



#### **About me**

Service Veteran - medically discharged after 17 years of service

#### What drives me?

- Environment (sustainability)
- Having a positive impact in people's lives
- Saving money (Northern!)

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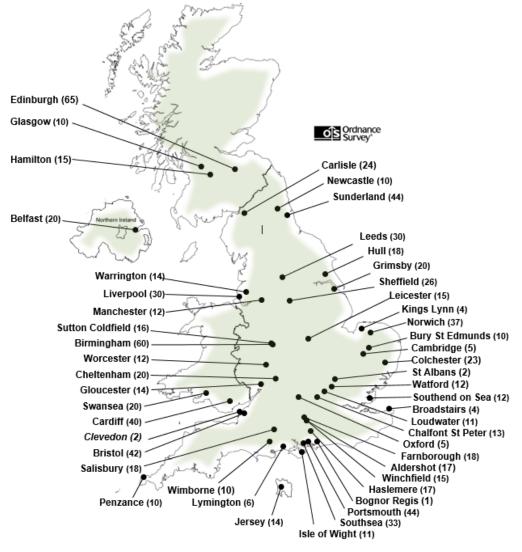
### HAIG HOUSING OVERVIEW

Haig Housing is proud to have served the British veteran community for almost 100 years. As the leading housing provider for exservice personnel in the UK, the charity now owns over 1,500 properties across 50 locations.

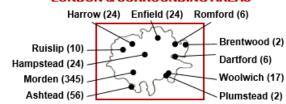
The Trust endeavours to help eligible veterans in housing need, whether they are transitioning into civilian life or are simply in need of a helping hand.

A significant proportion of our properties are over 70 years old. Largely in conservation areas with solid wall (brick) construction

#### HAIG HOUSING PROPERTY LOCATION MAP



#### **LONDON & SURROUNDING AREAS**





# Innovative Approaches to Funding



#### **HACT** retrofit credits

- https://hact.org.uk/retrofit-credits/
- Retrofit Credits is a carbon credits programme that unlocks additional funding into housing retrofit

#### **Smart Export Guaranteed Payments**

- Solar PV
- <u>Allume</u> SolShare product
- SAP and revenue calculator

#### Flex Direct

• Flex Direct is an innovation project that aims to make energy flexibility markets more accessible to vulnerable consumers, who may otherwise find it hard to participate due to economic or social barriers.



## How to respond to funding gaps



- Slow down delivery
- Increase income (rents)
- Fundraising
- Change measure focus
  - EWI
    - best insulation measure but costly, even more so in conservation areas
  - /W/
    - Cheaper than EWI
    - Potential significant resident refusal
    - Less planning restrictions / conservation area impact
  - SPV
    - better value £ / SAP point
    - Saves resident most money (hopefully can use this to better heat home)
    - Doesn't make home warmer intrinsically



How to approach the tough choices these gaps might entail.



#### Advocate for planning reform

- Large cost uplift to maintain current look and feel
- National reprioritisation of environmental conservation (over architectural conservation)

#### Sell / demolish and rebuild

- The law of diminishing returns
- Decant current residents to newly built or procured properties
- Demolish the older properties and rebuild to modern standards