

Community Fuel Poverty and Energy Efficiency Schemes Research Report

Finderne Development Trust

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SUMMARY

This research report investigates the causes of fuel poverty in Scotland and what actions have taken place in order to eradicate it. Inefficient homes are wasting energy and emitting huge amounts of greenhouse gases into the atmosphere whilst the fuel poor are unable to afford to improve their homes. The fuel poor in rural Scotland incur additional challenges and financial strain compared to their urban counterparts. It is more important than ever to support those experiencing fuel poverty due to the additional challenges brought on by the Covid-19 pandemic. Improving home energy efficiency can combat fuel poverty whilst reducing our carbon emissions which aligns with Scottish government plans to become carbon neutral by 2045. There are government level schemes available but only limited people apply to their strict eligibility criteria or even know they exist. Therefore, the responsibility lies at the community level to help raise awareness and funds to empower those experiencing fuel poverty and living in hard to heat homes a way out.

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BACKGROUND:

Climate Change

Heating and cooling our homes and businesses costs 2.6 billion a year and accounts for approximately half of Scotland's greenhouse gas emissions (1). It is crucial to reduce our home energy use in order to meet Scotland's Climate Change Plan of net zero emissions by 2045. Scotland's geography and climate brings challenging weather which has been further exasperated by climate change causing more frequent spells of extreme weather (2). It is therefore important to ensure the people of Scotland are in adequate housing which can handle harsh weather whilst reducing our impact on the planet (1).

Scotland's housing stock

There are 2.7 million properties in Scotland, 93% of which are domestic properties. It is expected that 80% of Scotland's 2.5 million domestic homes will still be in use in 2050 (3). It is therefore especially important to invest in and improve these buildings energy efficiency to gain huge long term economic, environmental and social benefits (4). Three quarters of Scotland's housing stock was built before 1982 and one fifth before 1919 using traditional construction methods (3). Older homes built with dated construction methods are far more likely to have poor insulation, draughts and damp issues. This results in poor energy efficient homes that are expensive to heat and can lead to dampness which can cause detrimental health effects such as respiratory infections, allergies and asthma (4).

An Energy Performance Certificate (EPC) is a survey which ranks property on a scale of A to G depending on its energy efficiency, A being the most efficient (5). It also indicates how much the building will cost to heat and light, expected CO2 emissions and recommendations on what can be done to improve its energy efficiency. In 2016, 39% of homes in Scotland achieved an EPC rating of C or above as seen in (figure 1).

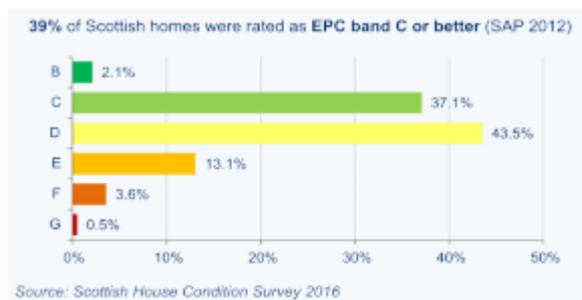


Figure 1. EPC bands Scottish households (5)

SCOTLAND'S RURAL HOUSING STOCK

The rural housing stock is generally less energy efficient than the rest of Scotland as seen in figure 2. Scotland's accessible rural housing stock median efficiency rating was 59 compared to the rest of Scotland rated at 67. There is also a higher proportion of rural housing in bands F and G than the rest of Scotland which proves that Scotland's rural housing stock contains more poor energy efficient homes compared to urban equivalents (5).

	Remote Rural	Accessible Rural	Rest of Scotland
BC (69-91)	11%	25%	43%
D (55-68)	33%	36%	45%
E (39-54)	30%	27%	10%
FG (1-38)	25%	12%	2%
Mean SAP 2012 Rating	50	57	66
Median SAP 2012 Rating	53	59	67

Figure 2. EPC bands: Remote Rural, Accessible Rural and Rest of Scotland (5)

The disparity in home energy efficiency between rural and urban is clear, however rural homes are even further financially challenged when fuel type is considered. 79% of Scotland’s dwellings use gas as a primary heating fuel, however this is primarily in built up areas which have access to gas the grid (3). Rural parts of Scotland, however, mostly rely on oil and electricity to heat their homes which is substantially more expensive than mains gas supply. Poor energy efficient homes and reduced heating options (especially in rural Scotland) can make fuel bills unaffordable, resulting in fuel poverty.

Defining fuel poverty

Until recently, the definition of fuel poverty was that a household needed to spend more than 10% of its income on fuel (energy). However, a new definition has been adopted to define fuel poverty:

- the fuel costs necessary for the home in which members of the household live to meet acceptable conditions are more than 10% of the household’s adjusted net income, and
- if the household were to be left with an income below the official poverty line after fuel costs (9).



The 'fuel poverty gap' is the difference between a household's average bill and what their bill would need to be to no longer be fuel poor (6).

This new definition of fuel poverty creates 2 subcategories of fuel poor.

1. Income poor in fuel poverty – where low income is a driving factor of fuel poverty.
2. Not income poor in fuel poverty – where low income is not the driving factor of fuel poverty, instead other factors such as: hard to heat homes and high energy costs are the leading cause.

Who are the fuel poor?

Fuel poverty is a dynamic condition which people can find themselves falling in and out of when their circumstances change. These circumstances include fuel price increases, reduced income and/or their household fabric/heating system becoming less efficient due to disrepair. Fuel poverty is primarily driven by these 3 factors: household income, energy prices and dwelling thermal efficiency (and other dwelling characteristics). An analysis by the UK government found that fuel poverty is often associated with these characteristics:

- Solid wall homes
- Use of fuel other than mains gas
- Disability
- Elderly
- Rural setting
- In receipt of benefits
- Low income
- Young families (especially single parents)
- Prepayment meters
- Mental health problems

THE RURAL DIMENSIONS OF FUEL POVERTY

1. Addition living costs: travel, heating and goods delivery.
2. Weather effects: greater exposure to cold, wind and driving rain makes houses more prone to rapid heat loss.
3. Hard to heat house types: proportionally older, detached and larger.
4. Supply chain issues: remedy providers often distant from rural communities.
5. Housing tenure characteristics: less social housing, more private rent/owner occupied (less support).
6. Demographic: higher proportions of older people, often vulnerable.
7. Limited mains gas coverage: only 41% of rural homes are on gas grid (those off won't benefit from dual fuel tariffs).
8. Reliance on alternative heating fuels: more expensive fuels such as electricity, oil, LPG and wood/coal.
9. Higher electricity consumption levels: Greater reliance on expensive energy source.
10. Restricted time of use tariffs + meters: little competition/no price comparison website.
11. Consumer engagement and switching: Lack of rural engagement + advice.

(7)

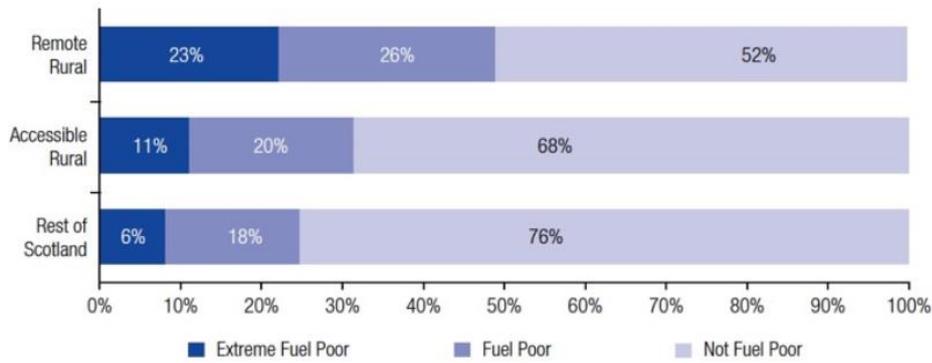


Figure 3. Rural fuel poverty extent Scotland 2016 (5).

Why is fuel poverty important?

Living in fuel poverty is more than just discomfort and financial hardship, the health effects of fuel poverty are well documented. Households experiencing fuel poverty are more than often inadequately heated. Living in a cold home is linked to cardiovascular, respiratory and mental health problems (4). Children in cold homes are statistically twice as likely to suffer from respiratory problems. Living in a cold home can also increase the incidence of flu and common colds. It is also responsible for worsening conditions such as arthritis, rheumatism and in extreme conditions is accountable for 2060 excess winter deaths in Scotland in 2019 (4). In Britain, a cold spell is followed by a sudden rise in heart attacks (2 days after), a rise in strokes (5 days after) and a rise in respiratory illness (12 days after). Older people, young children and babies are less able to detect temperature changes which makes them more vulnerable to these illnesses. The recommended 'comfort zone' temperature for living areas is 18 - 24 degrees celsius and anything below 16 degrees celsius increases the risk of the disorders stated above. See figure 4 for recommended heating regimes for standard requirement households (10).

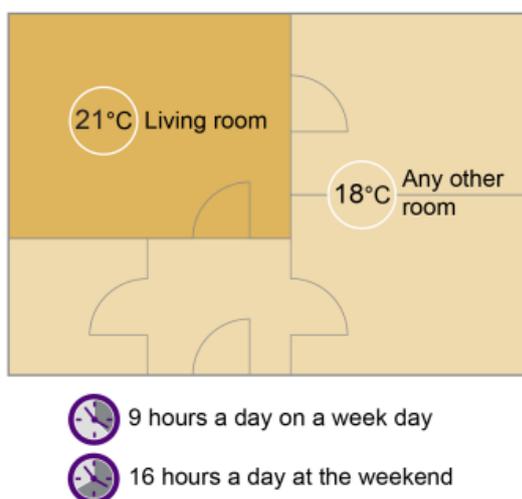


Figure 4. Recommended heating regime for standard requirement household (10).

WHY NOW?

The issue of fuel poverty is becoming increasingly concerning due to the effects of the Covid-19 pandemic. It is important to combat fuel poverty now as more households are becoming fuel poor due to unemployment and loss in earnings sparked by the pandemic. The increased amount of time spent at home due to lockdowns has caused energy bills to rise, adding further financial strain to fuel poor. It is also important to reduce our carbon emissions being released into the atmosphere as climate change is becoming increasingly problematic. Improving home energy efficiency will help combat fuel poverty whilst reducing our carbon emissions which will in turn reduce our impact on the planet.

Addressing the main drivers of fuel poverty

INCOME

Low income is a key driver of fuel poverty, 80% of Scottish household living in income poverty are also fuel poor. 19% of fuel poor households live in properties with an EPC rating of B or C which demonstrates that low-income households living in good energy performance homes can still be fuel poor (8).

National and local governments can address low-income levels through immediate actions via the social security system and longer term strategic local and national development policies that create jobs and businesses.

Local governments with help from charities and communities could enhance existing efforts to maximise benefits in fuel poor households. Nobody should be fuel poor simply because they are not in receipt to the benefits they are entitled to.

Whilst the social security system can provide immediate relief for households living in fuel poverty, longer term solutions to raise income depend on the local economy. Support to encourage more well paid, secure jobs through apprenticeships and other methods are key steps in improving local economies. It has been recognised that energy efficiency programmes can assist with local economic development and employment.

Supporting local community energy projects through schemes such as Community and Renewable Energy Scheme (CARES) has been shown to improve local employment and can demonstrate the value of low carbon economies (8).

ENERGY COSTS

Energy prices are the most significant driver for fuel poverty in Scotland, with prices rising faster than household incomes. For most individuals, the main opportunity to directly reduce energy prices is by switching tariff and or supplier. Community engagement is important to advise and encourage fuel poor to overcome their unwillingness to switch tariffs, which is especially common in rural Scotland (8). A useful development is Home Energy Scotland's impartial supplier switching support service for social tenants. Increasing the awareness and engagement of energy advice services is crucial to help vulnerable households access help on switching advice, debt relief services and metering advice.

ENERGY PERFORMANCE

Improving properties energy performance will not only help the current fuel poor household occupants but will also reduce the likelihood of fuel poverty for future householders (8). It will also reduce the need for energy and therefore reduce greenhouse gas emissions. There are opportunities to improve home energy efficiency through Scottish Government funding and the private sector through the Energy Company Obligation (ECO).

The Scottish Government set up the Scotland Energy Efficiency Programme (SEEP) with the aim to improve energy performance of both domestic and non-domestic buildings. It is a 15-20 year programme aimed to eliminate poor energy performance as a driver of fuel poverty. They aim to bring the vast majority of Scotland's housing stock to a minimum EPC band C and higher.

These are some common ways in which home energy performance can be improved:

- **Top up loft insulation** – One of the easiest and cheapest ways to improve EPC ratings of households.
- **Cavity wall insulation** – Ensuring cavity walls are insulated where possible. According to the Energy Saving Trust loft and cavity insulation can save between £120 and £225 a year on heating costs.
- **Solid wall insulation** – Solid walls have poor insulation compared to (insulated) cavity walls. It is possible to insulate solid walls internally and/or externally.
- **Upgrade the heating system** – New boilers are significantly more efficient.
- **Insulate hot water cylinder** – cheap and easy.
- **Glazing** – double glazing has a high initial cost but make great savings long term by reducing heat loss.
- **Sealing draughts** – Reducing the draughts in the allows the household to retain heat longer and easier. Consider blocking/sealing open fires and draughty chimneys.
- **Lighting** – Change lighting to energy efficient bulbs such as LEDs.
- **Adding renewable technologies** – Solar panels for example will reduce the need to buy energy.

Everything stated above will improve EPC ratings, with upgrading heating system up to 20 points and lighting switch to LEDs may get a point or two. The most substantial improvements are often the most expensive, however with the help of funding and energy bill savings long term savings should be made. Increasing home energy performance is a crucial part of reducing fuel poverty long term and reducing our carbon emissions.

HOW ENERGY IS USED IN THE HOME

In order to maximise the potential of reducing fuel poverty, its vital to know that people are maximising their heating system efficiency potential and adopting energy saving behaviours. Energy saving behaviours should be primarily focused on heating, as 73% of energy bills are for heating systems (8). Adopting energy-saving behaviours can make a significant difference to fuel bills by reducing overall demand. With the increase in properties being fitted with solar panels, there is a need to spread awareness on how to make the most of on-site generation to maximise its potential.

The way in which these methods should be applied depend on many factors that influence each household's situation. For example, as seen in figure 5, the instances of income poor in fuel poverty in EPC band B -C are higher than those of not income poor in fuel poverty. Energy advice and small home energy improvements may help the household, however boosting their income through better paid employment or further benefits will also be necessary to lift them out of fuel poverty. As for the not income poor but in fuel poverty, the majority are living in inefficient homes with EPC bands E and lower. These households would benefit from home energy efficiency improvements and energy advice to help lift them out of fuel poverty (8).

EPC	% income poor in fuel poverty	% not income poor in fuel poverty
B-C	66%	7%
D	94%	25%
E-G	99%	58%

Figure 5. Income influenced fuel poverty and EPC bands (8)

POLICY CONTEXT

The Scottish government has set a target to reduce fuel poverty to less than 5% of households by 2040. To achieve this target, they offer a variety of schemes to people who have difficulty paying bills or keeping their home warm.

A previous target was set in 2001 which stated: "so far as reasonably practicable, that people are not living in fuel poverty in Scotland by November 2016". This target was not met and 26.5% of Scottish households remained in fuel poverty in 2016.

Current schemes such as Home Energy Efficiency Programmes (HEEPS), Warmer Homes Scotland and Home Energy Scotland Loans "have made significant progress in delivering warmer homes". Since 2010, the number of homes with the lowest Energy Performance Certificate (EPC) has halved and 43% of Scotland's housing stock is EPC band C or above.

However, the Scottish Government are aware that home energy improvements cannot solve fuel poverty alone and that income and fuel prices play a significant part.

ScotGov fuel poverty targets and definition: [Fuel Poverty \(Targets, Definition and Strategy\) \(Scotland\) Act 2019 \(legislation.gov.uk\)](#)

ENERGY SCHEMES - NATIONAL LEVEL (GB AND SCOTLAND)

1. Private sector fuel poverty/energy efficiency schemes

1.1 BRITISH GAS ENERGY TRUST – HEALTHY HOMES

Lead organisation: Shelter Scotland

Start date: Dec 2015 - Current

Services Provided: Referral to energy related grants, support + other services

Locality: Rural and urban

Description: This project is a training course which targets to increase knowledge of fuel poverty within frontline health and social care workers to enable them to refer patients to schemes and projects run by other suppliers.

Challenges: Finding time for staff to do the training course.

Successes: Enthusiastic uptake.

Link: [Home - British Gas Energy Trust](#)

1.2 BRITISH GAS ENERGY TRUST – MONEY AND FUEL DEBT ADVICE SERVICE

Lead organisation: Shelter Scotland

Start date: Oct 2013 - current

Services Provided: Energy related advice + Referral to energy related grants, support and advice.

Locality: Rural and urban

Description: The scheme seeks to confirm client health conditions or disabilities as they may then be prioritised for trust fund applications.

Challenges: Reaching out to all who need help.

Successes: Writing off debt for most vulnerable clients, obtaining white goods and boilers for those in need and managing debt for clients.

Link: [Home - British Gas Energy Trust](#)

1.3 CITRUS LEMON AID

Lead organisation: Citrus Energy

Start date: Oct 2013 - current

Services Provided: Energy related advice + referral to energy related grants, support and advice.

Locality: Rural and urban

Description: This scheme dealt with all issues of energy advice, fuel poverty and meter type changes. Referring from partnerships and social services.

Challenges: Making people aware of the scheme. Leaflets and events were organised however, local reputation and word of mouth were most effective.

Successes: Citrus Lemon Aid anticipated making referrals to other organisations, however the reverse has been true and they receive 20/30 new referrals daily. Won the 2014 Prove It Award from the Social Enterprise Scotland. The key reasons for the success was the wealth of knowledge in the industry being used to resolve real issues for real people.

Link: [Lemon Aid - Citrus Energy](#)

1.4 ENERGY REDRESS SCHEME

Lead organisation: Energy Saving Trust (appointed by Ofgem)

Start date: Oct 2018 - 2022

Services Provided: energy related grants, funds for charities to deliver energy related projects.

Locality: Rural and urban

Description: The core priority aims to help people who are most at risk from cold homes and high energy bills. Occasionally there may be additional priorities linked to a funding round e.g., a specific geographical focus or type of energy consumer. Most funded projects have been energy advice projects, for example: Energy Advice Project at REAP (Keith).

Challenges: Not knowing how much has been raised in funds every year as they rely on voluntary payments from Energy Companies.

Successes: Large uptake, over 750 charities registered.

Link: [About us | Energy Redress scheme](#)

2. Government fuel poverty/energy efficiency schemes

2.1 HOME ENERGY SCOTLAND HEALTH RELATED FUEL POVERTY INITIATIVES

Lead organisation: Home Energy Scotland (Funded by the Scottish Government and managed by Energy saving Trust)

Start date: April 2009 - current

Services Provided: All services. Low-cost energy efficiency measures, medium to high cost energy efficiency measures (funded directly and accessed through other schemes), energy related advice + Referral to energy related grants, support and advice

Locality: Rural and urban

Description: “The Scottish Government’s Home Energy Scotland advice network provides free, impartial, tailored advice and support to all Scottish households, including specific support for fuel poor households to help them reduce their fuel bills, make their homes warmer and more comfortable and increase their income. The support provided to fuel poor households includes energy advice, benefit checks, tariff support and help accessing Government and other energy efficiency schemes which provide heating and insulation at no or low cost. Home Energy Scotland also refers fuel poor households to other sources of appropriate fuel poverty support including money and debt advice and energy advocacy projects. Advice is delivered over the phone, by email, in writing and face to face, both in the community and in the home. All of the support Home Energy Scotland provides to fuel poor households, often through partnerships with, for example, community groups and local authorities, impacts positively on those households’ health – however this submission and associated case study focuses just on Home Energy Scotland’s work with partners who have a specific health focus.”

Challenges: n/a

Successes: Working with the NHS to get the word out on the health benefits of warm homes

Link: [Home - Home Energy Scotland](#)

2.2 HOME ENERGY EFFICIENCY PROGRAMMES FOR SCOTLAND (HEEPS)

Lead organisation: Energy Action Scotland

Start date: September 2015 - Current

Services Provided: Low cost energy efficiency measures, medium cost energy efficiency measures (supporting and direct funding), energy related advice + Referral to energy related grants, support and advice

Locality: Rural and urban

Description: “The Scottish Government’s Infrastructure and Investment Plan lists energy efficient homes as a national priority. HEEPS helps to maximise the measures and funding opportunities available to households across Scotland. Scottish Government money is being used to bring together a range of funding streams and to lever maximum investment by the energy companies into Scotland, primarily via ECO (Energy Companies Obligation).” “Responsibility for programme delivery falls to local authorities which are probably best placed, through their strategic role under the Local Housing Strategy (LHS), to understand the nature of housing provision across their area.”

[Factsheet 4 a HEEPS - 14 01 20 \(new\).pdf \(theclaymoreproject.com\)](#)

Challenges: n/a

Successes: n/a

Link: [Home Energy Efficiency Programmes for Scotland \(HEEPS\) \(eas.org.uk\)](http://eas.org.uk)

2.3 HOME ENERGY SCOTLAND LOANS

Lead organisation: Energy Action Scotland

Start date: 2017 - Current

Services Provided: Loan scheme up to £39,000 per home.

Locality: Rural and urban

Description: “The Home Energy Scotland Loan scheme is an interest free loan of up to £39,000 per home. It is available to owner occupiers and eligible private sector landlords (who can apply for up to 3 properties) for energy efficiency improvements, home renewables systems and connections to an approved renewables district heating scheme.”

Loan scheme offers: up to £10,000 for up to 75% of the total cost **for heat generating renewables systems** e.g. Heat pumps, biomass boilers and solar thermal. Repayment over maximum 12 years. (Fuel cost savings over 12 years could make a considerable difference in paying off loan EXPAND ON THIS-relevant for Rural e.g. Funderne). – potential to have loan for solar electricity to run heat pump.

Loans up to £2500 for **electricity generating technologies** such as solar PV, wind turbines and micro hydro schemes. Repayment up to 5 years. Loans for solar thermal (up to £5000) and hybrid PV – thermal (up to £7500) are available too. Also potential energy storage loan up to £6000 for renewable energy systems.

Interest free loans of up to £5000 for those wanting to connect to an approved district heating scheme powered by a renewable resource. (e.g. biomass plant).

[Factsheet 4 b Home Energy Scotland Loan Scheme - 03_07_20.pdf \(theclaymoreproject.com\)](#)

Challenges: n/a

Successes: n/a

Link: [Home Energy Scotland loan - Home Energy Scotland](#)

2.4 WARMER HOMES SCOTLAND SCHEME

Lead organisation: Warmworks Scotland

Start date: September 2015 - Current

Services Provided: Medium to high-cost energy efficiency measures and energy advice.

Locality: Rural and urban

Description: “Warmer Homes Scotland is designed to help people make their homes warmer and more comfortable by installing a range of energy efficiency measures. Assistance is being offered to homeowners and private sector tenants, who have lived in their property for at least twelve months, and who meet the qualifying criteria.”

“The cost of installing the measures identified in the survey of the property will usually be covered by the Scottish Government, but a customer contribution may be required for more expensive measures. An interest-free loan may be available to meet the cost of customer contributions.”

There are over 40 potential measures available including – wall insulation, loft insulation, draught proofing, central heating (excluding electric wet and solid fuel systems), boiler upgrade (for non-condensing boilers over 10 years old) and renewable technologies.

Eligibility: One member of the household must meet all the criteria below

- be homeowners or the tenants of a private-sector landlord
- live in the home as their main residence
- have lived there for at least 12 months (unless in receipt of a DS1500 certificate)
- must have not received support for energy efficiency measures through WHS or HEEPS ABS funding in the last 5 years.
- live in a home that meets the tolerable living standard set out in the Housing (Scotland) Act 2006 or, where the home does not meet the tolerable living standards, this will not impact on the effectiveness of the measures recommended for installation under the scheme.

and must also meet one of the following conditions:

- be of pensionable age, have no working heating system and be in receipt of a passport benefit
- be aged over 75 and be in receipt of a passport benefit
- be pregnant and/or have a child under 16 and be in receipt of a passport benefit
- have a disability and be in receipt of high rate Disability Living Allowance (care or mobility component)
- have a disability and be in receipt of low/medium rate Disability Living Allowance (care or mobility component) and be in receipt of an income related benefit
- be a carer in receipt of Carers Allowance
- have been injured or disabled serving in the Armed Forces and be in receipt of Armed Forces Independence Payment/War Disablement Pension
- have an injury or disability from an accident or disease caused by work and be in receipt of Industrial Injuries Disablement Benefit
- have a disability and be in receipt of any level of Personal Independence Payment (PIP)

Challenges: n/a

Successes: n/a

link: [Factsheet 4 c Warmer Homes Scotland - 14 01 20 \(new\).pdf \(theclaymoreproject.com\)](#)

2.5 DISTRICT HEATING LOAN FUND

Lead organisation: Greener Scotland

Start date: - Current

Services Provided: Low interest loan scheme for both low carbon and renewable technologies, to support implementation of district heating projects.

Locality: Rural and urban

Description: Unsecured low interest loans of up to £1,000,000 may be available for eligible organisations/projects. Repayment terms may be either 10 or 15 years. Loans for larger projects above £500,000 will be considered on a case by case basis. Loans of over £1 million could involve co-investment with a potential range of funding partners. The scheme is open to local authorities, registered social landlords, small and medium sized enterprises and energy services companies (ESCOs) with fewer than 250 employees.

Successes: Since 2011, £16.5 million has been lent to 53 different projects across Scotland. These projects have generated benefits such as providing affordable warmth to householders, creating local employment, reducing costs for businesses and reducing greenhouse gas emissions.

Challenges: n/a

Link: [Scottish Government's District Heating Loan Fund - Energy Saving Trust](#)

2.6 COMMUNITY AND RENEWABLE ENERGY SCHEME (CARES)

Lead organisation: Local Energy Scotland

Start date: 2012? - Current

Services Provided: Medium – high cost energy efficiency measures and energy advice.

Locality: Rural and urban

Description: The scheme offers a range of financial support to local energy projects. The main funding streams for new applicants are:

CARES Enablement Grant – Up to £25k where the value of the grant will be capped based on innovation or scheme complexity and can be used to fund feasibility for energy systems or renewable energy projects, investigation of shared ownership opportunities or work to maximise the impact from community benefit association with renewable energy projects.

CARES Development Funding – Up to £150k (10% interest rate) can be provided for renewables projects with a reasonable chance of success. The loans can include a write-off facility that allows development

risk to be mitigated by allowing the applicant to apply to change the loan to a grant should the project be unable to progress.

CARES Energy Investment Fund – Community renewable energy projects that have secured planning permission can apply for support from this fund.

CARES Capital Funding – Loan or grant funding for renewable energy measures. The amount available depends on project need, match funding and Scottish Government funding available.

Successes: n/a

Challenges: n/a

Link: <https://www.localenergy.scot/funding/>

LOCAL AUTHORITY LEVEL

Addressing Climate change and fuel poverty are key priorities for Scottish Ministers. Local authorities, through both their strategic role and wealth of local knowledge and action, have a significant part to play in ensuring that people live in warm, dry, energy efficient, low carbon homes which they can afford to heat. The Housing (Scotland) Act 2001 places a statutory duty on Scottish Ministers 'to ensure, so far as reasonably practicable, that people are not living in fuel poverty in Scotland by November 2016'. The Act requires Local Authorities to develop an LHS that aims to ensure that, "so far as reasonably practicable, persons do not live in fuel poverty." This obligation relates to housing in all tenures. [Local Housing Strategy Guidance - gov.scot \(www.gov.scot\)](#)

MORAY HOME ENERGY EFFICIENCY SCHEME (HEEPS:ABS)

The Scheme uses Scottish Government funding to reduce fuel poverty. This scheme can provide wall insulation to certain types of private sector properties, depending on the construction type. Properties and householders must comply with eligibility criteria to qualify for this assistance. This is a block grant and up to £8,000.00 can be available to each property that qualifies for measures. The shortfall is made up from Energy Company Obligation (ECO) and a contribution from the home owner.

Eligibility criteria

About the property

- The property is Council Tax Band A, B or C, and
- The property is of solid wall construction - either solid stone or of non-traditional construction, and
- The property is not currently under major renovation.
- Cavity or timber framed properties do not qualify for this scheme

About you:

- The property is owned by you, or
- The property is privately rented from a landlord who does not let more than 3 properties (we may ask you or your landlord for evidence of this); and
- The property is not a second home or a holiday home (we may ask you for evidence of this), and
- You have not received other HEEPS ABS funded works within last 5 years; and;
- The maximum amount of insulation is applied (usually kitchens and bathrooms are omitted).

HEEPS ABS contractor is: Internal wall insulation - [BCA Insulation](#)

Link: [Moray Home Energy Efficiency Scheme \(HEEPS:ABS\) - Moray Council](#)

COMMUNITY LEVEL

This report focuses on three rural community energy schemes who's geographical and population demographics are most relevant to Finnerne (e.g.. don't have access to gas grid).

COSY HOMES EAST SUTHERLAND (CHESS)

Lead organisation: Kyle of Sutherland Development Trust

Start date: Jan 2016 - 2020

Services Provided: Advice, referrals, home energy visits, medium high-cost energy efficiency measures funded directly and through scheme providers.

Locality: Mostly rural

Description: Before CHESS was setup, KoSDT set up Greening Kyle in 2014 with the target to reduce CO2 emissions in the area by offering free energy advice. It was funded by 'Keep Scotland Beautiful' and its main service was referral onto other schemes like Warmworks who replace boilers and white goods for those in fuel poverty on the benefits system and also offering debt advice. The scheme employed two full time and one part time members of staff. Greening Kyle ended in March 2016 and was replaced with CHESS and a help fund (voucher scheme). The help fund was funded by a local windfarm project and offered those in fuel poverty up to £200 worth of fuel costs (oil, electricity, gas or solid fuels). The help fund gained a lot of traction and was great for increasing the awareness of CHESS and helped spread the word of what help there is available for longer term solutions.

CHESS was setup to take the work done in Greening Kyle and take it a step further. The works by Warmworks to improve boiler and whitegoods in vulnerable households was good but KoSDT saw that many households would see a far greater benefit from additional improvements such as double glazing and insulation in order to get the most out the new boilers etc. KoSDT also identified a lot of vulnerable people on low incomes who were experiencing fuel poverty in the area who did not qualify for the Warmworks funding as they were not claiming benefits which is part of the Warmworks eligibility criteria. KoSDT was awarded a grant of £326,980.00 from British Gas Energy Trust Healthy Homes to run the costs

of the Cosy Homes scheme. Helen Houston who previously worked for KoSDT said “a large part of the success in securing the BG grant came from letters of support from other services such as GP’s, social services, community councils and other care organisations in the area who saw the benefits CHES would bring to the fuel poor and their health”. In addition to the grant from British Gas, an additional £10,000.00 was awarded by Energy Action Scotland’s Fuel Poverty Alleviation Support Fund.

CHES targeted householders in fuel poverty whose housing conditions had a direct and negative impact on their health. The project offered grants of up to £12,000 per eligible household for energy efficiency measures. Demand was high in the area and 43 households across East Sutherland were awarded grant before the funding ran out.

The CHES employees regularly attended local events and held talks at clubs and societies in the area to try and increase the awareness of the project.

All beneficiaries of the scheme signed the agreement to give feedback on the outcomes of the work done. A total of 707 people benefited from the scheme over with over 217 households in East Sutherland. Of the households supported, 88% of them moved out of fuel poverty thanks to the new heating and insulation provisions offered by CHES.

Challenges: Reducing the delay between recommending measures and actually installing them was a challenge, especially with only 3-5 contractors locally. Another difficulty was working with the other schemes such as Home Energy Scotland and Warmworks to try and time the works to more closely to reduce disruption for the householder. Installing insulation measures in traditional housing with thick stone walls was more challenging than more modern housing. “A longer project of 2-3 years would have seen a bigger impact on fuel poverty and its related issues”-KoSDT.

Successes: CHES built up a great relationship with the local community, especially vulnerable clients in need of help. Many have mental health problems and have described the work done through CHES as ‘life changing’. Successful referral of clients onto other agencies such as CAB, white goods funds and Home Energy Scotland.

Link: [Kyle of Sutherland Development Trust - Scottish Community Alliance](#)

AFFORDABLE WARMTH ARGYLL

Lead organisation: ALIEnergy

Start date: October 2018 - 2021

Services Provided: Advice, referrals, Low cost energy efficiency measures, medium high cost energy efficiency measures funded directly.

Locality: Mostly rural

Description: Affordable Warmth have been busy working in Argyll and Bute to help combat fuel poverty since 2009. The service provides advice, support and mentoring for those experiencing fuel poverty in the

area. They also provide training and mentoring to support workers in the area such as health and social services, carers, community groups and volunteers.

Argyll and Bute do not have gas availability across the majority of the area so households rely on more expensive sources of heating such as oil and electricity. These heating types are subject to frequent price fluctuations. The homes off the gas grid cannot benefit from savings offered by dual fuel tariffs. Many residents have none or limited access to internet so are unable to receive online billing discounts. Over 30% of households living in Argyll are aged 65 and over, thus exacerbating the relatively low level of economic activity in the area. A higher proportion of properties in the area are non-compliant with Scottish Housing Quality Standards compared to the Scottish average which makes them expensive and inefficient to heat.

The team was very active online and on social media and have a good community presence. They worked with Home Energy Scotland, Argyll and Bute Council and Resource Efficient Scotland to deliver advice and interest free loans in order to facilitate a move towards better energy efficiency for home and businesses in the area. 16 measures were installed including draught proofing and new heating systems which resulted in £16,000 of private investment and a lifetime carbon saving of 50 tonnes.

Challenges: Loss of project officer during critical time of project delivery caused a late project relaunch and other difficulties. No natural population centre which made it more difficult to become established.

Successes: The mixed approach to marketing and communications was successful in promoting the project, as was the partnership working with local stakeholders and interest groups.

Link: [Allenergy Promoting sustainable energy use | Allenergy](#)

Rural Environmental Action Project (REAP) Energy Advice

Lead organisation: REAP

Start date: 2018 - current

Services Provided: Advice and referrals.

Locality: Mostly rural

Description: Free home energy saving advice including help with high bills, switching, advice and referrals on available grants and loans for households in Moray. Free and interactive energy saving advice, talks and drop in sessions etc. Their priority is working with the fuel poor but are happy to speak with anyone in the area that want advice. They also take referrals from Home Energy Scotland, Moray Food Plus, Citizens' Advice Bureau (Moray CAB), housing officers, health visitors and others. The main focus of REAP is in helping those experiencing fuel poverty rather than improving home energy efficiency.

Successes: Using talks and other ways of local community level engagement in order to reach out to those in need who did not know help was available to them.

Challenges: Most services have been postponed due to the Covid-19 pandemic.

Link: [Welcome to REAP - REAP \(reapscotland.co.uk\)](http://reapscotland.co.uk)

This report investigated over 30 different fuel poverty schemes across rural and urban Scotland. Figure 6 shows the most popular choice of services offered by all 30 schemes combined. Energy related advice was the most popular service with almost all schemes opting for this. The next most popular were referrals on to other services and related grants/advice. These services are all very cost effective and great for using the resources already available to help fuel poor. Over half of schemes opted for low-cost energy efficiency measures such as: LED light installing, thermal curtains and draught proof kits. This can make a small difference towards reducing households bills and is best when used alongside other services to get the most energy savings possible. It was also used for community awareness and engagement, as many schemes used these measures as a way to gain interest in their project as a whole. medium high-cost home efficiency. Direct and supported high/medium cost funding services were less often on offer. The reason for these services being less popular is likely due to the high expenditure required to fulfil these services. However, they have been shown to be highly effective when used by KoSDT for instance who made significant home improvements through direct funding.

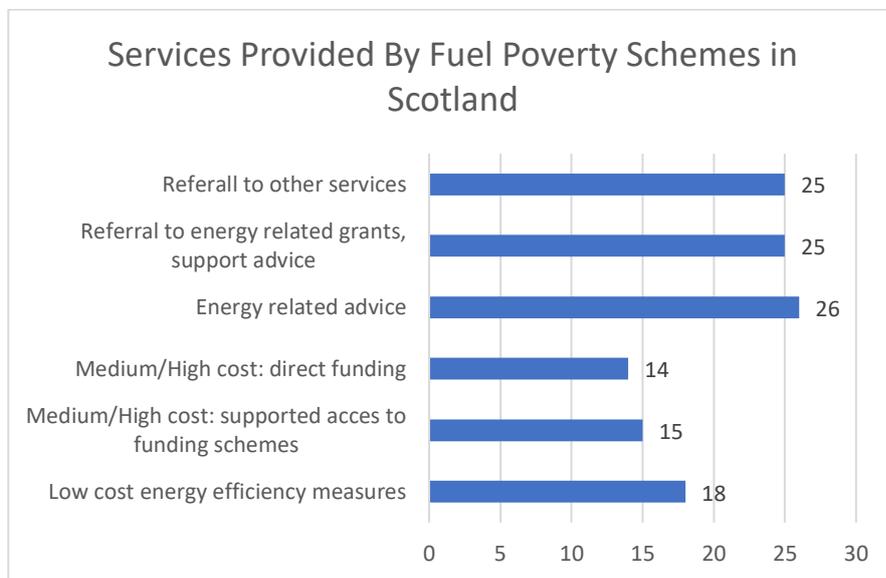


Figure 6. Services provided by community schemes.

FINDERNE

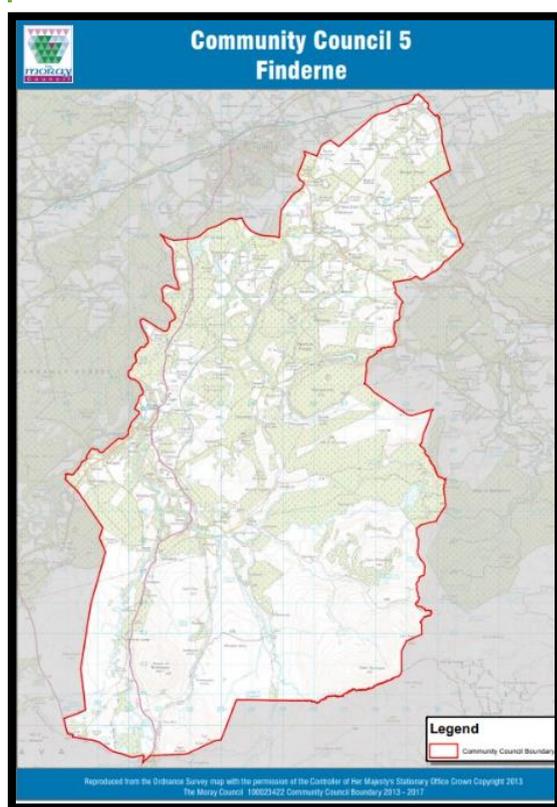


Figure 7. Funderne area map

Funderne covers a wide geographical area to the south of Forres (as seen in figure 7) in Moray and includes the small settlements of Rafford, Easter Lawrenceton, Dunphail, Edinkillie, Logie, Cathay, Altyre, Burgie, Blairs, Blervie, Brodieshill, Relugas, Glenernerney and Braemoray. Funderne has a population of around 1090 people whose income mainly comes from agriculture, forestry and tourism industries. There are four main traditional estates which own much of the land – Logie, Darnaway, Altyre and Dunphail. A large portion of Funderne is wooded, over 30%, which is 12% higher than the national average.

DEMOGRAPHIC AND INCOME

Similar to Argyll, Funderne has more older households (over 65) than the Scottish average. As old age is often a contributing factor towards fuel poverty, this would suggest that Funderne could have a higher fuel poverty rate than Scottish averages. Having an elderly population is a common trend in the Moray Council area which is challenged by an out-migration of young people (aged 16 to 29) for work and education. Funderne has a high proportion of people in self-employment at more than double the national average. This is due to the nature of the rural industries which are structured around contracted and seasonal work. In the last decade, regional earnings have declined by 9% and gross weekly pay is 10% below the Scottish Average (Moray Economic Partnership, 2018). It is likely that the decline in earnings may have caused those in the community on the brink of fuel poverty to fall into fuel poverty over time. Since the data was collected in 2018, the covid19 pandemic that started in 2020 has caused mass disruption to the job market causing these statistics to be unreliable in today's climate. It is highly likely that the current earnings in the area are considerably lower than 2018 levels due to the pandemic, and only time will tell if and when they may return to pre-covid levels. However, work is being done in the area to encourage rural business growth through apprenticeships boosting the local economy and increasing the younger population.

DEPRIVATION (SIMD)

The Scottish Government uses the Index of Multiple Deprivation a measure of deprivation by area. It considers income, employment, education, health, access to services, crime and housing. Each area is

ranked on a scale from 1 (least deprived) to 6976 (most deprived). Finderne is ranked at 3709 which marginally puts it in the less deprived rank, however this is only relative to the area and does not reflect individuals current living situations which can differ greatly from the average. As a whole in Finderne, most aspects including education, employment, crime and housing are generally above average, however geographic access to services is ranked very low due to its rural setting.

HOUSING TENURE

In October 2020, a survey by the Communities Housing Trust was commissioned on behalf of The Finderne Development Trust to establish where the demand is for new housing in Finderne. The results from this survey are compared to the 2011 housing census. The survey reached 91 respondents which is approximately 18% of household's and 21% of the population. This survey identified that 79% of respondents were living in owner occupied households which is 17% higher than the national average and 13% higher than the local authority area average. The number of private rents was 18% from all respondents which is again significantly higher than the national average of 11% and the local authority level of 12.6%. Finderne has only 3 individual council rented properties, all situated in Rafford. This is significantly low compared to the Moray average of 14% of households being council rented properties. Council and housing association properties are generally easier to heat homes compared to privately owned properties due to the fact many were built later and they have greater legal obligation to maintain their properties to a good living standard. With the vast majority of Finderne's properties under private ownership (both owner occupied and rented), it would be expected that many may not reach high EPC ratings. However, this may have to change for rented properties as new regulations commencing April 1st 2021 will require rental properties to have a minimum EPC rating of D by 2025 (or 2022 if a there is a change in tenant). The government has set up the Private Sector Landlord Loan which offers loans to landlords with fewer than 5 properties to carry out the works required to improve their properties EPC ratings (9).

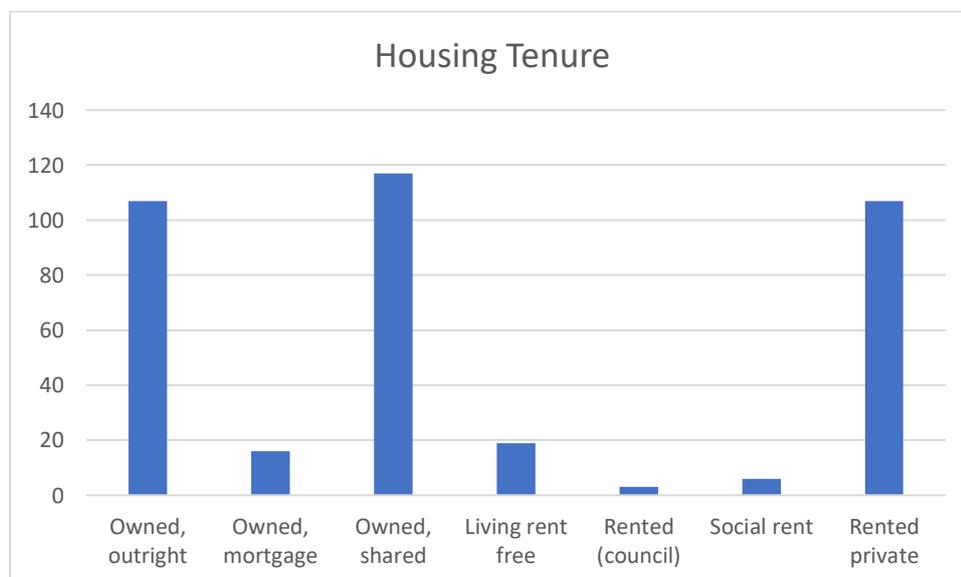


Figure 8. Finderne housing tenure.

PROPERTY TYPES

The majority of houses in Finnerne are detached houses as seen in figure 9 (nongasmap.org) which leaves them more exposed to the cold. As you would expect, detached houses use the most energy to heat due to their large size and exposure to outdoor elements. This would suggest that Finnerne's heating costs would be relatively high compared to Scottish averages where terraced and semidetached homes are more common.

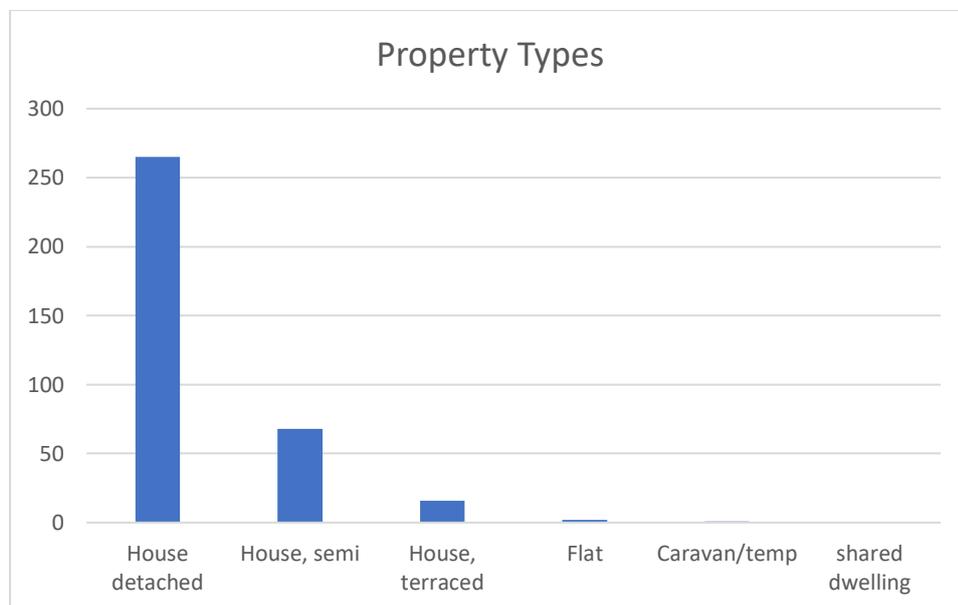


Figure 9. Finnerne housing types.

HEATING SYSTEMS

Mains gas supply does not reach the Finnerne area leaving the community with no option but to use other more expensive fuels to heat their homes. Therefore, the people of Finnerne are not able to benefit from dual fuel discount tariffs. The most common heating fuel type used in the area is oil followed by electric and a combination of fuels as seen in figure 10. Using oil is more expensive to heat your home than gas and is subject to frequent price changes which can be difficult for households to

manage. This data was collected from non-gas map which uses 2011 census data along with energy providers data. The mapped area which encapsulates Funderne is slightly extended to the South East.

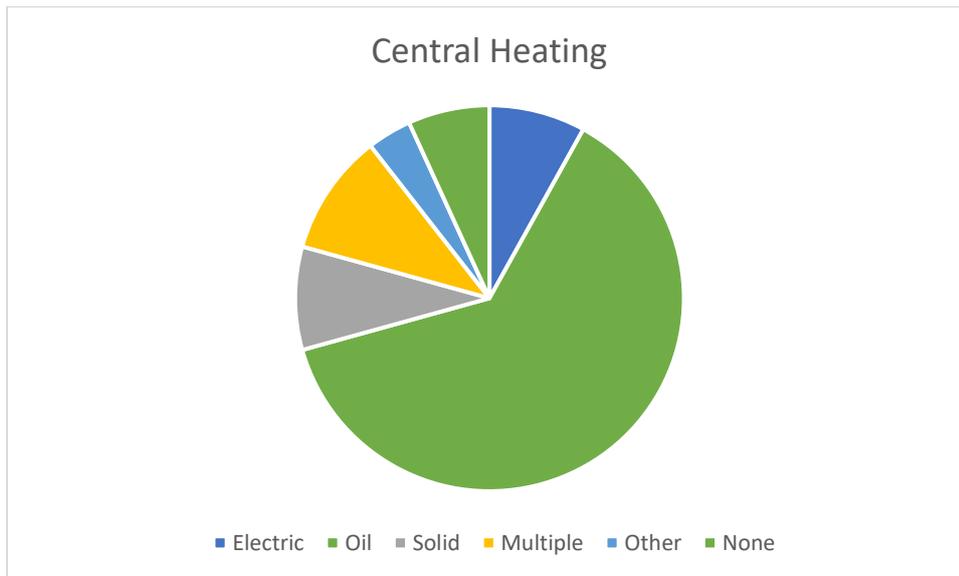


Figure 10. Funderne heating systems (Nongasmap)

ENERGY EFFICIENCY MEASURES

A survey in 2018 found that 34% of respondents in Funderne spend more than 10% of their income on energy bills. These people would be defined as fuel poor under the old definition. The national average of fuel poor in Scotland is 24.6% which would mean Funderne has 10% higher rate of fuel poor than national averages. It is likely that most of these respondents who are considered fuel poor would be 'not income poor fuel poor' because of the above average income in the area. The key problems are likely to be high heating costs and energy inefficient homes. Almost three quarters of respondents agreed that their home would benefit from home energy efficiency measures. As seen in figure 11 the most popular home energy efficiency measures that respondents identified were- new/better insulation (25%), renewable energy e.g. solar panels (25%), new windows/doors (22%). This data shows that there is a fuel poverty problem in Funderne and that the people of Funderne are keen to act on this and improve their home energy efficiency through the measures stated above.

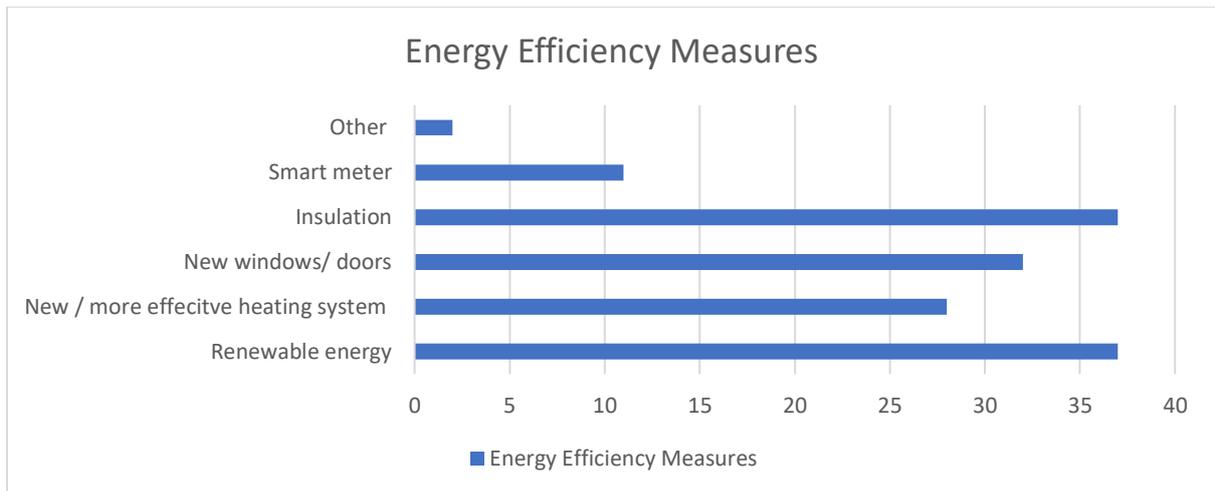


Figure 11. Energy efficiency measures of interest to FINDERNE residents.

THE EFFECT OF COVID-19 ON FINDERNE

The covid 19 pandemic has caused a mass increase in unemployment in FINDERNE, as has much of the rest of the world. It has hit FINDERNE's job market especially hard due to the unusually high proportion of workers in self employment whose risk of losing one's livelihood is twice as high as others with employee benefits (Prospects, 2021). The travel restrictions in place will have reduced the tourism economy which will have had a detrimental impact on the areas earnings. The number of people claiming universal credit in FINDERNE before lockdown in March 2020 was 79, and since then it has increased to 205 people claiming in September. The pandemic has disproportionately affected the poor more than the rest of society, causing those on the brink of fuel poverty to cross the edge into fuel poverty. This could be caused by additional factors such as being home for longer and home schooling which requires the heating to be on longer every day. It's also highly possible some who use prepayment meters are not as willing to travel or enter shops to top up their heating due to the fear of contracting the virus.

SURVEY

A postal survey in the area would be greatly beneficial in order to understand the current situation FINDERNE residents are in surrounding fuel poverty during/after the effects of the Covid-19 pandemic. The survey will aim to get information on the following aspects:

- The demographic of each household
- Main heating fuel type
- Heating costs
- Identify those who are considered fuel poor under the new definition (income poor and not income poor)
- Those who are on income or any other state benefits
- Council tax bands

- EPC band ratings
- Find out those who are eligible for warmworks/ECO/HEEPS funding
- Those not in fuel poverty but keen to improve home energy efficiency – (loan options)

However, a survey is not the only way to gather information on vulnerable households. KoSDT did not undertake a survey before starting their Greening Kyle project as the community was relatively small, they felt they were able to gather enough information from other organisations active in the community such as: care, healthcare (GPs), community councils, church, community events and community engagement.

HOW COULD FDT RESPOND?

FDT's community engagement in 2018 showed strong support to develop a project to address fuel poverty and increase energy efficiency within Finderne. FDT responded to this demand and selected energy efficient living to be one of six priority projects in the trust. With the majority of Finderne's households reliant on fossil fuels to heat their homes and the loss of earning due to the Covid-19 pandemic, it was clear that a project to tackle fuel poverty and lead Finderne towards carbon reduction was needed. Due to Finderne's rurality, ageing population and poor connectivity the service will require support on the ground engaging with the residents who would not usually seek help.

Energy advice, referral and direct funding

1. Spread awareness of project and the help available – videos/leaflets on home energy saving tips and DIY draught proofing tips or even free DIY kits.
2. Collaborate with REAP on energy advice and referral on to debt and benefit advice (Home Energy Scotland). As they are already operating in the area it would make sense to use their services and support each other to benefit the people of Finderne.
3. Home visits – Free energy audits to give residents specific advice on what they can do to improve their home.
4. Referral onto fuel poverty payment schemes – Fuel Bank Foundation, Warm home discount, Cold Weather Payments and Winter Fuel Payments.
5. Referral onto energy efficiency schemes – HEEPS (council), ECO (big 6) and Warmworks (ScotGov).
6. Use of acquired funds from British Gas, Energy Redress Scheme or Windfarm etc. to improve home energy efficiency for fuel poor who are not eligible for other schemes.
7. Referral onto loan schemes for those not fuel poor but interested in improving home energy efficiency through updating heating system, installing renewables or improving insulation (Home Energy Scotland).
8. Develop a carbon saving measure in order to report back CO2 savings.
9. Look into suitable community renewable energy schemes with CARES.

Possible Funding for Finderne households

INCOME POOR, FUEL POOR

The most funding is available for the income poor fuel poor, especially those who are claiming some form of state benefit. With the increase in universal credit and other income support due to the Covid-19 pandemic, its highly likely there will be more people eligible for this than were previously.

The main funding opportunity for this group is the Warmer Homes Scotland Scheme ran by Warmworks Scotland. This scheme provides grants for insulation, efficient heating and renewable technologies in fuel poor households. The eligibility criteria for this is very specific and has to meet the criteria stated in section 2.6. As most of the properties in Finderne are privately owned that should not be a problem. However not all fuel poor will be in receipt of a passport benefit which is also required. It would be worth talking with pensioners to confirm whether or not they are eligible for pension credit which is a passport credit. According to the government a third of those entitled to the payment fail to claim it, so it is important to ensure those who may be eligible for funding have access to benefits advice.

NOT INCOME POOR, FUEL POOR

Those who are experiencing fuel poverty but are not income poor are more difficult to support due to the eligibility criteria in most schemes requiring state benefit. They would usually have a large, detached and hard to heat home. This is where a fund from British Gas or the Energy Redress Scheme would be useful to allow FDT to allocate funds from core funding to those in need who do not meet the eligibility criteria for other schemes. It would also allow FDT to support households who may have received a new boiler from Warmworks but would benefit from better insulation. However, applying for this funding may not be straightforward as REAP already run an energy advice service Moray wide and funding will not like overlapping projects.

NOT FUEL POOR BUT INTERESTED IN HOME ENERGY EFFICIENCY IMPROVEMENTS.

Although protecting the vulnerable and fuel poor is a priority, it is also very important to help other people in the community who want to reduce their carbon emissions. One of the few things that these people can get access to for free is the HEEPS ABS scheme offered through Moray Council. This would allow homes in council tax bands A, B and C to benefit from free or subsidised home insulation (upon other criteria). They will also be able to access the home energy saving advice which will be available online or leaflets. A referral and advice service for interest free loans offered by Home Energy Scotland to improve heating, insulation and install renewable technologies will be offered.

EXPECTED CHALLENGES

Like every other community energy and fuel poverty action project that has been done before, it will come across challenges throughout its duration. Alienergy in Argyll struggled to engage the community as there was no natural population centre. Finderne shares this challenge with many small settlements and no one natural hub or centre for the area. However, luckily this project is a part of Finderne Development

Trust who have already established a community presence in the area which should help raise awareness and engagement on the project within the community.

Most funding organisations are understandably against offering funding to projects which overlap or repeat ongoing projects. As REAP already deliver an energy advice service across Moray, this may affect FDTs ability to apply for funding as it will be seen as an overlapping project. It would be more beneficial to work collaboratively with REAP to help build on what they have already established in the area.

Finderne boasts great scenery and a strong rural heritage with plenty old stone buildings which many of the residents and visitors adore. It is a shame that most of these old buildings are hard to heat homes and would need significant work to improve their home energy efficiency. It will be a challenge to get householders and landlords on board to improve the energy efficiency of old homes without compromising their heritage and charm. There are also a considerable number of listed buildings in the area, especially in Altyre estate which will require extra care.

CONCLUSION

This report has demonstrated that there is a fuel poverty problem in Scotland and that people living in a rural setting, off the gas grid are more likely experience fuel poverty. There is support available for those who are most vulnerable to fuel poverty, however there are gaps in which low-income households and hard to heat home residents may fall between. Community energy projects across Scotland have been effective in offering advice and referrals onto grants and schemes which householders were previously unaware of. The people of Finderne are more likely to be experiencing fuel poverty now than one year earlier due to the impacts of the covid-19 pandemic. Although Finderne is one of the lesser deprived areas of Scotland, the survey will hopefully shine light on the true extent of fuel poverty and the energy efficiency of Finderne's homes. FDT could collaborate with REAP in offering energy advice to Finderne residents and referral onto home improvement schemes. It may be worth FDT applying for separate core funding in order to support householders experiencing fuel poverty who do not fit the eligibility criteria on current schemes. The community of Finderne have displayed a clear interest in improving home energy efficiency and reducing greenhouse gas emissions. FDT will work closely with Home Energy Scotland to advise and support householders interested in improving their home energy efficiency with the help from interest free loans and HEEPS ABS grants.

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