An Evaluation of Cosy Homes in Lancashire (CHiL): Evaluation Report

PHIRST Fusion

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Executive Summary

Background

Cosy Homes in Lancashire (CHiL) is a countywide affordable warmth initiative delivered by all 14 Local Authorities (LAs) in Lancashire. The Public Health Intervention Responsive Studies Team (PHIRST) Fusion team, with the support of Blackpool Health Determinants Research Collaboration, conducted an evaluation study on CHiL between 2024-2025 to investigate the overall question: How the reach and uptake of CHiL (HUG2 & discretionary funding) can be improved.

Methods

This study adopted a mixed methods approach which analysed CHiL dataset from applicants, as well as semi-structured interviews with key stakeholders and residents (including private tenants & tenants). Community Co-Researchers (CCRs) from Blackpool HDRC helped to develop the interview topic guides and conducted interviews with residents. CCRs also participated in a knowledge mobilisation sub-study to understand the impact of the CCR model on reaching seldom heard groups in research and the impact of being involved in the evaluation on the Community Co-Researchers themselves. To answer the overall research question, quantitative data analysis from CHiL dataset will help to address reach and uptake of CHiL and what explains disparities in reach and uptake. Qualitative data analysis from the interviews will help address facilitators and enablers to applying to and obtaining CHiL support, experiences and perspectives of applicants and providers, and recommendations for improvement.

Findings

Qualitative findings were analysed to understand perspectives and experiences of respondents, especially barriers and enablers to applying to CHiL and obtaining support.

Interviews

Key stakeholders agree that CHiL is performing well despite significant structural limitations in the HUG2 scheme design. HUG2 was felt to be overly prescriptive and restrictive, limiting flexibility and access. This hinders delivery and penalises areas like Lancashire with unique dwelling (eg, high number of park homes), and tenure characteristics (eg, high number of private tenants living in sub-standard homes). While CHiL is making extensive outreach efforts, stakeholders believed that HUG2 is reaching the "wrong" target group. The scheme struggles to engage older people who need support but resist change. They are often asset-rich but cash-poor, living in properties requiring retrofit, but they resist participation due to scepticism about legitimacy, fear of disruption, and pride in self-reliance. Their resistance stems from concerns about credibility and upheaval. Rural properties are difficult to reach because deprivation indices focus on urban areas, missing rural poverty. Private tenants face severe fuel poverty but have limited options. There's also a "missing middle" - households earning £30-50k who can't afford retrofit costs even with grants. Stakeholders recognize CHiL's crucial role as a stable delivery vehicle that provides continuity across changing government programmes, maintains trusted supplier networks, and offers local authorities a buffer against funding uncertainties and austerity pressures.

Private tenants have variable knowledge and awareness about CHiL and available grants. The motivation for some tenants in applying to HUG2 is potential cost savings on energy bills. Their experience of the application process is complicated by the need for their landlords to participate and provide approval. Landlords are often unwilling to pay their required contribution. Significant communication gaps also exist between tenants, landlords, and CHiL/contractors. There may be also a sense of stigma or pride that prevents some from seeking support based on a perception that CHiL only supports those in extreme poverty or on full benefits.

Private landlords also have mixed awareness and understanding of CHiL. Some view it sceptically as a potential ‘scam’. Tenant welfare is often the main motivation for landlords to participate in the scheme. Like tenants, landlords also encounter application communication and process problems, and delays are common. Landlords

often struggle to justify paying the required contribution when tenants receive all the benefits through lower energy bills.

Dataset

Quantitative findings were analysed to understand the reach and uptake of CHiL and what explains disparities in reach and uptake. Analysis of the CHiL dataset revealed that as of March 2025, HUG2 received 1,775 applications, surpassing their 1,400 applications target. More than half were completed with a successful outcome. Discretionary funding received 968 applications with a big proportion (21.3%) of applications still pending. Flats formed the largest group of HUG2 applications (28.4%) but also had the highest rejection and cancellation rates. Maisonette applicants had the lowest cancellation rates but represented only 1.2% of applications. For discretionary funding, flats (32.1%) and mid-terrace properties (31.2%) dominated applications, with generally better success rates across all property types. The main factor for a successful HUG2 application was tenure. Owner-occupiers and landlords had dramatically higher success rates for HUG2 (58.4% completion, 27.4% acceptance) compared to private tenants (17.6% completion, 11.5% acceptance) or social tenants (4.1% completion, 4.4% acceptance). Private tenants had the highest cancellation rate (61.8%), while social tenants faced the most rejections (44.9%).

The top three reasons for cancellation or rejection were: no landlord permission (18.9%), no contact from tenant/landlord (18.6%), and customer changed mind (14.1%). Measures with over 50% success rates for HUG2 showed clear patterns: Battery Storage and Solar Panels were almost exclusively successful among property owners, High Heat Retention Storage Heaters succeeded mainly with older adults (65+) living in flats, and Park Homes retrofits worked best with older owners in South Ribble. Many measures had very low success rates, including cavity wall insulation (4.4%) and external wall insulation (9%). Older applicants (65+) and those aged 30-64 had better success rates than under-30s. Geographically, Chorley, Preston, and South Ribble achieved over 80% success rates, while Blackpool had the highest unsuccessful rate (40%) despite having the most applications overall. Applicants with lower EPC ratings (F

and G) had higher success rates (over 80%), and those with registered health conditions were more likely to succeed than those without. Discretionary funding success was linked to: Income below £31,000, ownership, and specific locations (e.g., Chorley for boiler servicing).

Knowledge mobilisation sub-study

The evaluation process significantly contributed to the personal and professional growth of Community Co-Researchers (CCRs). Through collaborative and equitable working practices, CCRs gained confidence and resilience. Despite facing challenges such as leadership transitions and recruitment difficulties during the data collection phase, CCRs demonstrated adaptability and ultimately experienced increased self-assurance and skill development. CCRs played a vital role in enhancing the inclusivity of the evaluation. Drawing on their lived experience and newly acquired research skills, they actively contributed to making the evaluation more accessible, particularly for under-served groups. Their involvement in co-facilitating interviews was impactful, although they encountered unforeseen challenges in recruiting participants from these communities. CCRs engaged in reflective learning, recognising missed opportunities during earlier phases due to lower confidence. They expressed a strong intention to apply these insights in future projects to improve accessibility and inclusivity. Looking ahead, CCRs anticipated further growth through continued involvement in co-facilitating interviews and contributing to inclusive research practices.

Recommendations

Recommendations from interviewed stakeholders, private tenants and landlords for improving CHiL (HUG2 and discretionary funding) fall into two general categories: Improvements to the design of HUG2 itself and how CHiL delivers the funding programme. Programmes like HUG2 should be tailored to regional and local needs. HUG2 should be more flexible and responsive to regional differences. Some advocated for area-based approaches (e.g., the Welsh model). Eligibility and funding barriers built into HUG2 should also be addressed. Recommendations include adjusting salary thresholds to account for inflation and wage increases, offering instalment payment

options for landlord contributions rather than lump sums, and reconsidering the landlord contribution structure that creates misaligned incentives between landlords and tenants.

Interviewed participants also feel that CHiL delivery could also be improved by better communication about the process with clear flowcharts showing "what will happen and when." This includes providing more detailed information upfront about potential costs, timelines, and outcomes to help applicants make informed decisions before investing time in lengthy application processes. Marketing and outreach strategies should be diversified, moving beyond traditional leaflets (which are often discarded as junk mail) to include alternative approaches such as social media, text messages, posters, and targeted messaging. Different demographic groups require different communication methods - older people may respond better to leaflets while younger audiences prefer social media and online platforms. CHiL should also consider shifting the messaging from energy efficiency and carbon reduction to emphasizing health, comfort, and creating "safe and nice home environments." This should include better integration with other public services (like ambulance services, debt advice) to create referral pathways and address the broader context of people's lives beyond just energy efficiency. Better support can be provided for people with disabilities, language barriers, and those who need help with applications. CHiL should actively address misconceptions about eligibility criteria and reduce stigma around grant applications by clarifying that support isn't just for the "poorest of the poor" and ensuring forms are accessible with simplified language and jargon reduction.

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Background

Cosy Homes in Lancashire (CHiL) is a countywide affordable warmth initiative delivered by all 14 Local Authorities (LAs) in Lancashire. It is funded from national and local sources of funding, and offers a straightforward means of accessing grants to fund new heating measures, insulation and renewable technologies in domestic properties. This evaluation was funded by the National Institute for Health and Care Research (NIHR) and led by University of Glasgow as part of the Public Health Intervention Responsive Studies Team (PHIRST) Fusion team. The team also worked in close collaboration with the Blackpool Health Determinants Research Collaboration (HDRC) as part of this project. We used evaluability assessment (EA) methods to co-develop the evaluation design. A mixed-methods evaluation study was agreed as the design of the PHIRST Fusion evaluation aimed at understanding the reach, uptake and disparities in uptake of CHiL support.

Literature Review

Cold homes affect health throughout the life course (Marmot, Geddes, Bloomer, Allen, & Goldblatt, 2011). Evidence suggests that older people who live in cold and damp homes have a higher risk of strokes and heart attacks. Respiratory diseases like flu, are more common, as are falls, injuries, and hypothermia (Balfour & Allen, 2014). Children are at increased risk of meningitis, asthma, and slow growth, which is linked to later coronary heart disease. As well as a greater chance of experiencing mental health and behavioural problems, children who experience the conditions face lower educational attainment and have a greater likelihood of future unemployment and poverty (Harker, 2006). Defined as spending more than 10% of net income on fuel, more than half of households in the UK were in fuel poverty in January 2023. Based on the same measure, in the North West and Merseyside region, the number of households estimated to be living in fuel poverty was 1,889,000 (59.4% of all households) (Bradshaw & Keung, 2022). In the Lancashire-14 area, Pendle (17.3%), Burnley (16.4%), Blackburn with Darwen (16.4%) and Blackpool (16.3%) had the highest proportion of fuel poverty while South Ribble (10.8%) and Fylde (11.2%) had the lowest proportion of fuel poor households. Blackpool had the largest number of households who were fuel poor

(11,748) in the Lancashire-14 area. In the Lancashire-12 area, Lancaster had the largest number of fuel poor households (9,382) and Ribble Valley had the fewest fuel poor households (2,995) (Lancashire County Council, 2022).

Nationally, among those experiencing fuel poverty, there is a further disparity. While fuel poverty in 2010 was similar for households in off-gas and gas connected dwellings (22.9% vs 20.0%) (Department of Energy & Climate Change, 2014), the latest figures from 2022 show there has been a reduction in gas dwellings to 12.3% while fuel poverty remains at 20.1% for off-gas properties (Department for Business, 2023). The high rate of fuel poverty in off-gas properties is the result of multiple factors, such as the disproportionate number of low-income dwellers in off-gas vs gas connected homes (Walker, McKenzie, Liddell, & Morris, 2014). While some off-gas properties are fuelled by renewable energy, most are not and are likely to be fuelled by energy sources such as oil which is both less energy efficient and more expensive than gas.

There have been several schemes to improve energy efficiency of households across the UK, with different eligibility criteria, conditions, and uptake. At the start of 2022, local authorities across the UK competed for funding from two schemes: Local Authority Delivery phase 3 (LAD3) and Home Upgrade Grant phase 1 (HUG1). (Department for Business, 2021). In the autumn of 2022, the UK government announced that local authorities could bid on the second phase of HUG (HUG2), which had a budget of £950 million to be spent from 2023-2025 (Department of Business, 2021). As with HUG1, applicants to funding from HUG2 must be dwellings which are not heated by mains gas central heating (known as ‘off-gas’) are eligible (Department for Business, 2023). Off-gas properties account for around 20% of the properties in England ("English Housing Survey," 2022) and predominantly use electricity, oil, and LPG, though may use other sources of fuel (Department for Business, 2021) (e.g., heating oil, household coal, smokeless fuel, wood, propane, bulk LPG, community heating from boilers/CHP/ waste heat).

Improvements in warmth and energy efficiency can impact positively on the health of low-income groups (Sawyer, Sherriff, Bishop, Darking, & Huber, 2022). However, uptake

of such support schemes is poor in the UK. In 2020, less than 15% of the £2.8 billion budget per year for Winter Fuel Payment (WFP), Warm Home Discount (WHD), and Energy Company Obligation (ECO) for improving energy efficiency and assisting with fuel bills in England was received by fuel poor households (Committee on Fuel Poverty, 2023). The private rented sector has the highest proportion (23%) living in non-decent homes (compared with 10% in the social rented sector and 13% among owner-occupied homes) and thus can potentially benefit from energy efficiency and warm home schemes (Department for Levelling Up Housing & Communities, 2022). However, take up of such schemes is poor in this sector. For example, although landlords own 32% of homes rated D or below, only 14% of Green Homes Grant have come from landlords, less than half the rate expected.

Research on barriers to uptake of energy efficiency measures has tended to focus on barriers experienced by households who are making rational economic decisions. The assumption goes that barriers simply need to be identified and removed for households to fulfil pre-existing demand for energy efficiency measures. Such assumptions inform recent policy initiatives like the Green Deal and ECO. Such approaches however misrepresent who makes renovations decisions, how, and why (Brown D., Kivimaa P., Rosenow J., Martiskainen M., & Bird, 2018). Brown et al. (2018) argue instead for a broader list of four interrelated challenges to include broader social and contextual factors: 1) Information, engagement, and trust; 2) Uncertain benefits and quality; 3) Complexity, disruption, and timing; and 4) Capital costs and split incentives.

Much of the research described above are based on national-level studies with less granular information in the Lancashire context. We need to understand the context, barriers and facilitators to uptake of sustainable warmth measures, especially for private rented properties so that we can better understand disparities in uptake.

Evaluability Assessment

The evaluation (aim, questions & methods) was co-designed with CHiL and its stakeholders using a process of evaluability assessment (Craig & Campbell, 2015;

Leviton, Khan, Rog, Dawkins, & Cotton, 2010). This is a quick, methodical, and collaborative method of determining if and how to evaluate a programme or policy, as well as the possible costs involved. With CHiL stakeholders, we held two evaluability assessment workshops (EAW) between June and July 2023 (PHIRST Fusion, 2023). In the first workshop, the focus was on understanding CHiL as a complex intervention using a co-development process of the CHiL theory of change to facilitate this understanding. The aims were to understand what the aim of CHiL is, understand what this programme did (activities), and to understand what this programme achieved (outputs). Participants reached a consensus on the evaluation priority to focus on uptake of CHiL and developed a preliminary primary evaluation question: "What explains disparities in uptake of CHiL?". In the second workshop, the theory of change was agreed by workshop participants. This was followed by a presentation which reviewed of some current literature. Finally, an appraisal of evaluation design options took place. This process considered: Data collection, sampling, recruitment, data access and use. Participants decided on a mixed-methods design for the CHiL evaluation.

Evaluation Aim & Questions

The overall aim of the evaluation is to explore disparities in uptake of CHiL support in Lancashire. The evaluation focused on two sources of CHiL funding – Home Upgrade Grant Phase 2 (HUG2) and local authority discretionary funding (Winter Warmth and Affordable Warmth). The overall research question (RQ1) is: How can the reach and uptake of CHiL (HUG2 & discretionary funding) be improved?

- How can more people be reached and supported, to apply to and be successful for CHiL (HUG2, and discretionary funding)?
- How can underserved groups like private sector landlords and tenants be better supported?
- How can the design and delivery of CHiL (HUG2 and discretionary funding) be improved to provide more equitable service provision?
- What policy implications arise (from RQ2-4)?
    - What lessons learnt about CHiL off-gas (HUG2) and discretionary funding in Lancashire may apply to a national setting?

To answer RQ1, the following 3 more detailed research questions (RQ2-4) will be answered:

Research Question 2 (RQ2): What is the reach of CHiL, HUG2, and discretionary funding?

- *Reach is defined as the extent to which the target audience come into contact with CHiL, HUG2, and discretionary funding (ie., applications received)*
- What is the eligible population for CHiL (HUG2, and discretionary funding) support and how many people apply?
- What are the facilitators and barriers to applying for CHiL (HUG2 and discretionary funding) support?

Research Question 3 (RQ3): What is the uptake of CHiL (HUG2 and discretionary funding)?

- *Uptake is defined as the proportion of eligible households who receive a grant*
- What is the success rate of CHiL, HUG2, and discretionary funding applications?
- What are the facilitators and barriers to successful CHiL, HUG2, and discretionary funding applications?

Research Question 4 (RQ4): What is the disparity in CHiL (HUG2 and discretionary funding) reach & uptake and what explains it?

- How do successful and unsuccessful applicants differ?
- What are the key characteristics of a successful application?
- What is the acceptability of CHiL (HUG2 and discretionary funding) to applicants and providers?
- What is the appropriateness of CHiL (HUG2 and discretionary funding) to applicants and providers?
- What are the perspectives and experiences of applicants and service providers?

Methods

This study adopted a mixed methods approach involving the following phases of work:

- Phase 1. Quantitative data retrieval & analysis
- Phase 2a. Qualitative Key Stakeholder recruitment & interview
- Phase 2b. Community Co-Researchers (CCR) induction & co-design
- Phase 2c. Knowledge Mobilisation Sub-Study
- Phase 2d. Residents recruitment & CCR peer interviews
- Phase 2e. Analysis of quantitative & qualitative data

In Phase 1, we used routinely collected CHiL service data to undertake descriptive data analysis of applications, process, and outcomes, and explored the possibility of undertaking statistical data analysis of differences among applicant groups (RQ 2-4). Data obtained included datasets containing HUG2, Affordable Warmth and Winter Warmth applications between July 2021-March 2025.

In Phase 2a, we collected primary qualitative data via semi-structured interviews with key stakeholders (n=10) in CHiL (eg., service staff and contractors like RHEA Projects – A boiler and central heating installing company which is the procured Managing Agent delivering CHiL) as well as individuals in the Lancashire energy and housing policy sector (eg., local authority energy officers, elected councillors, staff from third sector organisations).

Peer Researchers

A key feature of this evaluation is the use of peer researchers (Community Co-Researchers) in data collection (n=4). After a short period of induction in Phase 2b, we worked closely with peer researchers in Phase 2c (e.g., co-develop interview topic guides) and support them in interviewing individuals (n=14). Participants who were eligible, have applied for, and or/and have been successful with obtaining CHiL support (i.e., in obtaining HUG2 or discretionary funding) were interviewed so as to better understand their perspectives and experiences (RQs 2-4). We also asked applicants for their views of how CHiL services can be improved and made more equitable (RQ1).

Knowledge Mobilisation Sub-Study

In addition, Community Co-Researchers from the HDRC were invited to participate in a sub-study to understand the impact of the CCR model on reaching seldom heard groups in research and the impact of being involved in the evaluation on the Community Co-Researchers themselves. We conducted ripple effects mapping (REM) workshops with Community Co-Researchers. This is a participatory, qualitative evaluation method. The workshops explored:

- The impacts and contribution of the CCR role in reaching seldom heard groups in the evaluation
- The impacts and contribution of the CCR role in the evaluation on the CCRs themselves
- A timeline of these impacts and contributions
- Developing a ripple effects map to demonstrate the impacts and contributions over time

As part of their role, CCRs kept reflective notes about their involvement in the evaluation using Gibbs Reflective Cycle. These notes were used by the CCRs as an aide memoir during the REM workshops.

Two in-person REM workshops were held over the course of the evaluation. Each workshop lasted 90-120 minutes. The first was held in May 2024 with 6 participants, including 4 CCRs, the HDRC lead, and a representative from one of the community organisations which hosted the CCRs. This was timed to reflect on the process of co-developing the evaluation and to look forward to the data collection phase. The second workshop was held in November 2024 with 3 participants, all CCRs, and was timed to reflect on the data collection process. The workshops were facilitated by the PHIRST Fusion knowledge exchange broker who also identified themes from the ripple effects maps. The CCRs also contributed to analysis of the themes from the second workshop in an online session in Spring 2025. The hard copies of the maps from the workshops were transferred to digital copies as part of the analysis process.

Findings: Interviews with research participants

Experiences and perspectives of Stakeholders

CHiL delivery of HUG2

There is a consensus among stakeholders that CHiL has managed well enough in delivering HUG despite constraints beyond their control. Much of this has to do with the design of HUG2 itself:

> *I think Cosy Homes has been successful with what they've been given to work with. They don't set the scheme rules, government do. (002)*

> *the HUG scheme is very prescriptive, so it's not a case of giving people a menu of retrofit measures and saying, what would you like? It's a case of assessing the property and saying, this is what you can have both in terms of you, the person being eligible but also the property being eligible. And that very often leads people to drop out. (004)*

> *Yes, Cosy Homes is doing their best to reach their audience by coffee mornings, radio advertising, hand bills, you know, every possible way of doing that. But I think fundamentally there's something wrong with the HUG approach. It's not the fault of the council or Cosy Homes in Lancashire but it's the way the grant is designed. (006)*

> *HUG2, I think it's fair to say is the most difficult fund we've had to deliver of everything, for a whole raft of reasons. (007)*

The design of HUG2 included many restrictions which sometimes made it a challenge to meet its own objectives:

> So, HUG2, obviously, you had IMD [index of multiple deprivation], they said IMD one to three auto qualifies, target them because we want to hit

> fuel poor people off gas, sorted. But you can also only do ten per cent of your homes at any one time.
>
> And then obviously that presents issues with technical things as well. Like how do you externally insulate a row of terraces when you've got to do every third one? That's just a recipe for a technical disaster. (003)

The ten per cent restriction has a real impact on the number of people who can access HUG2 funding. Even if CHiL could recruit numbers, that doesn't mean all can access funding:

> *So, you could only ever put through ten per cent at a time through the bottleneck. So, they were generating all these leads and finding all these people through CHiL, but they're not being able to deliver. (003)*

Some of these restrictions have unintentionally penalised the areas that CHiL serve due to its unique context characteristics:

> *You cannot exceed ten per cent of your delivered homes being Park Homes. Which is a big, been a bit of a throttle for a lot of authorities and particularly CHiL because there are loads of Park Homes in Lancashire that need doing in terms of retrofit. And obviously, in terms of the residents in them, they tend to be people who are on lower incomes and stuff. So, they would be more vulnerable to fuel poverty.*
>
> *if you have like, there's a site with 30 Park Homes on it, you either do them bit by bit across two years, which is very bad from a programming perspective to why would, you know, do one and then wait another month to do the other. You can't deliver those measures in the middle of winter. You don't have weather for it, so it's a big problem from a programming perspective. But you'd have to deliver like 300 homes, and then you could do the 30 as a block. (003)*

Reach and uptake (general)

Stakeholders feel that CHiL is doing everything it can in terms of reaching target groups:

> *It shouldn't be that difficult to find but they are proving, so we're marketing in areas, rural villages where there is no gas, we are also targeting blocks of flats in cities, towns where there is no gas. (007)*

However, there is a sense that CHiL is still not reaching the right target group with HUG2:

> *the scheme as it stands at the moment isn't picking up as many people without heating and hot water; they've got a heating and hot water, it's just maybe older, it's not gas central heating, but persuading them, we'll take it all out and put something new and renewable in; that's they don't understand it, that a lot of people don't understand renewables, they don't understand what an air-source heat pump is. (001)*

> *You seem to have groups of people who are really interested in improving their energy efficiency and insulation of their homes but these people don't tend to qualify because they earn more or whatever... And then you see the older people who really do need the support but they are not interested because they don't want the disruption and the change. Is that a fair summary? (005)*

> *my argument is that we have touched the laggards, the last segment, division of innovation theory. So, in that sense they will never come to these innovations. Retrofit is not an innovation, but for home owners it's an innovation, it's something new, so they don't want retrofit in the first place. But if we can give this to the normal people, if we can focus even on newer houses there will be a demand. They don't have to stress out*

themselves. I mean, Cosy Homes in Lancashire will not have to stress out themselves to promote their schemes or retrofit. So, we have touched the wrong segment (006)

According to 005 and 006, HUG2 has been designed to reach the 'wrong' target group when it should be reaching groups that are more likely to engage with it. This is a perspective that does not take into consideration the social needs of HUG2. One stakeholder also suggested that there is a general sense of scepticism around support like this:

I think one of the main challenges is convincing people that it's a legitimate scheme. I think people nowadays are bombarded with leaflets and advertisements for free boilers, free insulation, and there's so many companies out there that do those sorts of things and would be what we'd call cowboys, rogue traders. They're worried that it's something similar. (002)

There is a sense that CHiL can perhaps do more to support people in terms of providing information. For example, for people in the 'able-to-pay market', who may not be eligible but still require information and support:

It's not that people necessarily…not all people need financial support, but they do need guidance in terms of…well, what are the standards to look for? Who are the reputable contractors? How can we make sure that we're getting a good product, a good install? Are we getting the right guarantees? All of that kind of thing, even though they're paying for it. So, I think that's a gap. (004)

Like I'm in that market and nobody is going to come and do anything for me, I'm going to have to go and approach somebody. I'm now going to have to bide my time, and then when I feel comfortable, just asking somebody to come around and telling me if my loft insulation needs

replacing and start from a logical point and just throw a bit of money at some things that I know will make quite a quick and immediate impact. And if I start talking wall insulation, is that necessarily required? Just I need somebody to advise me on that, and then I think that's incumbent on me right now. (009)

Even for the 'able-to-pay market', there is a perspective that CHiL can help financially but can't do so due to criteria (HUG2):

if someone's in a no gas connection property but they work and earn £35,000 and are not in a postcode that qualifies, they're not eligible for it. The property needs to be right, they've got to be not earning the money to qualify, again, those barriers are going up then, aren't they. (005)

You know that with retrofit support and advice you're missing about 60 per cent of the market because of the people who don't fall under any eligibility for grants. (009)

For some in this market, even if they are 'able-to-pay', they may also still need some help:

What we're also seeing is this terminology now coming of the missing middle. So, maybe those between a 30K cut-off and a 50K salary, they can't afford to put a £10,000 heat pump into their home or even with a grant scheme. It's still a lot of money for these people. They're this missing middle between funding. (010)

Stakeholders also say that rural properties are hard to reach:

A lot of the IMD postcodes are focused on cities and towns. Very few of the IMD postcodes are for rural areas. So you'll get a lot of farmers that

are essentially in poverty that are just living in quite a big building. But because two down the road and three up the road have got a nice mansion house with a Range Rover, they're not classed as an IMD postcode. So I think that's one of the difficulties we've got, is that you would have to then do the income and credit and the benefits checks. (002)

Council stakeholders say that they come across some people who need more help and support before they qualify for funding support:

we probably, whereas a private contractor can ignore the hoarders, the disabled people, the everything; but because we're a council scheme I think people in need will come to us for help... Most of the time everything is straightforward; there's just every now and again there's people where we have to be creative as to how we can help those people to make their lives better by doing the work we need to do, but then having to deal with all of their life issues before we can do what we need to do.

we'll do a little bit from our 15 per cent, we'll do a little bit of enabling work, to help; but we can't do a whole re-roof at £20,000 to make sure we put solar panels on which cost £5,000, it's just not reasonable. So, we either patch up and do what we can, or we have to walk away from that property because there's too many issues within the property. (001)

There is a suggestion that grant funding needs to better account for the difficult reality of some people's lives even if energy efficiency is a focus:

But the walls are falling down, kind of thing. So, I don't know. The government are pushing energy efficiency, and we're trying to do what we can within the constraints of the measures we're able to do; but many of the houses, the people living in the houses that come to us

there's major problems in houses: old electrics; dangerous gas; roofs falling in; damp. We haven't got budgets to put everything right. (001)

Reach and uptake (older people)

Stakeholders recognise that older people tend to need the support more:

the household incomes, 36,000, so there's a lot of asset-rich, cash-poor; a lot of single elderly people living on their own, living in a big house; they're still on a basic pension, or a small occupational pension, living in kind of almost poverty. (001)

But they are less easy to reach:

I think elderly people like I've said are generally the most cautious in what they're giving out. I think because like I've said earlier, they're the types of people that are set in their ways in a way. They don't want to be sometimes bothered by a scheme. They'll often say I've lasted until now, why should I bother with anything else? (002)

And then you see the older people who really do need the support but they are not interested because they don't want the disruption and the change. (005)

One stakeholder suggested that HUGs may have been designed with older people in mind, but based on a poor understanding of barriers to retrofitting:

By virtue of that criteria of gas grid and income, basically the criteria seems to focus mainly on older people living in typically older homes... It's designed maybe to try to reach them, but then it's designed based on a poor understanding that affordability is the issue, when in fact that main issue is perhaps a general resistance to change and that is a lot

more complicated to deal with because it's not just about home energy efficiency or insulation, it's about their way of life, isn't it? (006)

A stakeholder suggested that this 'resistance' to change may also be based on a sense of fear:

there is an awful lot of elderly people who struggle to believe it's true because there are so many people out there trying to scam old people, it takes a lot of convincing. (007)

The same stakeholder also suggested that older people have a different attitude towards seeking help:

I go to quite a number of events where we're meeting the public, trying to promote the funding and there is a heck of a lot, predominantly older people who say, no, I've worked all my life, I've never had benefits, why would I get it. (007)

Resistance to the scheme is well summarised by this stakeholder:

They're the two biggest, for the elderly, they're the two biggest issues, the credibility element and the disturbance and upheaval element. (007)

Reach and uptake (private tenants)

Stakeholders think that the private rented sector is the most vulnerable client group:

fuel poverty is an absolutely huge thing for many of our tenants, particularly in the private rented sector. So, you know, if they've got draughts, if they've got inefficient boilers, if they've got, whatever it is that's causing them to have to pay more for their heating, you know,

they're choosing maybe not to put the heating on, maybe choosing to eat a meal instead of putting the heating on, or putting the heating on because they have to, but the not able to pay the bills. (008)

Importance of CHiL as a delivery vehicle

There is widespread recognition of the unique importance and value that CHiL has:

And that's also, I'd say, why the knowledge retainment thing and the pre-procured status of CHiL is so important, because when you've got these big pressures coming top down from national government on them, it's very difficult for people to fund positions and stuff, because all local authorities are cash strapped because they've been gutted for like 15 years by austerity. So, a lot of those positions are funded out of these schemes. So, it's just very difficult to actually deliver and therefore do the scheme and keep people in roles to do future ones without having, so CHiL acts as a bit of a cushion, I guess, for some of those. Doesn't matter what the acronym is, we'll sort it, do it all through CHiL, you can get a little bit of stability, because that's what they need for delivering and also what customers like. They like, because it gives them the trusted brand. So, stability.

that's where I think having the real focus on CHiL's ability to withstand shocks in terms of and policy changes is important because that they do have some control over, you know, the ability to build a trusted brand, a trusted network of suppliers and a guarantee, an understanding with them that, we don't know quite what the funding environment will look like in three, four, five years, but we are set up to take advantage of it. (003)

Recommendations for improvement

One stakeholder suggested a more regional approach needs to be considered:

> *the funding programmes need to recognise regional differences and they need to give…whether it's an individual local authority or whether it's a collaborative, they need to give some degree of flexibility. (004)*

Related to this, another stakeholder recommended learning from the Welsh experience in terms of a more area-based and targeted programme:

> *So, energy efficiency is a devolved issue in Wales, actually they have a slightly different policy environment and some really interesting differences there as well around things like there's no area based retrofit programme currently in England but there was for quite a while in Wales. So, it allowed authorities to tackle more strategic, thinking that when they didn't have to be so minute about picking or every third property because of the tenure type. (003)*

Another stakeholder however seemed to suggest the opposite, arguing in favour of even greater standardisation and perhaps centralisation of funding:

> *My suggestion is standardise the grant system by government. Have just one or two that the local authorities administer, and then you're not having to have all these different contractors submitting information to the general public. You have one organisation that's ran by the authority. (002)*

One stakeholder suggested communication methods to raise awareness of HUG2 can be improved:

I know letters go in the bin or something at times there. But would it be better coming from Burnley Council with the logo on, within the council tax letters and things like that. (005)

005 also suggest more targeted communication specific to an area or type of properties:

I think asking specific to that area would resonate a bit more, wouldn't it, with those people. Burnley's got a lot of terraced houses. Have they done something really well in a terraced house property there and made the difference? (005)

Another stakeholder suggested that the approach to reach people needs to be more holistic:

Because to go to a resident's house, it's not about, we want to save energy for a carbon incentive. But it's, we want to support your health, we want to support your comfort, we want to make sure you have a safe and nice home environment to live in. So, I think that this is almost the missing link, in a way, to really support residents get on board. I know that that's a little bit of a side-track to the question you asked in terms of demographics. But yeah, I think it's finding a home with a number, an EPC number, finding a fuel source, and then thinking next it's, how do we engage this resident? (010)

A stakeholder suggested that the grants that CHiL offer like HUG2 need to be more joined up with other services:

So, I think also that we need to do more engagement with other trusted sources... So, if someone gets a call out from an ambulance and an ambulance is trained enough to see a house needs some help, it's

freezing, it's got mould, it's got damp, if they can refer in, how amazing would that be? (010)

It is worth noting that CHiL does try to do this in terms of referring and signposting other services:

So, I will also get phone calls and emails from those services to say, we're dealing with somebody perhaps who's got large utility debts, but one of the reasons they've got large utility debts is because the property they live in is poorly insulated. That part of the council can deal with the debt but the fundamental…the source of the problem is around an inefficient heating system or a property that isn't properly insulated, so we can refer them into Cosy Homes.

Experiences and perspectives of Private Tenants

Knowledge about CHiL

Knowledge about CHiL and available grants among tenants vary. Some haven't heard about it (034), others have some knowledge:

Yeah, it was saying, like a fund that we can enhance, like, the insulation of your house or maybe changing the heating a bit, something like that. Sounds interesting, and that was the thing that attracted me to go further.... It was set up to support those with low income. And I think those who are in need, and their home must be eligible – maybe there's no gas, or like the energy label in it is below something. (026)

I would say my understanding would be, although I can't be a hundred per cent sure and it's probably wrong but I would be assuming it's to support those in private tenancy. I don't know whether it's to support people who actually have mortgages (028)

Some are unclear about the eligibility criteria:

> *However, I've always been under the assumption, because I'm a worker, although I do get Universal Credit and, obviously, a single parent, I don't think I fall under the category 'cause of my earnings, I don't know, I wouldn't know. (028)*

Despite not knowing much about CHiL for some eligible residents, even some limited knowledge about CHiL was enough to convince them to apply:

> *I didn't know it was something that people could still go ahead and apply for. And I am extremely interested in applying (028)*

This suggest that lack of complete knowledge about CHiL may not be a complete barrier to applications.

Motivation for applying to CHiL

For some the attraction was to save money:

> *And despite me trying to insulate as much as possible with rubber bands around the windows, but still I need to spend a lot of money. So I thought if it can enhance the whole thing it would be much more beneficial to my…you know, for my pocket. (026)*

Application process

Some found the online application form tricky to navigate due to the need for landlords' input into the application (025):

> *025: Because I'm a tenant, I can apply, but she has to complete. I did my part…*

Interviewer: You did your bit? Right.

025: …and she had to do her bit, and that was where the problem was. Because some of those online application forms are very clunky to complete.

Communication involving contractors also seem challenging because of communication gaps involving the landlord and tenant:

> So [contractors] came round, did the survey… he said, I've been, everything's done, everything's sorted, I can see what you want, I'll be in touch when I'm back at the office to discuss moving forward. So I sent a reply, said thanks very much, I'll let the landlady know. Anyway, never heard anything else… So the landlady got in touch with me, said have you heard anything? I said, well he's not rung me, so I don't know where it stands. I said… (025)

Some interviewees reported communication issues:

> *I got a thing through the door, photocopied it, sent it to the landlady to see if she was interested. Anyway, she said she'd completed it but apparently they didn't get it. And they kept ringing me up from Blackburn. So the first 12 months, nothing happened… And they kept ringing up and saying if she doesn't return it soon, you had to start again… The paper copy. Sent it off. Then there was a bit of a break again and they said they hadn't got it and I said well, she's told me she's sent it off. More delays. And anyway, they rang and said we've got it now, we're going to send an assessor round. (025)*

There appears to be instances involving communication gaps between the tenant, the landlord, and CHiL.

For many tenants, the application process was ended by the landlord being unwilling to contribute:

> *I think it stopped here because no-one came for retrofit survey because my landlord has had to pay a share and he, kind of, refused that. (26)*

Recommendations for improvement

A tenant suggested that in its current awareness activities, CHiL may not be reaching the people it was set up to help:

> *I think leaflets through the door, a lot of people just think it's junk and bin it. They need more things like big posters up, you know? They need more…and I think they need a more internet profile, you know, they could be putting stuff on social media and it might work. I know a lot of older people who it might be relevant for wouldn't…not particularly notice that, they probably notice the leaflets more. But it could probably do with a bit more publicity. (025)*

The quote above suggests different target groups may require different means of marketing. Some suggest there may be a general misperception of who CHiL supports:

> *I think people think it's for, you know, for the poorest of the poor. You know, if you're completely skint and you're on benefits or whatever, it only applies to people like that (025)*

> *However, I've always been under the assumption, because I'm a worker, although I do get Universal Credit and, obviously, a single parent, I don't think I fall under the category 'cause of my earnings, I don't know (028)*

The implication from 025 is there may be a stigma attached to perceptions of CHiL support:

> *people sometimes are too proud to claim things… because they think…but it's a grant, you know? (025)*

To address possible barriers to application, a tenant suggested providing people with more support with the application process:

> *The thing is a lot of people would also be put off by the application. So, it's just, kind of, reassuring people there's help with the applications as well, isn't there, that they could get help if needed? (028)*

A tenant suggested changing the eligibility criteria in terms of salary and landlord contribution threshold/payments:

> I think the minimum wage should increase a little bit because after the inflation, all the employers have increased their income, their salaries. So there might be many people who will opt out automatically, concerned…for example, my employer increased salary by seven per cent last year, so I would definitely come out of that band…
>
> Or they can offer him, like, instalments, something like that to pay back, he would be more encouraged rather than paying everything in one go. Because if you look at it from a landlord's perspective, he would say why should I pay for something that I'm not responsible for? The tenant will pay the gas price anyway, so why should I spend money out? Which is reasonable, I understand that. But if there's something to motivate that person, then why not? (026)

Experiences and perspectives of landlords

Knowledge about CHiL

There is some awareness about CHiL in the context of other similar sounding schemes:

> *You know, so, these, sort of, schemes, they often crop up, but we haven't actually been able to make much use of them. And Cosy Homes is the latest in a series of that. (029)*

There is a wide range of understanding by landlords about what CHiL does. Some have accurate understanding of what CHiL does:

> *our understanding would be that Cosy Homes Lancashire has got government grants whereby they can upgrade the energy efficiency of a property. But in the case of a tenanted property, then the maximum that they would be able to contribute towards the cost was £5000. But in the case of an owner-occupied property, they could cover the whole cost. (029)*

Others have some understanding:

> *I assume it's set up to support people who probably live in very…in insulated accommodation who are not particularly well off. Elderly people, again who are possibly not very well off. Yeah, just people who are not very well off basically. (024)*

But sometimes, landlords may also have absolutely no idea:

> *No, I've never actually heard of them before. Something to do with proof of PIP and DLA proof. I think the team then make a decision and then they go ahead with making the houses more warmer, loft insulation, draft excluders, things like that. (027)*

Some are sceptical:

> *I applied for one property, more of an experiment, to see if it was a scam or whatever, just to see how far through we'd get. (021)*

Motivation for applying to CHiL

Some landlords have been motivated to make their properties more conductive for the wellbeing of their tenants:

> *Obviously, she's been struggling with the temperature in the house... So, myself, I'm worried myself, especially because she's got two children, with winter coming I'm getting more concerned, I don't want them to get ill. (027)*

Some have also been supported or referred to CHiL by local authorities:

> *So, the Blackpool Council are coming back to the house for, kind of like, a last inspection look around. It was something to do with an electric wire that wasn't right. So, they came and fixed it and sorted that out. EPG certificate passed, gas passed, everything like that. But they weren't happy with the loft, so that's obviously why they gave me this information and why I've ended up here with you. (027)*

Application process

Landlords have reported finding it easy to call CHiL to find out more information (024). They also found filling in the online form straightforward (032). Some are satisfied with the process even if it has been slow:

Yeah. It seems to be running on course, even if it is a little snail like. (031)

However landlords also reported several problems in communication.

Landlords were not sure who the point of contact ought to be vis-à-vis their tenants:

A little bit of lack of communication with the next steps with me. I think once they started talking to the tenant, they tended to deal with her. (032)

but just the fact that it was us applying on their behalf effectively made it a bit more complicated. If it had been us applying for this property... (033)

Some reported needing to follow-up for information after lapses in communication:

and then it all went very, very quiet, and I then started...well, the tenant [said 00:07:44], well, have you heard anything yet. This was several weeks down the...down the line. I said no, well, I'll chase them up. And so, I chased... (029)

Some landlords have been told to expect the wait between the survey being completed and the quote being produced to be as long as nine months (024):

But this particular scheme, it took a very long time and for quite a while I was chasing it up monthly for about six, eight months to try and see where the application was at. (033)

Landlords also found that they were not always given all the information they needed to make decisions:

And also, of course, the...well, the quotation itself wasn't particularly detailed. It just said, high heat retention storage heaters, 9365, and solar panels, 8323. It didn't say how many or anything like that. (029)

In the absence of better and more information to help with decision-making, the applicant is forced to make their own assumptions:

I would have thought there'd be some form of specification that, basically, we'll provide as many solar panels based on let's say the square meterage of the property, something like that. (029)

The lack of detailed information about what needed to be done then naturally raised questions about the amount quoted:

so, of course I looked at costs of storage heaters, and the costs of installation. And the storage heater that was put in the lounge was around about £700. So, I was scratching my head, thinking, well if we'd just got four, if this quotation included four high heat retention storage heaters, that's only £2800. So, I was left scratching my head, where does £9365 come from. (029)

Just to put it into context, I could fit three smart storage heaters in one apartment for about £1,500. I could do it myself. So there was no way I'm going to pay... Somebody's getting rich off because I think it was £7,000, and they were going to put five in, and I was going to put two in. (021)

Later in the interview with 029, the respondent does explicitly say:

So, I think there might be a little bit of a tendency to over-provision or over-engineer under the scheme, rather than looking at, well, you know, what's the minimum required. (029)

Some landlords suggested more information in the beginning about the process and possible outcomes would have been useful:

> *I think it could have been explained a bit better, because had I known that I wouldn't be getting a full bursary or a full grant, I probably wouldn't have gone through the trouble of completing all the stages, because obviously at the end I was having to cough up about £30,000 or something like that (030)*

> *So you had to go through all that to get to the end of it to get some quotes, and it might have been easier in the first place to get some kind of rough idea of what it would entail and what the solutions might be before going through the 18 month process before we got them. (033)*

There is also a sense that work is being 'done to' applicants in a top-down manner, rather than 'done with' in a more consultative way that considers the occupants of the house:

> *So, rather than working with the owner, or in my case the tenant, and saying, well what would you like, and looking at what could be done to maintain the character of the building, it just seemed to be that the Cosy Homes people would just walk in there, right, this is what's going to happen and this is what we'll do. And not necessarily giving any options to the…you know, the occupier of the property, be that a tenant or an owner-occupier. So, I think that a little bit more sensitivity and flexibility would be useful. (029)*

> *We would have been paying way over the odds for something that we had no control over really what we wanted, what would have suited us. It's like we do this, we do this, thank you very much. There wasn't a lot of well, you could have this or you could have that. (033)*

Application outcomes

Landlords do not often understand what work can be done and what is excluded:

> *can I just point out… said that the wooden windows, they wouldn't qualify…would not qualify for replacement because they have these double-glazed units in them. Even though, of course, these wooden windows are getting to the end of their service life and they're quite draughty. (029)*

> *So they're quite restrictive on what they would and wouldn't do, and there was no kind of discussion, it was like this is what happens and this meets our criteria and this doesn't, whereas for a similar scheme they were looking at different things to replace and do and that met their criteria ultimately for the same outcome, but it didn't really make full sense. (033)*

Even where the landlord had decided not to accept the quote for HUG2 funding, some positive outcomes have resulted when work was sourced from private providers:

> *Now, the total cost of having that work done was about £1000. So, we had that work done for £1000, compared to £13,000 that I was actually, you know, expected to contribute to the Cosy Homes. Granted, it was just two heaters, it wasn't solar panels, it wasn't replacing the older storage heaters, but it has made quite a difference. She's now using the new heaters, they're much cheaper for her to run, and she's very happy with them. And it only cost me £1000 to have that work done as opposed to the 13. (029)*

Some landlords were disappointed by the range of help on offer:

the other thing I found surprising is that they didn't have any alternatives or any help to give me any alternatives, you know, to even even care, you know, it's just very, sort of, ooh we can only do this, you're not interested in paying, okay, see you, bye, it was like... (022)

Installation process

Landlords also reported communication challenges when work was done:

And that was the only thing that was a little bit disconcerting was the fact that we didn't know where anything was going. The actual electrician rang me from the house and said, we're going to put the boiler upstairs instead of down. And I think it was more for ease, for laying of the pipes and everything. But there was no, I didn't see a plan of where the radiators were going or anything. So that, I would have expected them to keep in touch with me a bit more about that. (032)

In this regard 032 found that the work was done very quickly and perhaps it was too quick relatively to the opportunities 032 had for providing input or simply being kept informed.

Landlord contributions

The requirement for private landlords to contribute beyond a fixed threshold (this was £5,000 at the time of the data collection, and has been raised to £7,500 in 2025) was a significant barrier to uptake of HUG2 by landlords:

And I, sort of, looked at this, and thought, well, there's no way as a landlord I can actually get a return on such an investment, because the benefits of this upgrade would be enjoyed by the tenant. And that's fine, that's right and proper. But from a landlord's perspective, I thought, well, that's a lot of money to invest.. (029)

> *nobody's going to refuse granted upgrades to a property. My only bugbear is if there's a landlord involved there's too much expectation for the landlord to pay what I think is far too much money. (021)*

Some have therefore decided not to proceed with the application due to the cost (022, 030). Even where the motivation to support the tenant in having a warm and energy efficient home was forthcoming from the landlord, 029 found it difficult to reconcile from an investment perspective.

There was an implicit perspective that it was unfair that compared with a landlord, an owner-occupier could potentially have more work done which would be fully covered by the grant :

> *he'd [contractor] only seemed to be implying that three or four panels would be the norm for that size of house – it's only a two bedroomed house, it's very modest in size. But if it was an owner-occupied property, then they'd be putting in a quote for about ten panels, which Cosy Homes would actually be paying for. And I thought, well, that seems a little bit odd but never mind, we'll just…let's just keep on going with the flow here. (029)*

029 further implied from their perspective that the nature and extent of work quoted by the contractor was not always dependent on technical considerations but also by tenure-type which has implications on the total amount covered by the grant.

Recommendations for improvement

There's a feeling from some that there can be better communication about the process and what to expect:

I think it would be better if the process was a bit more streamlined, a bit more joined-up. I'm not quite sure that makes a lot of sense, but a more joined-up process. And a little bit more…you know, maybe a flowchart as to, this is what will happen and when, and this is how we go about it. (029)

Here, although 029 is talking about a more joined-up approach they are actually referring to better communication.

A landlord who is disabled and who's English is not their first language, also felt that more support for people with disabilities and language translation would be helpful:

My opinion, it's the deaf awareness side of it for me, as obviously a lot of it is not accessible for my needs. I need, like, an interpreter to come in, or a translator. I use my interpreter through Access to Work, who is obviously with me today. So, really the council should have done that to try and support me that way, for the translation things, and things like that. Also, myself, English is not my first language, so any of the forms are not accessible for me. There's too much jargon in it, just to maybe make them a bit more simpler so that I can understand them. (027)

Some landlords suggest more activities to raise awareness about CHiL can be done:

I think it needs to be more spoken about, whether that be through leaflets, because I think I received it through the letterbox, because the area was eligible, that's why. But possibly, you know, a text message, like a general automated message on phones, or like Instagram, because social media right now that's where the way people get their message across. So I think it just needs to be more spoken about, because up until then, I'd never heard about it. (030)

Findings: Data from CHiL Dataset

Characteristics of applicants by tenure and dwelling type

It was estimated by CHiL that approximately 45,000 properties were eligible for HUG2. These properties were predicted to have an EPC of D or below and have no gas central heating. The initial target was to reach 2,000 properties. This was subsequently revised to 1,400 to take account of challenges in meeting the initial target due to the off-gas eligibility criteria.

Table 1: Status of applications received by HUG2 and other discretionary funding

	HUG2	Discretionary funding
Application status		
Completed	943 (53.1%)	583 (60.3%)
Rejected	66 (3.7%)	5 (0.5%)
Cancelled	318 (17.9%)	75 (7.8%)
Accepted	448 (25.2%)	98 (10.1%)
Pending	0 (0%)	206 (21.3%)
Missing data	0 (0%)	1 (0.1%)
Total	1775	968

Data are n (%)

Table 1 shows that as of March 2025, CHiL received 1775 applications for HUG2. More than half of these (53.5%) were completed. This means a person's application had reached a final outcome and they've been successful in applying to at least one measure. Also 3.7% were rejected and 17.9% cancelled. Rejected applications are deemed ineligible upon receipt of an application. Cancelled applications can be at any stage of the process due to various reasons, from no landlord permissions or customer requesting to cancel.

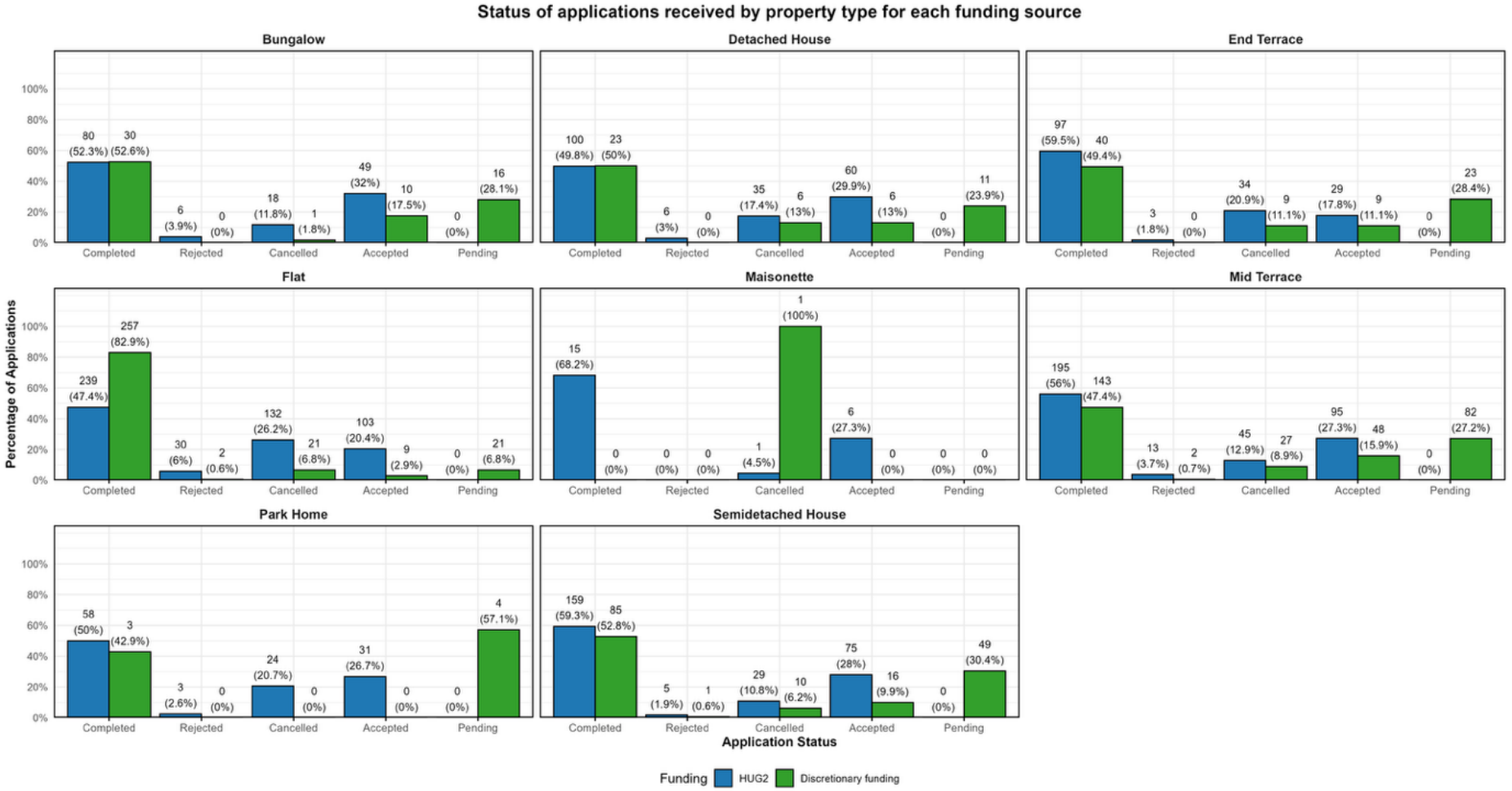
Similarly 25.2% were accepted, meaning that the person's application had been received but not reached an outcome. Over the same time period, 967 applications were received for discretionary funding. Of this, 60.3% were completed, 0.5% rejected and 7.8% cancelled, and 10.1% of applications were accepted and waiting for their outcomes.

Table 2 shows that for HUG2 applicants, those with flats formed the largest number of applications (28.4%). Flat applicants also had the most rejections (6%) and cancellations (26.2%) (Figure 1). Maisonette applicants had no rejections and the lowest cancellations, although the maisonette applicants were also the fewest (1.24%) (Table 2). End Terrace and Park Homes also had high numbers of cancellations. Discretionary funding had the most applicants for flats (32.1%) followed closely by mid terrace applicants (31.2%).

Table 2: Number of applications received by HUG2 and other discretionary funding from each type of property

	HUG2	Discretionary funding
Property type		
Bungalow	153 (8.6%)	57 (5.9%)
Detached house	201 (11.3%)	46 (4.8%)
End terrace	163 (9.2%)	81 (8.4%)
Flat	504 (28.4%)	311 (32.1%)
Maisonette	22 (1.2%)	1 (0.1%)
Mid terrace	348 (19.6%)	302 (31.2%)
Park home	116 (6.5%)	7 (0.7%)
Semidetached house	268 (15.1%)	161 (16.6%)
Missing data	0 (0%)	2 (0.2%)

Figure 1: Status of applications received by property type for each funding source

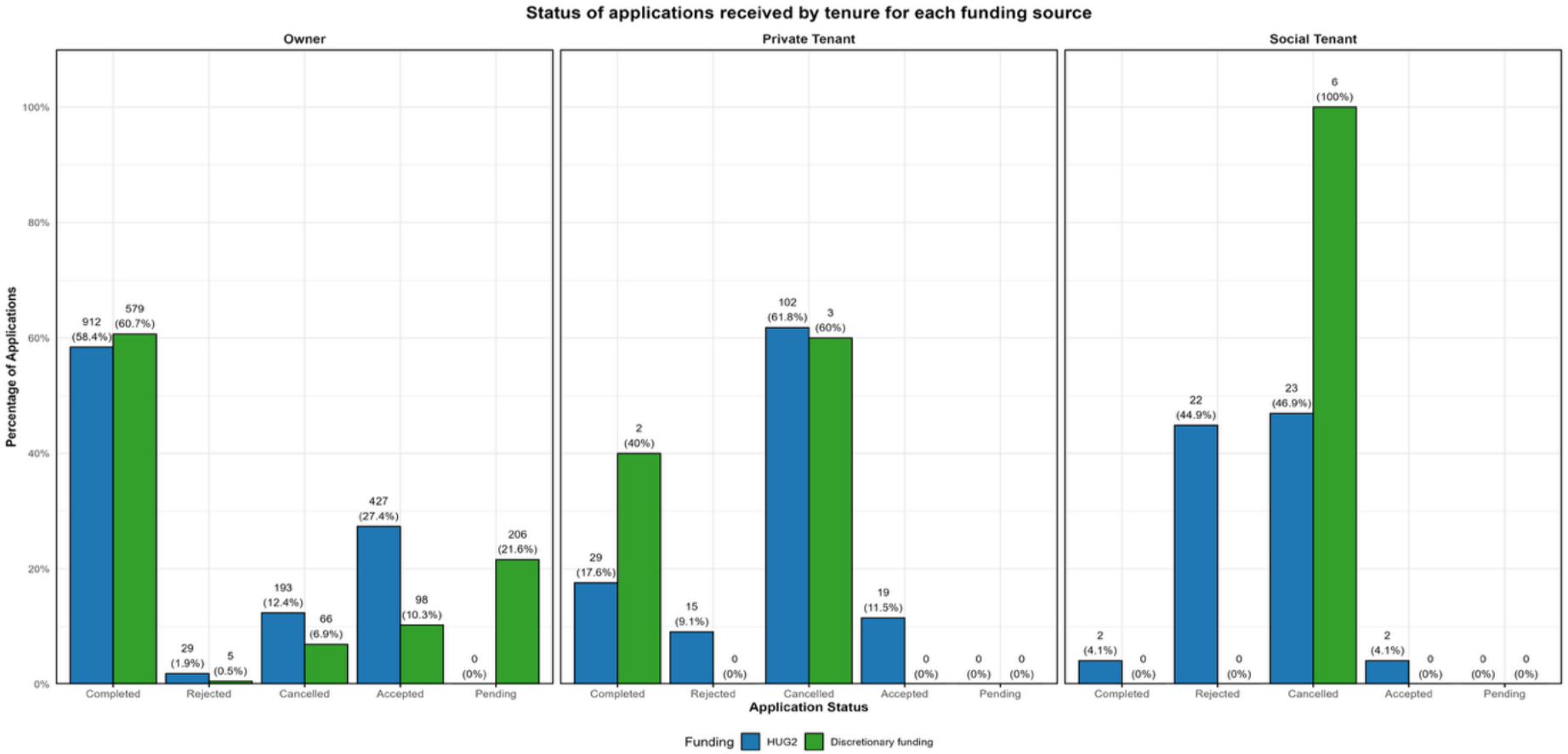


Applicants to HUG2 who owned their homes either as owner-occupiers or landlords had the highest rate of completions and acceptances (58.4% & 27.4%) compared with private (17.6% & 11.5%) or social (4.1% & 4.4%) tenants. Private tenant applicants had the highest rate of cancellations (61.8%) while social tenants had the most rejections (44.9%). Owners also had the highest completions and acceptances (60.7% % 10.3%) for discretionary funding. Private and social tenant applications for discretionary funding were very low. All 6 social tenant applicants were cancelled while 3 of 5 private tenant applicants were cancelled.

Reasons for cancellation or rejection of applications

As shown in both table 1 and figure 2, a considerable number of applications across both funding sources were cancelled or rejected for various reasons. The most common reasons for an application to be cancelled or rejected include; 1) No permission from landlords (n=114, 18.9%), 2) No contact from tenant or landlord (n=112, 18.6%), 3) The customer changed their mind (n=85, 14.1%), 4) The property wasn't suitable (n=45, 7.5%) and 5) Duplicate applications (n=28, 4.7%). All of the applications that received no permission from the landlord were submitted via HUG2 and accounted for 25.1% of cancelled or rejected applications from HUG2 specifically.

Figure 2: Status of applications received by tenure for each funding source



Characteristics of successful applications in terms of measures

HUG2

Of the measures with a success rate greater than 50%, the following characteristics of the applicants applying to these measures were highlighted as key characteristics of success to that specific measure via HUG2.

- ‘Battery Storage’: All applicants own their property
- ‘High Heat Retention Storage Heaters’: 289/485 (59.6%) are 65 years and older, 299/485 (61.6%) use electric storage heaters for heating, 249/485 (51.3%) applicants live in flats and 456/485 (94%) own their property
- ‘Residential Park Homes’: 31/43 (72%) are 65 years and older, 21/43 (48.8%) live in South Ribble Council and all applicants own their property
- ‘Solar Panels’: 508/510 (99.6%) applicants own their property

Discretionary Funding

Of the measures with a success rate greater than 50%, the following characteristics of the applicants applying to these measures were highlighted as key characteristics of success to that specific measure via the discretionary funding.

- ‘Boiler and Gas Servicing’: 15/17 live in Chorley, all own their property, and all have a household income below £31,000
- ‘First Time Central Heating’: 12/16 live in flats and 15/17 own their property
- ‘Replacing Your Boiler’: All own their property

Figure 3: Outcome of measures applied to by applicants (HUG2)

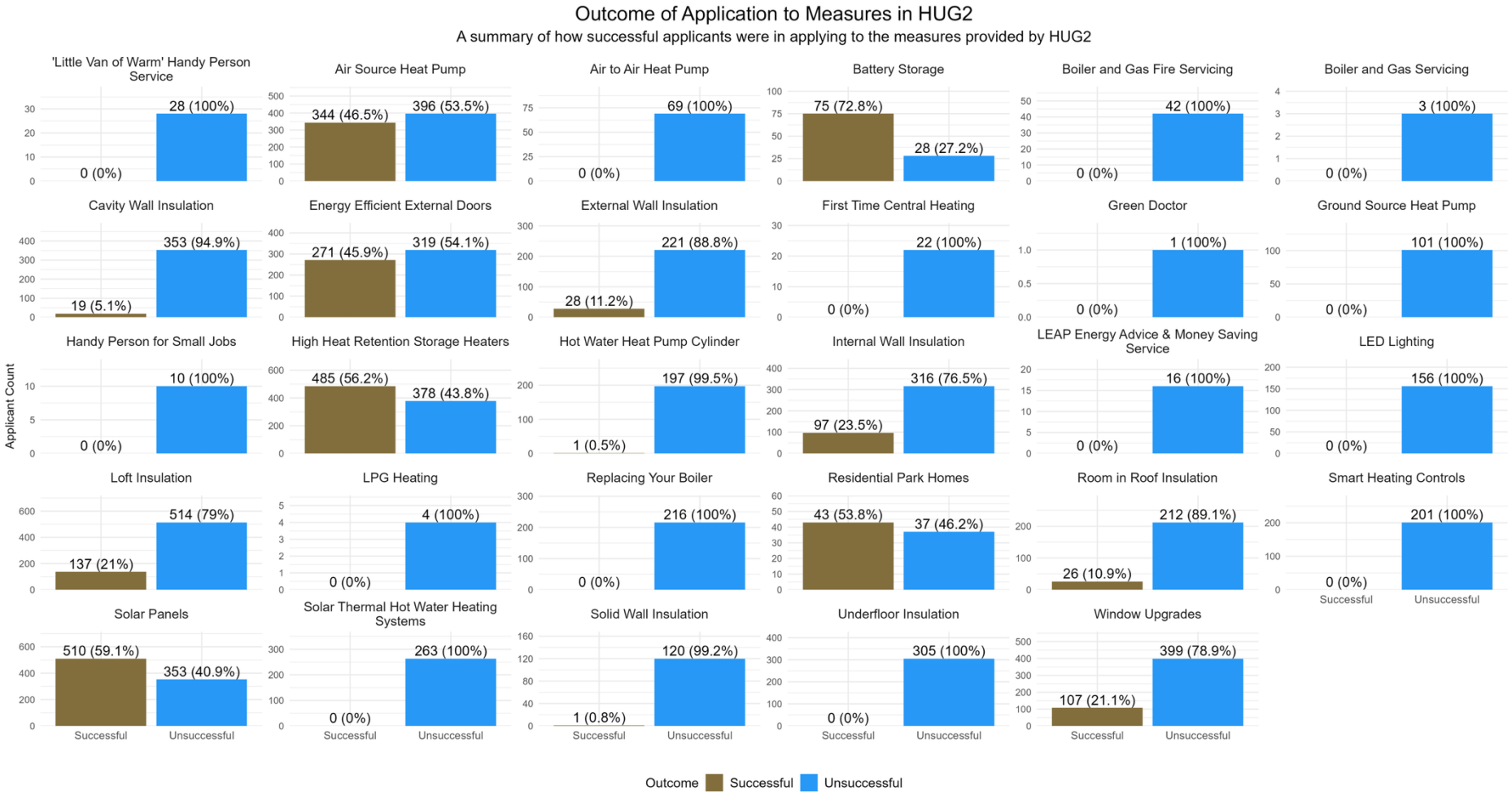
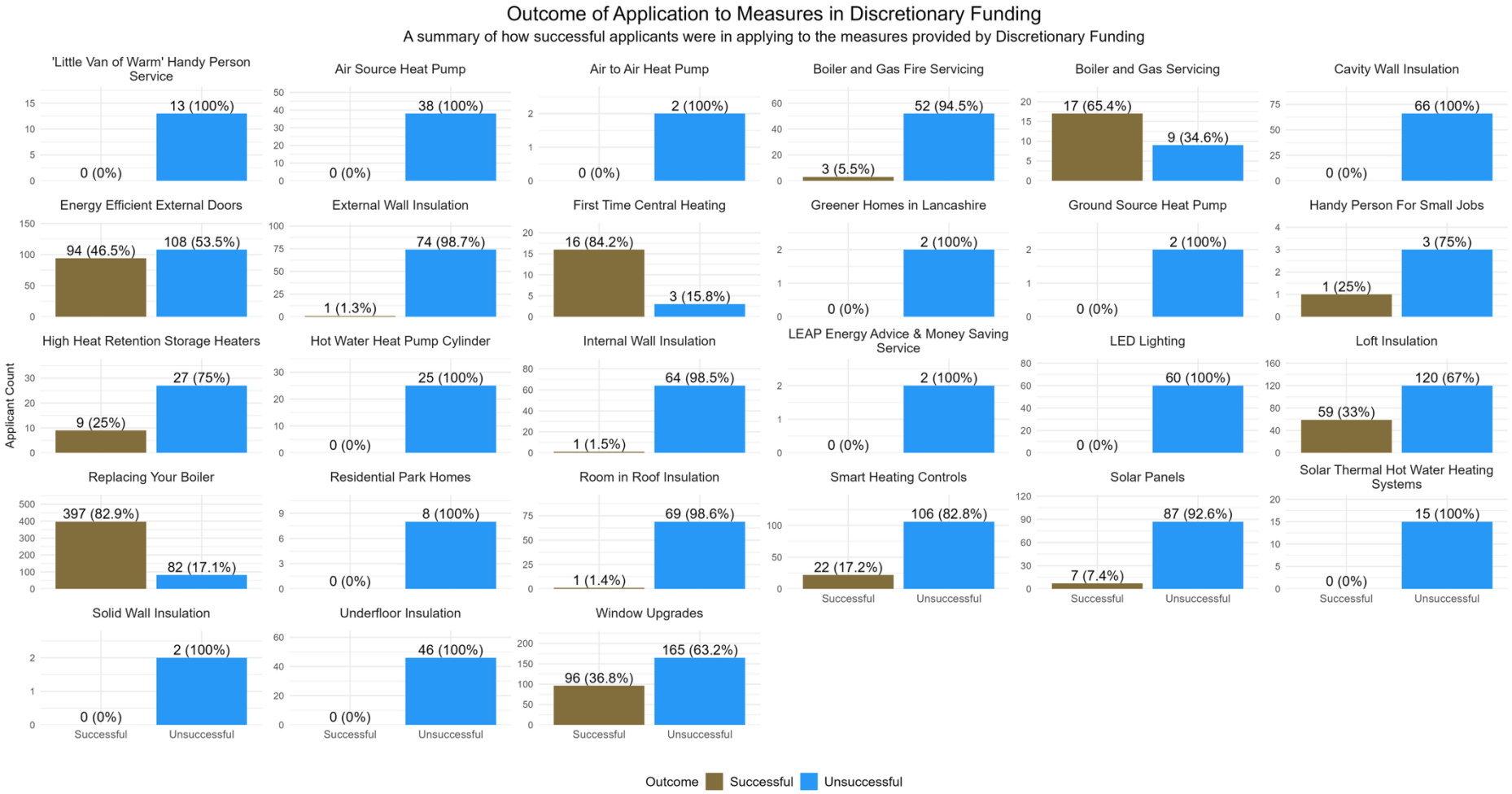


Figure 4: Outcome of measures applied to by applicants (discretionary funding)



Overall

From figures 3 and 4, it is possible to identify the measures in which applicants were successful and unsuccessful in applying for via HUG2 and discretionary funding, and which measures differed in their success depending on the source of funding.

The only measure with similar success rates across both funding sources was 'Energy Efficient External Doors', with 271 (45.9%) applicants being successful in applying for that measure via HUG2, and 94 (46.5%) through discretionary funding.

In HUG2, measures in which applicants were more successful compared to discretionary funding include: 'Air Source Heat Pumps', 'High Heat Retention Storage Heaters', 'Residential Park Homes' and 'Solar Panels'. On the other hand, applicants to discretionary funding were more successful than those via HUG2 for 'First Time Central Heating' and 'Replacing your Boiler'.

Overall, no applicants were successful in applying for the following measures: "Little Van of Warm' Handy Person Service', 'Ground Source Heat Pumps', 'LEAP Energy advice & Money Saving Service', 'LED Lighting', 'Solar Thermal Hot Water Heating Systems' and 'Underfloor Insulation'. Whilst similarly, there were only a small proportion of successful outcomes in the measures: 'Cavity Wall Insulation' (19/438 (4.4%)), 'External Wall Insulation' (29/324 (9%)), 'Hot Water Heat Pump Cylinder' (1/223 (0.4%)), Room In Roof Insulation' (27/308 (8.8%)), 'Smart Heating Controls' (22/329 (6.7%)) and 'Solid Wall Insulation' (1/123 (0.8%)).

Other characteristics of successful and unsuccessful applicants

In this study, we follow CHiL's definition of successful applications as those that have been accepted or completed. Unsuccessful applications are rejected and cancelled.

In terms of age group, Under 30s were less successful for HUG2 funding compared to the older age groups. Applicants in Chorley BC, Preston City Council and South Ribble Council had success rates of over 80%. Blackpool Council applicants had the highest unsuccessful rate at 40%. However, in terms of absolute numbers, Blackpool Council had the highest number of both successful (168) and unsuccessful (112) applications. As discussed earlier Flat applicants had the highest unsuccessful rate. Applicants with Maisonettes were most likely to be successful. While over 80% of owners were successful, over 80% of private tenants were unsuccessful. Applicants with EPC ratings of F and G had over 80% success rates.

Applicants for discretionary funding were all in the 30-64 and 65+ age groups with high success rates (86.2% and 90.5% respectively). Applicants from all dwelling types had good success rates.

Table 3: Outcome of applications processed and completed by HUG2 and other discretionary funding

	HUG2		Discretionary funding	
	Successful	Unsuccessful	Successful	Unsuccessful
Age group				
Under 30	50 (51.5%)	47 (48.5%)	0 (0%)	0 (0%)
30-64	384 (74.4%)	132 (25.6%)	237 (86.2%)	38 (13.8%)
65+	471 (73.7%)	168 (26.3%)	229 (90.5%)	24 (9.5%)
Local authority				
Blackburn with Darwen	77 (73.3%)	28 (26.7%)	9 (90%)	1 (10%)
Blackpool Council	168 (60%)	112 (40%)	121 (92.4%)	10 (7.6%)
Burnley BC	27 (77.1%)	8 (22.9%)	24 (100%)	0 (0%)
Chorley BC	34 (85%)	6 (15%)	111 (96.5%)	4 (3.5%)
Hyndburn BC	21 (77.8%)	6 (22.2%)	44 (74.6%)	15 (25.4%)
Lancaster City Council	139 (69.5%)	61 (30.5%)	14 (87.5%)	2 (12.5%)
Pendle BC	46 (73%)	17 (27%)	13 (86.7%)	2 (13.3%)
Preston City Council	101 (81.5%)	23 (18.5%)	134 (80.2%)	33 (19.8%)
Ribble Valley BC	60 (67.4%)	29 (32.6%)	2 (100%)	0 (0%)
Rossendale BC	31 (73.8%)	11 (26.2%)	0 (0%)	0 (0%)
South Ribble Council	53 (82.8%)	11 (17.2%)	1 (100%)	0 (0%)
West Lancashire BC	82 (77.4%)	24 (22.6%)	45 (83.3%)	9 (16.7%)
Wyre Council	104 (68.4%)	48 (31.6%)	65 (94.2%)	4 (5.8%)
Heating type				

Electric fire	47 (79.7%)	12 (20.3%)	2 (100%)	0 (0%)
Electric storage heaters	359 (70.4%)	151 (29.6%)	10 (62.5%)	6 (37.5%)
Electric wall heaters	171 (67.6%)	82 (32.4%)	3 (60%)	2 (40%)
LPG	47 (64.4%)	26 (35.6%)	0 (0%)	0 (0%)
Oil boiler with radiators	128 (76.2%)	40 (23.8%)	0 (0%)	2 (100%)
Renewable heating	7 (58.3%)	5 (41.7%)	0 (0%)	0 (0%)
Other	95 (68.8%)	43 (31.2%)	8 (100%)	0 (0%)
Property Type				
Bungalow	80 (76.9%)	24 (23.1%)	30 (96.8%)	1 (3.2%)
Detached house	100 (70.9%)	41 (29.1%)	23 (79.3%)	6 (20.7%)
End terrace	97 (72.4%)	37 (27.6%)	40 (81.6%)	9 (18.4%)
Flat	239 (59.6%)	162 (40.4%)	257 (91.8%)	23 (8.2%)
Maisonette	15 (93.8%)	1 (6.2%)	0 (0%)	1 (100%)
Mid terrace	195 (77.1%)	58 (22.9%)	143 (83.1%)	29 (16.9%)
Park home	58 (68.2%)	27 (31.8%)	3 (100%)	0 (0%)
Semidetached house	159 (82.4%)	34 (17.6%)	85 (88.5%)	11 (11.5%)
Health condition				
No	639 (67.5%)	307 (32.5%)	358 (91.1%)	35 (8.9%)
Yes	304 (79.8%)	77 (20.2%)	223 (83.2%)	45 (16.8%)
Tenure				
Owner	912 (80.4%)	222 (19.6%)	579 (89.1%)	71 (10.9%)
Private tenant	29 (19.9%)	117 (80.1%)	2 (40%)	3 (60%)
Social tenant	2 (4.3%)	45 (95.7%)	0 (0%)	6 (100%)
Benefits				
No	671 (70.6%)	280 (29.4%)	401 (91.8%)	36 (8.2%)
Yes	272 (72.3%)	104 (27.7%)	180 (80.4%)	44 (19.6%)
Household income > £31,000				
No	642 (66.6%)	322 (33.4%)	509 (88.1%)	69 (11.9%)
Yes	301 (82.9%)	62 (17.1%)	72 (86.7%)	11 (13.3%)
EPC rating				
D	210 (67.3%)	102 (32.7%)	11 (68.8%)	5 (31.2%)
E	184 (70%)	79 (30%)	9 (90%)	1 (10%)
F	138 (85.7%)	23 (14.3%)	1 (50%)	1 (50%)
G	70 (80.5%)	17 (19.5%)	1 (100%)	0 (0%)
Referral source				
Central Government	9 (52.9%)	8 (47.1%)	0 (0%)	0 (0%)
Lead gen	19 (73.1%)	7 (26.7%)	0 (0%)	0 (0%)
Letter	779 (73.2%)	285 (26.8%)	562 (88.8%)	71 (11.2%)
Local Council	3 (100%)	0 (0%)	1 (100%)	0 (0%)
Mailshot	8 (66.7%)	4 (33.3%)	0 (0%)	0 (0%)
Online search	2 (100%)	0 (0%)	0 (0%)	1 (100%)
Social media	0 (0%)	0 (0%)	1 (100%)	0 (0%)
Other	123 (60.8%)	80 (39.4%)	17 (68%)	8 (32%)

# of measures applied to	4 (3-6)	3 (1-5)	1 (1-2)	2 (1-3)
# of measures successful in applying for	2 (1-3)	NA	1 (1-1)	NA

Data are n (%) or median (IQR). Only applications that have reached an outcome are included here (i.e. accepted or pending applications are not included in the percentages).

Geographically speaking, for all local authorities (except Preston, Chorley, and Hyndburn), the number of successful applications for discretionary funding were lower than HUG2. In Hyndburn and Preston City, applicants in fact had a higher chance of being unsuccessful for discretionary funding compared with HUG2. Discretionary funding success was linked to: Income below £31,000, ownership, and specific locations (e.g., Chorley for boiler servicing).

For HUG2, older applicants (65+) and those aged 30-64 had better success rates than under-30s. Geographically, Chorley, Preston, and South Ribble achieved over 80% success rates, while Blackpool had the highest unsuccessful rate (40%) despite having the most applications overall. Applicants with lower EPC ratings (F and G) had higher success rates (over 80%), and those with registered health conditions were more likely to succeed than those without.

Findings from Knowledge Mobilisation sub-study

In REM workshop 1, the period of consideration was January-May 2024, from the start of the involvement of the CCRs in the project through the co-production process, and looking forward to August 2024, in which the CCR interviews with residents were planned. From the map co-created in the workshop, 3 main pathways were identified:

i) the first pathway related to the impact of the evaluation on the CCRs and related to their personal and professional development, which was supported through ways of working, such as equal partnerships, leading to increasing confidence. This was an intended consequence, but there was an additional unintended consequence which was captured as part of the mapping, that the collaborative ways of working also enhanced relationships between the organisations involved (HDRC, community organisations hosting CCRs, and PHIRST Fusion).

ii) the second pathway related to the impact of the CCRs on the evaluation and the intended impact of increasing research inclusion. Through the increased confidence that they gained as identified in pathway 1 the CCRs felt more able to make the evaluation more inclusive. They applied their growing confidence and research skills gained through training alongside their lived experience to consider ways to make participation int he evaluation more accessible, particularly to those from under-served groups.

iii) the final pathway was forward looking and related to both the impact of the CCRS on the evaluation and the impact of the evaluation of the CCRs development. They questioned how they would know if they had been able to make the evaluation more inclusive for under-served groups and also predicted that their confidence would grow by co-facilitating the interviews with residents during the data collection phase.

In REM workshop 2, the timeline of consideration was from May-November 2024 and forward to February 2025. From this, 3 main pathways were identified:

i) The first related to the impact of the evaluation on the CCRs and the contrast of their expectations against the realities of the data collection phase. The CCRs described the highs and lows of this period with momentum being impacted by unanticipated events, such as the HDRC lead leaving and the issues around communication and clarity that followed. They showed resilience in the face of challenges such as recruitment difficulties and although initially this led to dips in confidence, ultimately confidence increased.
ii) The second pathway related to the impact of the CCRs on the evaluation and research inclusion. This pathway was also characterised by highs and lows. The CCRs could see their impact on greater accessibility when they co-facilitated interviews with residents from under-served groups, however there were some challenges recruiting residents to participate in the evaluation, which the CCRs had not anticipated.

The final pathway was forward looking and related to both the impact of the CCRs on the evaluation and the impact of the evaluation on them. Reflecting on their experiences the CCRs recognised that they'd had ideas during the co-development phase where they had identified ways in which they could recruit residents for interviews but because they didn't have as much confidence then they hadn't pursued this idea. Looking back, they felt that this could have resulted in the project being more accessible and inclusive and addressing recruitment challenges – therefore they looked forward to applying this learning in their future projects.

Discussion & Recommendations

This section discusses key findings in relation to the overall aim of the evaluation: To explore disparities in uptake of CHiL support in Lancashire. This is addressed by the overall research question (RQ1) is: How can the reach and uptake of CHiL (HUG2 and discretionary funding) be improved? In addition, findings relating to the three sub-research questions are also discussed: What is the reach of CHiL (HUG2 and discretionary funding) (RQ2)? What is the uptake of CHiL (HUG2 and discretionary funding) (RQ3)? And what is the disparity in CHiL (HUG2 and discretionary funding) reach & uptake and what explains it (RQ4)?

Reach

To understand what the disparities in uptake of CHiL support are, we first need to know what was the *expected* reach (RQ2). Reach is understood as the extent to which the target audience encounter CHiL, HUG2, and discretionary funding (ie., applications received). CHiL had estimated that there were approximately 45,000 properties that were eligible for HUG2. These properties were predicted to have an EPC of D or below and have no gas central heating. However, given the cap on household income (£36,000), this figure would be lower. The initial target for HUG2 was to support the improvement of 2,000 properties. This was subsequently revised to 1,400 to take account of challenges in meeting the initial target due to the off-gas eligibility criteria. As of March 2025, CHiL had processed 1775 applications (Table 1). This exceeds the 1,400 target and represents 3.9% of the estimated total eligible population. There are no similar targets for the two pots of discretionary funding and due to their wider remint, their eligible population is bigger than the HUG2 population. Despite this it was notable that the number of applications for discretionary funding were lower than for HUG2.

Professional stakeholders we interviewed generally agree that CHiL has done well enough to engage with the target population to encourage applications. Some do think that more can be done however to reach underserved groups like older people who may be more resistant to change but also have good reasons to be apprehensive about the

disturbance from retrofitting. They also think more can be done to reach the private rented sector. Stakeholders generally feel that difficulties in achieving a higher target is largely due to the exclusion criteria of HUG2 itself which was too restrictive. Other restrictions like the ten percent cap also made the scheme difficult to recruit people to. They recognise that these barriers lie in the design and prescribed delivery of HUG2 which is beyond the control of CHiL itself. Under these circumstances, some stakeholders think that CHiL has therefore done well in hitting its targets, compared to other parts of the country. Given the restrictions placed on HUG2, a combination of general and specifically-targeted communications to the target population by CHiL appeared to have helped CHiL to maximise its reach.

Generally speaking, interviewees did not normally distinguish between specific fundings sources like HUG2, from CHiL itself so the acronyms HUG2 and CHiL are used synonymously in this section. Both landlords and private tenants we interviewed had varying knowledge about CHiL support. Some did not know anything about CHiL although most had some idea. Some landlords were sceptical and wondered if it was a scam whereas tenants were often unsure about the eligibility criteria for CHiL support, including HUG2. Such responses suggest that despite attempts by CHiL to engage with the target populations, there was still significant knowledge gaps among them that discouraged.

Uptake & Disparity

In terms of uptake (proportion of eligible households who receive a grant) (RQ3). The success rate of applications for both HUG2 and discretionary funding show a marked disparity between applicants who were owner-occupiers or landlords, versus private tenant applicants. Other notable disparities include (RQ4): All successful applicants to HUG2 for battery storage and most successful applicants for solar panels were owner-occupiers. While over 80% of owners were successful, over 80% of private tenants were unsuccessful. The most significant disparity in access to CHiL funding (HUG2) are applicants who are private tenants living in flats. Despite representing the largest proportion of applicants, they also have the highest rejection and cancellation rates. A

quarter of their rejected or cancelled applications (25.1%) were due to having no permission from landlords. Although many interviewees, especially professional stakeholders believe that older people were an underserved group, the data showed that Under 30s were less successful for HUG2 funding compared to older age groups. Geographically, Blackpool Council applicants had the highest unsuccessful rate (40%).

Despite the higher success rate of older applicants, it is likely that this still represents a small proportion of total eligible older applicants. Professional stakeholders recognise that older people can benefit more from schemes like HUG2 but the biggest barriers for them are the perceived credibility of funding schemes and providers, as well as the potential disturbance and upheaval involved in any retrofitting works. Professional stakeholders also recognise that many in the private rented experience fuel poverty.

Tenants who apply to HUG2 faced obstacles from getting their landlord's support and/or approval. They are aware that a big reason is due to the financial contribution that landlords have to make. Due to the need to involve the landlord, communications between private tenant applicants, landlords, and CHiL/delivery agents are often challenging and can slow the process down. Although some interviewed landlords were motivated enough to improve the wellbeing of their tenants by applying to HUG2, most of them described the financial contributions they have to make as being a significant barrier to applying for support.

Acceptability and appropriateness

According to Proctor et al. (2011), acceptability is "the perception among implementation stakeholders that a given treatment, service, practice, or innovation is agreeable, palatable, or satisfactory". Appropriateness however means "the perceived fit, relevance, or compatibility of the innovation or evidence-based practice for a given practice setting, provider, or consumer; and/or perceived fit of the innovation to address a particular issue or problem". Although conceptually similar it is worth making the distinction in this evaluation because according to interviewed participants, especially professional stakeholders, there is an acceptability challenge regarding HUG2. While

many recognise and accept the value and support that HUG2 delivers for those living in off-gas-grid properties, many feel that the way HUG2 was designed and the restrictions on application type made it significantly challenging to deliver. One stakeholder ventured that while HUG2 appeared to be designed for certain demographic groups like older people, the design revealed a basic misunderstanding over the reason why older people were not being served whereby affordability was not the only or dominant barrier to uptake.

Additionally, many stakeholders do not take issue with the funding and support that comes with HUG2, it is the design – specifically the restrictions that comes with it which made it inappropriate for Lancashire. This is most starkly described by 003 above who suggested the restrictions on dwelling types make it difficult for CHiL to address for example, the large number of park homes in Lancashire thus excluding many park home residents who need support.

Recommendations

Recommendations below are all drawn from interviews with CHiL stakeholders, private tenants and landlords. Suggests to improve the reach and uptake of CHiL support (including HUG2) and address disparities (RQ1) fall into the following two main categories: 1) Recommendations for the design of HUG2 funding, including restrictions around delivery and 2) Recommendations to how CHiL operates.

Suggestions for HUG2

Programmes like HUG2 should be tailored to regional and local needs. HUG2 should be more flexible and responsive to regional differences. Some advocated for area-based approaches (e.g., the Welsh model). Eligibility and funding barriers built into HUG2 should also be addressed. Recommendations include adjusting salary thresholds to account for inflation and wage increases, offering instalment payment options for landlord contributions rather than lump sums, and reconsidering the landlord contribution structure that creates misaligned incentives between landlords and tenants.

Suggestions for CHiL

CHiL delivery can also be improved by better communication about the process with clear flowcharts showing "what will happen and when." This includes providing more detailed information upfront about potential costs, timelines, and outcomes to help applicants make informed decisions before investing time in lengthy application processes. Marketing and outreach strategies should be diversified, moving beyond traditional leaflets (which are often discarded as junk mail) to include alternative approaches such as social media, text messages, posters, and targeted messaging. Different demographic groups require different communication methods - older people may respond better to leaflets while younger audiences prefer social media and online platforms. CHiL should also consider shifting the messaging from energy efficiency and carbon reduction to emphasizing health, comfort, and creating "safe and nice home environments." This should include better integration with other public services (like ambulance services, debt advice) to create referral pathways and address the broader context of people's lives beyond just energy efficiency. Better support can be provided for people with disabilities, language barriers, and those who need help with applications. CHiL should actively address misconceptions about eligibility criteria and reduce stigma around grant applications by clarifying that support isn't just for the "poorest of the poor" and ensuring forms are accessible with simplified language and jargon reduction.

Knowledge Mobilisation sub-study

Overall, the REM technique allowed us to explore the impact of the evaluation on the CCRs and the impact of this peer research model on research inclusion. In both workshops pathways related to these different aspects and allowed an understanding of what changes were being achieved and how. One advantage of REM was that it allowed workshop participants to consider the changes that might be seen in future and future-oriented pathways were also identified. Finally, the method allowed the identification of unintended consequences alongside anticipated impacts, recognising the impact of collaborative working on the wider organisations involved.

Strengths & limitations of evaluation

A key strength of this evaluation study is its involvement of peer researchers (CCRs) in the research – helping to design the interview topic guides as well as conducting interviews with residents (landlords and tenants). As discussed above this was helpful not only for the CCR's own development but it also allowed the evaluation to better access underserved communities like private tenants in studies such as this. Another related strength was the focus on private tenants and landlords. Most existing studies, especially those with qualitative data, have relied on owner occupiers. This evaluation provided a rare perspective from private tenants. No study of this kind has ever been produced using data from Lancashire's (CHiL) experience, so this study helpfully contributes Lancashire's experience to the existing evidence base.

Even though the use of peer researchers is a strength of this study, it is also a limitation in the sense that some of the interviews probably did not go into more detail and/length due to the lack of expertise/experience in semi-structure interviewing from the CCRs which is to be expected. Recruitment of participants, especially private tenants was a big challenge, with the recruitment period needing to be extended several times.

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