The Financial Inclusion Centre

Promoting fair, inclusive financial services

Private Sector Housing: Home Improvement Finance

Guidance Note 2: Building the Business Case

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This report has been produced with funding from the Local Government Association's Housing Advisers Programme.

The Housing Advisers Programme is designed to support councils seeking to innovate in meeting the housing needs of their communities. It aims to be simple, flexible and locally-led. In 2022/23, 21 successful projects received money from the programme to promote, facilitate and enhance their role and capacity to meet their local housing need.

The report has been produced by the Financial Inclusion Centre, an independent research and policy innovation think-tank dedicated to reducing financial and social exclusion.

It is based on work undertaken through the Housing Advisers Programme with a number of councils, including Derby City Council, Nottingham City Council, Stoke-on-Trent City Council and the London Borough of Barking and Dagenham, in relation to home improvement finance in the private housing sector.

It is one of four reports, as detailed below, designed to provide councils with a practical toolkit including relevant evidence, good practice and learning on the effective development and delivery of home improvement finance schemes targeted at non-decent homes, homes requiring adaptations and those with a low level of energy efficiency.

- Guidance Note 1: Research and Literature Review
- Guidance Note 2: Building the Business Case
- Guidance Note 3: Case Studies
- Guidance Note 4: Financing Options
- Guidance Note 5: Local Authority Survey Results

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1. The impact and value of home improvement

Making up 83% of all housing stock in the UK (owner-occupied 64%; private rented 19%), improving housing conditions within the private sector plays a significant role not only in tackling climate change and contributing to net-zero targets, but also improving individual health and wellbeing, supporting sustainable communities and boosting local economies.

1.1. Health and wellbeing

Housing is a 'social determinant of health', meaning it can affect physical and mental health inequalities throughout life. Cold and damp homes, for example, can cause and worsen respiratory conditions, cardiovascular diseases, poor mental health, dementia, hypothermia and problems with childhood development[1]. Additionally, home adaptations have a central role in extending safe, independent living at home and can help to prevent high-cost acute incidents such as falls in the home. Home improvements can also help people come home from hospital safely and reduce the impact of delayed discharges.

Headline findings include:

- Research by Public Health England found that home adaptations resulted in a 23% reduction in hospital admissions and a financial return of investment of £3.17 for every pound spent. They also estimated a social return on investment – which included the impact of the adaptation on wellbeing – of £7.23 for every £1 spent - https://www.local.gov.uk/sites/default/files/documents/5.74%20Accessible%20housing_v05_1%20-%20BM%20amends.pdf
- An independent review of the West of England Care and Repair Service estimated that £13,500 in hospital bed days was saved for a spend of £1,000 on minor repairs and adaptations for people returning from hospital - https://www.local.gov.uk/sites/default/files/documents/5.74%20Accessible%20housing_v05_1%20-%20BM%20amends.pdf
- National Energy Action estimates that across the UK, on average more than 10,000 people die each year due to living in a cold home. Dealing with the impact of cold homes costs NHS England more than £1.4bn a year - https://www.nea.org.uk/who-we-are/policy-and-research/our-health-our-homes/
- On average, 234 patients per day are waiting for community equipment and adaptations to housing before they can be discharged from hospital - https://ageing-better.org.uk/sites/default/files/2023-08/CFAB_Good_Home_network_briefing_AW_0.pdf

[1] https://www.instituteofhealthequity.org/resources-reports/fuel-poverty-cold-homes-and-health-inequalities-in-the-uk/read-the-report.pdf

1.2. Educational attainment

As well as immediate and long-term health implications, energy-inefficient and cold homes can significantly impact a child's education, due to school absence as a result of illnesses associated with damp and mould. As well as missing days in school, it can also be much more difficult for children to do homework and study in a cold home where households crowd into one or two heated rooms[2].

Headline findings include:

- UK children miss more school days due to disease burden from damp than any EU member state, with rates over 80 per cent higher than the EU average - https://www.instituteofhealthequity.org/resources-reports/fuel-poverty-cold-homes-and-health-inequalities-in-the-uk/read-the-report.pdf

1.3. Local economies

Good quality housing is an enabler of economic growth and increasingly recognised as an important part of local economic development plans. The right housing offer, in terms of type, quality and environment, can help to attract and retain skilled workforces, increase productivity and generate inward investment, whilst housing investment in of itself can also be a powerful driver of local economic activity and help to maximise resident income. Bringing long-term empty homes back into use can also play an important role in tackling local deprivation and creating the right environment for further investment, whilst it can also have positive financial implications in terms of property prices and local income and revenue generation.

Headline findings include:

- The Empty Homes Value Tool (2020), produced by the Scottish Empty Homes Partnership and Shelter, highlights that a multiplier of 1.6% can be used to value the economic impact of bringing an empty home back into productive use. For example: bringing an empty home back into use at a cost of £15,000 would bring around £24,000 spend to the local economy (net £9,000) - https://emptyhomespartnership.scot/wp-content/uploads/2020/06/Empty-Homes-Value-Tool-2020-1.pdf

- A recent report by Citizens Advice, Insulation Nation, highlights that improving the energy efficiency of homes would save those in the least efficient properties £951 a year in terms of reduced energy costs - https://www.citizensadvice.org.uk/about-us/our-work/policy/policy-research-topics/energy-policy-research-and-consultation-responses/energy-policy-research/insulation-nation-the-roadmap-to-a-future-of-affordable-energy-bills/

[2] https://www.instituteofhealthequity.org/resources-reports/fuel-poverty-cold-homes-and-health-inequalities-in-the-uk/read-the-report.pdf

- The Impact Assessment for the Renters Reform Bill (currently in Parliament), estimates that the lost economic output from every category 1 hazard is around £126 per hazard per year, due to preventable injuries or illness preventing people from working or working to their full potential. In total it is therefore estimated that hazards are reducing national economic output by over £300m per year, equivalent to the economic output of 9,000 FTE workers per year - https://demos.co.uk/wp-content/uploads/2023/08/Home-Improvement_A-Triple-Dividend-1.pdf

2. Building an evidence base

This section summarises relevant research and data sources that can be used to estimate the scale of home improvement need across local geographies. Developing a robust understanding of the local situation can help to build the business case, and secure support, for investment in relevant service provision, whilst an evidence-based approach is vital to maximising the effectiveness and value of local delivery, ensuring its scale meets local needs and it can be targeted to those who need it the most.

2.1. Scale of home improvement need

2.1.1. Stock profile

Where an up-to-date Private Sector Housing Stock Condition Survey is not available, 2021 Census[3] data can be used to identify the scale of occupied private sector homes in local areas, split between owner-occupied and private rented properties. These baseline stock numbers can then be used to calculate the estimated scale of home improvement need, as detailed in the following sections.

2.1.2. Non-decent homes

For a dwelling to be considered 'decent' under the Decent Homes Standard it must:

- meet the statutory minimum standard for housing (the Housing Health and Safety; System (HHSRS) since April 2006), homes which contain a Category 1 hazard under the HHSRS are considered non-decent;
- provide a reasonable degree of thermal comfort;
- be in a reasonable state of repair; and
- have reasonably modern facilities and services.

Data from the English Housing Survey (2022/23)[4] highlights that 15% of private sector homes failed to meet the Decent Homes Standard across the country in 2022. The private rented sector had the highest proportion of non-decent homes (21%), whilst 14% of owner-occupied homes failed to meet the standard.

These proportional figures (14% owner-occupied; 21% private rented) can therefore be used with the baseline stock numbers referenced in section 2.1.1 to estimate the number of owner-occupied and private rented homes that are likely to be non-decent in a local area.

[3] https://explore-local-statistics.beta.ons.gov.uk

[4] https://www.gov.uk/government/statistics/chapters-for-english-housing-survey-2022-to-2023-headline-report/chapter-4-dwelling-condition#decent-homes

2.1.3. Homes requiring adaptations

The EHS[5] highlights that 8.2% of all households in England (1.9 million) have at least one person with a long-standing physical or mental health condition that say they require adaptations to their home. Whilst 47% of these households feel that their home is suitable for their needs, 53% (1 million) highlight that their home does not have all of the adaptations that they need – there are no differences in the proportion of households lacking adaptations in terms of tenure.

These proportional figures (8.2% and 53%) can therefore be used with the baseline stock numbers referenced in section 2.1.1 to estimate the number of owner-occupied and private rented homes lacking all required adaptations in a local area.

2.1.4. Homes with low energy efficiency

Data from the Energy Performance Certificate (EPC) database[6] provides a current picture of domestic EPCs in each local authority area, listing the number of properties at each Band from A-G. Properties at Band A are the most energy efficient and those at Band G, the least efficient, with Bands D-G indicative of lower levels of energy efficiency.

This data can therefore be used to estimate the number of owner-occupied and private rented homes with a low level of energy efficiency in a local area.

2.2. Estimating the scale of home improvement costs

2.2.1. Non-decent homes

Research by the Centre for Ageing Better[7] highlights that the average repair cost to bring owner occupied homes to decent homes standard is £7,774 and £7,521 for private rented homes. Based on these figures, the overall cost of improving all non-decent owner occupied and private rented homes across the country is £20.52bn and £8.91bn respectively.

These average costs and the number of non-decent properties calculated in section 2.1.2, can therefore be used to estimate the potential cost of improving all non-decent owner occupied and private rented homes in a local area.

2.2.2. Homes requiring adaptations

[5] https://assets.publishing.service.gov.uk/media/60e5b6fe8fa8f50c716bcbb3/EHS_19-20_Home_adaptations.pdf

[6] https://epc.opendatacommunities.org

[7] https://ageing-better.org.uk/sites/default/files/2021-06/Briefing-Financing-home-improvements.pdf

Data reported by Foundations, the national body for Disabled Facilities Grants and Home Improvement agencies in England, highlights that during 2021/22 an average 46% of awarded DFG's across the country were for £5,000 or less; 45% between £5,001 - £15,000; and 9% over £15,000.

These proportional figures and an average cost for each category (eg £2,500; £10,000 and £22,500) can therefore be combined with the number of homes requiring adaptations calculated in section 2.1.3 to estimate the potential cost of improving all owner occupied and private rented homes currently lacking the adaptations they need in a local area.

2.2.3. Homes with low energy efficiency

The English Housing Survey Energy Report 2020-21[8] highlights that the average cost of improving a property to an energy efficiency rating Band C is an estimated £7,737. Based on this figure, the overall cost of lifting all properties to a Band C across the country is an estimated £93-95bn.

The average improvement cost does differ slightly in terms of tenure and is estimated at £8,162 for owner-occupied properties and £7,390 for private rented. It is also estimated that for 69% of owner-occupied properties it would cost less than £10,000 to undertake the necessary improvements, compared to 76% of private rented, whilst 11% of owner-occupied properties would cost more than £15,000 to improve, compared to 5.7% of private rented.

These average costs (£8,162 owner-occupied; £7,390 private rented) and the number of homes with low energy efficiency (Bands D-G) calculated in section 2.1.4, can therefore be used to estimate the potential cost of lifting all owner occupied and private rented homes in a local area to a minimum Band C.

2.3. Current grant and loan provision

Data relating to any existing grant or loan provision that is targeted towards non-decent homes, homes requiring adaptations and those with low energy efficiency in a local area (eg number of dwellings improved; value of grants/loans provided) should be reviewed against the potential scale of need calculated through sections 2.1 and 2.2. This will help to identify and evidence the gap between the amount of investment required to comprehensively improve the area's private sector housing stock and the amount that is readily available through existing grant schemes and initiatives.

[8] https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/1091144/Energy_Report_2020_revised.pdf

3. Regulatory Guidance for Local Authorities

This section covers the statutory and regulatory guidance relating to local authority provision and promotion of consumer credit. It provides available information and guidance relating to the delivery of financial assistance for home repair, improvement and adaptation under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 and by the Financial Conduct Authority for local authorities on credit-related regulated activities.

It is important that local authorities undertake their own review to satisfy themselves that any current and proposed grant or loan product for home improvements meets the relevant requirements.

3.1. Regulatory Reform (Housing Assistance) (England and Wales) Order 2002

Local authorities in England and Wales have broad discretion to offer financial assistance to private owners with housing repair/improvement work under The Regulatory Reform (Housing Assistance) (England and Wales) Order 2002.

This provides councils with the powers to give financial assistance for home repair, improvement and adaptation. There are no restrictions beyond having regard to the guidance which sets out overarching principles that any financial assistance is:

- fair and gives priority to the most vulnerable households;
- ensures that applicants for loans are properly advised;
- takes realistic account of people's ability to contribute, including to equity release loans; and
- delivered in accordance with a published policy.

This assistance can be provided directly by a local authority or through a third-party agency and take the form of:

- grant;
- loans, loan guarantees or indemnities;
- assistance from home improvement agencies;
- supporting purchase and relocation; and
- other forms of assistance

They have the power to set the conditions under which any financial assistance should

be repaid and the period over which those conditions should apply.

In relation to the loans that could be made available by the local authority for home improvements, the main types of products are as follow:

- Interest-bearing repayment loans - where recipients are required to repay the loan over a specified period, and the local authority applies interest on the loan. It is up to the local authority to decide whether to take security for an interest-bearing loan.
- Interest-only loans – with this type of loan, the local authority uses the recipient's property as security on the loan, and they would repay interest on the amount that they had borrowed. The recipient repays the capital when they sell the property on which the loan was secured.
- Zero-interest or equity-release loans - the recipient is not required to pay any interest on this type of loan, for which the local authority would use their house as security. The loan is repaid when the property is sold. With this type of loan it is possible for the local authority to require a share in any increase in the value of the property between the date on which the loan is made and the sale.
- Third-party loans - a local authority may work with third parties to provide home improvement loans. It may help indirectly, for example by entering into an agreement with a third party for it to make loans to the recipient or alternatively cover the costs of potential defaults on the home improvement loans.

More information can be found with the House of Commons Library - Briefing Paper Number 1617, 9 June 2017:
https://researchbriefings.files.parliament.uk/documents/SN01617/SN01617.pdf

3.2. FCA Guidance for Local Authorities on credit-related regulated activities

The financial regulator, the Financial Conduct Authority (FCA) provides guidance for local authorities in relation to credit-related regulated activities. This sets out that local authorities are excluded from the legal requirement to be authorised for most credit-related regulated activities, including credit broking (the promotion and introduction of consumers to specific loans), debt counselling and debt adjusting and entering into a regulated credit agreement as lender.

The Perimeter Guidance (PERG 2.9.23G) provide full guidance on the exclusion for local authorities in Article 72G of The Financial Services and Markets Act 2000 (Regulated Activities) Order 2001.

Specifically in relation to local authorities and credit-related activity, paragraph 2.9.23G of this guidance details the following exclusions relevant to local authorities, including:

- (13) Credit-broking
- (15) Debt adjusting
- (16) Debt counselling

- (24) Entering into a regulated credit agreement as lender;
- (25) Exercising, or having the right to exercise, the lender's rights and duties under a regulated credit agreement;

The full guidance can be accessed at:
https://www.handbook.fca.org.uk/handbook/PERG/2/9.html

The FCA also provides additional details on exemptions and exclusions from authorisation – relating to delivering consumer credit – highlighting that local authorities do not need authorisation to make loans that are:

- without fees or charges
- of less than £160 (Euro200)
- over £60,260 (Euro75,000)
- for hiring/leases where there is no obligation to purchase
- to specific persons under a statutory provision at better-than-market rates

It outlines that local authorities are required to apply for full authorisation or interim permission if:

- they carry out non-exempt regulated activities
- firm owned by a local authority carrying on consumer credit activities – will either need full authorisation or interim permission

The full guidance can be accessed at:
https://www.fca.org.uk/firms/authorisation/apply/exemptions-exclusions

Summary:
The statutory regulations under the Regulatory Reform (Housing Assistance) (England and Wales) Order 2002 outlined above provide councils with the clear ability to deliver financial support in the form of grant and repayable loans for the specific purposes of home repairs, improvements and adaptations. There are several key principles that must be followed when any council designs and delivers this form of home improvement lending but ultimately it enables a broad range of loan products to be offered either directly by the council or by a partner organisation.

The Financial Conduct Authority goes further and specifically identifies that local authorities are excluded from needing regulatory permission to undertake key elements of credit-related activities. Notably, credit brokerage, which therefore gives councils the ability to provide information and raise awareness of various credit products as well as directly introduce someone looking for finance to specific credit providers.

In addition, the regulator's guidance allows councils to deliver lending themselves without requiring permission – as long as this is done within the clearly defined parameters. Of partial relevance for lending directly undertaken by local authorities relating to home improvements, any lending directly delivered by a local authority must either be; interest free/without charges; or be covered by a statutory provision (such as the Regulatory Reform (Housing Assistance) Order 2002) at better-than-market rates.

As a result, the selected option and most importantly, the exact details of the product and its delivery will need to be reviewed and satisfied by the council to ensure that the principles and guidance are still adhered to and then reviewed periodically to ensure continued compliance.

4. Monitoring impact

This section sets out a clear framework and methodology to monitor, measure and evaluate the holistic impact and value of providing grant and/or loan funding to support home improvements, particularly in relation to repairs and maintenance, adaptations, and energy efficiency.

4.1. Embedding evaluation – key principles

The following principles should be used to ensure that the impact evaluation of home improvement finance is fit-for-purpose, robust and as effective as possible:

a) A detailed monitoring methodology should be established prior to services (eg loan or grant provision) being launched, so that data collection is seamlessly built into their design and delivery;

b) Practically, evaluation should be viewed as 'business as usual' and therefore embedded within relevant processes to mitigate any 'friction';

c) The evaluation framework should reflect the real-life context of both those accessing, and those benefiting from, access to the home improvement finance and therefore the real impacts that are being achieved in these circumstances. Alongside the core focus of making sure that property is decent, fit-for-purpose and contributes towards net-zero objectives, improving the quality of homes has a significant social-economic impact, particularly in relation to financial resilience, health and wellbeing;

d) The evaluation process should be simple and easy for relevant staff to implement and for clients to understand;

e) The evaluation process should be proportionate and reflect the scale of the grant and/or loan service provided;

f) Impact assessment should track the client's (homeowner, landlord and/or tenant) 'journey' by measuring 'before' and 'after' support has been provided;

g) Ideally, evaluation should be undertaken with all clients accessing the service, not just a select few;

h) The evaluation process should be able to be completed by any staff member who has knowledge of the service, but not necessarily prior and in-depth knowledge of the specific case; and

i) Appropriate impact measures should be agreed and included in any partnership agreements or contracts with external providers, alongside the standard output-based KPIs.

4.2. Measuring social impact – methodology

The methodology to measure the holistic social impact of home improvement finance focuses on five key areas:

- key deliverables/outputs
- environmental/carbon impacts
- financial gains for households
- impact on health and wellbeing,
- impact on local community and economy.

It is vital that both output and outcome measures are routinely monitored, so that a comprehensive understanding of the impacts on residents, landlords, the council, wider community and local economy can be developed.

4.2.1. Key deliverables/outputs

Total number of loans	No.
Total value of lending	£
Value of higher risk loan book (e.g. lending that has been diverted from higher cost sources)	£
Total number of improvements made (split by theme/type of works) – e.g. energy efficiency; adaptations; repairs and maintenance	No.
Total number of properties improved	No.
Total cost of property improvements	£

This data can be used to evidence a cost per output of the investment into home improvement finance provision.

4.2.2. Environmental/carbon impacts

As part of the approach towards meeting net-zero and energy efficiency targets, it will also be important to measure the environmental impacts of energy efficiency works delivered through home improvement schemes.

Measuring this impact can be difficult and complex, particularly in relation to quantifying things like emissions reduction and carbon savings. Dependent on the loan/grant processes used, one simple option could be to use Energy Performance Certificate (EPC) data submitted as part of the application process and upon completion of the works, to measure

how the property's energy efficiency has improved, as summarised below – see the Waltham Forest Energy Upgrade Loan case study (see Appendix 1) for further detail on the use of EPCs in home improvement finance schemes.

Total number of properties improved from EPC Band D-G to Band C
Total change in energy efficiency rating (EPC)
Average change in energy efficiency rating (EPC)

Whilst this option would provide a headline summary of the scale of energy efficiency improvements, it is limited. Consideration should therefore also be given to the use of a specialist tool, like the Carbon Impact Tool for example (see box below), to more effectively evidence and showcase the tangible environmental impacts that are provided by the provision of finance to support specific improvement works and measures.

Carbon Impact Tool – Centre for Energy Equality

The Carbon Impact Tool facilitates understanding of the energy, carbon, and cost savings associated with organisational efforts to make home retrofit improvements within the communities they serve. The tool assesses the alteration in net energy demand between original and retrofitted homes, considering the savings from various improvement types or their combinations.

This enables organisations to autonomously track, report and communicate the benefits of their efforts, leading to additional investment opportunities to further support more households to live more comfortable and healthy lives.

Data and Parameters:
The tool's accuracy comes from its comprehensive consideration of over 50 distinct parameters from numerous data sources, such as customer data, Energy Performance Certificates (EPC), Ofgem, PVGIS Europa solar data and custom-built predictors. Energy demands modelled include water heating, electrical appliances, and home heating, with the latter accounting for losses from walls, floors, roofs, drafts, and thermal bridges. Notably, the tool subtracts local energy generation, like solar panel outputs, considering factors like self-use, battery storage capacity, and energy exportation.

Savings and Outputs:
The Carbon Impact Tool calculates savings in carbon and cost for every fuel type, factoring in carbon intensity and average fuel prices for home modifications from insulation and glazing to heat pumps and solar panels.

Benefits:

Quantifiable Impact: Through the Carbon Impact Tool, organisations can effectively measure and showcase the tangible environmental impact of their loans.

Informed Decision Making: By understanding the potential savings of each home retrofit, this information can be grouped regionally, enabling organisations to monitor where loans are making the most impact to inform future decision making.

Promotion of Sustainable Practices: Demonstrating the value and feasibility of incorporating sustainability and energy efficiency into homes within communities served.

Long-Term Cost Savings for Customers: By financing energy-efficient home modifications, organisations' customers not only reduce their carbon footprint but also benefit from lowered energy bills in the long run.

Find out more: https://cee-uk.com/lendology-carbon-modelling/

4.2.3. Financial gains

Providing access to finance/funding to facilitate home improvements can deliver significant benefits and cost savings, both to those living in the improved property, particularly those on the lowest incomes and who are financially vulnerable, and in the case of private rented property, landlords who acquire the finance to undertake the works. For example, landlords may be able to borrow more affordably through a local finance scheme, than from other sources, thus saving them money, whilst residents (either homeowners or tenants) living in an improved home could see cost savings because of lower energy bills.

Number of affordable loans (diverted from higher cost sources)	No.
Estimated cost saving to landlords – the amount saved through lower-interest loan repayments	£
Estimated cost saving to households – through reduced/lower energy bills	£

This data can be used to identify a ratio of investment to financial gains – e.g. each £1 of investment creates £X of financial gains for homeowners; landlords; tenants and in total.

4.2.4. Impact on health and wellbeing

Housing is a 'social determinant of health and wellbeing', meaning it can affect physical and mental health inequalities throughout life. Cold and damp homes, for example, can cause and worsen respiratory conditions, cardiovascular diseases, poor mental health, dementia, hypothermia, and problems with childhood development[9]. Additionally, home adaptations have a central role in extending safe, independent living at home and can help to prevent

[9] https://www.instituteofhealthequity.org/resources-reports/fuel-poverty-cold-homes-and-health-inequalities-in-the-uk/read-the-report.pdf

high-cost acute incidents such as falls in the home. Home improvements can also help people come home from hospital safely and reduce the impact of delayed discharges.

As part of their work on the Good Home Hub proposal (see section 5), the Centre for Ageing Better set out a list of relevant values or 'financial proxies' that could be used to place a monetary value (in pounds and pence) on some of these outcomes generated through home improvement activity – for example, adapting and improving homes for vulnerable residents can reduce hospital stays, which it is estimated to cost the NHS £360 per day (see Appendix 2 for the full list). The Housing Health Cost Calculator[10] can also be used to calculate the health costs of hazards in the home and the savings made where they have been removed or reduced.

4.2.5. Wellbeing Valuation

Wellbeing Valuation has been accepted as a robust and rigorous method of measuring wellbeing value. This approach allows organisations to measure the success of social interventions by analysing how much they increase people's wellbeing. To do this, the results of large national surveys are analysed to isolate the effect of a particular factor on a person's wellbeing. Analysis then reveals the equivalent amount of money needed to increase someone's wellbeing by the same amount.

For example, the Housing Action Charitable Trust (HACT) Wellbeing Valuation model has several outcomes directly relevant to improving residential property, as detailed below.

Outcome	Average value
Energy efficiency improved by:	
1. 1 EPC Band	£217
2. 2 EPC Bands	£434
3. 3 EPC Bands	£651
4. 4 EPC Bands	£868
5. 5 EPC Bands	£1,085
6. 6 EPC Bands	£1,302
Rectification of serious condensation / mold growth	£770
Rectification of penetrating damp	£674

The model also includes several wider outcomes related to financial resilience, health and wellbeing that could be adopted to measure the broader impact of providing access to home improvement finance. Whilst the majority of these would apply more readily to the

[10] https://www.housinglin.org.uk/Topics/type/Housing-Health-Cost-Calculator/

residents benefiting from living in warmer, safer, and more comfortable homes, some may also be relevant to landlords, dependent on their individual circumstances.

Outcome	Description of outcome	Av value
Able to pay for housing	In the last 12 months have you had any difficulties paying for your accommodation?	£7,347
Financial comfort	How well would you say you yourself are managing financially these days?	£8,917
Relief from heavily debt burden	If you are in debt, how much of a burden is that debt?	£10,836
Able to save regularly	Do you save on a regular basis or just from time to time when you can?	£2,155
Feel in control of life	I feel that what happens to me is out of my control	£15,894
Depression / anxiety relief	Do you suffer from depression or anxiety?	£36,766
Good overall health	Compared to people of your own age, in the last 12 months how would you say that your health has been?	£20,141

This data can be used to identify a ratio of investment to social impact – e.g. each £1 of investment generates £X of social impact for homeowners; tenants; landlords and in total.

So, for example, a tenant living in a private rented property that has had energy efficiency improvements funded by a loan and who highlights that they are now experiencing 'relief from depression or anxiety' because of their improved living conditions, would generate an increase in wellbeing of £36,766. This monetary figure represents the change in wellbeing the average person feels about themselves, in terms of increased confidence, sense of control and other related benefits, because of the positive impact living in a warm, safe, and comfortable home has had on their mental health. This change feels the same as having an extra £36,766 in their pocket.

To help organisations use the tool, HACT provide a range of resources including guides, supporting materials and a social value calculator. An introduction to the approach and a detailed methodology is outlined in the HACT report: Measuring the Social Impact of Community Investment: A Guide to using the Wellbeing Valuation Approach.

Lendology CIC – Measuring the social impact of home improvement finance

Lendology CIC is an established not-for-profit lender that works with local councils to support homeowners to fund home repairs and improvements. It produced an annual social impact report that summarises the social and economic impacts generated by their lending. In 2021/22, headline findings included:

1. 82% of clients reported that the improvement works supported by their loan had improved the energy efficiency of their property;
2. 71% reported that improvements to their property had a positive effect on their health and wellbeing, whilst 69% said it had a positive effect on their financial wellbeing;
3. Before accessing the loan and undertaking the improvement works, 71% felt that the condition of their dwelling was causing them problems – this dropped to 6% once works had been completed;
4. A total of £5.4m of social impact was generated through home improvements facilitated by Lendology's support and lending (total investment of £2.1m); and
5. Every £1 that was invested in providing the home improvement loans therefore generated £2.58 in social impact.

Find out more: https://www.lendology.org.uk/wp-content/uploads/2022/09/Lendology-Social-Impact-Report-2021-to-2022.pdf

4.2.6. Local economies

There is limited available research estimating the local economic impact of improving access to home improvement finance. However, good quality housing is recognised as an enabler of economic growth and increasingly recognised as an important part of local economic development plans. The right housing offer, in terms of type, quality and environment, can help to attract and retain skilled workforces, increase productivity, and generate inward investment, whilst housing investment in of itself, can also be a powerful driver of local economic activity and help to maximise resident income.

Completing relevant improvement works can also help to bring long-term empty homes back into use which can play an important role in tackling local deprivation and creating the right environment for further investment. It can also have positive financial implications in terms of property prices and local income and revenue generation.

The Empty Homes Value Tool, produced by the Scottish Empty Homes Partnership and Shelter, highlights that a multiplier of 1.6% can be used to value the economic impact of bringing an empty home back into productive use. For example: bringing an empty home back into use at a cost of £15,000 would bring around £24,000 spend to the local economy (net £9,000) - https://emptyhomespartnership.scot/wp-content/uploads/2020/06/Empty-Homes-Value-Tool-2020-1.pdf

5. The framework for the provision of home improvement finance

Access to affordable and responsible finance is a critical part of the solution to increase the scale of private sector home improvement. It is not, however, a 'silver bullet' solution and its impact and effectiveness would be significantly undermined if it was delivered in isolation.

Research shows that there are a wide range of behavioural and attitudinal barriers to people making relevant improvements to their home, not all of which are cost, or finance, related. As part of the Good Home Inquiry, research by the Centre for Ageing Better[11] strongly suggests that whilst many people are keen to make improvements to their homes, they often don't know where to turn to begin the process or who to trust for independent support and advice on how to do it effectively and efficiently. In such circumstances, many people just decide to do nothing, even if they are able to secure finance to undertake any potential works.

Ideally therefore, any finance offer should be positioned and developed within the wider context of these other barriers and delivered as part of a holistic and systematic approach towards facilitating real and sustainable change. With this in mind, the EAST policy design tool[12] provides an important framework for the design, development and delivery of any home improvement scheme. All elements of such a scheme should be reviewed against this framework to ensure that it is Easy, Attractive, Social and Timely, and therefore likely to engender positive behavioural change in terms of the scale and quality of home improvements undertaken.

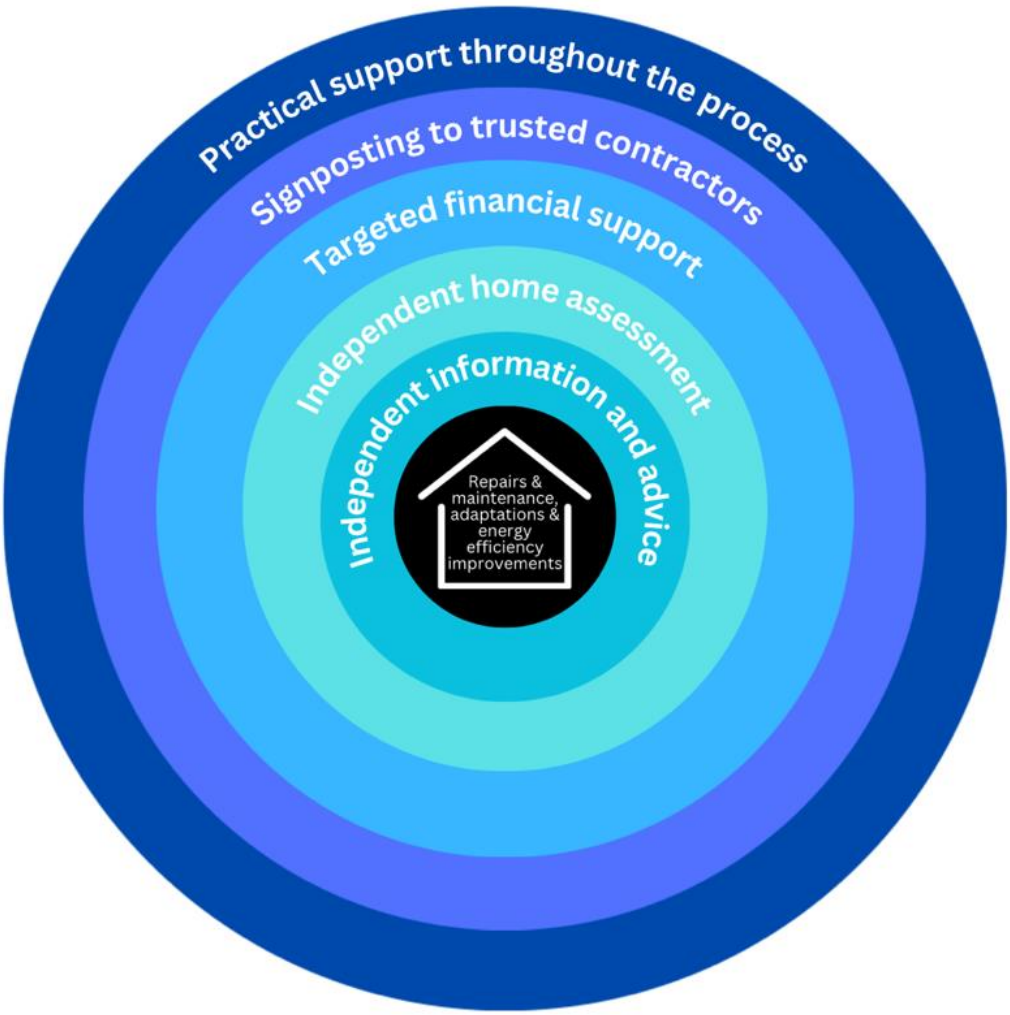
5.1. Good Home Hub

In response to these issues, a potential solution, identified by the Good Home Inquiry, is the concept of a 'Good Home Hub'[13]. In this model, the 'hub' would operate as a one-stop-shop to provide people with a co-ordinated and integrated package of support through every step of the home improvement process, including finding trusted tradespeople, identifying what work needs to be done and how to finance repairs. Such a seamless approach would clearly align with the EAST principles, by helping to build confidence and make the process of undertaking home improvements much easier and frictionless for people.

The model outlines five key elements that need to be considered and integrated with access to affordable and responsible finance to ensure an effective 'good home' service. Adopting this approach would ensure that the identified need for a holistic and systematic approach

[11] https://ageing-better.org.uk/sites/default/files/2021-06/Briefing-Financing-home-improvements.pdf
[12] https://www.bi.team/publications/east-four-simple-ways-to-apply-behavioural-insights/
[13] https://ageing-better.org.uk/improving-homes-good-home-hubs

towards home improvement is more likely to be successful and thus, deliver the scale of improvements required across the private sector.



Five key elements

(i) Independent information and advice

A key barrier people face in undertaking relevant home improvements is finding and accessing impartial information and advice. A wide range of support is needed to help individuals understand housing related issues and their causes, how much things should cost, what finance and housing options are available to them and how best to address problems.

Ideally, information on all aspects of maintaining and improving a home should be available to help residents identify and implement integrated solutions in relation to major repairs, property adaptations and improving energy efficiency. Information should be provided on all the options available to the individual to meet their needs in relation to these issues, including moving house if relevant. This information should be made available to the public through a range of different channels, including online, email, telephone and face-to-face, and should include reference to the network of community organisations and services in the locality that can help them, alongside council services.

Consideration should also be given to the provision of a basic level of individual casework for those residents who may need extra support or ongoing advice to complete work to their homes, including completing forms and accessing other services. This would involve keeping in touch with the resident until the works had been successfully completed and supporting them to deal with any issues that may arise. An extension of this could be a service to provide more comprehensive assistance to those making changes to their home. This could involve advisors going into homes to assess the work needed, produce a specification for the work, support with gaining quotes, deal with planning and building control, and help to supervise the work as it is completed. Most councils already provide some elements as part of the Disable Facilities Grant (DFG) process but this service could potentially be broadened beyond disabled adaptations and be chargeable. This could be a potential source of income for the home improvement scheme, with fees related to the cost of the work completed, and subsidised for those who could not afford to pay it.

(ii) Independent home assessment

Residents should be supported to identify and prioritise housing-related issues, understanding their cause and impact. It is also important to assess any proposed improvements in terms of quality assurance, ensuring that they meet residents' needs and provide the most cost-effective solution in response to the problems identified. A key issue currently is that organisations, providers and tradespeople who assess a person's home are often trying to sell them a particular service or have a defined expertise rather than being able to take an impartial, whole-house approach.

Independent home assessments should therefore be considered as a fundamental element of any home improvement finance scheme, including, for example, their submission as a requirement alongside applications for financial support. These assessments could be conducted by a range of professionals with a role in the home improvement process, including, for example, occupational therapists, trusted assessors, surveyors or handypersons. Developing a standard assessment template and training programme to support those services visiting people's homes could be a low-cost option for delivering the assessments. In addition, assessment templates could also be made available to residents to use online (e.g. via the home improvement web pages). In this instance, the assessment could be used to direct and guide residents at the start of their home improvement journey, with initial responses used to signpost to available information and support, tailored to meet their needs, and to trigger more in-depth advice and casework where this may be needed.

(iii) Targeted financial support

Home improvement finance schemes should include a flexible menu of financial solutions that include both available grants as well potential loan finance and other financial products. This finance offer should be evidence-based and tailored towards the meeting the needs of various residents, including those who may struggle to access finance from mainstream sources.

This should maximise the flexibility of local authority housing assistance policies to raise awareness of, and provide access to, relevant grant funding. Importantly, it should also ensure the availability of information and appropriate provision of loan products in cases

where there is a short-fall in necessary funds or where residents do not meet the eligibility criteria for a particular grant.

(iv) Signposting to trusted contractors

Another key barrier people face in undertaking relevant home improvements is finding trusted and reputable contractors to undertake the works. The provision of information and advice on how to find and contract with suitable tradespeople should therefore be considered as a fundamental element of any home improvement finance scheme. This should include the steps to follow to check the quality of tradespeople, such as the use of various accreditation schemes.

Consideration could also be given to the provision of a more comprehensive service to support those making changes to their home, for example, by advisors providing more direct support with tendering and supervising works. The service could also be further extended through the offer of handyperson services, focused on completing smaller works and helping residents to maintain their independence. Additional services, above the provision of information and signposting support, could include, maintenance, security, safety and energy saving work. Again these could be chargeable and thus a potential source of income for the home improvement scheme, with some level of subsidy for those most in need.

(v) Practical support throughout the process

For many people, home improvement works bring practical challenges that can be demotivating and cause additional administrative burden and costs. For people with physical or mental health issues for example, preparing their house for works to be carried out can become an insurmountable barrier. As such, the provision of practical support, to help people tackle issues that may stop them from completing work to their homes, should be considered as a fundamental element of any home improvement finance scheme.

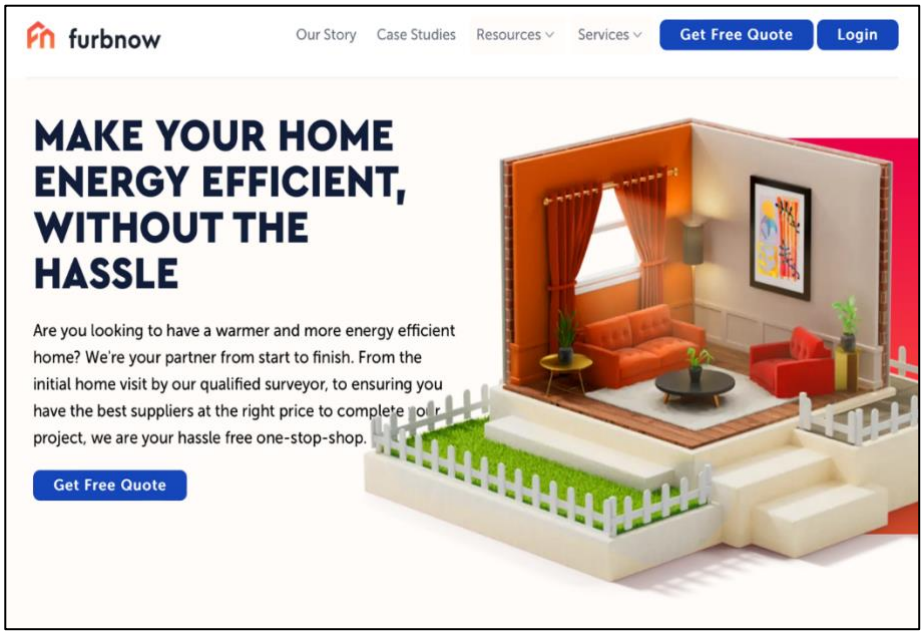
This support could involve helping to move furniture and belongings before work can start, dealing with utilities if this is needed as part of completing works, or helping to look for a different home if the resident decides moving is a better option for them, including dealing with estate agents, solicitors and removals. Some of this practical support could be provided by a handyperson service or through existing community-based and/or charitable services.

5.2. One-stop-shop provision

'One-stop-shop' provision is becoming an increasingly popular service in the home improvement field, particularly in relation to energy efficiency and retrofit measures. These services are focused on helping homeowners to plan and undertake energy efficiency improvements by making the process as easy and hassle-free as possible. They aim to do this through the provision of a co-ordinated and seamless package of paid-for support that includes impartial advice, planning of works, access to vetted contractors/installers, project management throughout and monitoring.

5.2.1. FurbNow

FurbNow aims to provide comprehensive 'end-to-end' support for homeowners looking to make energy efficiency improvements to their home, in line with the process detailed below. It currently operate across London and the Midlands, although they are looking to expand into new regions.



FurbNow process:

Step 1	• Survey your home and provide you with a personalised plan • Send an accredited retrofit assessor to do an in-depth survey of your property • Send you a clear action plan showing options and cost estimates to upgrade your home
Step 2	• Manage the energy efficiency upgrades throughout • Unbiased advice and then making the retrofit process as easy as possible – with two options: • FULL PROJECT MANAGEMENT – Organise the work, the deadlines and the entire installation and process and aftercare, OR • PROJECT SUPPORT – you find the contractors and help advice you throughout the process to make sure it all goes to plan
Step 3	• Enjoy your greener, healthier home • Most home upgrade projects result in a higher home value, lower home energy consumption, less CO2 emissions, and a healthier, more comfortable place to live • Once project is complete provide ongoing support to answer any questions and help you get the most from your home upgrades

Costs:

FurbNow offer two options for the initial home assessment:

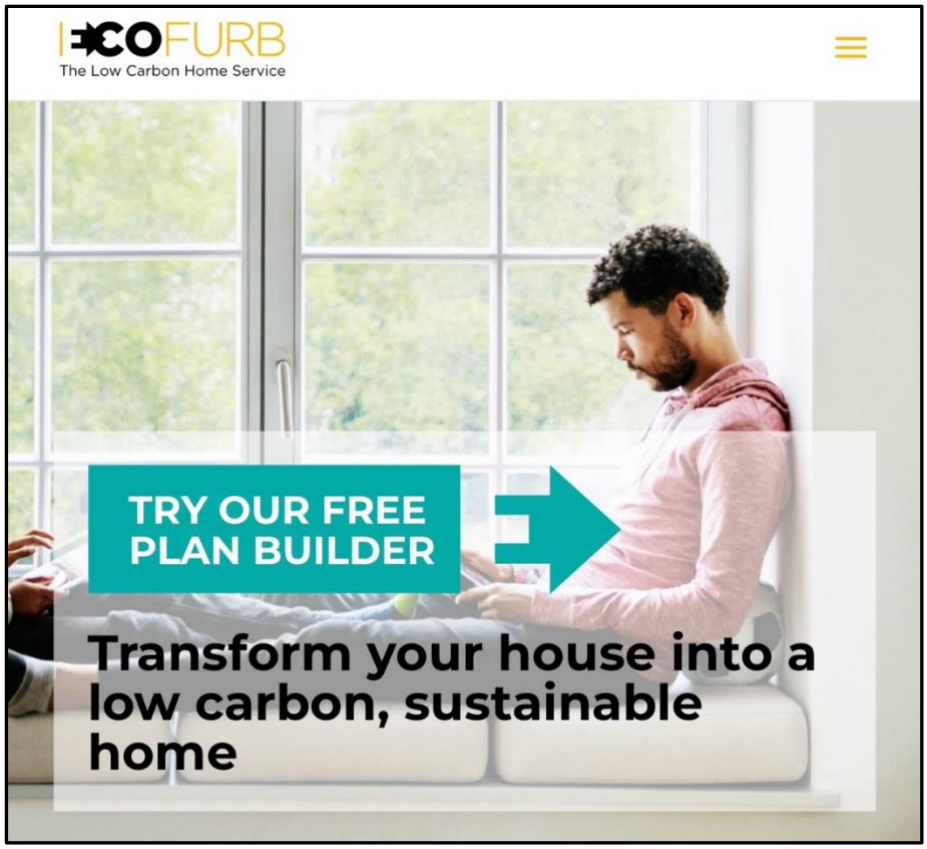
online only (the homeowner fills out a questionnaire and publicly available data is used to assess the home) - £290 + VAT

or a visit from an accredited Retrofit Assessor - 1-2 bed £350 + VAT; 3-4 bed £450 +VAT; 5+ bed £600 +VAT

Find out more: https://furbnow.com

5.2.2. EcoFurb

Ecofurb is a low carbon home renovation service, focused on helping homeowners to plan and undertake energy efficiency improvements through the provision of impartial advice and guidance, connection with vetted installers and relevant project management support. EcoFurb are currently operating in London, although they are looking to expand into new areas.



EcoFurb process:

Understand your options	• **Try our free plan builder** - Create an initial renovation plan with our free online Plan Builder. Our team will review your plan and if you want to proceed, we will schedule an in-person Home Survey • **Get a home survey -** Our Coordinator will survey your home to ensure we recommend solutions that are tailored for your home and your budge • **Receive an EcoFurb plan -** Next, we build a detailed Ecofurb Plan. This makes it easy to see the likely costs of improvements and which ones will have the biggest impact on carbon emissions and bills. There is a 30 min follow up call to answer your questions
Understand the detail	• We create building performance requirements – This document gives you the knowledge you need before you get quotations. It can help you to instruct contractors more effectively and highlights points that need special attention. Including guidance on types of material, relevant parts of building regulation, third party standards and in

		some cases proposing higher standards, it brings together the information needed to get good results from your renovation
Put it into practice	•	Installer referral – depending on the measures you would like to install, our co-ordinator can refer you to vetted local contractors, who are members of our co-operative

Costs:
Home survey and EcoFurb plan - £540 (up to 8 main rooms)
Building performance requirements – by project (average £900)
Connecting to installers – no cost

Find out more: https://www.ecofurb.com

Appendices

Appendix 1: Case Study: Waltham Forest Energy Upgrade Loan

Waltham Forest Council launched a pilot of their Energy Upgrade Loan, with an initial loan pot of £250,000, in September 2023[14]. The council appointed the Energy Saving Trust to manage the scheme, which includes assessing the eligibility of applicants, managing the relationship with successful applicants, and managing loan repayments.

The loan is interest-free and targeted towards eligible owner-occupiers and landlords in Waltham Forest Council areas who have a property with a current energy rating (Energy Performance Certificate, EPC) of D or lower. Loans of between £2,000 to £20,000 are available, that can be used to fund a range of improvement works that improve the EPC rating, including, for example:

1. energy efficiency improvements, such as, roof and loft insulation, wall insulation, floor insulation, windows and doors, double and triple glazing;
2. low and zero emission heating, such as, air source and ground source heat pumps and;
3. renewables energy, such as, solar PV or solar thermal

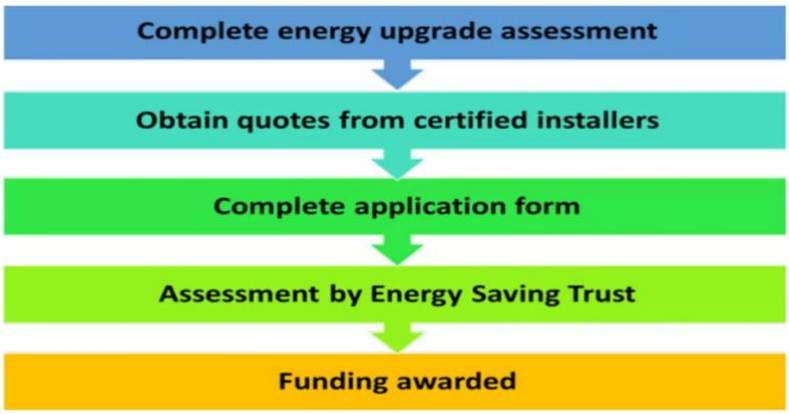
Application process
The application process for the loan is summarised below. All loan applications must be based on an evidenced energy upgrade assessment (see section 4.1.2 below) and submitted with a valid Energy Performance Certificate (EPC) and quotes from certified installers / contractors. Once approved after assessment by the Energy Trust, applicants have 9 months to complete the works and claim the funding. Any unclaimed funding after this period will be redispersed.

Upon completion of their works, applicants are required to get a post-installation EPC and submit it alongside their funding claim to confirm the work has been completed, as per the original loan application. For low and zero emission heating and/or renewable energy systems, Microgeneration Certification Scheme (MCS) certificate(s) must also be submitted with the claim.

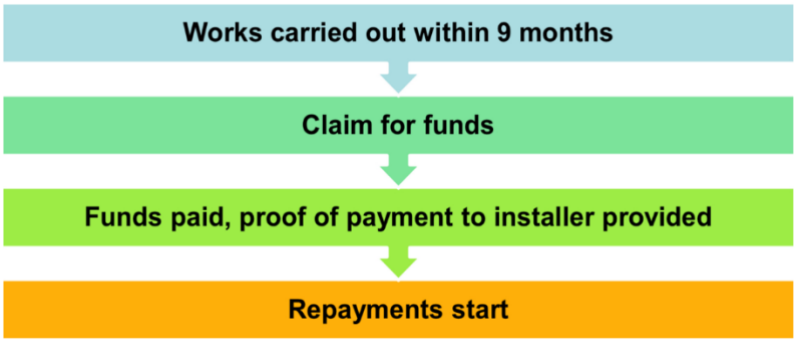
Further information regarding the application process, including the detailed terms and conditions for the loan, can be accessed here - https://energysavingtrust.org.uk/wp-content/uploads/2023/11/WFCR-Loan-Terms-Conditions.pdf

[14] Council Cabinet papers relating to the Energy Upgrade Loan can be accessed here: https://democracy.walthamforest.gov.uk/documents/g5761/Public%20reports%20pack%2012th-Sep-2023%2014.00%20Cabinet.pdf?T=10

Pre loan approval:



Post loan approval:

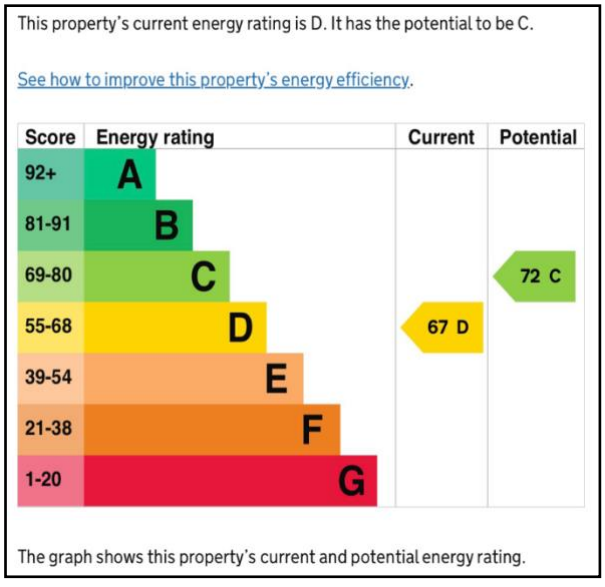


Energy upgrade assessments

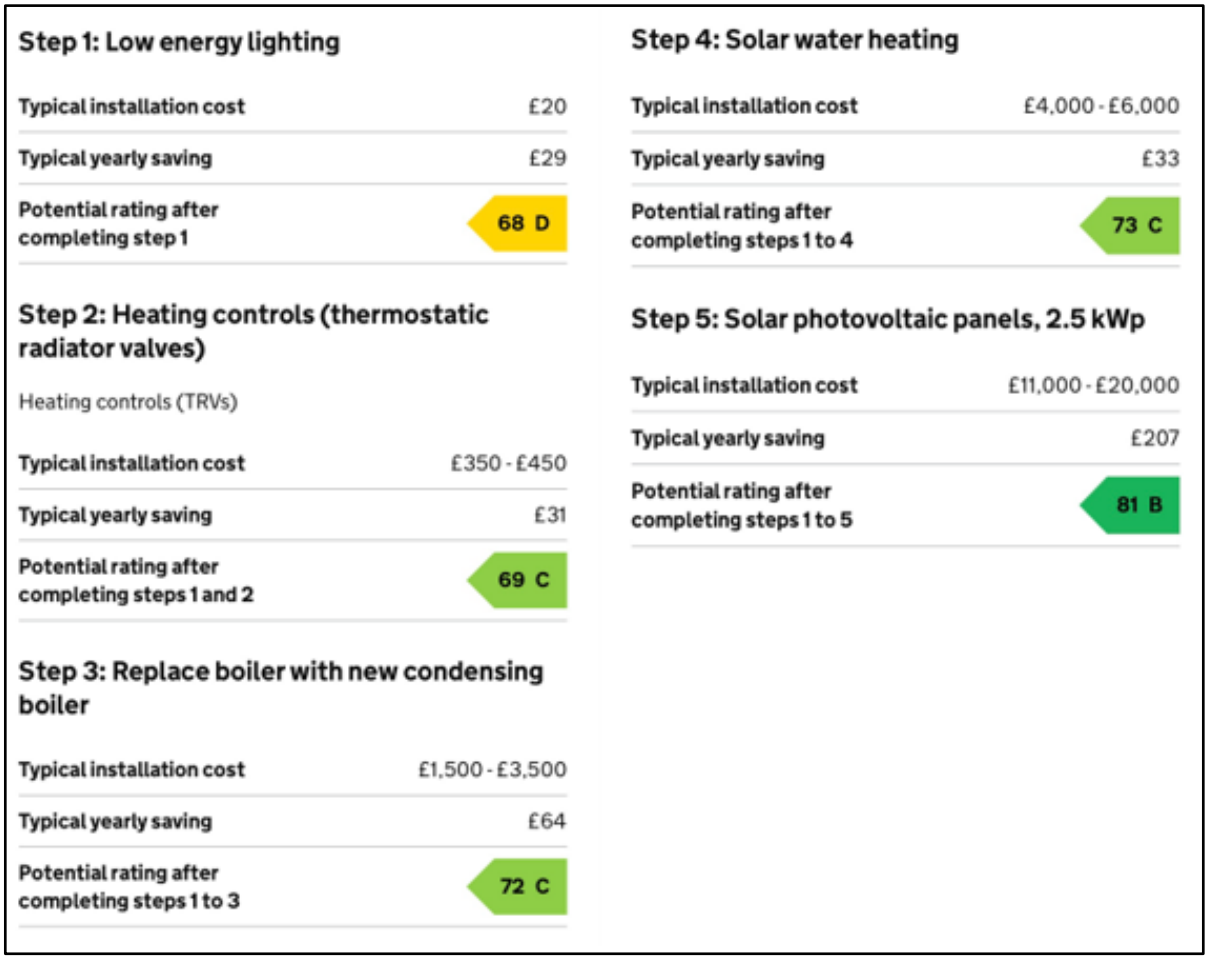
All loan applications must be based on an evidenced energy upgrade assessment. In short, this means that all the property improvements that funding is being applied for, must be identified, and recommended in one of the following reports:

- **Energy performance certificates (EPCs)**
  EPCs are issued by accredited Domestic Energy Assessors. They show the property's current and potential energy rating and the specific energy efficiency improvements that are needed to achieve this new, higher level. Existing EPCs for all residential properties can be accessed here: www.gov.uk/find-energy-certificate

  As part of the application process, if an applicant's EPC is more than 5 years old, a new one is needed upon application. However, if the EPC is less than 5 years old, a new one is not needed until a claim is submitted.



If an applicant is successful in obtaining a loan, they can use their loan to pay for EPCs that are required as supporting evidence for their application. The funding available is up to a maximum of £150 per EPC.



Step 1: Low energy lighting

Typical installation cost	£20
Typical yearly saving	£29
Potential rating after completing step 1	68 D

Step 2: Heating controls (thermostatic radiator valves)

Heating controls (TRVs)

Typical installation cost	£350 - £450
Typical yearly saving	£31
Potential rating after completing steps 1 and 2	69 C

Step 3: Replace boiler with new condensing boiler

Typical installation cost	£1,500 - £3,500
Typical yearly saving	£64
Potential rating after completing steps 1 to 3	72 C

Step 4: Solar water heating

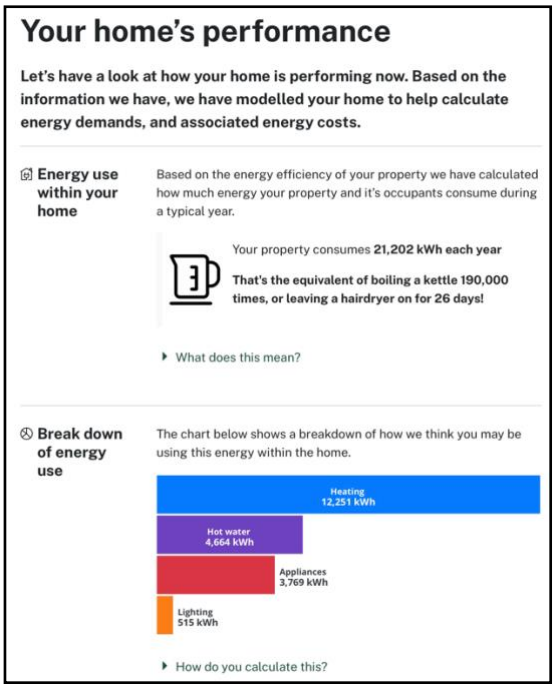
Typical installation cost	£4,000 - £6,000
Typical yearly saving	£33
Potential rating after completing steps 1 to 4	73 C

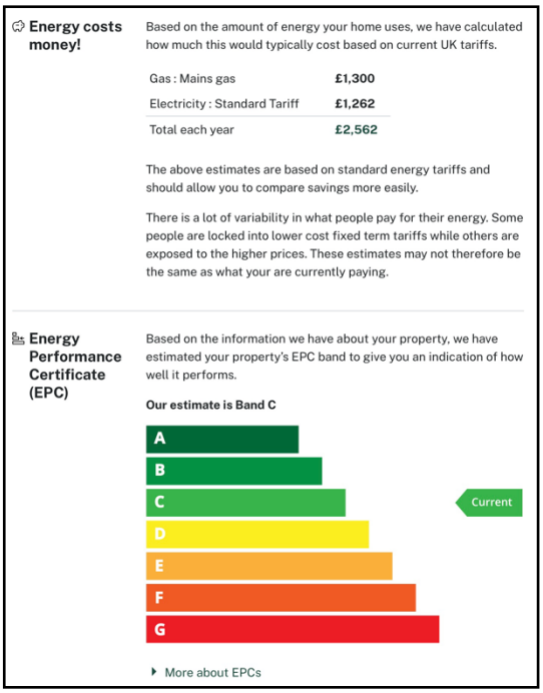
Step 5: Solar photovoltaic panels, 2.5 kWp

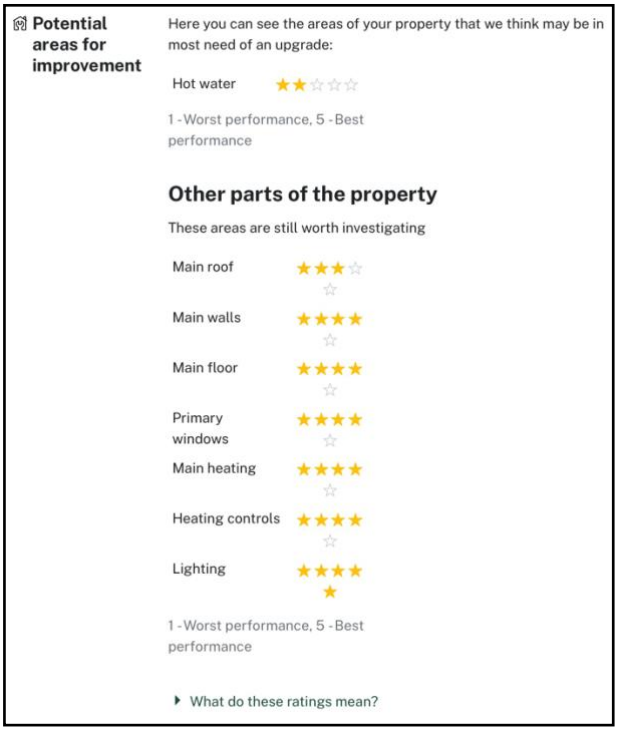
Typical installation cost	£11,000 - £20,000
Typical yearly saving	£207
Potential rating after completing steps 1 to 5	81 B

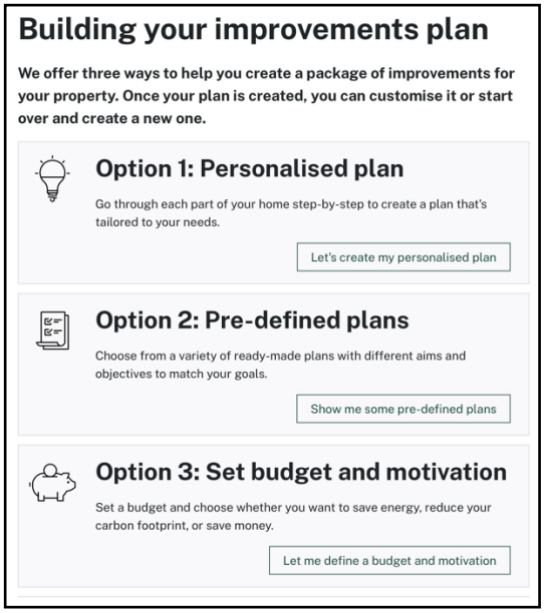
- **Energy Saving Trust Homewise reports**

Homewise is an Energy Saving Trust online tool that helps homeowners easily identify energy efficiency improvements for their homes. By inputting basic information about their property, Homewise suggests improvements, calculates estimated costs, fuel bill savings, and carbon reductions based on the latest research. The tool also calculates an estimated energy efficiency rating of the property. Homewise provides a personalised action plan that can be downloaded as a PDF for future reference and to support loan applications. Applicants in the Waltham Forest Council area can create their personalised Homewise report at www.walthamforestloan.homewise.energy


Your home's performance
Let's have a look at how your home is performing now. Based on the information we have, we have modelled your home to help calculate energy demands, and associated energy costs.
Energy use within your home
Based on the energy efficiency of your property we have calculated how much energy your property and it's occupants consume during a typical year.
Your property consumes 21,202 kWh each year
That's the equivalent of boiling a kettle 190,000 times, or leaving a hairdryer on for 26 days!
What does this mean?
Break down of energy use
The chart below shows a breakdown of how we think you may be using this energy within the home.
Heating 12,251 kWh
Hot water 4,664 kWh
Appliances 3,769 kWh
Lighting 515 kWh
How do you calculate this?


Energy costs money!
Based on the amount of energy your home uses, we have calculated how much this would typically cost based on current UK tariffs.
Gas : Mains gas £1,300
Electricity : Standard Tariff £1,262
Total each year £2,562
The above estimates are based on standard energy tariffs and should allow you to compare savings more easily.
There is a lot of variability in what people pay for their energy. Some people are locked into lower cost fixed term tariffs while others are exposed to the higher prices. These estimates may not therefore be the same as what your are currently paying.
Energy Performance Certificate (EPC)
Based on the information we have about your property, we have estimated your property's EPC band to give you an indication of how well it performs.
Our estimate is Band C
A
B
C
D
E
F
G
Current
More about EPCs


Potential areas for improvement
Here you can see the areas of your property that we think may be in most need of an upgrade:
Hot water ★★☆☆☆
1 - Worst performance, 5 - Best performance
Other parts of the property
These areas are still worth investigating
Main roof ★★★☆☆
Main walls ★★★★☆
Main floor ★★★★☆
Primary windows ★★★★☆
Main heating ★★★★☆
Heating controls ★★★★☆
Lighting ★★★★★
1 - Worst performance, 5 - Best performance
What do these ratings mean?


Building your improvements plan
We offer three ways to help you create a package of improvements for your property. Once your plan is created, you can customise it or start over and create a new one.
Option 1: Personalised plan
Go through each part of your home step-by-step to create a plan that's tailored to your needs.
Let's create my personalised plan
Option 2: Pre-defined plans
Choose from a variety of ready-made plans with different aims and objectives to match your goals.
Show me some pre-defined plans
Option 3: Set budget and motivation
Set a budget and choose whether you want to save energy, reduce your carbon footprint, or save money.
Let me define a budget and motivation

Appendix 2: Suggested output and outcome measures (Centre for Ageing Better research)

Output measures:

Output	Good Home Hub themes	Measure	Method
Number of people accessing the website	Information and advice	Number of website hits Number of users – Both broken down by the topics on the website	Drawn from website analytics
Users of the website found what they were looking for	Information and advice	Satisfaction of website users in finding what they were looking for	Satisfaction survey on website
Support for local events	Information and advice	Number of local events at which information and advice is provided	Drawn from information and advice and casework provider recording systems
Number of Home Assessments	Home Assessment	Number of times home assessment accessed Number of home assessments completed by residents Number of home assessments completed by other services Number of assessments completed by residents and shared with other services	Drawn from website/ home assessment portal analytics Reporting from other services

Output	Good Home Hub themes	Measure	Method
Number of residents using the advice and casework service	Information and advice	Number of incidents of advice given Number of advice cases Successful referrals to other services – All broken down by topic and tenure	Drawn from advice and casework provider recording system
Number of people accessing the local trusted tradesperson scheme	Signposting to trusted tradespeople	Number of people accessing the local trusted tradesperson website/ system	Drawn from website analytics/ provider recording systems
Uptake of funding	Targeted financial support	Take up of grants and loans – Number and value	Annual collation of information from housing authorities Information provided by loan providers

Outcome	Good Home Hub themes	Measure	Method	Value
Reduced falls	Information and advice Home Assessment Practical support	Number of cases with reduced risk of falls	Assessment by caseworker/ service provider Drawn from service provider recording system	e.g. Hip fracture with single intervention: £8,252 Based on NHS national schedule of costs 2020/21
Reduced hospital stays	Information and advice Home Assessment Practical support	Number of cases with reduced hospital stays	Assessment by caseworker/ service provider Drawn from service provider recording system	e.g. £360 per day NHS reference costs in 2015/16: £306 per day. This could be uprated using annual inflation to give a 2022 cost: £360
Reduced need for residential care	Information and advice Home Assessment Practical support	Number of cases with delayed or avoided move to residential care	Assessment by caseworker/ service provider Drawn from service provider recording system	e.g. Fees for private sector residential care for older people in the local area
Reduced need for day care packages	Information and advice Home Assessment Practical support	Difference between number of hours of day care before and after intervention	Assessment/ recording by caseworker/ service provider Drawn from service provider recording system	e.g. Fees for local authority own provision of day care for older people

Outcome	Good Home Hub themes	Measure	Method	Value
Reduction in cold, damp homes	Information and advice Home Assessment Targeted financial support	Number and proportion of clients who no longer live in homes with excess cold	Assessment/ recording by caseworker/ service provider Drawn from service provider recording system	e.g. Cost to NHS per annum of a home with excess cold (HHSRS hazard): £753 Based on BRE: The cost of poor housing to the NHS; 2015. Uprated using annual inflation to give a 2022 cost: £753.
Residents feel more in control of their life	Information and advice Home Assessment Targeted financial support Practical support	Number and proportion of cases where person states they have as much control over their daily life as they want or they have adequate control over their daily life	Part of wellbeing assessment completed by caseworker/ service provider Drawn from service provider recording system	
Downsize/ right-size, freeing up family homes	Information and advice	Number of housing moves that free up at least one bedroom	Recording by caseworker/ service provider Drawn from service provider recording system	
Homes let as a result of referral	Information and advice	Number of rented homes let as a result of intervention	Recording by caseworker/ service provider Drawn from service provider recording system	

Outcome	Good Home Hub themes	Measure	Method	Value
Homes sold as a result of referral	Information and advice	Homes sold as a result of intervention	Recording by caseworker/ service provider Drawn from service provider recording system	
Aids and adaptations	Information and advice Home Assessment Targeted financial support	Number of cases that benefit from aids and adaptations allowing them to maintain their independence	Recording by caseworker/ service provider Drawn from service provider recording system	
Residents feel more secure	Information and advice Home Assessment Practical support	Number of clients who say they feel more secure in their home following an intervention	Part of wellbeing assessment completed by caseworker/ service provider Drawn from service provider recording system	
Improvements in self-reported physical health	Information and advice Home Assessment	Number of clients who say their physical health has improved following an intervention	Part of wellbeing assessment completed by caseworker/ service provider Drawn from service provider recording system	
Improvements in self-reported mental health	Information and advice Home Assessment	Number of clients who say their mental health has improved following an intervention	Part of wellbeing assessment completed by caseworker/ service provider Drawn from service provider recording system	

Outcome	Good Home Hub themes	Measure	Method	Value
Improvements in self-reported social isolation	Information and advice Home Assessment	Number of clients who say they feel less lonely following an intervention	Part of wellbeing assessment completed by caseworker/ service provider Drawn from service provider recording system	
Improvements in self-reported financial anxiety	Information and advice Targeted financial support	Number of clients who say they feel less anxious about money following an intervention	Part of wellbeing assessment completed by caseworker/ service provider Drawn from service provider recording system	
Residents feel more confident to complete work	Information and advice Signposting to trusted tradespeople Targeted financial support	Number of clients who say they feel more confident to complete work to their home following an intervention	Part of wellbeing assessment completed by caseworker/ service provider Drawn from service provider recording system	
More energy efficient homes	Information and advice Home Assessment	Number of homes with an improved energy efficiency rating (EPC) following an intervention	Recording by caseworker/ service provider Drawn from service provider recording system	