LONDON BOROUGH OF HAMMERSMITH & FULHAM

Report to: Cabinet

Date: 19/01/2026

Subject: Future Resident Facing Energy Proposals

Report of: Councillor Wesley Harcourt, Cabinet Member for Climate Change and Ecology

Report author: Tim Pryce, Head of Clean Energy

Responsible Director: Bram Kainth, Executive Director of Place

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SUMMARY

This report covers a package of programmes aimed at streamlining access to clean energy opportunities and technologies for H&F residents. At the heart of these is a proposed new 'Healthy Homes' service to guide residents through the design, funding and implementation of housing retrofit projects. While this service will be borough wide, two proposed Healthy Homes pilot areas will receive intensive hyper-localised community engagement to further drive and scale clean energy and sustainability measures. One of these is based around social housing and one around private housing. These proposals build on work underway in H&F to:

- work with the HFCE green energy co-op to install solar PV on selected H&F schools, enabling residents to invest in solar energy in the borough
- trial innovative green energy flex tariffs in social housing units
- support fuel poor residents to save energy and access government grants
- design clean heat networks for larger H&F Housing estates
- commission the innovative new clean energy network on the Civic Campus.

They form a vital part of the trajectory towards net zero with buildings accounting for over 80% of the carbon emissions in H&F, and will help residents affordably heat their homes, bring investment into the borough and improve air quality.

This strategy is a key component of the council's Climate and Ecology Strategy, supports the council's Industrial Strategy, and integrates with proposed new powers for local governments to procure and build clean energy infrastructure via Heat Network Zoning legislation. It also links to the H&F Council Housing Retrofit Strategy and the H&F Fuel Poverty Strategy.

RECOMMENDATIONS

1. To approve a new H&F service, as part of the H&F 'Healthy Homes' programme, to help residents design and install measures including insulation, solar PV, heat pumps and energy storage to their homes. A proposed small grant scheme, administered by H&F, is linked to this to help

less well-off residents to pay for measures.

2. To approve the selection of the portion of Wormholt and College Park & Old Oak wards that is H&F social housing as a social housing *place-based decarbonisation scheme*, including solar energy, batteries, heat pumps, insulation and innovative money saving energy tariffs.

3. To approve the selection of Wendell Park as a private housing *place-based decarbonisation scheme*, using intensive, targeted communications and engagement, alongside innovative measures such as thermal drone scans, to drive clean energy measures in the neighbourhood. The European Horizon 2020 programme, which covers leading innovative climate initiatives, has shown an interest in this. H&F proposes to work with an engagement partner who will support on research, development, implementation and measurement of this hyper-localised approach to engagement.

4. To note the other schemes already underway and expanding, including the HFCE green energy co-op, feasibility studies for large scale clean energy networks, support for residents in fuel poverty, and social housing retrofit projects in the West Kensington and White City estates among others.

Wards Affected: All

Our Values	Summary of how this report aligns to the H&F Values
Building shared prosperity	Retrofit is a green industrial sector which has been limited by stop-start subsidies in the past. Supporting residents will help build a pipeline of projects to support suppliers to invest in skills. Heat networks, low-carbon and renewable sectors are high-growth areas worked on by the borough's anchor institutions and start-ups, and the retrofit strategy supports our industrial strategy by advancing collaborations with these organisations.
Creating a compassionate council	By reducing fuel poverty and energy bills, households can better utilise their existing income. Retrofitting our homes to be energy efficient tackles fuel poverty, brings homes to a comfortable standard, helps prevent damp and mould and improves both indoor and outdoor air quality, reducing negative impacts on health. This is expected to have positive impacts in particular on older people, very young children, and disabled people.
Doing things with local residents, not to them	Private resident buy-in is essential to a successful retrofit programme, and resident engagement is an integral part of these proposals. We will carry out intensive engagement in the pilot areas, and carry out general communications to all residents in the borough to help them understand the benefits of retrofit and clean energy.

Our Values	Summary of how this report aligns to the H&F Values
Being ruthlessly financially efficient	The council will choose a partner for the service on a most economically advantageous tender basis, looking to minimise costs to the council and maximise financial input from the private sector.
Taking pride in H&F	The strategy confirms Hammersmith & Fulham as a leader in taking action on climate change. The focus of retrofit is to take pride in the neighbourhoods and buildings we have, investing in them to make them fit for the future. Projects will be aligned where possible with action to green the borough and improve the condition of the borough's housing.
Rising to the challenge of the climate and ecological emergency	This strategy is a cornerstone of the council's delivery on its net zero target. The Council aims to be net zero carbon by 2030.

Financial Impact

It is proposed to establish a clean energy and housing retrofit support service for residents, including two place-based decarbonisation schemes (one for social housing and one for private housing). This service is intended to help residents design and install energy efficiency measures in their homes (including insulation, solar PV, heat pumps and energy storage).

Three procurement exercises will be undertaken: one to secure a technical partner to carry out energy surveys and link residents to suppliers and funding opportunities, one to deliver engagement activities to support resident uptake in the programme, and one to support impact-driven communications and information-sharing. The cost of any resulting contracts will be considered as separate contract award decision reports. It is expected that these can be procured at no cost to the Council. It is expected that the engagement and communications contracts will be funded from secured developer funding (through the Carbon Offset Fund). It is expected that the technical partner costs (retrofit plans and support from a qualified retrofit coordinator) will be recharged to service users, although there may be an option for a small contribution from the Council (also to be funded from the Carbon Offset Fund).

Kellie Gooch, Head of Finance (Place), 8 July 2025
Verified by James Newman, Assistant Director of Finance (Deputy S.151 Officer)

Legal Implications

The Climate Change Act 2008 (as amended) imposes a legal obligation on the UK to achieve net zero by 2050. (This means that it is a requirement that the UK carbon account for that year is at least 100% lower than for the 1990 baseline.) The Council is committed to achieving this target by 2030. It is recognised that local authorities

have a major role to play in achieving net zero and engaging owners of private housing is an important element of this.

There are some risks to H&F in branding and supporting a retrofit service and standing behind a network of installers. To mitigate this risk, the Council will carry out a competitive procurement. This will need to comply with the requirements of the Procurement Act 2023 and the Council's Contract Standing Orders.

John Sharland, Special Projects Lawyer, Legal Services, 17 June 2025

Procurement Implications

Individual contracts for the retrofit support service, associated branding and communications activities, and an engagement partner will need to be subject to the competition requirements in the Procurement Act 2023 and the Council's Contract Standing Orders. A tender notice will need to be published on the governments Find a Tender Service (FTS) and suppliers invited to tender via the Councils e-tendering system (CapitalESourcing). A Procurement strategy will be developed and permission to proceed with the tender sought as per the CSO's prior to the commencement of the procurement exercise.

Joe Sardone Category Lead, Procurement and Commercial, 27th June 2025

Climate and Ecological Emergency Implications

This strategy directly supports the council's Climate and Ecology Strategy objective to ensure that 'all residents in the borough live in comfortably, affordably heated and well-adapted homes that are cost efficient and have zero carbon impact'. It sets out an approach to deliver this objective, which alongside measures to decarbonise council homes covers nearly half of the emissions in H&F.

Verified by: Hinesh Mehta, AD Climate and Transport, June 2025

Background Papers Used in Preparing This Report

None.

DETAILED ANALYSIS

Background

1. Hammersmith & Fulham Council declared a climate emergency in 2019, setting an ambition for the borough to reach net zero carbon emissions by 2030. While the primary focus for the council should be the assets under its control or ownership, especially social housing, these only account for 11% of the

borough's local greenhouse gas emissions.[1] To tackle the other 89%, H&F must work in partnership with the private sector, government, and residents and businesses to achieve the transformation needed.

2. The council published a Climate and Ecology Strategy in 2021, including an objective to implement whole house retrofit plans for all council homes to achieve net zero. It also approved a Fuel Poverty Strategy in 2023 setting out objectives to ensure that residents homes are well-insulated and affordable to heat, and a Council Housing Retrofit Strategy in 2025.

3. The proposals in this paper add a dedicated guidance service for owner occupier and privately rented homes not in fuel poverty, sometimes termed 'able to pay'. This group accounts for 90% of the private tenure households in H&F. In addition, deep and localised promotion of clean energy opportunities in two neighbourhoods, one based around H&F social housing in Wormholt and College Park & Old Oak, and another around ~300 homes in Wendell Park, mostly owner occupied. Wendell Park has been selected as similar housing types make replication and learning easier, H&F has recruited several energy champions in the neighbourhood, and there are existing community groups such as Wendell Primary School, a tennis club and a church.

4. Funding from the Warm Homes Social Housing Fund will be used to retrofit 516 street properties, of which 110 are in Wormholt and College Park & Old Oak. 52 homes in this area are planned to receive heat pumps, solar PV and battery storage, making them net zero ready. Additional opportunities to save money for both the Council and Council housing residents via innovative energy tariffs offered by providers such as Octopus are also being explored.

5. The council proposes to wrap all of this work under the '*H&F Healthy Homes'* banner, which will become the comprehensive umbrella programme for the promotion of services to help residents to reduce their energy use, save money on energy, and embrace new clean energy technologies. A dedicated H&F microsite for *H&F Healthy Homes* is under development to direct residents to the service most appropriate to them. More information on the fuel poverty service is available in Appendix 1, on the retrofit support service in Appendix 2, and the Council Housing retrofit plans in Appendix 3. A summary presentation is included at Appendix 4.

6. While private residents are anticipated to pay directly for the service, H&F proposes to catalyse action by making a small contribution to residents installing clean energy measures who earn below average incomes, using Carbon Offset funding.

Why a retrofit and clean energy support service for residents is needed

7. The UK has among the oldest and least efficient housing stocks in Europe, and a significant increase in the rate of installation of clean energy and energy efficiency measures, sometimes termed 'retrofit', is needed to meet even the

[1] Includes council scope 1 and 2 emissions, plus scope 3 emissions from council-owned housing and non-domestic buildings that are leased to others.

UK 2050 net zero target. This particularly applies to the decarbonisation of heat, which accounts for over three quarters of the carbon emissions in H&F. Additionally, energy costs are a key driver of the cost of living crisis, and measures to reduce energy waste are crucial to reducing the impact of this.

8. Retrofitting homes with energy efficiency and clean energy measures supports priority council agendas including:
    i. Tackling the cost-of-living crisis
    ii. Preventing damp and mould
    iii. Compliance with future Minimum Energy Efficiency Standards
    iv. Energy security for the council and residents
    v. Improving air quality, as gas boilers are now the dominant source of NOx emissions in central London[2]
    vi. Net zero

9. The barriers to housing retrofit are multifaceted and include financial, technical, and social challenges. Financially, the upfront costs of retrofitting are significant, and access to finance solutions is limited. While 'able to pay' households are not defined as fuel poor by government, many are still financially constrained. This financial barrier is compounded by the difficulty in finding trusted installers and the complexity of navigating and applying for various private and government funding options.

10. Technically, the lack of skilled professionals and the need for specialised knowledge pose significant challenges, as does the disruption caused by retrofit projects, and the high cost of some solutions for specific building types such as historic homes. Moreover, the need for comprehensive assessments and tailored solutions for each household adds to the complexity and cost of retrofitting, and post installation support is often lacking.

11. Socially, there are barriers related to awareness and trust. Many homeowners lack awareness of the benefits and options available for retrofitting, do not know where to go for independent and impartial advice, and may perceive Planning regulations as more restrictive than they actually are. Customer journeys are confusing with myriad government and private schemes, none of which fully overcome the barriers described here[3]. Awareness of the role that domestic energy use and particularly gas boilers play in UK carbon emissions is low, as are levels of trust in technologies such as wall insulation and heat pumps. A lack of confidence in using digital tools to access information presents obstacles for some residents. Additionally, complex ownership structures and the need for agreement from multiple parties, such as landlords and leaseholders, are entrenched barriers to retrofits in flats and rented properties.

12. A new Warm Homes plan is proposed by the UK government, while the GLA is launching a related Warmer Homes London scheme. The exact shape of the national plan is to be determined but no full retrofit support service exists. The GLA is focussing largely on fuel poor homes via the Warm Homes Local Grant.

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[2] Gas boilers are the top source of air pollution in London - NCAS
[3] NRH-State-of-the-Nation-Review.pdf

About the proposed retrofit support service

13. H&F Council has carried out extensive research into retrofit advice and 'one stop shop' services currently offered by other Councils and private providers in the UK, as well as into recommendations made by expert bodies such as the Energy Saving Trust[4]. The service should provide residents with an end-to-end retrofit customer journey, offering expert support at every stage—from initial assessment (whole house survey), project coordination to project completion and evaluation, signposting quality suppliers and financing options, providing help to resolve any installation issues, and maximising energy cost and carbon savings to residents. The key components that a service should include are set out in more detail in Appendix 2 but are also summarised below:

- Clear information on the role of **domestic clean energy technologies** in the net zero transition. This should include technically sound, quantified whole house/ flat retrofit plans, signpost support for vulnerable and fuel-poor households, and provide referrals to financial support and trusted installers. It should cover all building and tenure types.

- Advice on accessing **funding and finance**, including UK Government, energy company and private funding schemes. This approach aims to streamline the funding process and ensure that financial support is easily identifiable and accessible. The service should refer and support applications where possible subject to regulation on financial advice.

- Advice on finding and managing **good quality installers**, including links to government accreditation schemes such as Microgeneration Certification Scheme and TrustMark, and a retrofit co-ordinator to help residents manage works to a good quality. More widely, policy certainty, training and clear project pipelines is needed to help the supply chain to provide a better quality service. This includes encouraging new entrants to the workforce and incentivising the existing workforce to retrain. The goal is to ensure that there are enough skilled professionals to carry out the necessary retrofit work.

- Accelerate the deployment of **low carbon heat**; given the essential role of low carbon heating systems in net zero, the service should improve resident awareness and trust in these technologies. Households should be well-informed about their benefits and operation, and the options available including heat pumps and heat networks.

The role of impact-driven communications

14. As previously identified, social barriers related to awareness, perception, and accessible information play a significant role in preventing greater uptake in household clean energy measures.

15. Currently, there exists a plethora of websites, articles, energy companies and energy related organisations offering a wide range of advice, information, and

[4] What the UK needs from the Warm Homes Plan - Energy Saving Trust

links to further support across the UK. Despite all this, many households continue to struggle navigating their way through the process, with technical jargon and abbreviations proving confusing and off-putting.[5] Recent research finds that even for engaged, knowledgeable homeowners, accessing appropriate information is a significant retrofit barrier. Key issues include information overload, a lack of context-specific information, and a need for trustworthy, local information sources.

16. Research has identified that local authorities have significant potential to act as trusted intermediaries for structured, relevant retrofit information.[6]

17. Hence, in order for H&F Healthy Homes, and its composite services, to be impactful, it is vital that attention is paid to providing: (1) clear and compelling communications; (2) a context-specific approach to information-sharing; and (3) the establishment of the council as a trusted, leading voice in this sphere.

18. To this end, a technical partner will support on ensuring accessible communications and information-sharing with the development of key messaging guidelines, resident-focused visuals and comms, , a suite of assets to support amplification, and ultimately establishing *H&F Healthy Homes* as the trusted, comprehensive go-to service for resident-focused energy support.

Why pilot a place-based approach to decarbonisation

19. Researchers and campaigners have long made the case for an area or community based approach to retrofit. Approaching this issue street by street means we can better tailor resident engagement, guidance and support in a resource-effective way, as many of the households will have similar queries, especially where housing stock is similar.

20. Social opportunity is key motivator for behaviour change; once one neighbour gets something done, it gives others a sense and possible roadmap of what's possible for their home. Similarly, in a recent example of a place-based approach to engaging residents with retrofit, it was identified that going through the process as a street was appealing for residents as they felt it de-risked and legitimised the experience.[7] By focussing on a particular neighbourhood we can better identify local energy champions and signpost to local examples modelling desired behaviours.

21. Beyond decarbonising energy across the borough, taking a place-based approach on this work will give us an opportunity to test the impact of innovative hyper-localised engagement strategies. Through measurement and evaluation, we can assess the behaviour change impact and consider how this approach can be used to further make progress on our wider climate and ecological goals. There is significant interest in this approach in the UK and

[5] Big Street Upgrade Impact Report – Hubbub – March 2025
[6] Retrofit information challenges and potential solutions: Perspectives of households, retrofit professionals and local policy makers in the United Kingdom, Energy Research & Social Science Volume 119, January 2025
[7] Big Street Upgrade Impact Report – Hubbub – March 2025

more widely, and H&F has been invited to join a European Horizon 2020 consortium trialling this approach.

Options appraisal

22. The options considered are (1) to do nothing, (2) to provide H&F advice, comms and signposting to existing London and national handholding services, and (3) to partner with an expert service which would be cobranded with H&F and/or white-labelled providing a retrofit support service targets specifically for H&F residents.

23. Option 1 minimises the need for H&F time and resources, but ignores the vital role the Council can play in encouraging and supporting clean energy and energy efficiency technologies in private housing. This option is therefore not recommended.

24. Option 2 would signpost to the full range of private sector providers, as well as GLA and government grants. This has the advantage of offering choice to residents, but does not assess provider quality and is likely to lead to confusion and choice paralysis, already a known issue in the home retrofit market[8].

25. Option 3 would mean H&F partnering with a PAS 2035 accredited provider of retrofit advice services. We have carried out extensive market research and held meetings with three potential providers, Furbnow, Ecofurb and RetrofitWorks, all of whom appear to have the relevant capabilities and experience to deliver the service. Other providers may also exist and would have the opportunity to bid. This partner will provide the support service as outlined above alongside the marketing and promotion of that service to H&F residents in conjunction with H&F staff and the proposed comms agency. This has the advantage of reducing confusion among H&F residents provided that any GLA supported service does not come into being.

26. The service providers we have met offer a similar end-to-end guiding service following PAS 2035, providing expert support to develop home retrofit plans and projects, a retrofit coordinator/ design service, and advice on finance and installers. RetrofitWorks achieved a conversion rate from plan to installation of 35% in the Oxfordshire cosy homes programme, and run a bulk purchase service claimed to secure up to a 25% discount on heat pumps, solar panels, and battery storage systems. Furbnow helped 500 customers to implement measures from a WHP within six months, while H&F worked with Ecofurb during 2023 to deliver a successful 100 Retrofit Plans pilot project. In Camden, Ecofurb's conversion rate from plan to installation was between 35% and 40%.

27. Options 2 and 3 would also mean working with an engagement partner and a communications partner to support the promotion of retrofit services across H&F, and in particular in the pilot low carbon neighbourhood Wendell Park.

28. We will offer neighbouring London boroughs the opportunity to join H&F once Option 3 is implemented. West London boroughs have a large amount of able

[8] Retrofit information challenges and potential solutions: Perspectives of households, retrofit professionals and local policy makers in the United Kingdom - ScienceDirect

to pay residents, they will be incentivised to participate, as communications, marketing, and key messaging will already be in place—reducing administrative overhead. Local contractors would then be able to work across a larger neighbouring area, sustaining the demand for retrofitting.

Next steps

29. Rollout, promotion and delivery of the retrofit advice service, the SHF funded clean energy measures for social housing in Wormholt and College Park & Old Oak, hyper-localised engagement and exciting comms campaigns in Wendell Park, an engaging and informative H&F microsite, and a grant scheme for residents installing clean energy measures.

30. Previous work has established the importance of heat networks to decarbonising flats and larger buildings, especially in the denser parts of H&F[9]. It is therefore vital that we also continue work to develop feasibility studies into clean heat networks around the Bayonne, Margravine and White City estates, discussions with potential funders such as DESNZ and National Wealth Fund, and work to prepare for UK government heat network zoning implementation.

31. H&F will also continue delivery of wider social housing retrofit and decarbonisation programmes. A separate paper also proposes trialling energy flex tariffs from providers such as Octopus (Tenant Energy Power) once solar and battery installations in street properties reach scale. H&F will also continue to support HFCE, the borough's clean energy co-op, in installing solar PV on appropriate Council owned rooftops.

32. Note that local government cannot solve these entrenched problems alone and needs to work within the framework of regional and national policy, and public and private funding.

Reasons for Decision

33. Residents face multiple barriers to carrying out clean energy and energy efficiency works on their properties, and the Council can help by promoting expert support, advice on finance and advice on installers. Partnering with a single retrofit support service provider is likely to provide the simplest and most accessible service for residents. Option 3 is therefore recommended.

LIST OF APPENDICES

Appendix 1 – Most recent contract and KPIs for the H&F fuel poverty service
Appendix 2 – Proposed draft scope of work for the able to pay retrofit support service
Appendix 3 – H&F Council Housing Retrofit Strategy
Appendix 4 – Summary presentation of proposals

[9] Cross-borough energy masterplan | London Borough of Hammersmith & Fulham