

Stonewater - On The Air Podcast - Series 04 Episode 08

Voice-over

Welcome back to another episode of *On the Air*, a podcast brought to you by Stonewater. Throughout season four, we're bringing you 12 brand-new episodes that will explore four themes; the cost of living crisis, technology and housing, sustainability, and professionalism within the housing sector. Our host, Paula Palmer, will be joined each episode by a guest co-host, as well as special guests, to explore the latest insight and stories from across the social housing sector.

Paula Palmer

Hello and welcome back to Stonewater's *On the Air* podcast. I'm your host, Paula, and I've got some great guests here today. We're still riding high on the success of the Greenoak Centre of Excellence and all the enthusiasm across the sector for collaboration and making sustainability and housing a priority.

This episode marks the second in our miniseries of podcasts exploring sustainability in the housing sector. Last time we spoke about how we're achieving net-zero carbon ambition, talking about our new homes so that they benefit both our customers and the environment. Today's, we're going to be discussing the challenges and strategy around our existing homes. We're going to get started by introducing our guest host, Emma Mifflin, who is Decarbonisation Manager here at Stonewater.

Emma Mifflin

Thank you, Paula. As decarbonisation manager, I lead the delivery of energy improvement works across the homes' portfolio. I manage a newly formed team comprising of four retrofit project managers and one sustainability project officer. Together, we work with our contractors and consultants to deliver a programme of installation works within our customers' homes.

Paula Palmer

Thanks, Emma. It's wonderful to have you here as my co-host today. I hope you'll help me to tease out some more from our guests. Talking of which, it's great to have two of your team here. We've got Helen Dexter and Gerard Murphy. Go on, Helen. Tell us more about your role and what it covers, please.

Helen Dexter

Hi, Paula. Thank you. I'm a project manager, and I oversee the delivery of the energy improvement works across the South Coast. The project's goal is to improve the comfort of the customers' homes whilst also improving the environment. I liaise with specialists such as surveyors, advisors, assessors, contractors, and customers, ensuring the project is delivered on time, within budget compliant and also to a high quality, therefore maximising customer satisfaction. It's not easy at all for customers having such disruptive works to their home. I work closely with the contractors to make sure it runs as smooth as possible for them. As you said, Paula, we also have Jerrad, and he's the Project Manager for Wiltshire.

Jerrad Murphy

Hi, Helen. My name is Jerrad Murphy. I'm the project manager for the southwest. A little bit about myself. I've recently joined Stonewater. My overall background has always been working within the heating industry. I started out as an apprentice and then progressed up through small works managers, contracts managers, up to project managers. I've recently worked within the whole house projects for the SHDF works where we've worked on the ventilation extracts to solar PV, air source heat pump, and now joined with Stonewater.

Paula Palmer

Great. Last but not least, we've got Matt Ratcliff from Osmosis, one of the contractors who are working with us to improve our existing homes. Hi, Matt.

Matt Ratcliff

Hi, Paula. Hi, everybody. Thank you very much for having me. Just a little bit about Osmosis and how we're supporting Stonewater. We're providing energy improvement consultancy services to Stonewater on this project. Within the industry, the energy improvement of homes is also referred to as retrofit, and that word will crop up many times across this conversation. Our purpose is to complete retrofit assessments, retrofit coordination, and retrofit design under any other add on retrofit or consultancy services to help Stonewater deliver a successful fit for purpose retrofit project of the highest quality.

A little bit about retrofit and PAS 2035, really. Following a housing review led by UK government, PAS 2035 was introduced to raise standards of energy improvement works in customers' homes and to ensure that proposed improvements are the right ones for each property, and will provide proven benefits to each customer. It's critical that we follow this, and this protects our client and its customers from poorly specified and installed improvements. The way that we approach working with Stonewater is that of a partnership. We work closely as a team. We have open and honest communication and a regular sharing of live data and information, and this all best informs time efficient decision-making.

Paula Palmer

Thanks, Matt. Thanks to everyone for joining. I'm looking forward to learning more about how we're improving our existing homes, so let's get going. Emma, if I can come to you first, let's dig into our approach to retrofit. Can you explain what's happening in the social housing sector with regards to net-zero commitments and the challenges that we face?

Emma Mifflin

Yeah, it's Stonewater's mission to ensure that all of our customers' homes are performing of an energy rating minimum C by 2030. Following this, it's currently our target to ensure that we improve this to a B by 2040. The UK government has launched various funding initiatives to help support local authorities achieve these targets. This also includes mitigating against climate change as well to decarbonise homes.

Stonewater accessed funding through Wave 1 of the Social Housing Decarbonisation Fund to deliver energy improvement works at 65 homes within Herefordshire and Yorkshire. This equated to around £650,000 of government grant funding. Parallel to this, we completed a programme of unfunded works last year at a further 80 homes. This was Stonewater's investment only, which also demonstrates our commitment to improve energy efficiency in our customers' homes.

But as Stonewater is very ambitious, Stonewater has been successful in obtaining £9.1 million worth of funding through Wave 2.1 of the Social Housing Decarbonisation Fund, and this is to improve 827 homes across various regions. This includes Gloucestershire, Herefordshire, Coventry, Bedfordshire, Dorset, Devon, and West Sussex, and Stonewater has much funded this. In other words, we've also invested a further £9.1 million to allow us to deliver this large scale programme of works, which is expected to run up to September 2025. Stonewater will continue to obtain further funding to ensure that we maximise investment and improve our customers' homes, to ensure that we meet our targets.

Paula Palmer

Thanks, Emma. It's fantastic to see so much investment in our existing homes. We often see lots about our very impressive specs for our new homes, so it's good to see that customers in our existing homes are also going to benefit from those works that make the homes more comfortable and help with energy costs. That's a big thing at the moment, isn't it? Matt, coming back to you, presumably there's not a one-size-fits-all approach. How do you decide which works need to take place in which property?

Matt Ratcliff

That's right. Energy improvement works are, never have been a one-size-fits-all method of energy efficiency improvement. Each property, how customers live within the property, consume energy, and how they ventilate the property is and should be classed as unique to that property and actually who lives there. The best retrofit projects follow this mantra, and all of this is underpinned by PAS 2035 fully aligning with how Stonewater approach their energy improvement works.

Property and customer information collected at survey stage is paramount to the success of the project, and this starts with the first visit to the property to carry out a retrofit assessment, which includes the collection of energy performance data of the existing property. In line with best practise, Stonewater are following a fabric first approach. A fabric first approach is when the property is assessed to prioritise which insulation measures, be that the floor, the walls, roofs, windows, doors, any of those and all which might require improvement. Treating the fabric of the building is key to ensure that any current and future heating systems work efficiently, and at the survey, we will pay particular attention to those existing heating systems.

One of the most important parts of the assessment process is the carrying out of a full property condition survey, which highlights any areas of concern or improvements needed prior to any of the energy improvement measures being installed, and vitally, whether the existing ventilation systems currently in place are actually functioning and fit for purpose.

The key link really between all of the parties involved within the project is the retrofit coordinator, and as coordinators, we help to ensure that everyone stays on task. This includes the overview of the installation and collation of project documentation for audit purposes at a later date. Following on from the assessment, the data is passed to the coordinator, who will review the information in great detail and perform a full condition review, thermal performance calculation of the property as is, so existing and the performance of the property once all of the improvements have been made.

The key targets are to achieve an EPC or Energy Performance Certificate band C and to reduce heat demand, which when you combine this with improved ventilation and enhanced insulation and modern heating solutions, they all help to lower customers' fuel bills whilst improving the living conditions. One of the key changes that PAS 2035 has brought is the need for a detailed retrofit design. This is a package of documents issued to each contractor installing the measures and the energy improvements, and it provides all of the information and instructions they need to undertake the works to the required quality.

Paula Palmer

Fantastic. Thanks, Matt.

Emma Mifflin

Jerrad, can you speak a little bit about the measures Stonewater is taking to ensure its existing homes are up to the required standards, as Matt has just spoke about?

Jerrad Murphy

Thanks, Emma. At Stonewater, our primary focus is to improve the efficiency of our customers' homes. Our team evaluates solutions and review all the collected data of the homes that will help improve our housing portfolio. But our main focus is working on properties which are currently performing at EPC rating of D or below.

When works commence, we follow what's known as the fabric first approach. This basically means we're making sure the insulation and the ventilation are adequate. Almost all of the properties in our programme will require loft insulation improvements, which can vary from a small top-up to meet industry standards or a full replacement, but this will always be subject to a specialist survey.

We then focus on ventilation, which we either upgrade the existing or carry out a new installation. Extractor fans are most commonly found in bathrooms and kitchens, and their main focus is they draw air outside and improve internal air quality and help moisture levels. These are really important because they reduce the chance of condensation in the home due to daily activities such as cooking, bathing, showering. This stage is vital. Both of these upgrades have a significant impact within the property and allow more specialist measures to interact with them.

The key advantage of following the fabric first approach is aimed at minimising heat loss, reduce damp and mould, and generally improving the living environment of our customers' homes. Our projects include the current heating systems. This can include installing air source heat pumps alongside with pressurised hot water, and upgrading doors and windows. Throughout each project, we work closely with our surveying partners at Osmosis to supply all data recorded from each home, and then we can ensure that our experienced installation partners have identified all aspects of the installation before we begin. Each home is subject to various surveys and assessments to ensure that the measures we install are in the best interests of our customers, their home, and Stonewater.

Paula Palmer

Thanks, Jerrad. Just in terms of insulation and topping it up, you said there, is that because our understanding of how homes function has changed? Has it degraded or have standards changed? Why do we concentrate on things like that?

Jerrad Murphy

That's a great question. In fairness, it's all of those aspects, and it depends on the property age, the properties use, but also over time, we have a better understanding of the property, and also regulations and industry standards have improved and changed. Insulation is key for us. We know the huge impact that it has on the overall heat loss and help with the ventilation throughout the property. Again, throughout each section of the installation, these are surveyed and make sure that each property has a specialist survey, so we can understand how we can improve the overall efficiency of the property.

Paula Palmer

Okay. Thanks, Jerrad. Helen, how important is the role of customers in helping us to reach our targets? These are their homes. How do we involve them?

Helen Dexter

The role customers have is really important to the success of the project. We engage with customers really early on as we need to organise essential energy assessments, as we've mentioned before, and asbestos surveys, in order to know exactly what works, will be needed. In some areas, we hold a roadshow where customers can come and meet the team, the contractors, and the manufacturers. They can also come and have a look at a sample air source heat pump, a sample radiator, and a sample immersion tank. Very typical of what will be going into their homes.

That's all in a dedicated van from the air source heat pump manufacturer. They come along in the van, and the manufacturer is there to go through it with them in detail. It's a really good opportunity for customers to come along and ask any questions, and again, a good opportunity for us to put their minds at ease. It helps us to get them on board, which is really important.

In Dorset, we also issue energy advice, including fuel poverty and funding available from the local CAB energy division, and they have additional funding. We also issue retrofit brochures, which explain thoroughly what customers can expect throughout the works from start to finish. The contractor also has a customer liaison officer, and they get to know the customers early on, addressing any queries, and works really closely with the customer to ensure that their home is ready for the works and that they are ready for the works.

We work with our departments to organise any works required, and I communicate with the departments and the customers to get this sorted, and we all make sure the customer understands the benefits of the work, both to the customer and the environment, which is, again, important to the success of the project. On completion of the work, the contractor shows the customer how to use the system most efficiently, which is really important, whilst also ensuring they understand the benefits of using it and using it efficiently.

Stonewater have an award-winning energy hub which is really impressive, and it has videos on how to use the various heating systems as well as guidance on fuel poverty, available grants, managing bills, managing providers as well as showing them how to avoid and report scammers.

Finally, when the works are complete, there will be a period of evaluation, and this is to ensure that the works completed are reaching the desired benefits for the customer and for their home. Customer engagement is paramount, as you can see, to the success of the project.

Emma Mifflin

Thanks, Helen. I think what we've clearly shown today is that the energy improvement programme that we're undertaking is complex, and there's throws and big challenges out for us. We understand that this can be very disruptive to our customers. The need for multiple surveys, assessments, and the installation works undertaken by various specialist installers means that a number of appointments need to be arranged with the customers, and this is necessary. But it's also therefore important that we work with our customers to minimise this as far as practically possible, whilst reminding ourselves of the benefits associated with this works.

This programme is a lengthy process and to comply with PAS 2035, time is required to review all of the data collected, whether this is surveys and assessments, to ensure that the decisions that we make are in the best interests of our customers and their home. Designs and drawings for each home needs to be compiled to support the contractor for the installation works, and various specialist contractors are then instructed to schedule and complete their specified area of works, whether that is the insulation works or heating upgrade, and so on. So it can take a number of months to complete.

There are areas, however, that are out of our control, and this can include planning approval and engaging with local distribution network operators. This not only has an impact on the duration of the works, but also what works we're able to do at our customers' homes. We did learn through our previous programme of energy improvement works that customers are storing belongings within the loft space. It's therefore vital that Stonewater works with our customers to remove these items to enable any improvement works within this area to progress.

Stonewater have partnered with Cancer Research and this is to provide our customers the opportunity to donate items for resale. The loft insulation in particular, as we've said, can have one of the greatest impacts on minimising heat loss. Therefore, it is important that customers do not then store any items within the loft space following the work. We really hope that this new partnership will support this process.

Paula Palmer

I love that bit about donating items to charity. I've got so much in my loft that could just a simple trip to a charity shop, but I never get round it, so that's great. It's important to note, isn't it? The property might be our asset, but it's also the customer's home, so we have to be respectful of that, and you clearly are doing that. Thanks for sharing about how we're engaging our customers.

Thanks everyone today for taking part. It's been great to hear about all the work that's being done. It sounds like a mammoth task, so I better let you get back to it. Thank you very much everyone for joining me today. Thanks again to our listeners for joining us. Hopefully you found that as interesting as I did. If you want to hear more about sustainability, join us again next month as we talk ecology,

governance, a sustainable supply chain, and biodiversity. Listen in wherever you get your podcasts, and please do subscribe to keep up with the latest.

Voice-over

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