



West Midlands Greener Together Citizens' Panel

Retrofit Panel Report 2023



PEOPLE AT THE HEART OF DECISION-MAKING

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1. Executive Summary

This short report covers the Greener Together Panel's work on retrofit - the subject of its second block of work in the 2023 programme. The panel is facilitated by Involve on behalf of the West Midlands Combined Authority.

Introducing retrofit and initial reactions

Panel members heard presentations introducing retrofit and the measures it can include. Speakers discussed some of the practical considerations that householders would need to think about when considering retrofit work, and members reflected on these in their groups.

Panel members were largely positive about retrofit and the benefits it could have for the environment and for people's health and comfort. Many were concerned about cost, however - both upfront costs and long-term payback. They were also concerned about the risks of people paying for inappropriate or poor quality work to their homes as the retrofit market expanded, as providers may not be suitably qualified and homeowners may not know what to look for when buying a service.

Group discussions on retrofit measures

Panel members were invited to consider different types of retrofit measures using showcards that explained what sort of work they would involve, cost, impact on the energy efficiency of the home,, level of annual savings generated and level of disruption during installation.

- People were most enthusiastic about those measures they considered the 'easy wins' where upfront costs were lowest and the work less disruptive - such as cavity wall and loft insulation; and double glazing. These were measures most familiar to people already and most trusted.
- People were least enthusiastic about those measures where upfront cost was greatest (however effective those measures would be longer-term) and in particular where the return on investment seemed worse by comparison with other measures - such as air source and ground source heat pumps. High levels of disruption associated with these measures made people wary. These were also less familiar technologies where some negative experiences shared by a few - such as the noise caused by neighbours' heat pumps - gave people cause for concern.

Delivering retrofit measures across the region: which approach?

In the second session, panel members were asked to consider three broad approaches to delivering retrofit schemes in the West Midlands, and to give their view on which they thought would be most effective:

1. an individual household-led approach
2. a local authority-led approach
3. a community-led approach.

Each was introduced in a presentation, discussing the potential positives and negatives associated with each. Panel members then discussed them in groups.

Local authority-led: The panel was most positive about a local authority-led approach, even though a few had concerns that councils may not collaborate well with their communities or that they may not use the funding for its intended purpose. Discussions focused on:

- The scale at which councils could operate - as social landlords, being able to deliver a significant amount of retrofit work within their own properties; generating economies of scale which could deliver better value; commissioning sufficient work to develop local supply chains and encourage suppliers to invest in skills and equipment accordingly; building internal skills and capacity which can then be deployed across the locality; and providing advice and trusted supplier lists that are locally tailored.
- Being able to reach the most vulnerable - linked to the point about scale and their role as landlords, councils would be best placed to ensure that retrofit work benefitted the most vulnerable and those most likely to be in poor housing; and being able to work with other organisations to achieve more.
- Structures and governance - as mature organisations with established structures and processes, making it easier for the public to scrutinise and hold to account as retrofit funding is used.

Individual-led: Positives associated with an individual-led approach included the ability for people to take control of their own work and the benefits of encouraging the most affluent householders - who tend to be the biggest emitters - to reduce their carbon footprint. Overall panel members were concerned that an approach that relied on individuals to take action would be risky, however. They thought it could fail to deliver change at scale; that it would not offer the economies of scale that other approaches could provide; that it would rely too heavily on individuals to educate themselves about what sort of work to undertake; and that it would lead to the most vulnerable experiencing the least positive impact.

Community-led: Positives associated with a community-led approach included its potential to empower communities and give people a stronger collective voice in the future of their neighbourhoods; the potential to reach a wide cross-section of people - both homeowners and renters, more and least affluent; creating momentum for change within communities; and the potential for cost savings by retrofitting a whole street or area at the same time. Overall panel members were concerned that an approach that relied on community organisations would be risky, however, as capacity would not be evenly spread and some places may lack the people willing and able to take a lead; and their reach, scale and structures would not match those of councils.

Voting on the approach

Following their discussions, each group voted on the three approaches to indicate which they felt would be the most effective balance of emphasis between individual, council and community-led. Each participant had ten 'sticky votes' to allocate across the three options. 111 votes were cast for a local authority-led approach. Remaining votes were evenly split between Individual-led and community-led at 50 and 46 votes respectively.

2. Background

'Retrofit' in this context refers to a range of measures that make existing buildings more energy efficient, warmer, able to produce their own energy, or more sustainable in other ways.

There are an estimated 235,512 fuel poor homes in the West Midlands – the highest rate of fuel poverty in any English region at 17.5%, with some areas experiencing much higher rates of over 40%. Over half of neighbourhoods in the West Midlands are in the bottom 20% when it comes to fuel poverty, nearly three times the national average in terms of fuel poverty. Cold homes can affect or exacerbate a range of health problems including respiratory and circulatory problems and increase the risk of poor mental health. It's estimated that 10% of excess winter deaths are directly attributable to fuel poverty, and a fifth of excess winter deaths are attributable to the coldest quarter of homes. Cold homes can also affect wider issues, such as educational performance among children and young people, as well as work absences.

To meet its targets within the West Midlands Net Zero Five Year Plan, the West Midlands Combined Authority will need to retrofit 292,000 homes by 2026 and over one million retrofitted homes by 2041.

3. Retrofit - Session 1

3.1 Introduction to retrofit

Members heard presentations introducing retrofit and the measures it can include.

Speakers discussed some of the practical considerations that householders would need to think about when considering retrofit work:

- The cost of the work – and are there grants or loans to help?
- How much can it save on energy bills – how long will it take to get my money back?
- How much will it save on carbon emissions?
- Will it change how the house looks (inside or outside)?
- Who can do the work?
- Will the work disrupt everyday life while it is being done – noise, dust, mess, need to redecorate etc?
- What to do first (usually best to do thermal insulation 'fabric' first)
- When is the best time to get the work done?
- Does it involve other work (replastering, redecorating, scaffolding)?
- How does it fit in with the life of the household?

Members then had an opportunity to consider what stood out for them and ask questions of the speakers.

3.3 Initial reactions

Working in groups, panel members reflected on what they heard.

i. Cost

- Members were concerned about the **cost of retrofit works being prohibitive**. For some the costs would be acceptable if the timescale for payback was reasonable, whilst for others simply the upfront cost would make most schemes unappealing or impossible without grants.
- Even if grants were available to help, some thought that most homeowners would still not be in the position to retrofit their homes because of the **additional resources** they would need to find themselves.
- **Renters might be negatively impacted** if mandatory retrofit improvements cost landlords money which they pass on to their tenants, it was said.
- Some members believe that **opportunities for charities and community organisations** could exist in terms of support and discounts, but individual households might struggle.
- **Some foresaw a 'shame factor'** playing out in some neighbourhoods where those who could not afford retrofit works would stand out and it would become another aspect of differentiating between people.

ii. Challenges


- Panel members were broadly supportive of retrofit and its aims but several mentioned that they **lacked knowledge** about retrofit measures and say that different information from different sources is confusing.
- Some panel members said it would be important to prioritise helping those who are **vulnerable and in poor quality housing**.
- Some were sceptical about reaching the NetZero target by 2041, saying that 20 years is not a long time to achieve this. They say that although there is the desire from members of the public and organisations to get there, we need to be realistic about the technical and financial ability to get there.
- Some members were concerned about how they could make sure they were getting quality work done by **people with the right skills**.
- Some members expressed concern about what happens when a retrofit project is completed, wondering if **there needs to be a third-party provider to inspect and oversee** and make sure the money is well spent and that the quality of the work is done.

3.4 Group discussions on retrofit measures

Members were told about the need for some measures to be taken alongside others in order for the benefits to be realised. The positives and negatives of each measure were also explored.

Air Source Heat Pumps

A heat pump extracts heat from the air outside and brings it into the home using electricity. This means you get a bigger quantity of heat with less electrical power usage.



They work in the opposite way to a fridge, drawing in air from the surrounding environment, boosting it to a higher temperature and transferring the heat to where it is needed.

- **Less energy:** Heat pumps use 4x less energy than even the most efficient boilers to generate the same amount of heat.
- **Less carbon:** That efficiency means you'll instantly slash your heat carbon footprint by around 70%. Plus, they run on electricity, which gets greener every year.
- **Longer lifespan:** A heat pump can last 20 years – up to twice as long as a gas boiler.
- **May require insulation:** Your home needs to be well insulated for a heatpump to work as efficiently as it can. This means you may have to have insulation to your home before fitting a heat pump.
- **May require additional costs:** You may also need to change your radiators to be the correct size and install a water tank to store hot water.

Cost

★

£100 £1,000 £5,000 £8,000 £10,000

Low High

Installation Disruption

★

0 25 50 75 100

Low High

Improves energy efficiency of home

★

0 25 50 75 100

Low High

Potential Yearly Energy Savings (if switching from an old gas boiler)

★

£0 £100 £500 £800 £1000

Low High

Right: Screenshot of one of the information cards presented to members on a shared Miro whiteboard. Each group looked at three connected measures, for example, air source heat pumps, internal wall insulation and double glazing.

The measures discussed were: air source heat pumps, ground source heat pumps, cavity wall insulation, underfloor heating, solar panels, double glazing, loft installation, external and internal wall insulation.

Panel members were invited to consider cost each potential measure in terms of cost, impact on the energy efficiency of the home,, level of annual savings generated and level of disruption during installation.

Air source heat pumps

- This was the least popular option for some members based on the **aesthetics, the cost, and, in particular, the disruption and maintenance.**
- Some members believed the **price of the pump would in fact be higher** than the £8000 shown in the presentation.
- Members were informed that depending on the type of house they have there may be the need for additional retrofit measures such as insulation, in order to benefit from the heat pump. Some members were concerned about the knock-on effect of the installation such as **needing to change of radiators, installing underfloor heating or a water tank.**

- Some members described how they had been refused grants for installation because they had insufficient insulation in their home and their ceilings were too high.

Ground source heat pumps

- Some members thought this was too **costly, invasive, and inaccessible to all but a few people** with the money and land to implement it.
- Some thought it would be **very disruptive** as pipework would need to be installed outside.
- Some reflected that to get a heat pump to work efficiently, other measures such as **insulation** should be installed.

Cavity wall insulation

- There were high levels of positivity about this as an **easy win, low-cost measure involving low levels of disruption**, and it was suggested the government should push it as a standard feature in all homes.
- Several members **had installed cavity wall insulation at home** and were positive about its impacts on their **heating bills in the first year**.
- Some also highlighted that this measure followed the principle of **'insulate first'** before undertaking further works.

Underfloor heating

- People were positive about this measure as it would make **homes more comfortable**.
- It was noted by a few members that this could be a good option, cheaper than some others, and a less disruptive way to keep a house warm, and **perhaps the next step after the cavity wall insulation**.
- However, other members felt that both this option and the insulation **could be disruptive for individuals already living in a home**, (having to move furniture during installation, a process that could run approximately a few days to a week) and perhaps better scheduled for when individuals were moving into their homes.

Solar panels

- Some members have had positive experiences of using solar panels on their homes.
- A few other members mentioned the **benefit of selling their extra energy back into the grid**.
- Some members thought that solar panels are **not suitable for all homes** as roofs may not be able to support the weight, or the homes may not receive enough sunlight.

Double glazing

- Many of the members saw this as a **medium disruption** as all windows would need to be replaced. It could also require scaffolding if the installer can't install the windows from the inside.
- It was mentioned by some members to be an **easy and desirable fix** for people as they see it as an instant positive return on investment with less noise, and less draft.

Loft insulation

- Some members talked about experience of this measure and were in favour given the **cost and benefit**.
- It felt a **sensible and a quick win** for some members.

- Loft insulation was also described as a **disruptive measure**, due to the need to move objects out of the loft/attic for a day or two whilst the work is taking place.

External wall insulation

- Some members saw this as **disruptive due to scaffolding** needed on the outside of the house during installation.
- Some members noted insulation could also completely change the look of a house, with **difficulties for those in conservation areas of listed buildings** unable to access this option.
- Some members felt this was a very **expensive measure but could increase the value of the home**, with a shelf-life of longer than twenty years.

Internal wall insulation

- This is considered **disruptive** by some of the members as it would require the removal and re-fixing of items such as switches, radiators and kitchen units along with redecorating.
- As noted in the presentation, **interior space would get smaller** once it was finished, some members expressed concern about this.
- A few members noted the positive outcome would be the **improvement of energy efficiency**, but that taking this measure would depend on the individual's priorities.

4. Retrofit - Session 2

4.1 Delivering retrofit schemes across the region

In the second session, panel members were asked to consider three broad approaches to delivering retrofit schemes in the West Midlands, and to give their view on which they thought would be most effective:

1. an individual household-led approach
2. a local authority-led approach
3. a community-led approach.

Each was introduced in a presentation, discussing the potential positives and negatives associated with each. Panel members then discussed them in groups.

4.1.2 Individual household-led approach

In this approach, each household in the region would undertake retrofit work with support from advice services, reference to trusted supplier lists and means-tested grants. If a household exceeded the funding limit for support, they would need to pay for the works upfront or use approved financial packages. Financial packages could include a **pay as you save scheme, property linked finance loan or a green equity release**.

Who would pay and what are the benefits and drawbacks?

In general, this approach would be a grant funded or privately funded initiative. It would depend on individual household incomes. Homeowners would feel empowered to make their own decisions,

which could have wider benefits. Trusted supplier schemes would encourage market growth and higher standards.

The drawback would be that no action would take place beyond the household level. It could be difficult to integrate retrofit with wider green space or travel improvements. If there aren't many houses in this scheme, there won't be an economy of scale. That's when a business can save money by producing more goods and services.

Summary of discussion on individual household-led approaches

The groups saw positives and negatives with this approach around themes such as cost, education/advice, training and equality of opportunities.

i. Cost:

- Some members felt the **cost of living crisis may make it difficult** for many households to take up retrofit opportunities.
- Others thought that families who have less disposable income may **prioritise spending on other things**, such as holidays.
- Some members suggested the **need for more financial incentives**, like lower council taxes and other cost-saving measures.
- Groups discussed how it **may be hard for individual households to see the long-term savings** when many individuals and families live on month-to-month incomes.
- Some members believe that **businesses might not be able to bring down the costs without economies of scale**, resulting in this approach being **more costly overall** than the other options presented.
- Some members also mentioned the need for clarity around **how long grants may be available for and who would distribute the grants**.

ii. Education and advice:

- Panel members were concerned that this approach would rely too heavily on individuals to make judgements about what work was most appropriate and who should undertake that work, **without them having the necessary knowledge and understanding** to make good choices. This risked people taking the wrong measures, using their money unwisely or commissioning poor quality work.
- Groups considered **how information should be shared** about these initiatives. They wanted to know who could access the supplier schemes and grants, and what they included.
- Members agreed that having **a list of trusted suppliers and a reliable advice service** would be helpful. They highlighted the need to have a 'one-stop-shop' for advice and support to avoid being passed 'from pillar to post'. Information would need to be easily accessible and easy to understand, they said.

iii. Training

- Some members were concerned there would be a **shortage of skilled people to undertake retrofit work at the scale needed**.
- A few members suggested incentives for people to train in these areas. It was unclear in these debates how the members thought an individually-led approach could do this.

iv. Equality of opportunity

- A portion of members were concerned that the **same level of retrofitting may not take place in every household** and wondered how this may impact the whole scheme moving forward.
- Because this method would be led by individuals, some members thought **individual priorities or funds might not align with the overall best practice for reducing emissions.**
- Some members noted that an **individually led approach wouldn't have a wider social impact or value as the other two options.**
- For other members, this felt like a **good approach because people could take control** of their own programme of work and lead it with financial support.
- A portion of members suggested an **individually led approach would be the most successful at reducing CO2 emissions** as the most affluent households, who would be most likely to undertake work, are disproportionately responsible for emissions.

4.1.3 Local authority-led approach

In this approach, a local authority-led scheme would use data and knowledge of areas to identify priority projects. The results, therefore, could be area-based, or focused on particular groups of people or homes. Some projects might focus on social housing estates and wider regeneration, but also include private homes if the focus was in a particular area. Area-based projects could cover improvements to other local amenities, regeneration and improvements to transport, subject to funding.

Who would pay and what are the benefits and drawbacks?

This approach, similar to the individually-led, would be grant funded or self-funded, depending on household income. Local authorities would need resources to develop, deliver and monitor the project process – probably paid for through a devolved funding pot.

A strong local supply chain with people able to deliver high quality work and performance guarantees could be put in place to ensure this happens.

It was proposed to the members that support would be easier to target with this method, as local authorities have greater capability to co-ordinate and undertake work. An area-based approach would also benefit individuals and businesses, due to a larger demand and the cost could be reduced. Lastly, it was highlighted to the panel members that local authorities are well trusted.

A disadvantage would be the limited amount of funding available, meaning that local authorities would always have to make decisions to prioritise one group/area over another. A fair system for allocating funding between councils would be needed e.g. so that smaller authorities with less resources aren't disadvantaged.

Summary of discussion on local authority-led approaches

Many members later agreed that a local authority-led approach was the most effective way forward. They looked at this again through a lens of cost, education/advice, training, and equality of opportunities.

i. Cost

- Some members agreed with the presentation and felt that a local authority-led approach would be **more likely to create change and impact** than an individual-led approach, **due to the budget local authorities have** versus the average household.

- Local authority was argued to be the most effective by some members because they have the most homes under their jurisdiction and the ability to **drive through change, especially in terms of a cost reduction with more demand.**
- However, some members had **concerns the local authorities would prioritise the money for something other than this initiative.**
- Some members suggested if a local authority was relying on one budget given for this measure, then at some point **that budget will be used up.**
- Other members suggested that a local authority would recognise budget constraints and be able to **focus their priorities on those most in need.**
- Some members mentioned that if a local authority was working alone, it would have **a limited effect.**
- A few members suggested making it necessary in planning permission applications that a **portion of costs should be used to retrofit buildings.**

ii. Education and advice:

- **Clear and accessible advice and information was felt as paramount to** the success of any output by some members.
- It was discussed by some members that people will have the same access to advice sources, similar to individually led, **but a local authority may be better able to help people access this, especially those with less income/little savings.**
- Some other members suggested the scheme could go unnoticed if a local authority-led approach was taken, **compared to individuals who may seek out their own research and knowledge.**
- Many members felt that if local authorities were leading these schemes, **households would be able to choose from their list of recommended suppliers** and the work would be more likely to be **done to the same high standard.**
- Some members felt that retrofit initiatives need to be **led by example** e.g. by having retrofits in council buildings.
- There were concerns by some members about a local authority-led approach needing to **ensure accountability and consult and coordinate with communities at the grassroots level.**
- Some members said **local authorities should still manage and deliver the project**, whilst **being transparent** with everyone involved.

iii. Training

- A few members wondered if there was a **shortage of skilled people** to do the work.
- Some members suggested **incentives for people to train in these areas** and highlighted that the **local authority could easily work with colleges** to prioritise the needed skills for the sector.

iv. Equality of opportunity

- In a local authority-led approach, some members suggested there could be **neighbourhood surveys and whole area approaches.**
- Some of the members felt this could be done on a larger scale and could result in things like an **increase in the price of houses in an area.** This would become a unique selling point for homeowners and it could be a great incentive to keep getting involved.

4.1.4 Community-led approach

The last approach presented to the members was a community-led approach. In this approach, community groups would identify households that are interested in retrofitting their homes, and would be supported to develop projects in their local area. This could be at the level of just a street or a bigger neighbourhood, and could include wider neighbourhood improvements, subject to funding. Those improvements may include local amenities, green spaces and transport.

There would need to be leadership within the community to engage and organise people, along with the time to develop proposals and get agreement from all. As with the other options, there would need to be trusted advice to help guide decisions. Support and training for community organisations is a necessity to develop projects: something not needed in the other approaches.

Similar to the others, a strong local supply chain with people able to deliver high quality work would be required.

Lastly, access to wider funding or finance to fund retrofit and wider improvements along with an appropriate governance arrangement to access both public and private funds was essential.

Who would pay and what are the benefits and drawbacks?

This approach would be grant funded or privately funded, again dependent on household income.

This proposal would empower communities to collectively improve their homes and their area through independent action. Communities are likely to have a greater understanding of their own needs and develop projects specifically to address these. However, it would require strong local leadership and engaged communities to drive change forward. Complex projects will need lots of external support.

Summary of discussion on community-led approaches

There were mixed thoughts on a community-led approach. The groups examined the approach considering things like cost, education, advice and equality of opportunities but didn't go into detailed discussions on training. They also highlighted issues around communication and power.

i. Cost

- Some members were positive about the potential for **cost savings overall due to economies of scale if a whole street or area was retrofitted.**

ii. Education and advice

- A few members mentioned that they would want to ensure there is **reliable support in place for expert knowledge and advice provided by the council**, an issue that was highlighted through all debates on the approaches.

iii. Equality of opportunity

- Some members felt a community-led approach **might ensure the whole street is retrofitted** and not just the rented properties managed by a housing association or homes that were privately owned.
- Some members thought if one homeowner saw other people doing it, the act would **encourage others to do the same.**

When talking about the community-led approach, members also highlighted themes of communication and power.

iv. Communication and power

- Some members felt a community-led approach **gave people a voice**, something that arose in the individual-led approach, but that it would enable people to share ideas amongst their community.
- Members suggested that those in community groups could **support one another** with things like application grants, or when English was a second language.
- Some members suggested that both **financial resources and skills might be hard to source** as retrofitting needs people who really wanted to get involved along with local skills and financial instruments.
- Some other members emphasised that a community-led approach could get **overtaken by those with the loudest voices** or those considered ‘busy bodies’.
- Other members stressed the **difficulty in making change happen**, referring to their own community group who had tried to get CCTV and signage but had to fight with the council and police to get it done.
- Some members commented that there is a lot of **mistrust between some communities**.
- A few members suggested that community organisations **should be funded to employ a ‘connector’ type role** that could work closely with community-led groups and local authority.

4.1.5 Allocating votes

In each group members voted on the three approaches to indicate which they felt would be the most effective balance of emphasis between individual, local authority and community-led. Each participant had ten ‘sticky votes’ to allocate across the three options.

Group 4

Local authority-led

31 Votes

Sticky votes here

Description

Local authorities use data and knowledge of their area to identify priority projects which could be area-based, or focused on particular groups of people or homes. Some projects might focus on social housing estates and wider regeneration, but could also include private homes in an area. Area-based projects could cover improvements to other local amenities, regeneration and improvements to transport, subject to funding availability.

Who Pays: Grant funded or self-funded, dependent on household income

Wider benefits: Support to consider to be met. Local authorities have greater capability to coordinate and undertake work. An area-based approach could benefit from economies of scale. Local authorities are well trusted.

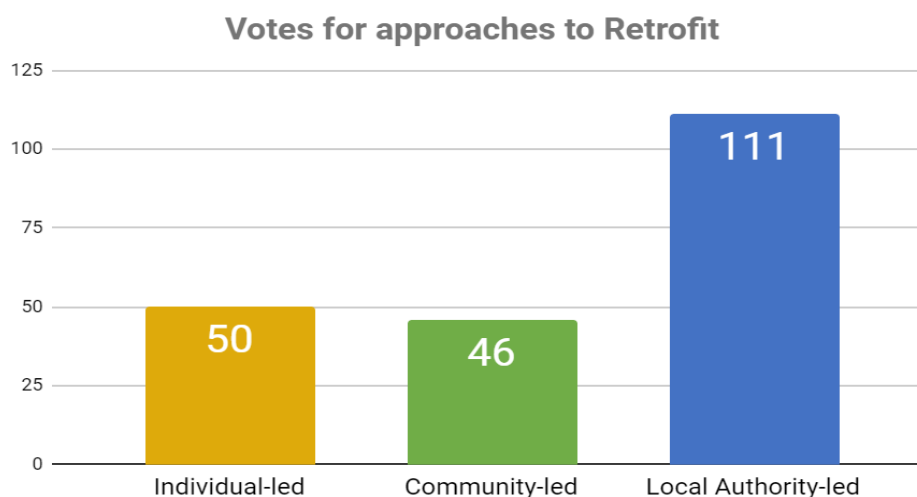
Drawbacks: Limited amount of funding means that local authorities will always have to make decisions to prioritise one group/area over another

What's needed to make this work?

- A fair system for allocating funding between councils would be needed e.g. so that smaller authorities with less resource aren't disadvantaged
- A strong local supply chain with people able to deliver high quality work performance guarantees could be put in place to ensure this happens
- Private finance offers, and the ability to combine multiple funding sources on a single projects

ABOVE: Screenshot of the shared Jamboard. This is group 4's votes on the local authority-led approach.

111 votes were cast for a local authority-led approach. Remaining votes were split between Individual-led and community-led at 50 and 46 votes respectively.



ABOVE: Graph representing the collated votes between the various approaches.

4.2 Combining resources and setting conditions

After talking through the positives and negatives of each approach, the groups were asked if there were any elements of the different options they wanted to combine, or any other conditions needed to get these options to work.

- Many of the members said they'd prefer to have a **mixture of local authority and individual-led approaches**, with cooperation between individuals and the local authority on financing and sourcing skills.
- **Trust in the skills and financial support was a big condition that was needed to be in place for any of these approaches to work.**
- **Long-term and solution-based thinking** was raised by some members, reflecting on how communities would be protected from energy companies from hiking up prices when demand goes down.

Members suggested a mix of solutions and conditions in getting this to work in the short-term:

- Taking a **'carrot and stick approach,'** which combined incentives for positive actions and disincentives for negative actions.
- Providing loans **similar to student loans** as an incentive whereby individuals only begin repayments once their income/savings cross a certain threshold.
- Some detriments proposed by members would be **taxation or type of ULEZ** (ultra-low emission zone), an area where an emissions standard based charge is applied to non-compliant road vehicles in London. Participants also suggested that incentives needed to be wider than tax savings.
- Providing subsidies or loans for solar panels that then put electricity back into the grid so that there are linked benefits and incentives.
- Taxes could be put on energy company profits to fund retrofit work in communities.
- Incentives and subsidies like those used to encourage electric cars.

- **Cash incentive or savings incentives** to give individuals quicker payback.

Members also highlighted the importance of **education** in all the earlier discussions, this was brought up by many of the members as a necessary condition for retrofit to be widely implemented.

- Many members mentioned that **good quality information should be shared** so people knew exactly what the positives would be for making changes to their homes.
- Many members felt it was important that people have **information on legitimate companies** to ensure that people would not be ripped off or conned.

Also discussed by some members was that any approach being undertaken, regardless of who led it, would need to **live beyond party politics**.

A few members mentioned ESG (environmental, social, and governance) score as a response to this. An ESG score is an essential tool for investors to assess a company's sustainability and ethical performance. This could be used in the private sector, which could then be used to access interest free loans.

Some members also mentioned the importance of **listening to residents and reducing bureaucracy**:

- Some solutions suggested by the members was the idea that local meetings in each borough could be done to discuss retrofits, to allow for questions and answer sessions, along with hearing more about how the process would work.
- This highlighted the view from members that a local authority-led solution would be the most effective way to do the work.

4.3 Other potential outcomes to be measured

Aside from carbon emissions/fuel poverty, the members discussed if there were any other outcomes that should be measured in relation to retrofit, aside from impact on carbon emissions and fuel poverty. Groups had limited time for this discussion but raised the following:

1. **Energy usage and savings:** measuring things like kilowatt per hour could be a way of measuring energy usage in a household. A drop in that usage would show the energy savings.
2. **Air quality:** measuring air quality before, during and after (some members mentioned a programme they were a part of called 'net zero neighbourhood programme'.)
3. **Hospital admission** for health concerns linked with poverty.
4. **Job allocation and creation.**
5. **Measuring community organisation support** that is requested for energy and food vouchers.
6. **Pre and post retrofit surveys** to ensure there is an understanding of a baseline. Noted that there would need to agree on a set of indicators ahead of the process.

5. Looking back and looking forward

Members were asked how it felt being part of the panel so far, and what were the main thoughts and feelings they were taking away from the work they did in the last year. They were asked about other topics they'd wish to discuss and lastly analysing how the workshops were run.

i. Learning and personal impact

- The majority of participants indicated that they **learned a lot about the topics** and ideas they hadn't considered before.
- A few members discussed how **it helped them to see the larger picture** and believed these workshops would **contribute to their own decision making in the future**.
- Some other members said how they now felt they could **share ideas with the right people** who may be able to make change.
- One individual observed how interesting it was to be part of something **with people who thought differently from them**.
- One member saw how this type of group discussion could lead to **perspective on tackling other problems**.
- Many of the members echoed how constant conversations could make an impact.
- One member felt **proud of their input** and hoped that it would be of use.
- One member said they **gained confidence** while participating.
- There was a sense from some contributors of the panel that the government doesn't make decisions quick enough and that there was a **hunger for people to see change swiftly**.
- A portion of members felt that climate change had been an issue for a long time, **and they wanted things to move faster**.
- There was a main takeaway from one group on how useful it was to **understand more on how the West Midlands Combined Authority works and what it actually does**.

ii. Future topics

When asked if there were any topics they would be interested in exploring in future sessions, panel members suggested (in the context of issues where the WMCA has a role):

- **Pollution:** how would the air quality framework impact this and what would the framework include, along with water pollution.
- **Technology:** how to better understand what is available and what should be backed through the lens of the scheme.
- **Transport:** creating better links, how this would unfold and work in the overall scheme.
- **Communication:** such as how to get ideas and concerns to be heard nationally, (this touched upon things that were not directly relevant to the WMCA) How the public could get policy updates, etc.
- **Devolution:** what are the benefits and challenges, along with what it means for everyone involved.
- **Green spaces and increasing biodiversity**
- There was an appetite from some members to hear more around topics raised and mentioned already in the sessions, with requests to hear from speakers from other organisations talk about their experiences in retrofit or renovations.