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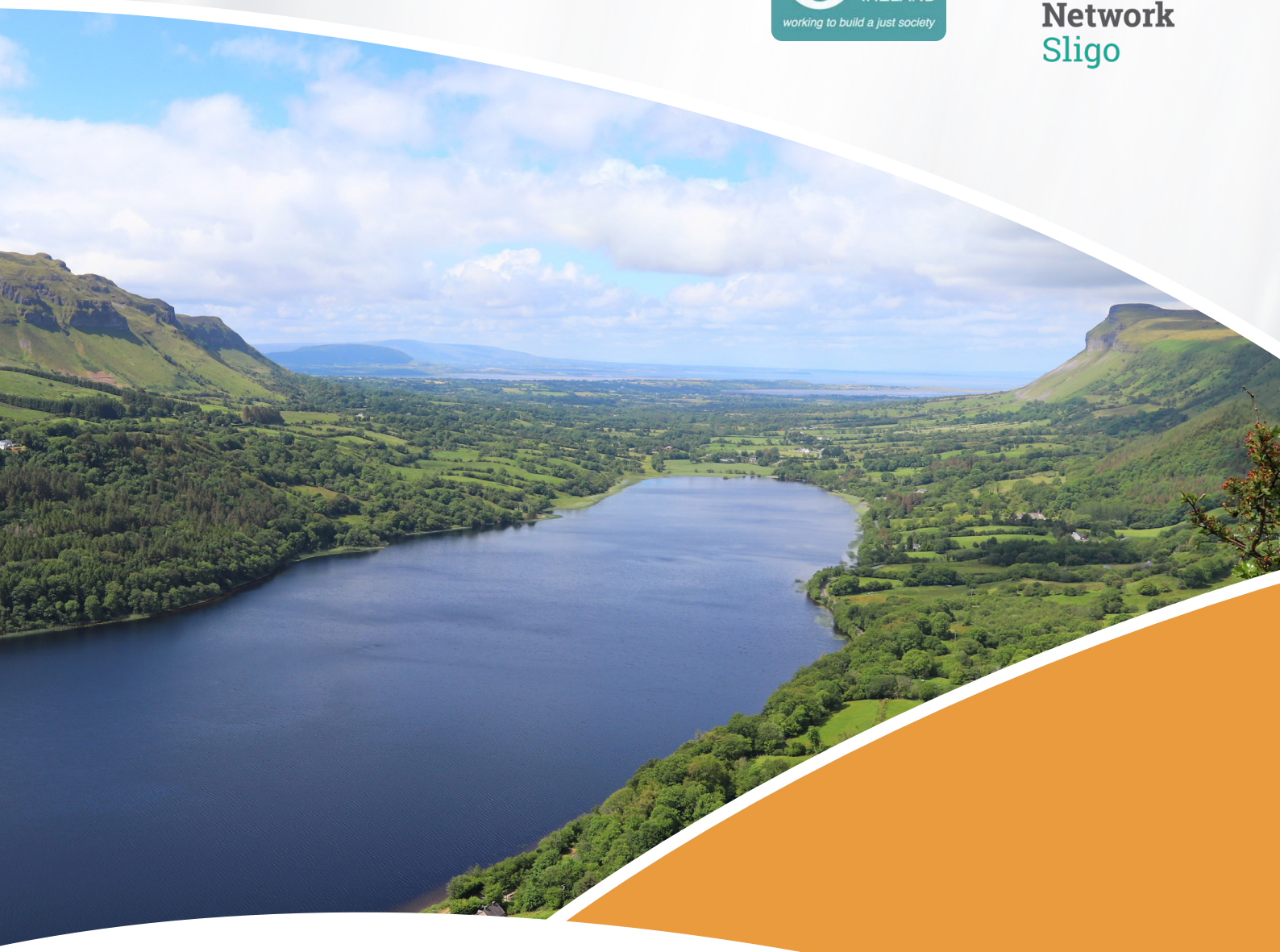

Sligo PPN Housing Thematic Network

Home Heating Costs

About This Series

In recent years the issue of housing has become an increasingly critical priority for the Sligo community. Issues around housing have been a constant across PPN community engagement and consultation processes, notably the Community Vision for Wellbeing. Some of the comments raised through this process included;

> We need a variety of house types within communities throughout the County to allow for households down-sizing or trading up as needed within the same area and for a variety of income groups.
>
> There should also be sheltered housing provided in community settings.
>
> A variety of schemes need to be introduced to ensure that homes are affordable.
>
> Everyone in Sligo should have a suitable home and the Council should ensure that derelict or abandoned buildings are put back into use to provide a variety of housing options.
>
> Planning should ensure future proofed building design wherever possible to create the opportunity for adaptation as family/ household needs change.
>
> People need to be encouraged to live in small towns and villages, redevelop houses as needed and enabled to develop accommodation alongside small businesses.

In looking at the potential for the Community sector and PPN to use their platform to try and progress these issues, the Sligo PPN Thematic Housing Network was established by Sligo PPN representatives who brought together key stakeholders to discuss and collaborate.

The network decided to develop a series of policy papers addressing key agreed upon housing issues. The papers would be used by PPN representatives at the decision making table, would be presented by Sligo PPN representatives to the relevant government departments and would also be made public for use by the community sector.

These papers were compiled by the Sligo Public Participation Network (PPN) Housing Thematic Network with assistance from Social Justice Ireland, who were commissioned to carry out the research and compile the first drafts.

There are 5 papers in total;

This paper is about **Home Heating Costs.**
The other four papers in this series are titled:

Vacant Homes

Removing Barriers to Housing

Right Sizing

Traveller Accommodation

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Home Heating Costs

Sligo PPN Housing Thematic Network has prepared this paper on the topic of home heating, associated costs and fuel poverty in the county. Energy usage is a two-fold conversation with both the financial and environmental aspects at play. In light of the cost of living crisis being experienced across the country and county, a large percentage of which is driven by the increases in the cost of energy and fuel, sustainable, affordable solutions must be found. Our Climate Action Goals dictate the need for change and that change must happen sooner rather than later.

At a national level, there are various policies relating to energy poverty in Ireland. There is the Strategy to Combat Energy Poverty 2016-2019 which is currently under review. There are commitments in The Programme for Government 2022 to tackle fuel poverty. The National Energy Security Framework states that in 2022 "58 per cent (€203 million) of the total Government retrofit budget of € 352 million will be spent on dedicated energy poverty retrofit supports and local authority retrofits". The National Energy and Climate Action Plan 2021-2030 aims to "alleviate the burden of energy poverty on the most vulnerable in society through actions focused on improving the efficiency of homes and importantly note that " energy poverty is not a distinct type of deprivation. In other words, households that experience basic deprivation and households that experience fuel poverty are one and the same. In order to target households in fuel poverty,it is appropriate to target households in poverty".

Given that, the Central Statistics Office (CSO) released the Survey on Income and Living Conditions (SILC) for 2023 and found that the risk of poverty rate was 10.6%, down from 13.1% in 2022. This equates to 559,850 people. Of this number, around 176,912 are children under the age of 18 and over 64,943 are aged over 65. They note that 7.8 per cent of Individuals in the Northern & Western area went without heating at some stage in the last year. [1]

Sligo County Council has a Climate Adaptation Strategy in place since 2019 which aims to "ensure Sligo evolves in to a County that is prepared for the challenges associated with Climate Change". The Report estimate 85 per cent of all private households are reliant on fossil fuels for home heating purposes and that less than 10 per cent of households were using renewable energy sources for this purpose.

As part of the Climate Action Plan, each Local Authority has to identify a decarbonisation zone. This is a "spatial area identified by the local authority, in which a range of climate mitigation, adaptation and biodiversity measures and action owners are identified to address local low carbon energy, greenhouse gas emissions and climate needs to contribute to national climate action targets". [2] Sligo City-South East is the area nominated by Sligo County Council. [3]

There is a requirement for local authorities to integrate sustainable development principles in the Local Economic and Community Plan and for such plans to contain a statement which may include objectives for the sustainable development of the area concerned.

A corresponding concern is also the impact home heating or lack of can have on the health of residents. The cost of ill health can be a consideration as well as the health benefits linked with a retrofitting campaign.

This short paper sets out the situation according to available data across the county and some of the policy initiatives that may assist in addressing the issues.

[1] https://www.cso.ie/en/releasesandpublications/ep/p-silc/surveyonincomeandlivingconditionssilc2023/.

[2] https://www.caro.ie/news/local-authority-decarbonisation-zones, accessed 3 March 2023.

[3] https://www.oireachtas.ie/en/debates/question/2022-02-16/117/, accessed 3 March 2023.

Fuel Poverty

The Department of the Environment, Climate and Communications defines 'Energy poverty ...(as) a complex issue linked to a household's income, the energy performance of their home, and the cost of the energy used to heat, power and ventilate their home' and a ' household is deemed fuelpoor if they spend more than 10% of their disposable income on energy services (electricity, heating oil, gas or solid fuels)'. [4]

Research from the ESRI shows that energy poverty is as result of both material deprivation and low energy efficient homes. Households on low or fixed incomes are most at risk [5] and are also more likely to live in energy inefficient dwellings. Recent figures from the CSO show that 559,850 people are living in poverty in Ireland today. Of this number, around 176,912 are children under the age of 18 and over 64,943 are aged over 65.. [6] The Traveller community, older persons (especially those living alone), lone parents and disabled persons are also at an increased risk of facing energy poverty.

An average annual electricity bill has risen from around €1000 in Spring 2020, to over €2100 at the time of writing. [7] In Ireland, the almost 4 out of every 10 households using home heating oil for central heating wil also have experienced large increases in costs.[8] If a "household had bought a fill of oil in March 2022, they would have experienced an inflation rate of 126.6 per cent. If they bought their oil for the winter in September 2022, they would have been paying 83.8 per cent more than the previous year. Households reliant on solid fuels, either as their main heating source or as a backup, have seen the cost increase by almost half (46.9 per cent) in the last year. [9]

In 2022, the SVP received 230,000 requests for assistance from members of the public. This was an increase of around 20% compared to the previous year. There were significant increases in requests for help with energy (an increase of 40 per cent) and requests from people needing help with more than one issue (an increase of 43 per cent - most often this was a combination of help with food and energy). [10]

A recent report from the ESRI found that "up to 43 per cent of households could be at risk if energy price hikes continue and bills increase by a further 25 per cent. This is more than double the previous fuel poverty record in the early 1990s. They note two different [11] but overlapping cohorts, those that are "cutting back their energy expenditure - energy deprivation" and those that are "Incurring more burdensome expenditures - energy poverty". [12]

Enforced deprivation (People are defined as experiencing enforced deprivation if they live in a household that could not afford two or more of the 11 basic deprivation items that are considered to be the norm for other households in society. For the full list of deprivation items, see At Risk of Poverty Indicators Explained) figures from 2022 show that the numbers of people unable to keep their home adequately warm more than doubled since 2021, rising to 377,000 people. An additional 98,000 people went without heating – rising to almost 454,000 people, and an additional 118,000 people experienced arrears – 66,000 of these twice or more. [13]

[4] https://www.gov.ie/en/consultation/4e1ac-energy-poverty-strategy-review/, accessed 28 February 2023.
[5] https://www.esri.ie/system/files/media/file-uploads/2015-07/JACB201504.pdf, accessed 26 February 2023.
[6] https://www.socialjustice.ie/article/more-559800-people-are-still-living-poverty-ireland-which-176912-are-children
[7] https://www.moneyguideireland.com/much-average-electricity-bill.html, accessed 2 March 2023.
[8] https://www.cso.ie/en/releasesandpublications/er/hebeu/householdenvironmentalbehaviours-energyusequarter32021/, accessed 2 March 2023.
[9] https://www.svp.ie/wp-content/uploads/2023/02/Warm-Safe-Connected-Full-report.pdf, accessed 2 March 2023.
[10] Ibid.
[11] https://www.esri.ie/system/files/publications/RS144.pdf, accessed 2 March 2023.
[12] https://www.esri.ie/sites/default/files/media/file-uploads/2022-12/SLIDES_Energy%20Poverty_FARRELL.pdf, accessed 2 March 2023.
[13] https://www.cso.ie/en/releasesandpublications/ep/p-silced/, surveyonincomeandlivingconditionssilcenforced-deprivation2022/, accessed 27 March 2023.

Energy Use and the Travelling Community

Travellers living in mobile homes face higher energy costs mainly due to issues of poor insulation and energy inefficiency in these dwellings. This has in turn resulted in higher levels of energy poverty. A recent study reported 77 per cent of Travellers living in mobile homes are deemed to be in energy poverty, with energy expenditures of over 26.1 per cent of household income observed for respondents from that community. [14] As fuel poverty is generally an aspect of poverty overall, it is important to note that the risk of poverty of Travellers living in mobile homes is around five times that of the population at large. [15]

National Traveller MABS recommends [16] that:

- A state-financed rental or 'rent-to-buy' caravan/"resting chalet" scheme should be explored with Travellers as a means of making residential-standard mobile accommodation accessible.

- The winter Fuel Allowance payment should be increased for Traveller households living in mobile homes or trailers.

- Fuel allowance coverage should be extended to families who are officially sharing a bay (and thereby liable for rent), and to those in other circumstances who are provided with washing/ electricity facilities by the local authority.

- Representation should be made to the Department of Employment Affairs and Social Protection regarding entitlement to an Exceptional Supplement for Travellers experiencing energy poverty and health related consequences in particular.

- Increase access to Exceptional Needs Payments (ENP) to provide periodic assistance with fuel costs when needed.

Culturally appropriate accommodation should not come with a built in risk of energy poverty, high energy costs or ill health due to poor standards.

Energy Cost Supports

There are direct financial supports available to those who are in receipt of certain social welfare supports as well as those who occasionally experience difficulties in managing their fuel bills.

The Household Benefits Package is a social welfare payment generally available to all aged 70 and over. Those under 70 may also be eligible if they meet certain criteria. This package of supports consists of a free television licence and either an electricity OR natural gas credit of €1.15 per day/€35 a month. The support with energy bills used to take the form of credits. Despite the large increases in energy costs, the amount of the payment has not increased since 2017.

Fuel allowance is a social welfare payment designed to assist with the cost of home heating over winter months. The payment is made to only one person in a household.
The Fuel Allowance season runs for 28 weeks, generally starting in September and finishing in April. The current rate is €33 per week. . There is an option to get the Fuel Allowance paid every week or paid in 2 instalments (lump sums).

[14] https://www.ntmabs.org/publications/development/2019/nt-mabs-energy-report-factsheet_.pdf, accessed 3 March 2023.
[15] https://www.ntmabs.org/publications/development/2019/nt-mabs-energy-report-factsheet_.pdf, accessed 28 February 2023.
[16] Ibid

Cost Of Living Budget packages were given to all households that use mains electricity or gas received payments, directly off their bills in 2022 and early 2023 in a response to the sharp increases in energy costs experienced over that period. These payments have ceased.

There are also temporary or ad hoc financial supports available to those experiencing difficulties in paying energy bills. Additional and exceptional needs payments can be accessed locally by way of the Community Welfare Officer, either online or at the local Intreo office. Supports are also available from a variety of charities. Also currently, state organisations such as the Money Advice and Budgeting Service (MABS) are able to access Hardship funds available from the major utility providers. [17]

Utility Arrears and Disconnections

As of March 2024, 10% of domestic electricity customers (230,451 households) and 25% of domestic gas customers (170,744 households) were in arrears.[18]

Customer disconnections due to non-payment of account increased by 173% in electricity and by 97% in gas in 2022, 2,068 households were disconnected from their electricity supply. in 2023, that figures was 1,045 and in 2024, to March, the figures was 163. 880 domestic gas customers were disconnected in 2022, 1,478 in 2023 and 204 up to March 2024. [19]

Self Disconnections

The most recent figures from the CRU from 2020, report 44,895 pay-as-you-go financial hardship meters in use by electricity customers and 1,863 by gas customers. These meters generally tend to charge between 5 and 10 cent more per unit than a bill pay account. [20] Such meters are designed to assist with the control of spending and usually to collect arrears on an account. [21] The risk with a pay-as-you-go meter is that without the ability to keep the meter topped up, the householder effectively disconnects themselves from their supply through inability to pay. Therefore, figures for this are hard to establish. Many people report choosing to remain on pay-as-you-go metres because of living in poverty and fearing that they would not have the money when the bill comes in.

Building Energy Rating (BER)

The energy efficiency of ones home has a direct bearing on the amount of energy that is required to heat and keep it warm and the associated costs. The BER certificate indicates the annual primary energy usage and carbon dioxide emissions associated with the provision of space heating, water heating, ventilation, lighting, and associated pumps and fans. The energy use is calculated on the basis of a notional family with a standard pattern of occupancy. It is compulsory for all dwellings that apply for planning permission on or after 1st January 2007 to have a BER certificate.

[17] https://www.electricireland.ie/news/article/customer-hardship-fund-support; https://www.prepaypower.ie/hardship-fund; https://mabs.ie/blogs/saving-on-your-energy-bills-part-one/;https://www.bordgaisenergy.ie/home/help/what-is-the-energy-support-fund; Accessed 30 August 2023.

[18]https://cruie-live-96ca64acab2247eca8a850a7e54b-5b34f62.divio-media.com/documents/CRU202446_Arrears_and_NPA_disconnection_update_March_2024.PDF.

[19] Ibid.

[20] https://www.bonkers.ie/compare-gas-electricity-prices/electricity/, accessed 23 February 2023.

[21] https://www.cru.ie/wp-content/uploads/2022/09/CRU202285-CRU-Decision-on-Additional-Customer-Protection-Measures-for-Household-Electricity-Gas-Custsomers_.pdf, accessed 20 February 2023.

It is also mandatory, since January 2009,for all homes for sale or rent to have a BER certificate and advisory report.

A-rated homes are the most energy efficient and G are the least. Only 16,796 properties in Sligo county currently have their BERs recorded.[22] The spread across the range is contained in Table 1. The average age of the properties is 33. Some residential buildings can be exempt from having to record a BER such as protected structures and "small dwellings with a useful floor area below 50m2".[23] However, the SEAI note that these properties may still have obtained a BER as potential buyers will want to know the energy efficiency of the building.

Table 1: % of BER, Sligo, 2009-2022

A	B1	B2	B3	C1	C2	C3	D1	D2	E1	E2	F	G
5	2	3	7	10	12	12	12	11	6	5	5	8

Source: CSO, Domestic Building Energy Ratings Quarter 4 2022, Table 4.

Table 2 shows the different fuel sources used across the county by percentage, based on CSO total for Sligo of 16,760 properties(note that this is different from the total in Table 1).

Table 2: % Main Space Heating Fuel, Sligo, 2009-2022

Mains Gas	Heating Oil	Electricity	Solid Fuel	LPG
1	63	24	7	6

Source: CSO, Domestic Building Energy Ratings Quarter 4 2022, Table 8.

Table 3: Indicative Building Energy Rating Grades for Typical Homes – Oil/Gas Central Heating

Year of Construction	Typical Energy Rating
2012+	A3
2010-2011	B1
2008-2009	B3
2005-2007	C1
1994-2004	C3
1978-1993	D1
Pre 1978	D2/E1/E2

Source: SEAI, Your Guide to Building Energy Rating.

[22] Background notes from the CSO state that "Since 1st January 2009, a BER certificate and advisory report is compulsory for all homes being sold or offered for rent. A BER is also required for new dwellings that apply for planning permission on or after 1st January 2007. A BER certificate is required to avail of the grants for energy-efficiency improvements to the home that are provided under the Better Energy Homes scheme."

[23] https://www.seai.ie/home-energy/building-energy-rating-ber/ber-advertising/ Accessed 30 August 2023.

Table 4: Indicative Building Energy Rating Grades for Typical Homes – Standard Electric Heating

Year of Construction	Typical Energy Rating
2012+	A3
2010-2011	B1
2008-2009	C3
2005-2007	D1
1994-2004	E1
1978-1993	E2
Pre 1978	G

Source: SEAI, Your Guide to Building Energy Rating.

Table 5: Indicative Building Energy Rating Grades for Typical Homes – Solid Fuel Central Heating

Year of Construction	Typical Energy Rating
2012+	A3
2010-2011	B1
2008-2009	B3
2005-2007	C2
1994-2004	D1
1978-1993	D2
Pre 1978	F

Source: SEAI, Your Guide to Building Energy Rating.

Table 6: Indicative annual CO2 emissions and running costs for different rating bands for space and water heating

Rating	2 Bed Apartment		3 Bed Semi-D		4 Bed Semi-D		Detached House		Large house	
	Area (m^2)	75	Area (m^2)	100	Area (m^2)	150	Area (m^2)	200	Area (m^2)	300
	Tonnes CO_2	Cost (€)	Tonnes CO_2	Cost (€)	Tonnes CO_2	Cost (€)	Tonnes CO_2	Cost (€)	Tonnes CO_2	Cost (€)
A1	0.4	€140	0.5	€190	0.8	€280	1.1	€400	1.6	€600
A2	0.8	€280	1.1	€380	1.6	€560	2.2	€800	3.2	€1,100
A3	1	€350	1.4	€470	2	€700	2.7	€900	4.1	€1,400
B1	1.3	€440	1.7	€590	2.5	€900	3.4	€1,200	5	€1,800
B2	1.6	€570	2.2	€800	3.3	€1,100	4.3	€1,500	6.5	€2,300
B3	2	€700	2.7	€900	4	€1,400	5.3	€1,900	8	€2,800
C1	2.4	€800	3.1	€1,100	4.7	€1,600	6.3	€2,200	9.4	€3,300
C2	2.8	€1,000	3.7	€1,300	5.5	€1,900	7.4	€2,600	11	€3,900
C3	3.2	€1,100	4.2	€1,500	6.3	€2,200	8.4	€2,900	12.7	€4,400
D1	3.7	€1,300	5	€1,700	7.5	€2,600	10	€3,500	14.9	€5,200
D2	4.4	€1,500	5.8	€2,000	8.8	€3,100	11.7	€4,100	17.5	€6,100
E1	5	€1,800	6.7	€2,300	10.1	€3,500	13.4	€4,700	20.1	€7,000
E2	5.7	€2,000	7.6	€2,600	11.4	€4,000	15.1	€5,300	22.7	€7,900
F	6.8	€2,400	9.1	€3,200	13.6	€4,700	18.2	€6,300	27.2	€9,500
G	8.5	€3,000	11.3	€4,000	17	€5,900	22.7	€7,900	34	€11,900

Note: This table gives estimated annual fuel cost and CO2 emissions on the basis of typical occupancy and heating the entire dwelling to a comfortable level. The Tables above are based on fuel and electricity factors from **February 2014.**

Source: SEAI, Your Guide to Building Energy Rating.

Private Rental Sector

Those living in private rental accommodation are twice as likely to live in a house that has a low BER and is energy inefficient. According to the Strategy to Combat Energy Poverty research, "based on a stock model constructed by SEAI working with independent external consultants, it is estimated that around 20% of rented dwellings have a Building Energy Rating (BER) of F or G, and more than 55% of the private rented dwellings are likely to be considered to have poor energy efficiency, with BERs between D and G". [24]

The landlord, as the owner, would be responsible for meeting the cost of any upgrade works but this investment will only be realised by them when they sell or if they increase the rent. The tenant, who would benefit from a warmer home that had lower energy bills would be unlikely to either have the capital to invest as the tenure with the highest risk of poverty after housing costs have been factored in, are those living in rented accommodation. [25] Even if those households had the means to pay for energy efficiency upgrades, they would be unlikely to do so unless they were guaranteed they were to remain in the property for the long term.

As noted in the section on available grants, the same grants that are available to homeowners, such as the Better Energy Homes Scheme, are also available to landlords. However, schemes such as Warmer Homes, which makes energy efficiency upgrades available free of charge to those in energy poverty, is limited to only owner-occupiers and housing association tenants. This is because currently there is no way to ensure that a landlord whose property is upgraded for free will continue to rent that same home to the existing tenant or another person in energy poverty.

The landlord may have to make a considerable investment depending on the type of property and its existing BER. The Irish private rental property sector is made up of a large number of small landlords. [26] With many of these properties having mortgages against them [27], raising finance to pay for energy upgrades may be challenging.

A survey of private landlords undertaken on behalf of SEAI and the Irish Property Owners Association in 2013 [28] drew the following conclusions:

- 51% of the landlords surveyed agreed that an energy efficiency standard is a good idea and that it would do a lot to improve energy efficiency in rented properties;
- 54% of the landlords surveyed think they should have four years or more to comply;
- 70% of the landlords surveyed would not welcome such a standard as they think the sector is already overregulated;
- 78% of the landlords surveyed think that if such a rental regulation was put in place they would have to consider whether it is still viable to remain a private rental landlord.

[24] https://www.gov.ie/pdf/?file=https://assets.gov.ie/76592/e4a51133-21ab-4479-ad18-34a868403553.pdf#page=null, accessed 28 February 2023.

[25] https://www.socialjustice.ie/system/files/file-uploads/2022-05/2022-05-30-housing-costs-and-poverty-2022-final.pdf, accessed 28 February 2023.

[26] https://www.cso.ie/en/releasesandpublications/fp/fp-trsi/therentalsectorinireland2021/landlords/, accessed 1 March 2023.

[27] https://www.gov.ie/pdf/?file=https://assets.gov.ie/76592/e4a51133-21ab-4479-ad18-34a868403553.pdf#page=null, accessed 2 March 2023.

[28] https://www.gov.ie/pdf/?file=https://assets.gov.ie/76592/e4a51133-21ab-4479-ad18-34a868403553.pdf#page=null, accessed 3 March 2023.

Landlords will need to be incentivised to upgrade their portfolios. Fully funded energy upgrade grants could be made available for all private property owners without means testing, with the caveat that the property in the private rental sector remain so.

Landlords will have to meet a minimum energy rating for their rental properties from 2025 under new Government plans which have yet to be finalised. The Government is due to add additional rental controls for tenants which will result in rental properties having a minimum BER rating requirement. This means landlords will have to make sure their properties meet a minimum energy rating on the Building Energy Rating (BER) scale. A rating has not been decided as yet. In the UK it is 'E'. Also these controls may only apply to new leases and not existing ones. As part of the work preparing for this, the Department of Environment, Climate and Communications alongside the Department of Housing, Local Government and Heritage made many of the existing range of energy efficiency supports available to landlords.

Local Authority Accommodation

Around half of all Local Authority accommodation across the country are considered to be of poor energy efficiency with a BER of D or below. Approximately 38 per cent are terraced houses, 36 per cent are detached and 21 per cant are flats/apartments. [29] Most tenants (over 60 per cent) are unemployed or retired which would suggest that there is limited capacity for the tenant to pay for upgrade works.

The Better Energy Communities Scheme provides funds to upgrade the energy efficiency of the homes of those in energy poverty, regardless of ownership status, on the basis that addressing clusters of energy poverty delivers cost savings. Many local authorities and housing associations have been successful in applying for funding under this scheme.

The Social Housing Strategy 2020 [30] recognises the importance of utilising the existing stock of social housing efficiently. In recent years, local authorities, through the Social Housing Investment Programme, have focused on improvements to the energy efficiency of the existing social housing stock which has also had a beneficial impact on reducing energy poverty. This programme made capital funding available for a range of measures to improve the standard and overall quality of the social housing stock under both the Energy Efficiency/Retrofitting Programme and the Returning Vacant Properties to Productive Use (Voids) Programme.

[29] https://www.gov.ie/pdf/?file=https://assets.gov.ie/76592/e4a51133-21ab-4479-ad18-34a868403553.pdf#page=null, accessed 27 February 2023.

[30] https://www.gov.ie/pdf/?file=https://assets.gov.ie/118072/424b2b97-52e3-43fa-85f4-d59dc897dc8d.pdf#page=null, accessed 3 March 2023.

Solid Fuel Use

The Air Pollution Act 1987 (Solid Fuels) Regulations 2022 [31] came into effect on the 31st October 2022 and replaces the Air Pollution Act (Marketing, Sale, Distribution and Burning of Specified Fuels) Regulations 2022 (S.I. No. 326 of 2012) as amended. Under these regulations, it is no longer permitted to sell or distribute solid fuel for the purposes of combustion for heating (space or water) in a fireplace in a domestic or a licensed premises that is not an approved solid fuel under the Regulations.

According to the EPA, the likelihood that the burning of highly polluting solid fuels would increase significantly over the winter as energy costs increased would lead to days when air quality exceeded recommended EU levels because of increased burning of coal, peat and wet wood, despite strict new regulations including a nationwide smoky coal ban. The EU limit on PM10 levels, however, is only considered to be breached if there are more than 35 exceedances during a 12-month period.[32]

Households that are primarily reliant on solid fuel because of financial constraints or living in older properties which are more reliant on solid fuel will need extra supports. The challenges are for those in low income households who may not own their own home or those whose income is above thresholds and will have to contribute towards the cost of upgrades.

Sligo County Council have undertaken a 'door-to-door information campaign in the Cartron Area regarding the implications of the new solid fuel regulations.[33] As noted elsewhere, many households have less options to change fuel use depending on their tenure status and income levels. Supports may have to be provided to assist those at risk of not complying with new regulations for reasons outside their control.

Grants and Schemes

Significant investment is required to ensure that our society meets our climate targets and that the transition is done in a just fashion. Focus must be on the long-term value and return that will be derived from this investment. Ireland has significant work to do in this area and is consistently one of the poorest performers in the EU when it comes to meeting emissions targets.

Investment in renewable energy and retrofitting on the scale required to meet our national climate ambition requires large scale investment in infrastructure.

[31]https://www.irishstatutebook.ie/eli/2022/si/529/made/en/print#:~:text=Prohibition%20on%20sale%20or%20distribution%20of%20unapproved%20solid%20fuel,-3.&text=A%20person%20shall%20not%20retail,not%20an%20-approved%20solid%20fuel., accessed 1 March 2023.

[32]https://www.epa.ie/publications/compliance—enforcement/air/, accessed 2 March 2023.

[33]https://www.sligococo.ie/PublicNotices/DoortoDoorCampaign/, accessed 28 February 2023.

District Heating

District heating systems deliver heat for both space heating and water heating needs directly to buildings by way of insulated underground pipelines. The heat is produced centrally in large plants and delivered then through the district heating network. The usage is then metered at each building. District heating in Ireland could meet almost 50 per cent of building heat demand. [34] In Denmark, it delivers 60 per cent of their heating demands.[35]

This potential includes the major urban centres in Ireland and the large regional towns, particularly those where the economics are more favourable because of the widespread use of oil heating.
In France and Denmark, there are examples of data centre heat recovery being used to heat homes, offices and swimming pools. As many global organisations are choosing to make Ireland the location for their data centres and they are very energy intense, we can maybe take advantage and utilise their heat as a source of low cost and low-carbon heat, making data centres more sustainable.

Microgeneration Scheme

Microgeneration is the term for the generation of green electricity from renewable technologies, such as solar panels, micro-wind, micro-hydro and micro-renewable combined heat and power (CHP). Government Microgeneration Support Scheme allows for households with a registered microgeneration device to sell any excess electricity they generate back to Ireland's electricity grid. This payment is called a Clean Export Guarantee (CEG).[36]

Home Energy Upgrades

The Sustainable Energy Authority of Ireland is Ireland's national sustainable energy authority. They work with householders, businesses, communities and government with the aim of creating a cleaner energy future. They provide a wide variety of supports for Home and Community Energy Upgrades.

Individual Energy Upgrade Grants

These grants were formerly Better Energy Homes Grants. This grant is suitable for homeowners and private landlords who want to manage their own home energy upgrades. There is no means test for this grant.

Insulation Grants

Insulation is seen as a key step in making the home more energy efficient. There are grants that assist in the costs involved in insulating walls and attics in order to reduce heat loss and heating bills. Each individual grant offers a fixed value. All homeowners, including private landlords, whose homes were built and occupied before 2011 are eligible to apply. This date is defined as the date the electricity meter was installed.

Grant funding can only be issued once for any property for each type of works. This means that any property which previously availed of wall insulation via the Better Energy Homes scheme, or any other government scheme, cannot receive additional support for further wall insulation works.

[34] https://www.seai.ie/publications/National-Heat-Study-Summary-Report.pdf, accessed 22 February 2023.
[35] https://www.seai.ie/blog/developing-district-heati/, accessed 3 March 2023.
[36] https://www.electricireland.ie/residential/microgeneration, accessed 2 March 2023.

Attic insulation

Apartment (any)	€800
Mid-Terrace	€1,200
Semi-detached or end of terrace	€1,300
Detached house	€1,500

Cavity wall insulation

Apartment (any)	€700
Mid-Terrace	€800
Semi-detached or end of terrace	€1200
Detached house	€1700

Internal Insulation (Dry Lining)

Apartment (any)	€1500
Mid-Terrace	€2000
Semi-detached or end of terrace	€3500
Detached house	€4500

External Wall Insulation (The Wrap)

Apartment (any)	€3000
Mid-Terrace	€3500
Semi-detached or end of terrace	€6000
Detached house	€8000

Heating Controls Grant

This grant will help install heating controls in the home. These Heating Controls work by matching household heating and hot water schedules to ensure a smarter use of energy. This grant is available to all homeowners, including landlords, whose homes were built and occupied before 2011. This is again defined as the date the electricity meter was installed.

The property will not be eligible for a Heating Controls grant if applying for, or have previously claimed, a Heat Pump System grant. This is because a Heat Pump System must incorporate heating controls as part of the grant works.

Heating Controls upgrade	€700

Heat Pump System Grant

Heat pumps are renewable heating systems offering lower energy costs and reduced carbon emissions. Note that the home must be well insulated to benefit from a heat pump. This grant covers a range of heat pump systems and a grant towards the technical assessment.

All homeowners, including private landlords, whose homes were built and occupied before 2021 can apply. This is defined as the date the electricity meter was installed. This is different to other grant measures where the home must be built before 2011. To qualify for a heat pump system grant the home must be well insulated and have low heat loss. This is to ensure the heat pump system performs well and the electricity bills are not too high. That is why a technical assessment must be carried out first.

Air to Water heat pump system	Apartment (Any)	€4,500
	Semi-Detached/End of Terrace/Detached/Mid Terrace	€6,500
Ground Source to Water heat pump system	Apartment (Any)	€4,500
	Semi-Detached/End of Terrace/Detached/Mid Terrace	€6,500
Exhaust Air to Water heat pump system	Apartment (Any)	€4,500
	Semi-Detached/End of Terrace/Detached/Mid Terrace	€6,500
Water to Water heat pump system	Apartment (Any)	€4,500
	Semi-Detached/End of Terrace/Detached/Mid Terrace	€6,500
Air to Air heat pump system	Apartment (Any)	€3500
	Semi-Detached/End of Terrace/Detached/Mid Terrace	€3500
Technical assessment	This assessment is required before you apply for a heat pump grant.	€200

Solar Water Heating Grant

Solar thermal systems transform energy from the sun into hot water for the home. They are designed to meet 50 - 60% of annual hot water needs. This grant will help install a solar thermal system to heat hot water for the home.
All homeowners, including private landlords, whose homes were built and occupied before 2021 can apply. This is defined as the date the electricity meter was installed. This is different to other grant measures where the home must be built before 2011.

This type of grant is based on the energy upgrade being applied to the entire home. The solar thermal system should be based on the average number of people that could live in a home of that size, not based on the number of occupants. Also to note when installing a solar thermal system, the total collector area must not exceed 12m2 or 50 per cent of the home's total roof area. Otherwise planning permission will be required.

Solar water heating grant	€1200

Solar Electricity Grant

This grant will help install Solar PV panels in the home to generate renewable electricity. The grant is paid on a pro rata basis. All homeowners, including private landlords, whose homes were built and occupied before 2021 can apply. This is defined as the date the electricity meter was installed. This is different to other grant measures where the home must be built before 2011.

It is paid at €900 per kWp up to 2kWp, €300 for every additional kWp up to 4kWp and the total grant is capped at €2,400.

One Stop Shop Service

The SEAI One Stop Shops offer homeowners all the services required for a complete home energy upgrade. These registered private operators [37] will manage the entire process from the initial assessment of the home through to the final BER. This scheme allows access to a wider range of grants than if managing the project yourself. For homes constructed before 1940, the SEAI suggests a consultation with a conservation architect for advice.

The One Stop Shop service is available to homeowners and private landlords whose property or home meets these criteria:

- Was built and occupied before 2011 for insulation and heating controls
- Was built and occupied before 2011 for renewable systems grants
- Has an existing BER of B3 or lower and must achieve a minimum rating of B2 on work completion, with a 100kWh/m2/year or better improvement on the BER primary energy value
- Has not previously received grants for the same home energy upgrades

Approved Housing Bodies are also eligible for the scheme but the grant amounts available are different.

Owner Management Companies (OMC) may avail of SEAI grants. An Owner Management company is defined as a private company which owns a series of residential dwellings. It is common for Owner Management Companies to own apartment blocks or an estate of houses for example.

Heat Pump Systems	All Houses	€6,500
	Apartments	€4,500
Central Heating System for Heat Pump	All Houses	€2000
	Apartments	€1000
Heat Pump Air to Air		€3500
Heating Controls		€700
Launch bonus for reaching B2 with a Heat Pump		€2000
Solar Hot Water		€1200
Attic insulation	Apartment (any)	€800
	Mid-Terrace	€1200
	Semi-detached or end of terrace	€1300
	Detached house	€1500
Rafter insulation	Apartment (any)	€1500
	Mid-Terrace	€2000
	Semi-detached or end of terrace	€3000
	Detached house	€3000
Cavity wall insulation	Apartment (any)	€700
	Mid-Terrace	€800
	Semi-detached or end of terrace	€1200
	Detached house	€1700
Internal Insulation (Dry Lining)	Apartment (any)	€1500
	Mid-Terrace	€2000
	Semi-detached or end of terrace	€3500
	Detached house	€4500

[37] They are not employees of SEAI.

External Wall Insulation (The Wrap)	Apartment (any)	€3000
	Mid-Terrace	€3500
	Semi-detached or end of terrace	€6000
	Detached house	€8000
Windows (Complete Upgrade)	Apartment (any)	€1500
	Mid-Terrace	€1800
	Semi-detached or end of terrace	€3000
	Detached house	€4000
External Doors (max. 2)		€800 per door
Floor Insulation		€3,500
Solar PV	0 to 2 kWp	€900/kWp
	2 to 4 kWp	€300/kWp
Mechanical Ventilation		€1,500
Air Tightness		€1,000
Home Energy Assessment		€350
Project Management	Apartment (any)	€800
	Mid-Terrace	€1200
	Semi-detached or end of terrace	€1600
	Detached house	€2000

Fully Funded Energy Upgrades

This grant was formerly the Warmer Homes grant. This fully funded home energy upgrade service is available for homeowners who receive certain welfare payments.

The scheme's main target are the worst performing properties, homes that were built and occupied before 1993 and have a pre-works BER of E, F or G.

Unlike other grant schemes, applications will be accepted from qualifying homeowners who previously received supports under the scheme, but who could still benefit from even deeper measures. The scheme eligibility criteria will also be extended to include those in receipt of the Disability Allowance for over 6 months and have a child under 7 years.
An SEAI surveyor recommends upgrades suitable for the property. These will be based on factors such as its age, size, existing heating system and condition. Upgrades offered under the scheme include:

- Attic insulation
- Cavity wall insulation
- External wall insulation
- Internal wall insulation
- Secondary work such as lagging jackets, draught proofing and energy efficient lighting
- New heating systems and windows are occasionally recommended

Eligible households need to meet these 3 criteria to apply for the Fully Funded Energy Upgrade Scheme.

1. You must own and live in your own home. This must be your main residence, where you live most days of the week
2. Your home was built and occupied before 2006. This means the ESB meter was connected and property lived in prior to 2006
3. You receive one of the following welfare payments:

Fuel Allowance as part of the National Fuel Scheme.

Job Seekers Allowance for over six months and have a child under seven years of age

Working Family Payment

One-Parent Family Payment

Domiciliary Care Allowance

Carers Allowance and live with the person you are caring for

Disability Allowance for over six months and have a child under seven years of age

Normal waiting times, from application to completion of works, are between 18 and 24 months.

Note: This grant will not be available to those on low or fixed incomes such as the welfare payments listed above if they reside in rental accommodation as very many will. The landlord, be that Local Authority, Approved Housing Body (AHB), or private sector is responsible for works and may be able to avail of other grants.

Obstacles

Research [38] from University College Cork (UCC) and the Money Advice and Budgeting Service (MABS) found that "there are many obstacles to accessing retrofitting schemes and grants. For those who qualify for free upgrades, many may not be aware that they do so – and often do not engage with the process due to the lack of information and a lack of overall understanding of the benefits of a home energy upgrade. For those who do not qualify for free energy upgrades, many do not have the disposable income necessary to provide the up-front funding to access the schemes. And for those who qualify for 'green loans', this option is not suitable for those who are already over-indebted or who are, for whatever reason, not willing to take on additional debt."

In a submission to the Energy Poverty Strategy Review, MABS[39] makes the following recommendations:

- Recommendation 1: Delivery of fully funded energy upgrades to homeowners, paid directly to approved contractors. No requirement for upfront payment by households or long clawback periods.

- Recommendation 2: Across the business and residential sectors, state-backed 0% interest loans should be made available for retrofitting all property types.

- Recommendation 3: Retrofitting efforts and schemes should be made available across all of society, and specifically target those groups most at risk of experiencing energy poverty. This includes members of the Traveller community, older persons, single parents, young people and disabled persons.

- Recommendation 4: Resources should be allocated for a dedicated SEAI helpline to support applicants through the grant process. SEAI are currently debating offering this for their new SV solar panel project – and MABS would support this service becoming available and resourced across all SEAI grant programmes.

[38] https://www.ucc.ie/en/media/research/iss21/ENERGISEpolicybriefingpdf.pdf, accessed 1 March 2023.

[39]https://mabs.ie/wp-content/uploads/2022/09/MABS-Submission-to-Energy-Poverty-Strategy-Review_5-September-2022.pdf, accessed 3 March 2023.

- Recommendation 5: Suppliers should be mandated to identify properties connected to their supply that appear to have excessive and high levels of usage. The accounts connected to these properties should be considered for retrofit projects that the suppliers are rolling out in conjunction with SEAI (the SSE pilot11 project is one example).

- Recommendation 6: Suppliers should be mandated to identify properties connected to their supply that regularly self-disconnect. These customers should be prioritised in terms of any r etrofit projects that the suppliers are rolling out in conjunction with SEAI.

Health and Home Heating

Quite simply, living in a cold and/or damp house is bad for health. Added to this may be the stress relating to the struggle to pay heating bills. Problems and diseases linked to the cold range from blood pressure increases and common colds, to heart attacks and pneumonia. Respiratory conditions, like asthma, can be made worse by the cold, even more so if coupled with damp or mould. This is often the case in under-heated, poorly ventilated homes. [40]

A new report from the ESRI on notes that "the evidence of a direct effect on health seems to be strongest in the case of damp, mouldy, cold housing and respiratory illness among children" and that " Lacking adequate heating is significantly related to greater socio-emotional difficulties; this may reflect the effect of economic deprivation not otherwise captured by the models or alternatively that children in colder homes may spend more time elsewhere in the neighbourhood, thus reinforcing the effects of neighbourhood disadvantage". [41]

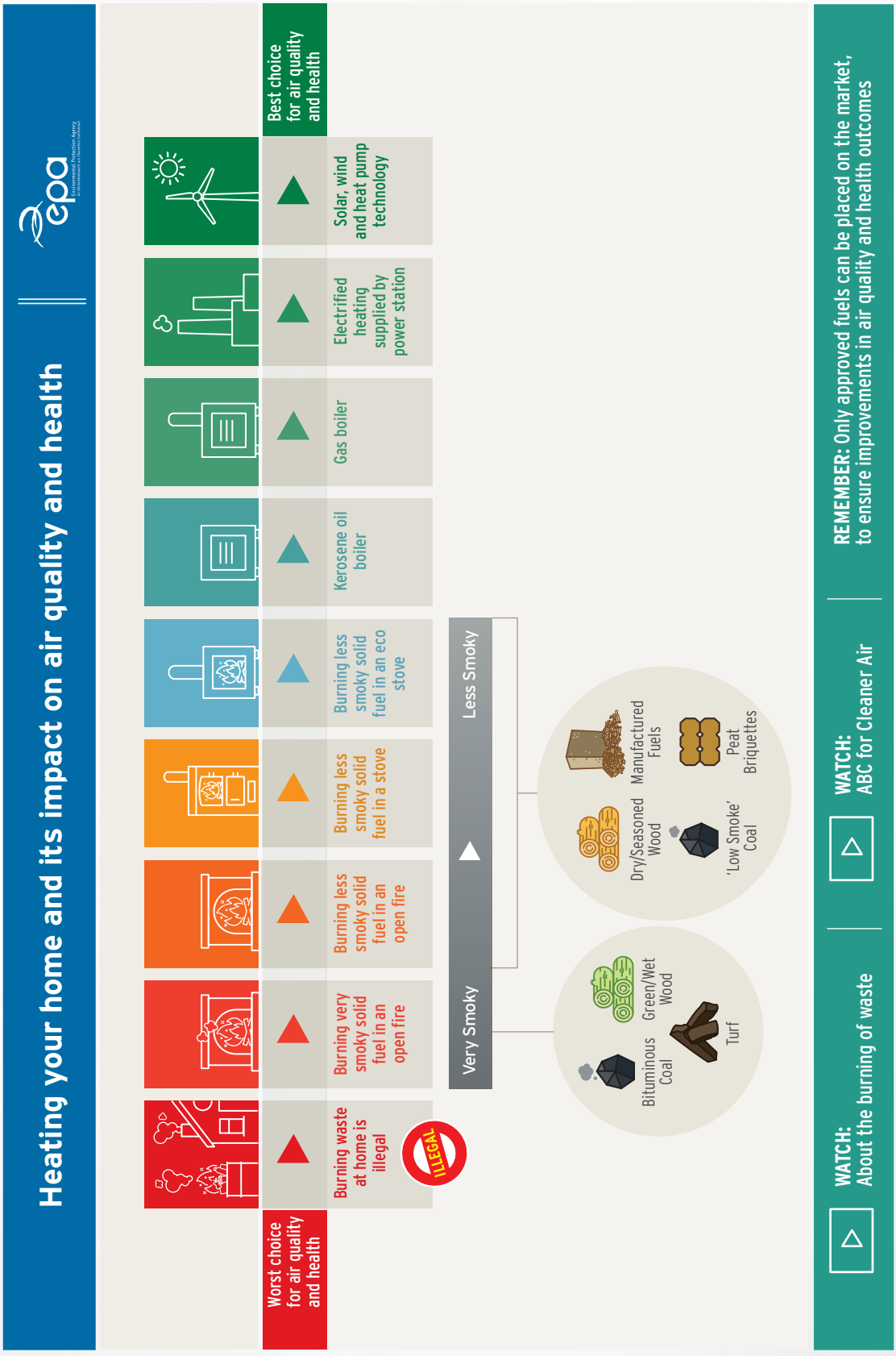
If the temperature in the home is below 13 degrees, this may increase blood pressure rate and raise the risk of cardiovascular disease. Very cold rooms are more likely to get damp and mouldy. Slightly warmer at 14 to 15 degrees may still result in a diminished resistance to respiratory diseases. 18 degrees is the recommended night time bedroom temperature and between 19 and 21 is recommended for during the day in rooms that are occupied. 24 to 27 degrees is considered too warm and can put babies and young children at risk.

Using certain solid fuels can contribute to poor air quality both in the home and the neighbourhood. Poor air quality has serious health implications. In Ireland, one of the main contributors to poor air quality is the domestic burning of solid fuels (coal, peat and wood). This is the main source of fine particulate matter pollution in our air. Particulate matter is very small particles which can be solid or liquid.

[40] https://www.cse.org.uk/advice, accessed 3 March 2023.

[41] https://www.esri.ie/system/files/publications/RS154.pdf, accessed 3 March 2023.

This infographic from the Environmental Protection Agency (EPA) [42] shows the impact on air quality depending on the different types of energy used to heat the home.



[42] https://www.epa.ie/environment-and-you/air/resources/Home_Fuels_Infographic_2022-pdf.pdf, accessed 24 February 2023.

Dr. Shane Colcough carries out research at The School of Architecture Planning and Environmental Policy at University College Dublin and at the Centre for sustainable technologies in Ulster University. He conducted research on a small Local Authority housing estate in Wexford. He completes a cost/benefit analysis from both the L.A./Government perspective and also that of the tenant. Increased wellbeing and health was noted by the tenants. A brief overview can be watched here:
https://www.youtube.com/watch?v=-YVWs6HVKqM

Case Study 1 – Codema Home Energy Savings Kits

Codema Home Energy Savings Kits are now available in four libraries across Sligo, Sligo Central Library, Ballymote Community Library, Tubbercurry Community Library, and Enniscrone Branch Library. These kits are simple to use and helps with awareness of energy usage and possible savings in the home. Each kit helps householders gain a better understanding of their energy usage, identifies possible solutions to problem areas in the home.

Case Study 2 - Sligo Leitrim Energy Agency

Sligo Leitrim Energy Agency is due to employ an Energy Agency Manager, Energy Agency Officer and an Energy Agency Administrator. [43] These roles will work towards establishing Local Energy Agencies; supporting enhanced local supply chains in the region by creating Home Retrofitting Delivery Frameworks; providing homeowners in the region independent advice and an integrated home renovation service; working with multiple grant and finance providers to develop innovative mixed funding models for area-based home retrofitting projects (all homeowners get an option to participate) and working with Local Authorities and Social Housing Bodies to kick-start a multi-year workplan of area-based home retrofitting project

Case Study 3 – Energiesprong

Energiesprong [44] ('energy jump') is finding ways to make buildings more efficient without requiring major construction projects. "After an Energiesprong retrofit, a home is net zero energy, meaning it generates the total amount of energy required for its heating, hot water and electrical appliances. It also provides superior indoor comfort. This can be achieved by using new technologies such as prefabricated facades, insulated rooftops with solar panels, smart heating, and ventilation and cooling installations. A refurbishment comes with a long-year performance warranty on both the indoor climate and the energy performance for up to 40 years. A complete home makeover can be completed in less than 10 days, and some have been done in as little as a day!" and "an Energiesprong renovation or new build is financed by future energy cost savings plus the budget for planned maintenance and repairs over the coming 30 years. This allows residents to keep the same cost of living. In the case of housing associations, tenants pay the housing association an energy service plan which is the equivalent of their previous energy supplier bill. The housing association can use this new income stream to partly fund the renovation works. Typically, legislation needs to be amended 45 to allow such a conversion of the monthly energy bill into a monthly energy service fee for the housing association."

[43] https://ie.indeed.com/cmp/Sligo-Leitrim-Energy-Agency/jobs?jk=d45fa3c4e8be8057&start=0&clearPrefilter=1, accessed 3 March 2023.

[44] https://energiesprong.org/, accessed 3 March 2023.

[45] https://energiesprong.org/about/, accessed 30 August 2023.

Conclusion

Ireland has committed to reducing emissions by 51% from 2018 levels by 2030. According to the National Heat Study[46], "the current Climate Action Plan measures are unlikely to deliver enough heat-related CO2 cuts to meet a proportional share. Current policy measures are unlikely to deliver the Climate Action Plan goals. The modelling shows an unprecedented level of additional policy effort, that goes beyond current heat related Climate Action Plan goals, is required to ensure heat related emissions stay within the proposed carbon budget limits. The findings provide direction as to the prioritisation of effort and the need for extended measures to decarbonise heat as quickly as possible."

The issues around renewable energy subsidies and energy poverty must be addressed. Too often subsidies are only taken up by those who can afford to make the necessary investments. Retrofitting is a prime example. As those who need them most often cannot avail of them due to cost, these subsidies are functioning as wealth transfers to those households on higher incomes while the costs (for example carbon taxes) are regressively socialised among all users. Incentives and tax structure must look at short and long term costs of different population segments and eliminating energy poverty and protecting people from energy poverty should be a key pillar of any Just Transition platform. A state led retrofitting scheme is required to ensure that people living in social housing and poor quality housing have access. This would increase energy efficiency, reduce bills, improve health outcomes, and assist us in meeting our climate-related targets.

Subsidies that cover the rising costs of energy can only be a short term measure as the key to the long term reduction in both emissions and costs will have to be a move towards low carbon renewable energy sources and ensuring that homes are all well insulated. Households will recoup a long-term benefit from investment in decarbonisation as this will result in less energy required to heat the home with resulting lower household fuel costs.

This paper has been written in reply to the questions posed by the issue for Sligo. It is a living document that should be used as a tool to guide and inform policy discussion.

We welcome feedback and are looking forward to engaging in further dialogue with our communities.

[46] https://www.seai.ie/publications/National-Heat-Study-Summary-Report.pdf, accessed 1 March 2023.