



Glasgow and West of Scotland
Forum of Housing Associations



Membership reflections on retrofit

May 2024

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1 – INTRODUCTION AND BACKGROUND

- 1.1 A number of factors converged to influence the timing of this piece of research with GWSF members. These factors continue to create widespread concerns around the prospects for retrofit work across the social rented sector (SRS) in Scotland.
- 1.2 These factors included:
- the EESSH2 review and the proposed new Social Housing Net Zero Standard (SHNZS)
 - the ongoing re-appraisals of other energy standards and measurement tools, including both Energy Performance Certificates and SAP (Standard Assessment Procedure)
 - the ever-evolving landscape around new technologies
 - the timing and pace of the journey to net zero, and how we get there via a ‘just transition’
 - the paramount preoccupation for social landlords – how will large-scale retrofit be funded?
- 1.3 At the outset, it is essential that we acknowledge the appetite, willingness, and commitment among Community Based Housing Associations (CBHAs) to play their part in addressing climate change issues and ensuring that their homes are as energy efficient as possible.
- 1.4 All of the above is evidenced by the fact that social rented properties ‘are typically already fairly energy efficient, with 56% at C or above - compared to 45% of all stock’ (Scottish Government, 2023).
- 1.5 Retrofit projects throughout the SRS also demonstrate the knowledge, expertise, and innovation within the sector, and highlight excellent examples of wider partnership working.
- 1.6 At this point in time, and to reinforce the messages in our SHNZS consultation response in March 2024, we think it is important to reflect on where our members are with retrofit, as informed both by our recent membership survey and also by more general feedback made to us on a regular basis.

Research with GWSF members – what we did

1.7 In the latter half of 2023 and into early 2024 we –

- Sent out a survey to our 64 member organisations
- Sought members’ feedback on our response to the Scottish Government’s consultation on the new Social Housing Net Zero Standard (SHNZS)¹
- Conducted one-to-one and group interviews with members
- Held a series of focus groups and wider meetings for members
- Gathered in case study examples

Aims of the report

1.8 The research had the following aims -

- To capture the ‘state of play’ in relation to Forum members’ current or recent retrofit activities
- To illustrate the range of innovative retrofit work that CBHAs are involved in, through case study examples
- To provide a picture of members’ concerns and their perspectives on key challenges
- To offer reflections on the wider net zero agenda and advocate for a pragmatic approach
- To make the case for a joined-up, comprehensive grant subsidy funding stream for social landlords’ retrofit activities

2 – A SNAPSHOT OF THE SURVEY FINDINGS

2.1 Only 9 of our 64 members responded to the survey - our lowest ever response rate at just 14%.

2.2 However, it is important to note that many more of our members contacted us to indicate that, at this stage, their associations did not have the quantitative/financial information we had asked for but would be happy to revisit this in the future².

2.3 We explore the reasons for this caution in relation to the retrofit agenda in more detail throughout the report.

2.4 Although limited in number, the survey responses do provide us with interesting data which is captured in the graphics here. Furthermore, we know from conversations with other associations throughout the research process, that the findings provide an indicative representation of what is happening across the CBHA sector (and almost certainly across the wider social rented sector too).

¹ In this publication we draw upon the key messages in our SHNZS response which can be viewed [here](#).

² Around half of our members contributed to the various elements of the research project overall.

2.5 Survey findings

Current compliance with original ESSH2 – what we asked

Does your HA have any existing estimates of how much of your stock meets the current ESSH2 standard of EPC 'B'?

HA 1	Yes - 2.5%
HA 2	No.
HA 3	Yes, approximately 18% of our stock meets the standard = 152 units
HA 4	Yes - Currently 8.5% of stock. ESSH was 97%
HA 5	Yes - We know that approximately 1% of our stock currently meets EPC Band "B" despite significant investment, the majority is Band C or D due to its age profile/construction type. Overall figures are: Band B- 1% Band C- 63% Band D-35% Band E/F-1%
HA 6	Yes - We currently have around 30 properties from 852 that have EPC at band B.
HA 7	Yes - This is based on the current information held within the JMP portal but would require full surveys to be instructed to each property to determine the exact measures required.
HA 8	Yes - We currently have 245 properties with EPC rating Band 'B' out of a total stock of 1681 properties.
HA 9	No.

Table 1 (above) We can see that seven out of the nine associations have information on the proportion of their stock that meets the current ESSH2 standard of EPC 'B'. The number of properties in this category obviously varies from association to association, depending on overall size of stock profile and types of stock.

Does your HA have any existing estimates of the cost of getting stock to EPC 'B' (either all stock or specific property types you may have modelled)?

HA 1	No
HA 2	Yes. We have worked with an architectural firm to understand the cost and works requirements for 5 house types in our stock. The study was also to produce high level costs for achieving EPC B and also to achieve EnerPhit standards. The costs associated with the plan identify that to meet EPC B we need to spend approximately £16k - £20k per unit with EnerPhit coming in at £65k-£100k. The stock types are all relatively modern low rise build types and do not have any of the technical issues that many other RSL's/LA's face.
HA 3	Yes - Changeworks were commissioned and completed a survey on our stock in September 2022. At that time the following costs were provided. <ul style="list-style-type: none"> • £2m if all identified measures were installed • £2.8m if all identified measures were installed plus battery storage • The average cost per property £4,262.00 (with battery storage £5,900) Updated prices have been requested. • The figures quoted do not include low carbon heating packages. It is estimated a further £6.5m would require to be spent if including low carbon heating packages
HA 4	No.
HA 5	No - We are reluctant to undertake time consuming modelling until we have clarity on the requirements for the Net Zero Standard and see little value in doing this for EPC Band B when the metrics for Net Zero Standard are still to be finalised. We have developed an asset sustainability matrix, and once there is greater clarity around the requirements of the standard, we will be able to update this. We expect that this will result in more properties becoming unsustainable, which gives rise to disposal issues, particularly in mixed tenure blocks.
HA 6	No.
HA 7	Yes - Costs are based on the current information held within the JMP portal, this may change based on increasing material\labour costs.
HA 8	No – No modelling has been carried out to date.
HA 9	No.

Table 2 (above) We can see that for some respondents there is a reluctance to carry out modelling in relation to getting stock to EPC B until there is more clarity on the new SHNZS. For associations who have carried out modelling exercises, the estimated costs are high.

Business Plan provision for future retrofit – what we asked

Does your HA's current Business Plan make any allowance for retrofit work (excluding ongoing component replacement such as boilers, windows)?

HA 1	No. However we are currently developing our new revised Business Plan and we will be making some allowances for Retrofit Activities.
HA 2	No.
HA 3	No, although we have made an allowance in our budget to complete a pilot scheme – approx. £30k.
HA 4	No – our plan was to add something this year as we thought we might have a clearer picture of what was required/new standard etc.
HA 5	Yes. Our current Business Plan includes a significant element of future External Wall/Internal Wall Insulation Work. It also includes an allowance for changing to net zero heating systems (air source heat pumps) from 2035.
HA 6	We have allowed a notional amount in our 30 year projections each year but are at early stages of investigating options and due to uncertainty over new Social Housing Net Zero Standard, have not made any firm plans as yet.
HA 7	No.
HA 8	Yes - We have incorporated an allowance of £2M in the current 30-year plan to accommodate retrofit work.
HA 9	No.

Table 3 (above) Again we can see that associations are reluctant, at this stage, to apportioning large sums to retrofit work. This hesitancy is due to a lack of clarity around how things will shape up with SHNZS, and the need for a dedicated funding stream to allow them to carry out retrofit works at scale. It is telling that only one association provided a figure here (£2m in its 30 year plan).

Can you provide a rough and ready estimate of how much money per property you could afford, on an annual basis, for retrofit work without changing your Business Plan assumptions on rent increases? [For the purposes of this question, assume no grant subsidy.]

HA 1	No, currently we are carrying out a Stock Condition Survey, a specialist Stonework survey of our red sandstone tenement stock which will impact on our 30-year projections in our Business Plan.
HA 2	It is difficult to accurately quantify this. However, I would make an assumption, that we could afford an additional £250,000-£400,000 per annum at a stretch for around 5 – 10 years without adjusting assumptions as they are at present.
HA 3	Not at this time.
HA 4	Without changing assumptions very little. Currently remodelling for this year's projections. Very doubtful development could go ahead.
HA 5	Not readily as work is ongoing on this. The current financial modelling of revised component costs we are undertaking is likely to see above CPI + rent increases for the foreseeable future. This allows for an average of £1,500 of investment work (not necessarily retrofit work) per property. This is before additional net zero spend is included. In order to afford, cashflow and manage retrofit work operationally, routine component replacement work on e.g, kitchens and bathrooms is likely to have to be delayed.
HA 6	It is unlikely – simply not feasible - that we could afford retrofit without grant subsidy.
HA 7	Nothing, without grant subsidy.
HA 8	As previously indicated, we have incorporated a total of £2M initially over 30 years for retrofit works. Total current stock of 1681.
HA 9	Not achievable without grant subsidy.

Table 4 (above) reiterates members' tentativeness to commit to large scale retrofit projects since they would simply not be able to afford these without a dedicated grant subsidy to enable these moving forward.

Modelling your stock's compliance – what we asked

Are you likely to start conducting new assessments of your stock's compliance in the coming year 24-25, using existing mechanisms such as SAP, or are you likely to wait until these have been reviewed?

HA 1	We will definitely wait until these have been reviewed.
HA 2	We are continuing with assessments/investigations that will focus on known component replacement and assess how carbon reduction measures can be introduced if feasible that may dovetail future requirements. However, we are, in many ways, disregarding elements such as SAP as the key end outcome and simply looking to understand what can be undertaken to properties in a realistic manner balanced against financial and technical resources and then assess what the anticipated carbon savings would be.
HA 3	We are only likely to ask for fresh costs based on up-to-date rates.
HA 4	Unsure – we don't want to model on something that is likely to change and therefore greatly change our position.
HA 5	We are likely to wait until there is clarity.
HA 6	We are waiting for outcome of review.
HA 7	No – we will wait on the outcome of the current SHNZS consultation.
HA 8	We have a current EPC survey programme in progress, which aims to reduce the amount of Cloned EPC's we hold for properties to provide more accurate data.
HA 9	A lot of uncertainty – so we will wait for more clarity.

Table 5 (above) highlights the fact that associations need more clarity on SHNZS before they can move forward with modelling stock. HA2's response indicates that whilst they are continuing with their stock assessments, they are not relying on SAP or other measures to do so but have adopted a pragmatic and realistic approach.

3 – KEY RESEARCH FINDINGS – THE FOUR PS

- 3.1 In the following sections, we explore in more detail what members told us in interviews and focus group sessions.
- 3.2 For clarity and convenience, we have separated the findings out into four categories – these are the four Ps. However, it is important to acknowledge that these are evidently all intertwined, and our plea is that they are considered as such as the retrofit agenda moves forward.
- 3.3 The four Ps in question are: the political landscape; provision of funding; putting people first; and a pragmatic approach.

4 – THE POLITICAL LANDSCAPE

“What we don’t need is a myopic political landscape where grandstanding and policy announcements are followed up with scant detail or understanding of realistic application... about what needs to happen on the ground for us to make it a reality.”

“It’s great to have Ministers visit our projects and see what we’ve done and be really enthusiastic, and full of praise. And obviously, the funding from the Social Housing Net Zero Heat Fund (SHNZHF) has made it possible. But when we try to have a more in-depth conversation about the level of funding required [across the sector] moving forward...it’s like we’re just not getting through, and that’s incredibly frustrating, and very concerning for associations.”

- 4.1 As we indicated in our introduction, housing associations are fully committed to the retrofit agenda and to the overall net zero journey. Reducing carbon emissions and tackling fuel poverty are both big priorities for our members as they continue to strive for the best possible outcomes on both these fronts.
- 4.2 CBHAs appreciate the funding provided by the Scottish Government via the Social Housing Net Zero Heat Fund, with some caveats (which we discuss in more detail in Section 5). They also understand the sheer magnitude of the challenge facing not just the Scottish Government, but all governments across the UK and beyond.
- 4.3 However, the feedback from members suggests a lack of confidence in the Scottish Government’s overall approach and especially in its reluctance to engage in an honest dialogue about how unrealistic and unachievable many aspects of the SHNZS agenda are for the sector.
- *“It’s disheartening, because it feels like the proposed new standard is setting us up to fail.”*
 - *“It’s totally unrealistic, especially for some types of properties – tenements being a prime example.”*

Lack of clarity on multiple fronts

- 4.4 The policy landscape is also a hostage to fortune in relation to technological uncertainties. Undetermined factors such as the impact of future changes to the EPC system and use of ‘rd-SAP’ to estimate energy usage remain as further barriers to improving property fabric.
- 4.5 In addition, there are myriad uncertainties around new heat technologies and how these might develop over the coming years – and vitally what will happen to the cost of electricity in the longer term.
- 4.6 The lack of clarity around so many elements of the new SHNZS is also a major concern for our members. We understand that at this post-consultation stage things are not set in stone and that feedback from respondents can help shape the way forward in terms of policy and legislation. However, it seems that the SHNZS is at the mercy of many ‘moving parts’ that are still evolving or unresolved.

- 4.7 Specifically, members have told us that they are worried about a lack of clarity around:
- EPC and SAP reviews
 - Mixed tenure and how owners will pay for works
 - The best renewable heating options
 - The cost of electricity in the future
 - The scale and pace of expansion of district heating schemes and practical issues around social landlord participation
 - Long term lifecycle reliability of new technologies.
 - Ability of the supply chain to deal with demand (professional services, products and labour force)
 - Milestones and targets and the need for flexibility for landlords in determining investment priorities
 - Potential cost benefit (or otherwise) to tenants

4.8 Associations indicated that they are in a 'wait and see' phase and are not in a position to commit finances to large scale retrofit activities and/or new heating solutions that are still evolving and without the comfort of a funding stream. With so much uncertainty surrounding so many unresolved factors, members think the SHNZS consultation was trying to 'put the horse before the cart'.

"We are reluctant to undertake time consuming modelling until we have clarity on the requirements for the Net Zero Standard, and see little value in doing this for EPC Band B when the metrics for the Standard are still to be finalised."

"We are continuing with assessments/ investigations that will focus on known component replacement and assess how carbon reduction measures can be introduced, if feasible, that may dovetail future requirements. However, we are in many ways disregarding elements such as SAP as the key end outcome and simply looking to understand what can be undertaken to properties in a realistic manner, balanced against financial and technical resources, and then assess what the anticipated carbon savings would be."

"We're unsure at the moment – we don't want to model on something that is likely to change and subsequently greatly change our own position. Therefore, we are waiting for the outcome of the review."

4.9 Fundamentally, then, CBHAs want a policy landscape which allows for an honest dialogue with the Scottish Government, considers realistic measures and targets which are achievable, and accepts that in the long-term funding from government is the primary way of helping deliver a net zero nirvana.

5 – PROVISION OF FUNDING

5.1 In our SHNZS response we described the funding challenge as follows:

“The funding elephant is not just still in the room - it has taken over the room and locked the door. There will be no widespread retrofitting of social housing without a grant subsidy system similar to the one in place for new build.”

This image is worth repeating here, since above all the ‘funding elephant’ dominates the retrofit/net zero discourse.

5.2 Our members cannot say it forcefully or often enough - that without a dedicated and adequate funding stream the aspirations for the new SHNZS will remain unfulfilled. Devoid of this subsidy the new standard can simply be seen as policy rhetoric without the means to make it a reality.

5.3 The Scottish Government estimates capital costs of around £1.28bn for the fabric/energy efficiency costs for the sector, and capital costs of around £4.6bn for clean heating installation, based on recent prices.

5.4 Notwithstanding that estimates of this nature are almost always underestimates, even this figure means that the social rented sector is facing a potentially eye-watering sum of £5.88bn to upgrade both elements of its properties.

5.5 One clear indication of the high cost of most retrofit work is the average size of grant awarded through the SHNZ Heat Fund – in excess of £13,000 according to a Parliamentary Answer in 2023. With all grant funding being accompanied by the social landlord’s own contribution, it is not difficult to conclude that works are generally very costly.

Feedback from members on funding issues

5.6 Members we have spoken with who have received funding say they would have been highly unlikely to have progressed the works without the award. It seems like stating the obvious, but this surely points to the need for a mainstream grant subsidy regime if housing associations and councils are to carry out retrofit works at scale in the coming years.

5.7 Our own research with members brings home the sheer enormity of potential costs for retrofit activities. As we can see in Shettleston HA’s case-study example, where their feasibility study highlighted that:

- The indicative construction costs for all works across the three phases, which would entail a full/deep retrofit approach, are extremely high.

- Total estimated construction costs would amount to **£3,875,725, at a cost of £99,378 per flat.**
- These costs are prohibitive and would not be replicable across Shettleston’s stock.
- Although funding assistance may be able to be secured through the Social Housing Net Zero Fund this would be limited to **£35,000 per property and the Association would have to source the balance of c£65,000 per unit.**

These findings ring financial alarm bells across the whole CBHA sector, and particularly for associations who, like Shettleston, have largely tenemental stock.

- 5.8 It is worth noting however, that potential costs across all types of stock are highlighted in this quote from another member:
- “We have worked with an architectural firm to understand the cost and works requirements for 5 house types in our stock. The study was also to produce high level costs for achieving EPC B and also to achieve EnerPhit standards. The costs associated with the plan identify that to meet EPC B we need to spend approximately £16k-£20k per unit with EnerPhit coming in at £65k-£100k. The stock types are all relatively modern low rise build types and do not have any of the technical issues that many other RSL’s/LA’s face.”*
- 5.9 Disappointingly, no new or increased grant subsidy solutions are proposed in the SHNZS consultation document. Instead, it provides a recap of existing funding, including the Social Housing Net Zero Heat Fund, the Social Housing Net Zero Development Fund, and the Heat Network Fund.
- 5.10 The establishment of the Scottish Government’s Green Heat Finance Taskforce, which ‘has brought social landlords and their representatives together with financial investors to discuss options for financing the transition of the existing social housing stock to net zero’, is also referenced. Its final report is intended to be published in the first half of 2024. Whilst GWSF remains keen to see all options explored, the common factor in all private finance options is the need for rental income to be used to repay interest: such options cannot be seen as an alternative to grant subsidy, but could work alongside it if the new options offer something better than private finance options already available.
- 5.11 Regrettably however, there were no indications in the consultation document for a new, dedicated funding stream to support the sector in its endeavours to reach net zero. We reiterate that in no credible scenario can the sector achieve the net zero targets with tenants’ money alone.
- 5.12 We reiterate that tackling fuel poverty and reducing carbon emissions are both big priorities for our members. Nevertheless, if it is primarily tenants’ rent that must fund our ambitiousness, we will not see the ‘just transition’ ministers rightly want. Without a programme of grant subsidy akin to the one in place for new build, progress in improving energy efficiency is likely to be much slower than we would want, and in turn, that also means a slower transition to renewable heating.
- 5.13 The direct feedback summarised from our members below outlines some specific concerns around funding.
- *“Base funding for large-scale retrofit is imperative – without this it’s just not affordable/viable for us.”*
 - *“The cost would be totally prohibitive for us, especially with all of the other pressures RSLs are facing.”*
 - *“A special funding case should be made for pre 1919 tenements – they present a unique set of challenges, and we would argue for both a ring-fenced fund and a longer timeframe to get them up to standard.”*
 - *“For some types of properties costs for EWI are prohibitive (e.g. £33,000) rather than £8,000 for IWI.”*
 - *“Net Zero Fund – requires match funding but the deadline doesn’t fit with HAs’ financial year so an immediate barrier there.”*

- *“HACT funding – clean heat up to 80% of costs potentially granted but only considers ‘new innovations’ so fabric-first traditional, tried and tested measures like insulation are not eligible.”*
- *“The time that procurement takes means that projects can’t often start right away/don’t then align with funding requirements.”*
- *“What is the role of SHR in the move to the new standard? There is clear tension between trying to ensure we move towards compliance/improve stock via retrofit projects and how we juggle this with trying to keep rents as low as possible.”*
- *“Politicians don’t want to listen to the real challenges we are facing or talk about the exorbitant costs.”*

6 – PUTTING PEOPLE FIRST

“Retrofit and new build are the same, in that they are focused on providing the best possible homes for tenants to live in. In terms of retrofit, we [social landlords] are keen to improve the quality of our properties, bring them up to the best possible standard, with those improvements then making them more energy efficient and reducing fuel bills. But let’s be realistic – for some types of properties the changes will not be dramatic in relation to a particular standard, but they can still make a difference to a tenant’s life day-to-day.”

“We [CBHAs] are based in some of the most socio-economically deprived communities in the country. We provide affordable homes to many vulnerable tenants, and we support them through hardship, fuel poverty, and many other challenges. Our retrofit activities must be about improving their homes, and hopefully their quality of life. It can’t be about them absorbing the burden – whether that’s in terms of upheaval, or higher rents to pay for it all.”

- 6.1 As we might have expected, one mantra we heard from members throughout the research was the importance of ‘putting people first’, and how this ethos should inform any type of retrofit activity.

Bringing tenants along on the retrofit journey

- 6.2 CBHAs have a long history of working closely with their tenants and a big part of this is focused on good communication. Members were keen to point out that any potential retrofit activities need to be fully discussed with tenants in advance and not simply imposed upon them.
- 6.3 Furthermore, members are keen that tenants should be given the opportunity to ask questions about the process itself (level of disturbance etc.), and about the likely benefits or negative impacts of retrofit interventions.
- 6.4 Some members did, though, acknowledge that this type of consultation with tenants, before a project begins, can be extremely resource intensive. Often tenants remain unconvinced and are reluctant to let the work take place.
- *‘It’s like community development work – no shortcuts – you need to put the time and resource into it.’*
 - *‘A lot of these measures – sealing windows for instance – are not a tangible, aesthetic improvement [like a new kitchen or bathroom] that the tenants can see, so they don’t think it’s worth it.’*
- 6.5 Overall, the majority of respondents agreed that a lot of work remains to be done in terms of getting tenants ‘retrofit ready’. Forum members are keen to hear from other members and from the wider social sector about their approaches to talking to tenants about wider climate change issues, retrofit, and the related question of behaviour change.

During retrofit projects

- 6.6 The need for ongoing liaison with tenants throughout retrofit projects was highlighted in our case studies. On top of this, Dalmeir Park HA’s example demonstrated that they also worked closely with owner-occupiers on their mixed tenure scheme.
- 6.7 The quote below from Argyll Community HA captures the vital role carried out by their Tenant Liaison Officer.
- “On ACHA’s side, a skilled Tenant Liaison Officer was regarded as essential. Their dedication – whether doing home visits, building rapport and engagement with tenants over the phone, or keeping tenants up to speed with what was happening and when – was deemed vital to the whole installation process. ACHA delivery staff noted that this built good relationships with tenants that would persist into the future, as well as enhancing security of tenancies and improving tenant satisfaction.”*
- 6.8 Members were also keen to point out that tenants and owners should be at the heart of the design of monitoring and evaluation processes for any retrofit work undertaken.
- 6.9 This means that the success of projects shouldn’t just focus on the technical aspects (higher standards achieved) but also evaluate the ‘soft outcomes’ that tenants report as making a difference to their quality of life within the home. These include improvements in overall satisfaction, a better sense of health and well-being, and a warmer and more inviting living environment.

A just transition

- 6.10 For the Scottish Government a just transition is both the outcome – a fairer, greener future for all – and the process that must be undertaken in partnership with those impacted by the transition to net zero. The intention is that it supports a net zero and climate resilient economy in a way that delivers fairness and tackles inequality and injustice.
- 6.11 On the face of it, it's hard to argue that both aspirations should not go hand-in-hand, and that one cannot be achieved without the other.
- 6.12 However, when we consider the hard facts about the communities where our members are based, in terms of socio-economic deprivation, fuel poverty, health and other inequalities the move towards a just transition, and how this can be achieved, seems challenging to say the least. If tenants' rents are expected to fund retrofit activities, then this seems as far from a just transition as we can get.
- 6.13 Given that the Scottish Housing Regulator wants to ensure that social landlords keep their rents as affordable as possible, coupled with the raft of increased pressures on social landlords' budgets, it is impossible to see how retrofit activities can happen without government subsidy.
- 6.14 Our members remain adamant that tenants' rents should never be a means of paying for wholesale retrofit:
- "It's not an option that should even be on the table. Tenants' rents should never pay for this. In fact, they couldn't – even with a big increase [which we are not going to do] it's just not feasible."*

7 – A PRAGMATIC APPROACH

- 7.1 The transition from EESSH2 to SHNZS means that social landlords are currently occupying a liminal space as they wait to see how things will develop with the new standard and with the separate reviews of EPC and rd-SAP. Despite this uncertainty, and the effort and resource required to successfully tap into different pots of funding (which often require match funding), associations are continuing to take forward a range of innovative retrofit activities and projects where possible.
- 7.2 Our members are always pragmatic when it comes to doing what is best for their organisations and for their tenants. This means that their retrofit activities are focused on what is achievable now, whilst also planning and preparing for the future.
- 7.3 We are collecting retrofit case-studies (we have referred to 3 in the publication) from our members on an ongoing basis and you can view them on our website [here](#).

8 – FINAL REFLECTIONS

- 8.1 Like others in the sector, we await the outcome of the SHNZS consultation with interest and hope that responses, ours included, provide expert, practitioner knowledge and opinion which will help to inform a clear way forward; and crucially which results in the new standard being both workable and achievable.
- 8.2 It is worth reiterating here that without more clarity around the key issues we have raised, and most crucial of all a dedicated funding stream, then this workable and achievable new standard will never be realised.
- 8.3 In the meantime, our members, along with other social landlords, will continue to deliver pragmatic retrofit improvements to their properties, for the benefit of their tenants, where this is affordable. At the same time members will continue to keep an eye on the evolving landscape and their own plans for future-proofing their stock as far as possible.

- 8.4 Nonetheless, the reality is that the challenges are colossal and require equally colossal and ambitious responses from governments. We end with a quote from Professor Brett Christophers of Uppsala University's Institute for Housing and Urban Research:

“But the central fact of the climate crisis is that there is very little time, and the scale of the political challenge increases with each passing day...waiting for solutions to emerge in a bottom-up fashion, whether from activists or from markets, is not sufficient. Only the state has the power, the money, and the coordinating capacity to direct capital investment at sufficient scale and speed towards the renewables sector.”



Glasgow and West of Scotland
Forum of Housing Associations

GWSF

GWSF is the leading membership and campaigning body for local community-based housing associations and co-operatives (CCHAs) in the west of Scotland. The Forum represents 64 members who together own almost 88,000 homes. Along with providing this decent, affordable housing CBHAs also deliver factoring services to around 33,000 owners, mostly in mixed tenure housing blocks. For over 40 years CBHAs have been at the vanguard of strategies which have helped improve the environmental, social and economic wellbeing of their communities.



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