NIHR | Public Health Intervention Responsive Studies Teams

An Evaluation of Cosy Homes in Lancashire

Understanding reach, uptake, and disparities in affordable warmth support

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Background

The Problem

- Cold homes impact health across the life course
- Lancashire area: **59.4% households in fuel poverty** (Jan 2023)
- Highest rates: Pendle (17.3%), Burnley (16.4%), Blackpool (16.3%)

Cosy Homes in Lancashire (CHiL) programme

- Countywide initiative across **14 Local Authorities**
- Delivers HUG2 and discretionary funding
- Targets off-gas properties with EPC rating D or below
- Target: **1,400 properties** (revised from 2,000)

Evaluation design

Research Question: *How can reach and uptake of CHiL support be improved?*

Mixed methods approach:

- **Quantitative Analysis** of **1,775 HUG2** and **968 discretionary funding** applications (July 2021-March 2025)
- **Qualitative Interviews** with key stakeholders (n=10) and private tenants and landlords (n=14)
- **Community Co-Researchers** (n=4) conducted resident interviews to enhance inclusivity and reach under-served groups

Reach - who applied?

HUG2: 1,775 Applications ✓

- **Exceeded target!** Represents 3.9% of ~45,000 eligible properties
- Largest group: Flat dwellers (28.4%)
- Most applications from Blackpool

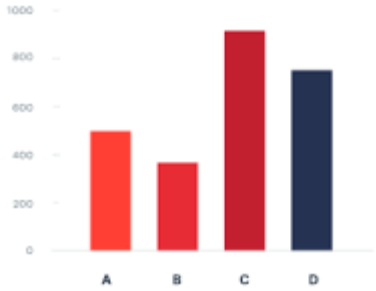
Discretionary Funding: 968 Applications

- Flats (32.1%) and mid-terrace (31.2%) dominated
- Lower overall numbers than HUG2

Geographic Success

- Chorley, Preston, South Ribble: **>80% success rates**

Uptake - stark disparities by tenure



HUG2 Success Rates by Tenure

- ✓ **Owner-occupiers/landlords:** 58.4% completed, 27.4% accepted
- ⚠ **Private tenants:** 17.6% completed, 11.5% accepted
- ✗ **Social tenants:** 4.1% completed, 4.4% accepted

Top Reasons for Rejection/Cancellation

1. No landlord permission (18.9%)
2. No contact from tenant/landlord (18.6%)
3. Customer changed mind (14.1%)

🚨 **Critical Finding: Private tenants had 61.8% cancellation rate**

Who benefits? Successful applications

HUG2 high-success measures

- **Battery storage & solar panels:** almost exclusively property owners
- **Storage heaters:** 59.6% aged 65+, 94% owners
- **Park homes:** 72% aged 65+, 100% owners

Age patterns

- **Under-30s:** Lowest success rates
- **65+ and 30-64:** Much better outcomes

Other success factors

- EPC ratings F and G: **>80% success**
- Registered health conditions: higher success rates

The private rented sector challenge

Tenant barriers

- Variable knowledge of CHiL
- Communication gaps
- Stigma perception
- Dependent on landlord

Landlord barriers

- Scheme scepticism
- Required contribution (£5-7.5k)
- Benefits go to tenants
- Long delays (6-9 months)

"*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*" (Landlord interview).

⚠ **Misaligned incentives: Landlords pay, tenants benefit**

Hard-to-reach groups: older people

Why they need support

- Often **asset-rich** but **cash-poor**
- Living in **properties requiring retrofit**
- **Higher risk** of cold-related health impacts

Why they don’t engage

- **Scepticism**: "*too many scams*"
- **Fear** of disruption and upheaval
- **Pride**: "*I've worked all my life, never had benefits*"
- **Resistance to change**: "*I've lasted until now...*“

⚠️ HUG2 may be designed for older people, but misunderstanding that affordability is the main barrier - resistance to change is also important

Stakeholder perspectives on HUG2

✓ What's Working

- Stable delivery vehicle across government programmes
- Maintains trusted supplier networks
- Exceeded application targets despite challenges

"*Cosy Homes is doing their best... but fundamentally there's something wrong with the HUG approach. It's not the fault of the council but the way the grant is designed*." (Stakeholder interview)

✗ Structural Problems with HUG2

- Overly prescriptive and restrictive
- 10% cap on property types limits delivery
- Income thresholds don't account for inflation
- Doesn't fit Lancashire's housing characteristics
- Missing the "missing middle" (£30-50k earners)

Key messages

- **Tenure is the critical factor** - private tenants face systemic barriers
- **HUG2's design constraints** limit CHiL's effectiveness despite strong delivery
- **Older people need different engagement strategies** - not just financial support
- **Communication gaps** between all parties (tenants, landlords, CHiL) create failures
- **Success is possible** - some LAs achieving >80% success rates shows what works

Community Co-Researchers (CCRS):

From imposter syndrome to research ready

INTENDED IMPACT: PERSONAL AND PROFESSIONAL DEVELOPMENT OF CCRS

REGULAR MEETINGS (OFTEN IN-PERSON) AND COLLABORATIVE WORKING AS EQUAL PARTNERS

THIS LED TO BUILDING TRUST AND CLARIFYING EXPECTATIONS

WHICH LED TO CCRS FEELING SUPPORTED AND INCREASED CONFIDENCE

IMPORTANCE OF EARLY / QUICK WINS

UNEXPECTED IMPACT: CLOSER WORKING RELATIONSHIPS AMONG THE ORGANISATIONS THROUGH WORKING WITH THE CCRS

Recommendations for action

For HUG2 policy (national)

- **Tailor programmes** to regional housing characteristics
- **Adjust income thresholds** for inflation
- Offer **instalment options** for landlord contributions
- Reconsider **contribution structure** (misaligned incentives)
- Consider **area-based approaches** (Welsh model)

For CHiL delivery (local)

- **Better communication:** Process flowcharts, upfront costs/timelines
- **Diversified marketing:** Social media, texts, targeted messaging
- **Reframe messaging:** From "energy efficiency" to "health, comfort, safe homes"
- **Integration:** Referral pathways with health/social services
- **Accessibility:** Support for disabilities, language barriers
- **Address stigma:** Support isn't just for "poorest of the poor"

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Thank you!

Any questions?

NIHR | Health Determinants Research Collaboration Blackpool

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