang=en>

#### **The Welsh Quality Housing Standard**

- For LA's

<http://new.wales.gov.uk/topics/housingandcommunity/housing/publications/whqslaguide?lang=en>

- For RSL's

<http://new.wales.gov.uk/topics/housingandcommunity/housing/publications/whqsrslguide?lang=en>

- WHQS Toolkit

<http://new.wales.gov.uk/topics/housingandcommunity/housing/social/whqs/toolkit/objectives/wag/verify/toolkit/exceltoolkit?lang=en>

### **Development Quality Requirements**

(See pages 23, 24, 25)

<http://new.wales.gov.uk/topics/housingandcommunity/housing/designandconstruction/devquality/?lang=en>

6.3 Best Practice and other information sources:

### **Energy Saving Trust Building Professionals**

<http://www.energysavingtrust.org.uk/business/Business/Building-Professionals>

### **Energy Efficient Refurbishment of Existing Housing**

<http://www.energysavingtrust.org.uk/business/Global-Data/Publications/Energy-efficient-refurbishment-of-existing-housing-CE83-GPG155>

### **Domestic Energy Efficiency Primer**

<http://www.energysavingtrust.org.uk/business/Global-Data/Publications/Domestic-energy-efficiency-primer-CE101-GPG171>

### **The Electricity and Gas (Carbon Emissions Reduction) Order 2008**

[http://www.opsi.gov.uk/si/si2008/em/uksiem\\_20080188\\_en.pdf](http://www.opsi.gov.uk/si/si2008/em/uksiem_20080188_en.pdf)

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