

Somerset West hard-to-treat

A pilot project for complex
insulation works in the
Sedgemoor, Taunton Deane and
West Somerset council areas

October 2010 to March 2012
Final report



3 St Peter's Court
Bedminster Parade
Bristol
BS3 4AQ

www.cse.org.uk
0117 934 1400
info@cse.org.uk
reg charity 298740

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3	Introduction
4	Customer journey
5	Installers
6	Timescales
8	Funding
10	Customer survey
19	Parity Projects survey
20	West Somerset Heating Controls scheme
22	Key learning

Introduction

The Somerset West Hard-to-Treat (SWHTT) scheme is a pilot project delivered in West Somerset, Sedgemoor and Taunton Deane, funded by the local authorities and managed by the Centre for Sustainable Energy.

The scheme provides grant funding for energy efficiency improvements to help homeowners make their home warmer and less expensive to heat. The homes assisted through the scheme were those defined as hard-to-treat. A home is considered hard-to-treat when it is not possible to improve its energy efficiency with the most cost effective improvements – such as cavity wall and loft insulation – due to the age of the property or nature of its construction. They may also be off-gas, relying on more expensive heating fuels such as oil. For these reasons, hard-to-treat homes are often difficult and costly to heat to a comfortable level.

The SWHTT grant was available on a first come, first served basis and covered 25% of the cost of eligible insulation works, up to a maximum of £2,500 per property. This funding was provided by the Somerset West local authority partnership (consisting of Taunton Deane, Sedgemoor and West Somerset Councils). Low income households were able to apply for a low cost home improvement loan for the remaining 75% of costs which was provided by Wessex Home Improvement Loans.

The grant could be claimed for:

- Solid wall insulation (internal or external)
- Floor insulation
- Complex roof insulation (e.g. beneath rafters, flat roof etc)

The scheme aimed to be as flexible as possible in terms of how and by whom people were able to get the work done. However, in order to ensure only quality installations were funded through the scheme there were some restrictions. For example, if applicants were interested in complex roof insulation they were expected to use a contractor who was a member of the National Federation of Roofing Contractors, the National Insulation Association or the Federation of Master Builders. Alternatively, if people felt confident at tackling roof, floor or internal wall insulation themselves on a DIY basis, they were able to claim the grant for 25% of the cost of materials.

The scheme was publicised in a number of ways:

- Somerset West Private Housing Partnership – press release, website, case study
- CSE – website, e-news stories, press release
- Referrals made through the South West Energy Saving Trust advice centre
- Mail out to historical Warm Streets applicants with a solid wall
- Inclusion of a tick box on the Warm Streets application form to capture interest
- Promotion via local community groups
- News story on the National Federation of Roofing Contractors (NFRC) website

Customers who contacted the scheme were sent an information pack which contained information about the grant, the various measures and where to find approved installers.

Customer journey

The scheme was designed to allow as much customer choice as possible in the installation of Hard-to-Treat measures. It also minimised scheme management costs by providing customers with the necessary resource to drive the work forward themselves. This gave customers flexibility in all aspects of the installation, including choosing the system, materials or installer, as well as the option to carry out the works themselves if they preferred (apart from in the case of external solid wall insulation).

Customers contacted the Energy Saving Trust advice service¹ to register an interest with the SWHTT scheme. A member of the SWHTT team called back to discuss the options available in more detail, and if they were still interested they were sent an information booklet together with an application form.

Information pack mechanism

The information pack was designed to provide householders with the resources needed to install the chosen measures in their property with minimum support from the SWHTT team. This ensured that management costs were kept relatively low from the start, however, the SWHTT team were available to customers if they needed further (or any) guidance through a scheme helpline. This approach placed an onus and responsibility on the customer in line with other home improvement projects (e.g. kitchen refurbishment). The pack was adapted and shaped by feedback received as the project progressed. As a result of this feedback, the scheme was opened up to a wider audience by including a DIY option and additional accredited installer bodies (e.g. the Federation of Master Builders) but there were still limits to its accessibility for some households.

Funding and installation

In order to progress with a funding application, customers were required to get a number of quotes and send their preferred quote to the SWHTT scheme. The quote was then assessed by the SWHTT team who allocated the funding for that job. The customer was given 3 months from the date of the application form to install the insulation. If this timescale was unachievable the customer could extend the date by writing to the SWHTT team. Once the work was completed, the customer returned the completion certificate to the SWHTT team with a copy of the invoice. Once the team were satisfied the paperwork had been completed correctly the funding was paid to the customer.

¹ The Energy Saving Trust advice service was a national energy advice provision delivered locally to provide free, impartial energy efficiency advice in the South West of England. This service ended in March 2012. CSE now delivers local energy advice through the Home Energy Team free phone advice service.

Installers

Choosing an installer

Customers were able to obtain quotes by contacting approved installers from the information pack. Installers were approved not on an individual basis but by membership to professional bodies or being an approved installer for a registered system in the case of external solid wall insulation. Customers were advised to contact more than two installers for quotes. As the works were only part funded, customers were able to choose their preferred quote (i.e. they were not obliged to choose the cheapest quote). Once satisfied with the quote, the customer would return the application form and a copy of the quote for the SWHTT team to approve.

Three customers chose to install works on a DIY basis. The measures eligible for DIY installation were internal wall, complex loft and floor insulation - external wall insulation needed to be installed by an installer trained and accredited to install an approved manufacturer solid wall insulation system. . One customer installed multiple measures on a DIY basis.

Breakdown of installers

Nine installers were used by thirteen customers. Two installers in particular were used by several customers. The majority of installers used fell into the Small or Medium Enterprise category with the exception of Domestic & General Insulation which has 380 employees and spans a wide geographical area.

Figure 1: Installers used by customers

Installer	Number of customers
Domestic & General	3
Therm Eco	4
Paul Cornish (Independent builder)	1
R M Nicholas (Independent builder)	1
Ecos Renew	1
Williams Roofing Contractors	1
Insulated Homes	1
Goodwood Designs (woodworking specialist)	1
RoofSURELtd	1
Neil Wood (local tradesman – only carried out patching up and skimming)	1

Timescales

Figure 2 shows the length of time between an application form being sent to the customer and the date that the corresponding completion certificate was returned. The longest completion time was 46 weeks and the shortest was 3 weeks. The average customer journey was 23 weeks (over 5 months). This reflects the complexity of the works as well as the level of priority many customers gave to progression of the works – it was often difficult for customers to fit in time for progressing the works around other priorities in their day to day lives.

Only three customers did not require a completion deadline extension beyond the initial 3 months, and in several cases multiple extensions were given. The standard extension was 1 calendar month, although customers who maintained a more proactive dialogue with the project team were able to give a more realistic timescale for completion, had longer extensions set.

Figure 2: Timescales for each customer

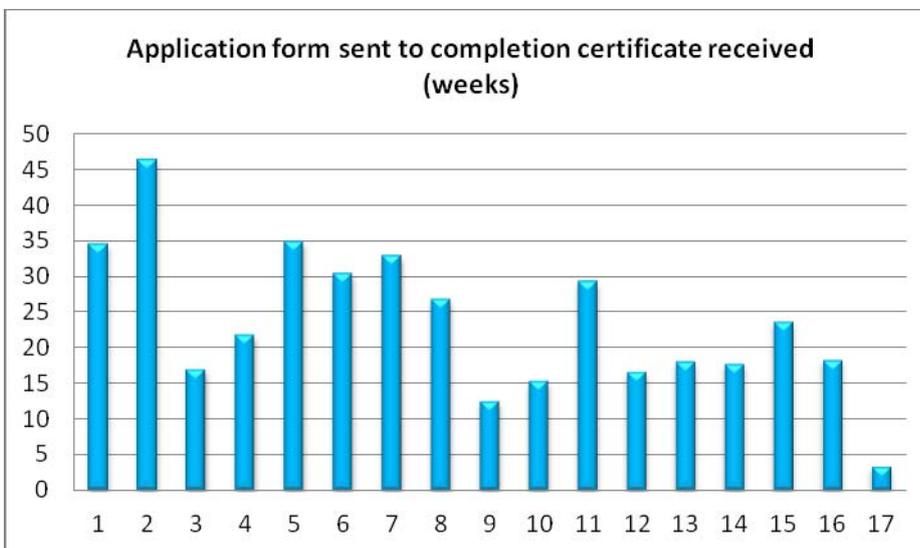
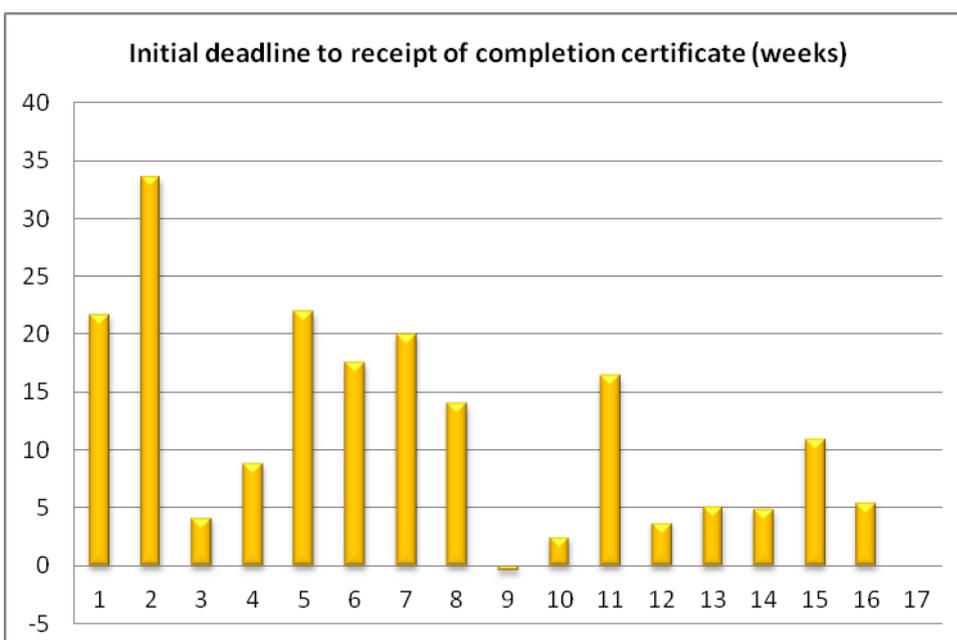


Figure 3: Timescales for each customer



Many customers required extensions following delays - there were a number of reasons for these delays:

- Delay to external wall insulation being installed due to need to replace windows first. The delivery time on the windows was 4-6 weeks.
- Weather – the application of external wall insulation render, adhesives and top coats etc are all weather dependent.
- A customer wanting to undertake DIY insulation (multiple measures) was delayed for health reasons, having spent a considerable time in hospital due to that winter's swine flu outbreak. This customer also struggled to access finance from the bank and experienced a reduction in income from pensions. All these factors combined to force the customer to undertake DIY installation rather than committing to the extra expenditure of using an installer.
- National Park restrictions – one property looked directly on to Exmoor National Park and so required sensitive design and specialist materials in order to retain the character.
- Other works being carried out at the same time – for example, one customer installing complex roof insulation was also having a chimney rebuilt and fourteen solar PV panels installed. The order of works dictated that these things needed to be done first, whilst the scaffolding was erected, which delayed the insulation.
- Delays in delivery and invoicing for materials.
- Lack of installer availability at the appropriate time - various teams are needed at different points in the process to carry out specific tasks such as scaffolding, boarding and rendering.
- Complexities of dealing with more than one installer (i.e. one installer for applying insulation, another for patching up and skimming over).
- Unforeseen additional works – replacing rotten beams, shoring up where walls have been removed, faulty brickwork.

Funding

While there have been a significant number of enquiries about the scheme since its inception, the conversion of this interest to completed installations also provides useful learning - the conversion rate being just 9%. This suggests that despite initial interest, customers require far more support and incentive to decide to participate fully than had initially been envisaged.

Number of referrals: 189

Number of completed application forms returned to the SWHTT team: 27

Number of completed installations: 17

Of the 17 completed installations the largest claim was the maximum grant allowance of £2,500, and this was claimed by two customers. Three further customers had claims in excess of £2,000. The smallest claim was for £185. In total there were seven claims under £1,000.

Figure 4: Completed jobs by local authority area

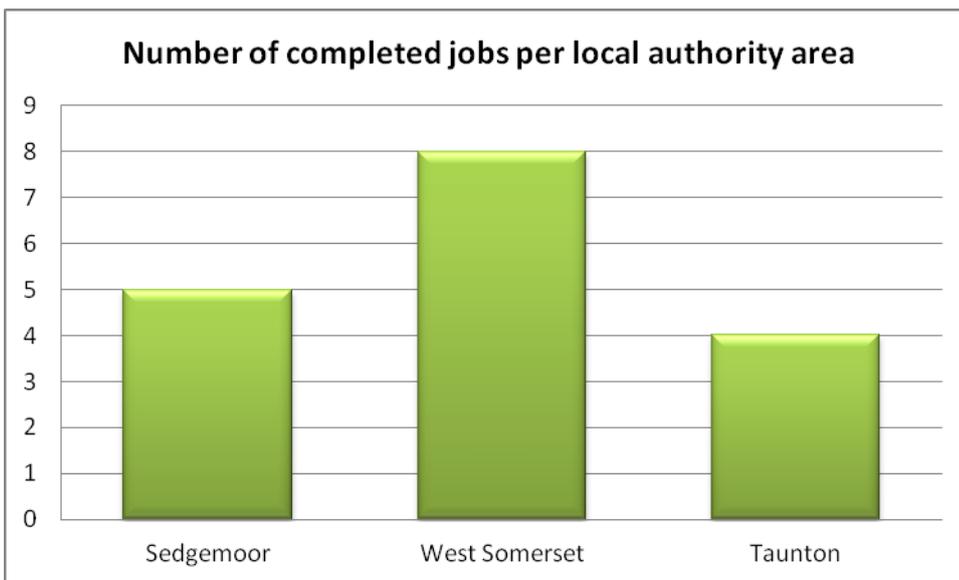


Figure 5: Breakdown of measures installed

Measure	Number of customers
External wall insulation	8
Internal wall insulation	5
Complex loft insulation	7
Flat roof insulation	1
Floor insulation	3

Figure 6 shows that over half of customers lived in properties built before 1920, which would typically be solid wall in construction. The two more recent properties (1980 – 1995) were Park Homes. The majority of homes funded through the scheme were detached - this perhaps reflects the rural nature of the areas involved but could also reflect the reduced complexity of progressing works where the impact on an attached property does not have to be considered

Figure 6: Property breakdown

Pre 1900	5
1900 – 1919	5
1920 – 1945	1
1946 – 1979	4
1980 – 1995	2

House	11
Bungalow	3
Park Home	3

Detached	10
Semi-detached	2
End-terrace	2
Mobile Home	3

Customer survey

In November 2011 a customer survey was sent to all customers who had been referred to the scheme but had not made an application. In total, 82 postal surveys were sent out and 18 were returned by the deadline, representing a 22% return rate. Respondents were entered into a prize draw to win a wireless energy monitor.

Through the survey CSE aimed to gather feedback on the Somerset West Hard-to-Treat scheme, but also to look more broadly at attitudes towards complex insulation works and how these can be financed.

The figures presented below should be treated with some caution given the relatively low response rate to the survey. However, the survey responses combined with comments provided do outline some key messages:

- **Cost** appears a key factor for householders considering installing hard-to-treat insulation measures.
- This includes both the cost of the work itself (as a barrier), and the resulting anticipated financial savings on fuel bills (as a motivating factor).
- **Improved thermal comfort** also appears a key motivating factor for households considering taking up hard-to-treat insulation measures.
- The lack of availability and poor response from **local installers** appears a key barrier to householders installing hard-to-treat insulation measures at present. Several respondents commented that they had attempted to contact installers and seek quotes for measures, but a lack of timely or helpful response had prevented their efforts coming to fruition. This is a key finding with respect the availability and readiness of the market to respond to future hard-to-treat schemes (e.g. the Green Deal).
- Respondents appeared **averse to loans** for funding energy efficiency measures in their home. However, responses to the suggestion that costs of measures could be repaid through financial savings on fuel bills is more encouraging. (However it should be noted that the word 'loan' was omitted from this sentence – the phrasing may be key to this positive response). Further research is needed to ascertain the likelihood of households being willing to take this approach in practice.
- Whilst the level of disruption did not stand out as a notable barrier to uptake, the **structural and physical impacts of measures** on the property did appear a key concern for householders responding to this survey. Similarly, some perceived there to be technical/structural factors physically preventing such work from being carried out altogether. In this vein, seeing the work done first hand and the **availability of 'exemplar' properties** appear particularly important factors in promoting the uptake of hard-to-treat measures. This could therefore be a crucial element of successful marketing of future schemes.

A shorter survey was also sent to customers who installed a measure through the scheme. The relevant results from this are added in to the sections below.

Motivations to insulate

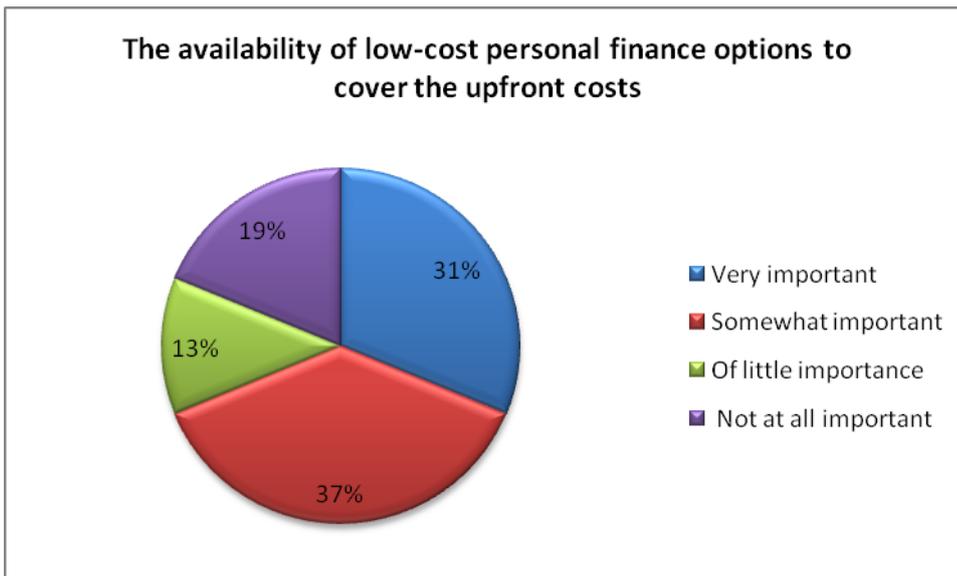
72% of respondents indicated that they had considered improving the insulation in their home prior to learning about the grant available. Two customers who installed a measure through the scheme said that they had not considered improving the insulation in their home prior to learning about it. When asked how

important certain factors were in motivating them to take up measures to improve the thermal efficiency of their home, the following were classed by all respondents as either very or somewhat important:

- The money it will save me on my fuel bills
- The availability of a grant towards the cost of the measures

Of the other financial motivations, responses were more diverse. As figure 7 shows, when asked whether the availability of low-cost finance to cover the upfront costs would be important, just over 60% said it was very or somewhat important, with the remaining 40% classing it as of little or no importance.

Figure 7: Customer motivations



The threat of future fuel bill increases was considered an important motivating factor for insulating the home for the majority of respondents (83%). Interestingly, although none thought it wasn't important at all, 17% did say this factor was of little importance in their decision.

Adding value to the property was seen as important by 67% of respondents. Over a third of respondents also said that improving the appearance of their property was of little or no importance to their decision to improve its thermal efficiency and over half also said this of timing insulation works alongside other home improvements (such as redecoration or a new kitchen).

The strongest motivating factor turned out to be 'making my home warmer' – 94% classed this as very important, and 6% somewhat important. All respondents were environmentally motivated and felt it was important to reduce their carbon footprint.

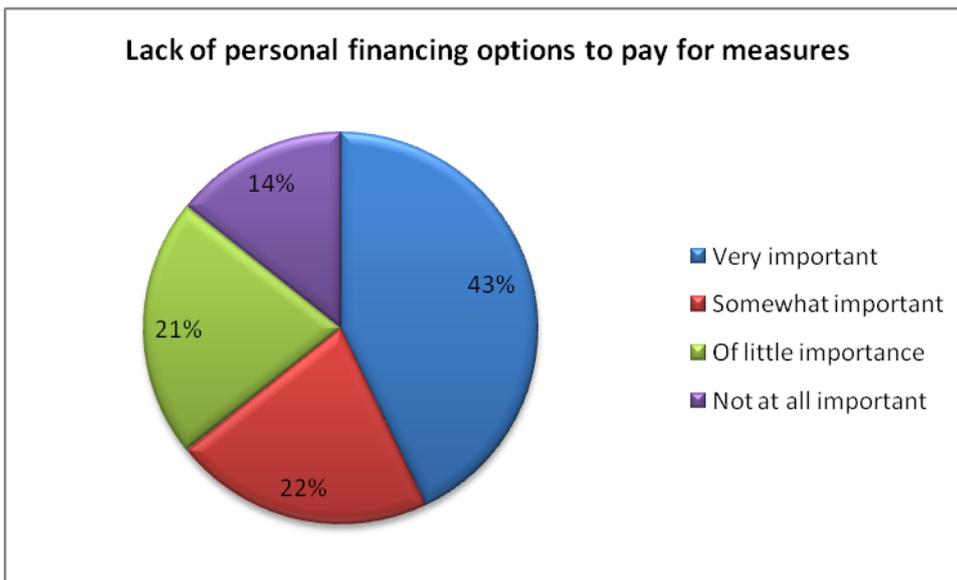
The response was mixed when it came to being motivated by recommendations from friends, family and neighbours and seeing the work done first hand with the latter factor being the higher rated of the two.

Barriers to insulation

Cost & availability of finance

The upfront cost of the works appears a key preventative factor in householders' decisions to take up energy efficiency measures (all respondents rated this as either a very or somewhat important factor preventing them from taking up measures to improve the thermal efficiency of their home). Figure 8 shows that 67% of customers considered 'lack of personal financing options' as a somewhat or very important barrier to energy efficiency improvements to their home which perhaps presents a positive opportunity for Green Deal style finance. However, the reliability of this figure is questionable due the wording of the question. We believe customers may have interpreted 'personal finance' as personal funds (e.g. not the ability to raise personal debt, rather money in the bank).

Figure 8: Barriers



Disruption

Over half of respondents rated 'concern about the structural impact on my property' as an important preventative factor in deciding whether to install energy efficiency measures and 76% rated the impact on the physical appearance of their property as important.

Around a quarter of respondents considered the level of disruption involved to be of little or no importance as a factor preventing them from taking up insulation measures. It is, however, worth bearing in mind that two thirds of those surveyed had not even got as far as obtaining quotes from installers. It is likely that the true extent of disruption only becomes apparent once installers explain how they would go about the complex roof, wall or floor insulation.

Finding installers

All respondents rated the availability and expertise of local installers (or perceived lack of) as a highly important factor preventing them from proceeding with works. Comments made by several respondents provide context to this finding: three cases reported a frustrating experience of trying to contact installers and obtain quotes for works:

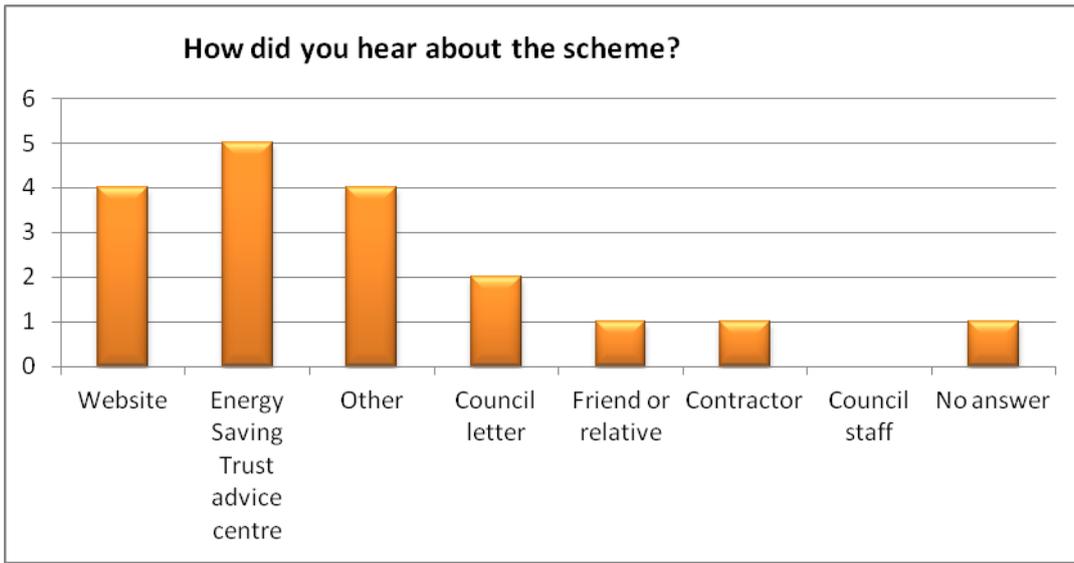
"The reason we have not gone ahead with this scheme is that we cannot find any installers who are prepared to do the work or even quote for our house."

“After several weeks of chasing these people, repeated promises on their behalf and constant let downs I decided it was too much hassle to continue...I was extremely disappointed with the attitudes of most of the traders - and frustrated.”

Accessing free and impartial advice

Figure 9 shows that most people heard about the scheme via the Energy Saving Trust or online. Nearly all respondents (n=15) rated “The availability of a free and impartial advice service” as either a very or a reasonably important factor in deciding whether to install energy efficiency measures.

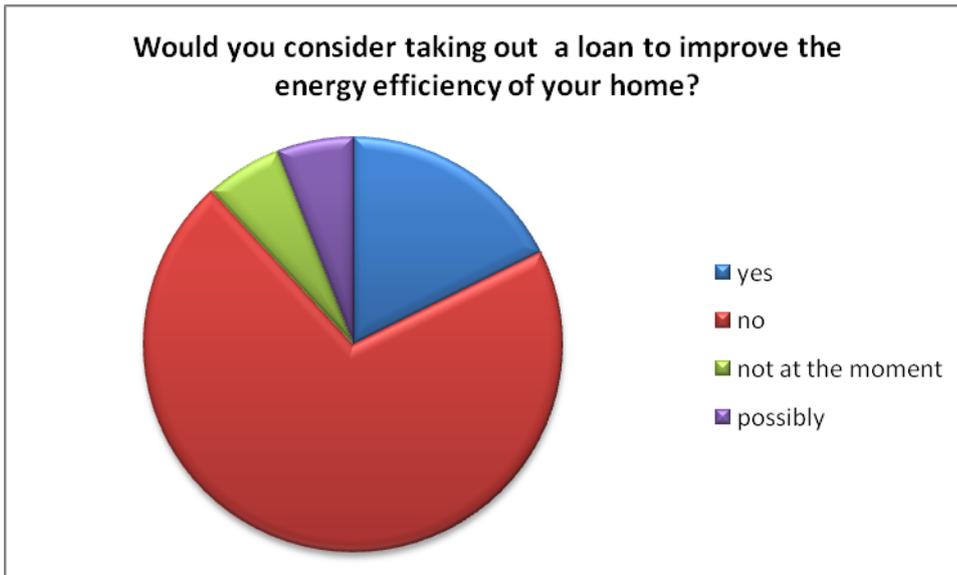
Figure 9: Marketing source



Financing complex insulation measures

70% of those surveyed said that they would not consider taking out a loan to improve the energy efficiency of their home. This is reinforced by the response from those customers who did proceed through the scheme – all respondents said they would not consider taking out a loan. Although the SWHTT scheme included the option of applying to the Wessex Home Improvement Loan scheme to cover the remaining 75% of costs, no customers took this up. This is represented below in figure 10.

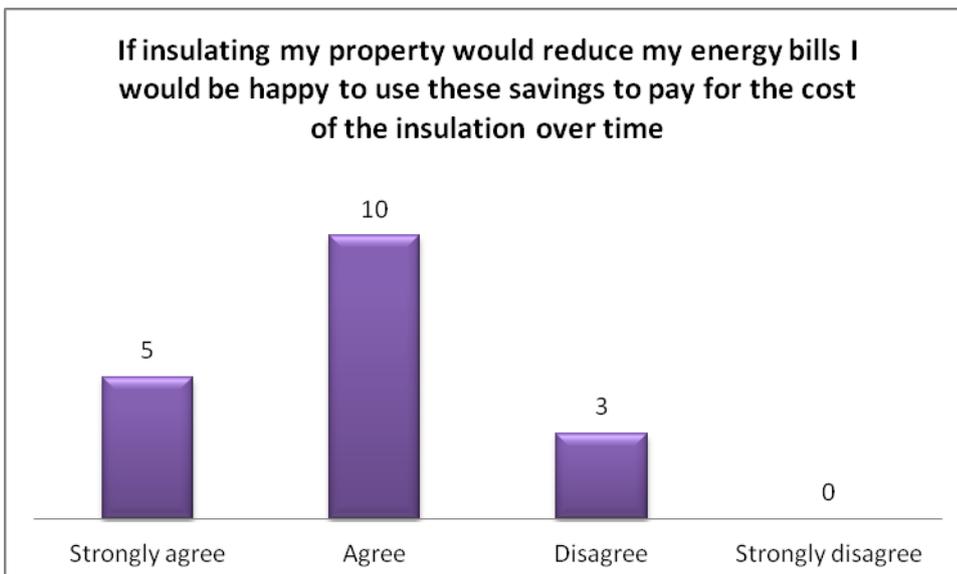
Figure 10: Financing



It is not surprising to learn that all respondents said they would definitely consider installing insulation in their home if it was 100% grant funded. Roughly half of respondents said even a 50% grant would still make it too expensive.

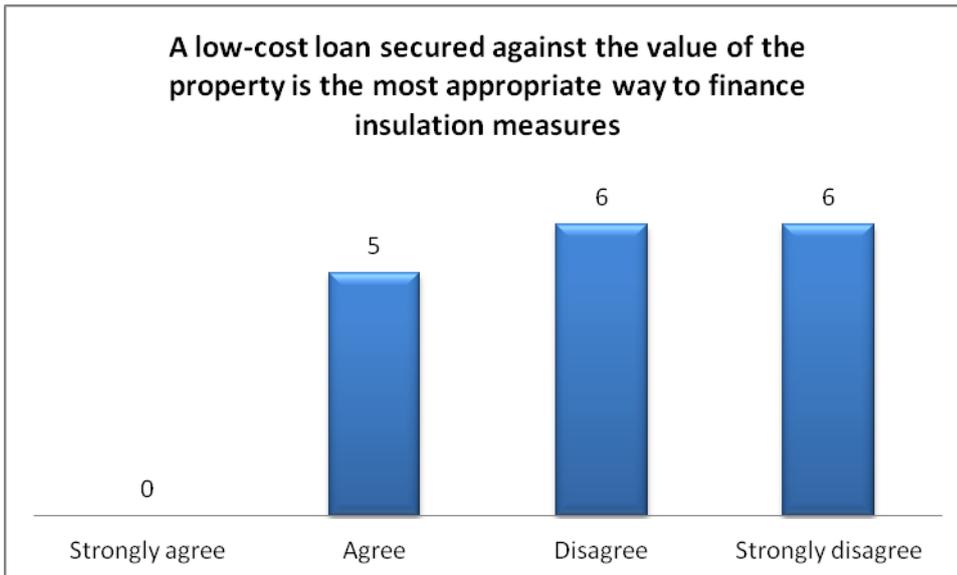
In contrast to the lack of appetite for a loan it appears that there may be the appetite for a 'Green Deal' arrangement whereby the savings are used to pay for the cost of the insulation over time if presented in the right way. Nobody strongly disagreed with this principle. See figure 11 below.

Figure 11: Financing



As figure 12 shows, over half of respondents disagreed with funding measures through a low cost loan attached to the property. 14 out of 16 had not taken out a personal loan in the past to cover home improvement measures such as a new kitchen or extension.

Figure 12: Financing



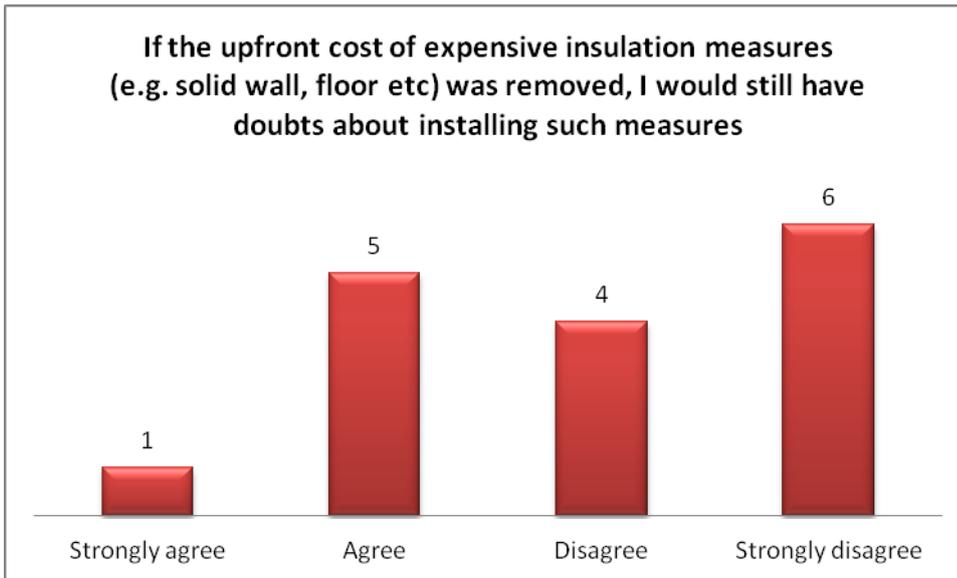
Householders were asked to rate the importance of different factors in the hypothetical situation that *they were to consider taking out a loan to fund energy efficiency measures*. The following factors were deemed the most important in this context:

- Improved comfort
- Fuel bill savings covering the cost of a loan repayment
- Saving money on your fuel bill

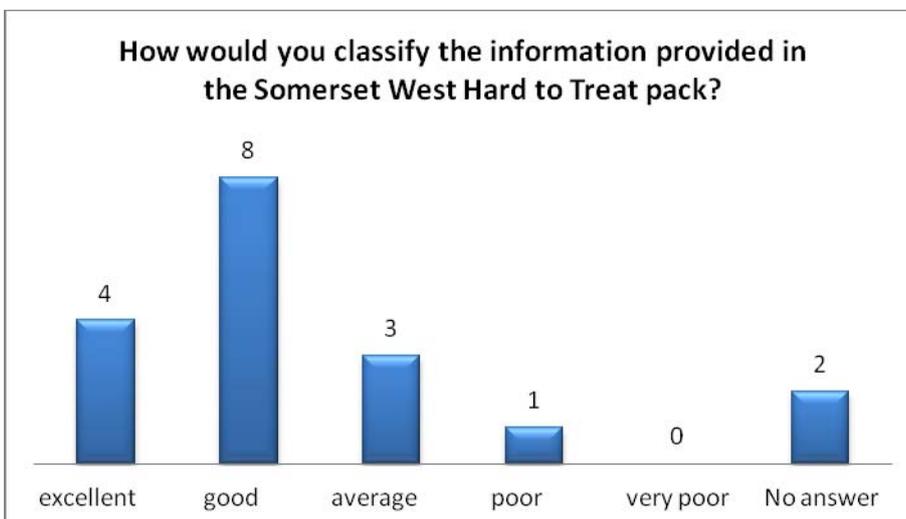
The next most important factor when considering a loan was environmental (reducing CO₂ emissions). The least important factor, as scored by 4 out of 10 respondents, was attaching a loan to the property rather than a person. Cost does seem to be the most significant barrier to the uptake of complex insulation measures. However, as figure 13 shows, with complex insulation works there are additional barriers to uptake, such as disruption and obtaining consent from relevant authorities. For example;

'Our house like many in ENP (Exmoor National Park) dates back at least 300-400 years. Many of the suggested methods would not be suitable and when I queried with ENP whether one method (which might require planning permission in some areas) [was available], I was told planning permission would NOT be granted.'

'I didn't improve the insulation because of technical difficulties and the fact that my house is listed.'

Figure 13: Financing**Feedback on the scheme and customer service**

The majority of respondents thought the information provided in the pack was either 'excellent' or 'good.' One stated that it was poor but neglected to say what could have been improved when given the opportunity. All customers who installed a measure classed the pack as 'excellent' or 'good.'

Figure 14: Information pack

Comments about how the pack could be improved included reference to recommended installers – specifically that those listed should be made aware of the scheme in advance and the importance of locality – and a specific desire for schemes to include double-glazing. In terms of the format of the pack, one customer recalled there being a lot of information and asked whether it would be possible to cut any of it, or present it in a summary format. These comments were considered for the new Somerset West Home Energy scheme brochure, and resulted in it being significantly redesigned.

As figure 15 shows, the majority of people (n=10) rated the customer service they had received as 'excellent' or 'good.' Five respondents felt it was 'average' or 'poor'. There could be some crossover here between the customer service from installers rather than that received via CSE's referral process. The information pack clearly states that the team can be contacted in the event of problems or questions. All of the customers that installed a measure rated the customer service as 'excellent' or 'good.'

Figure 15: Customer service



Several commented on their difficulty in finding contractors to quote:

'I e-mailed quite a few companies about PVC panels. Because the house had scaffolding, companies were not even interested in moving forward with questions about the roof space. Quite disappointed with their response really.'

'The reason we have not gone ahead with this scheme is that we cannot find any installers who are prepared to do the work or even quote for our house. I have e-mailed and/or rung all of the bodies I can think of to no avail! Our house is a 1979 box with cavity walls, but the cavities are, in places, less than 50mm. There is a huge amount of outside wall despite it being end terrace (odd 70s design) and we lose LOADS of heat through the walls.'

'Every person included in the pack as recommended builders to carry out the work in order to obtain the grant either did not know anything about the scheme or failed to get back to me. Of the people who did know about it - all bar none failed to contact me in order for me to obtain a price. After several weeks of chasing these people, repeated promises on their behalf and constant let downs I decided it was too much hassle to continue. It would be much better if the person applying were allowed to choose a reliable builder of their choice, obtain a quote from them and submit it for consideration for the grant. Failing that - at least let the people listed know about the scheme. I was extremely disappointed with the attitudes of most of the traders - and frustrated.'

Issues with the type of measure eligible for grant assistance:

'The problem with 'hard-to-treat' is your view of double glazing. My property has very large windows so we lose most of our heat via these windows. No help at all with the major loss of heat.'

Because my property has no cavity wall the methods you use would ruin the inside of my property. I have replaced the front windows from my own money and it has greatly reduced the heat loss as the windows are so large. The rear of my property has bay windows and needs replacing, but I cannot afford to have them replaced. Is there any scheme that can help me?’

“I live in a park home and have not found any help from anyone! Yet, park homes are the least efficient of any/all homes to keep warm as most rooms have vents! Companies that do exterior wall insulation are too expensive – I would definitely not get a loan as we are on benefits. Solar panels are too heavy – so that option is not available either. “Somerset Hard-to-Treat” scheme does not live up to its name.”

Parity Projects survey

The scheme also offered customers the opportunity to take up a Home Energy Masterplan by Parity Projects (www.parityprojects.com/home-energy-masterplan.html) and then have the cost refunded through the scheme on completion of funded works. The idea of this was to help those that might be unsure about whether complex insulation is suitable for their property or would like a more detailed estimation of the specific energy and financial savings for energy efficiency measures.

One customer (complex loft) decided to take up the Parity survey after insulation works were completed. The survey results proved very comprehensive and assessed potential improvements (measures and behavioural changes) in the following areas:

- Windows and doors
- Draughts
- Walls (internal wall insulation was recommended for this particular property given the external appearance)
- Floor insulation
- Lighting
- Appliances and other electrical use
- Heating and hot water (lots of potential here to upgrade from the existing oil fired Rayburn to an oil fired condensing boiler or a biomass boiler, and significant upgrades to heating controls).

Although the complex loft insulation had already been completed by the time this customer had the survey, they were able to estimate the savings at approximately £117 per year (883kg CO₂). This particular customer was very keen to improve his home in all manner of ways, and had also recently installed both a solar hot water and a solar PV system.

One other Parity Projects survey was completed and, although the survey was very comprehensive, the customer did not feel it provided the detail necessary to action specific and tailored solutions to her property.

It is a shame that this option was not taken up by more customers. This may have been due to the cost of the survey, and their uncertainty about whether they wanted to proceed with works. However, from our relationship with one of the customers who had a survey completed, it seems clear that it has spurred him on to make further improvements to his home, and he will now be able to prioritise these according to the suggestions and logic provided by the report.

West Somerset Heating Controls scheme

A further strand of the project was developed in the West Somerset council area which aimed to encourage the installation of heating controls. Using a cashback system, customers were able to access the following:

- £15 per Thermostatic Radiator Valve (TRV) up to a maximum of 7
- £25 for a Room Thermostat
- £30 for a Programmer *or*
- £75 for a Programmable Room Thermostat

The cashback amounts were based on the average cost of the controls, giving the customer flexibility to install more expensive controls should they wish. Vouchers were valid for 2 months from the date of issue, by which time the voucher should have been returned alongside receipts and/or a copy of an invoice from an installer. This was to ensure that the vouchers had been installed in the correct property. Payment was made directly into the customer's bank account.

The scheme operated with the following qualifying criteria:

- Must be owner occupier
- Must live within the West Somerset District Council area

And meet one of the following criteria:

- Aged over 60
- Have a child under 16
- Off the gas network
- Have a solid wall (i.e. non-cavity construction)

As of the start of September 2012, there were 23 referrals to the scheme. 10 applications expired and 13 were completed. The breakdown of controls was as follows:

Figure 16: Breakdown of heating controls

	Number of TRVs required	Room Thermostat	Programmer	Programmable Room Thermostat	Total
Requested	140	5	5	7	157
Installed	86	2	3	3	94

All customers installed TRVs (for 6 customers this was the only measure installed). One customer also installed a room thermostat, two also installed a programmer, one also installed a room thermostat and separate programmer and three also installed a Programmable Room Thermostat.

Figure 17: Installers used by customers

Company	Location	Number of engineers
Watchet Gas Company	Watchet	1
DP Gas Engineering Company	Minehead	2
Ross Cox Plumbing & Heating Ltd (used by 2 customers)	Williton – Taunton	2
GT Heating (used by 3 customers)	Williton – Taunton	1
Chris Burge Property Maintenance	Westonzoyland - Bridgwater	
Orin Heat Ltd	Taunton	1
MS Heating	Willand – Devon	2
The Somerset Gas Company Ltd	Wellington	10
Andrew Woodward Plumbing and Heating	Watchet	
Graham Ash Plumbing and Heating Installations Ltd	Lynton - Devon	

Information from the Gas Safe Register suggests that the majority of installers used had only one or two heating engineers, suggesting that they also fall into the category of a micro-SME.

Key learning

The Somerset West pilot has proved invaluable in helping to better understand the complexities of insulation works in hard-to-treat homes. The Somerset West area itself is an ideal test-bed for a scheme of this kind due to the makeup of properties; there is a large proportion of rural, off-gas and solid walled housing.

The scheme has demonstrated that there is an appetite locally to improve the energy efficiency of homes, and a key driver for many people is the opportunity to make their homes warmer and cheaper to run. Despite only offering a 25% grant (with a maximum cap of £2,500), 17 households have undertaken work, and many of these have undertaken similar works at the same time (for example, the installation of solar PV panels and new heating systems).

In the context of the Green Deal and Energy Company Obligation (ECO), it is worth noting the following:

- Under the Green Deal and ECO, works must be carried out by Green Deal Registered Installers using Green Deal accredited products. This rules out DIY installations as undertaken by three customers on SWHTT.
- It is likely that ECO funding for solid wall insulation will require that all available walls are insulated. Many of the customers through SWHTT did not insulate the whole house, particularly where internal wall insulation was selected, preferring instead to insulate on a room-by-room basis to minimise disruption and/or cost.
- Measures such as complex loft insulation and floor insulation are likely to meet the Golden Rule (i.e. that your fuel bills should not increase as the monthly bill savings from installing the measure will be greater than the repayment on the finance). Households are unlikely to benefit from grant funding for these measures unless they are also undertaking solid wall insulation.

The key learning we have taken from the scheme is as follows:

- A well designed customer journey is integral to any scheme. Customers are faced with many challenges along the way; from understanding which measures are appropriate to their property to obtaining quotes from installers and seeing the project through to completion. The scale and disruptive nature of complex insulation works can be overwhelming – the project team has a key role to play in reassuring customers, giving them impartial advice and being a trusted friend throughout the process.
- The importance of a clear, succinct, and engaging customer brochure is essential. We have already started to integrate this into new schemes, such as Somerset West Home Energy, where considerable effort has been focused on producing a resource that is informative and educational, and could also be used where householders are interested in solid wall insulation but live outside of the project area. See www.cse.org.uk/swhe
- Giving customers a choice of installers is important. Some customers need guidance; others have a very specific idea of who they want to do the work. Ensuring that both of these needs are catered for should be an important element of any future scheme design.
- Further work can be done to engage with installers to ensure that they are aware of the benefits such schemes can bring them. Building relationships with installers will hopefully also combat the issue of customers finding contractors unresponsive to their enquiries, and unwilling to quote for installations.