

Delegated Decision Report 30 June 2025

Title: Retrofit Programme 2025-27

Report of: Phil Witcherley, Director of Economic Growth and Innovation

Portfolio: Home to the Green Energy Revolution

Report Summary

The purpose of this report is to request up to £4,215,575 of North East Combined Authority (North East CA) Investment Funds to deliver a new retrofit programme for the North East CA area which includes evolution of the established public-facing service, Home Energy Advice North East, including by introducing the offer of a low/zero interest loan (subject to further analysis and diligence of comparable schemes), alongside formation of a new North East Warm Homes Taskforce to deliver a regional retrofit strategy and action plan with the aim of accelerating retrofit across the region.

The Retrofit Programme proposed would run until March 2027 and will be key to ensuring preparedness for devolution of retrofit funding by 2028. In addition, it will directly contribute to Mayoral priorities of warm homes, reducing child poverty and building the foundational economy. Actual costs of the programme will be finalised after the procurement exercises.

Recommendations

The Chief Executive is recommended to:

- i. Approve up to £4,215,575 of North East CA Investment Fund to deliver the Retrofit Programme 2025-27.
- ii. Approve the principle of a low interest retrofit loan scheme (with a value of up to £1.6m, included in the overall funding referred to in point (i)), noting that the final decision on the delivery model and approval to commence procurement for a supplier will be subject to a further Delegated Decision.
- iii. Approve a further extension to the current One Stop Shop contract from 1st August 2025 31st October 2025 to ensure continued support for households engaged with the service at a value of £43,211 (funded from the overall programme budget set out in point (i)).
- iv. Approve commencement of two of the separate procurements associated with delivery of the Retrofit Programme 2025-27: a supplier to deliver the North East Warm Homes One Stop Shop service (maximum budget up to £2,434,062), and a consultant to support with development of a regional retrofit strategy (maximum budget up to £100,000).

A. Summary of Investment Proposal (Context)

Key Project Information

Project Outline	
Funding Source	North East CA Investment Fund
Proposal Name	Retrofit Programme 2025/27
Lead Organisation	North East CA
Delivery Areas	North East CA region
Start Date	01.08.2025
Financial End Date	30.04.2027
Practical completion date (date by which all outputs will be achieved)	31.03.2027
Total Project Value	£4,215,575
Grant Amount Requested	£4,215,575
Budget Implications	N/A

1. Background

- 1.1 The need to accelerate retrofit across the North East is clear: 56% of homes in the region are in EPC band D or below¹ with domestic emissions accounting for 31% of the region's total carbon emissions², higher than the national average of 20%³. 10.6% of North East households are living in fuel poverty, equating to 129,000 families across the region⁴. As well as reducing carbon emissions, improving thermal comfort and reducing energy bills, and the associated benefits to residents' wellbeing, the scale of activity required has the potential to support, across the region, between 1,500 and 3,500 full-time equivalents in the retrofitting sector up to 2030, and between 2,500 and 5,800 FTEs from 2030 to 2050, over and above current business-as-usual.
- 1.2 Consumer understanding of, and confidence in, retrofit is a known barrier and there is a need to increase this, improving awareness of the need and benefits of retrofitting and providing bespoke support for households. Whilst this applies to all tenures, the private rented sector (PRS) presents particular challenges in addition to being less well served by national schemes. The lack of enforcement of existing standards, the persistent imbalance between supply and demand and the split incentive between those who are liable to fund improvements landlords and those who reap the immediate benefits tenants all contribute to this sector having the worst condition housing and the highest rates of fuel poverty. Nationally, 24% of private renters are living in fuel poverty, equating to 35% of all fuel poor households⁵, and three quarters of children and young people growing up in poverty in the North East live in rented homes. The North East CA's mission of making the North East the home of real opportunity cannot be fulfilled without tackling fuel poverty.
- 1.3 The North East CA has committed, through the <u>Deeper Devolution Deal</u>, to bring forward a North East capacity building programme, identifying measures needed to promote a viable, stable long-term approach to retrofit. The <u>English Devolution White Paper</u> confirms that Warm Homes and Public Sector Decarbonisation funding will form part of integrated settlements to Established CAs including the North East by 2028 at the latest. The North East CA must have a robust plan and the capacity to deliver this retrofit funding locally; the White Paper confirms that this funding transition will be dependent upon capacity, capability and a track record of delivery being established. Key to this will be the ability to demonstrate impact of a sustained retrofit service delivered at the CA level with Local Authority partners, and delivery mechanisms in place to target and channel devolved funding.
- 1.4 The activity delivered through the Domestic Retrofit Programme is included within the North East CA Portfolio Plans. These were agreed by Cabinet in July 24 with delegated authority granted to the Chief Executive to progress subsequent business cases and make investment decisions associated with the activity described within the Strategic Portfolio Plans, in consultation with the Mayor and relevant Portfolio Holder, subject to the following thresholds which are included within the adopted Single Assurance Framework:
 - Investment approvals up to £500k are to be approved by the Chief Executive, in consultation with the S73 Officer and Monitoring Officer, under the Cabinet approved delegated authority.
 - Investment approvals over £500k and up to £1 million are approved by the Chief Executive, in consultation with the Technical Officers Group, S73 Officer and Monitoring Officer, under the Cabinet approved delegated authority.
 - Investment approvals over £1 million and up to and including £5 million are approved by the Chief Executive, in consultation with the Finance and Investment Board, S73 Officer and Monitoring Officer, under the Cabinet approved delegated authority.

1.5 **Current Retrofit Activity**

In December 2023, the former North of Tyne Combined Authority (NTCA) gained approval for delivery of the initial stage of the One Stop Shop (OSS). Initially funded by UKSPF until 31st March 2025, this is delivered by a procured delivery partner, Energy Saving Trust, and offers free, impartial retrofit advice to residents across Newcastle, Northumberland, and North Tyneside. The project also includes

¹ Report: Energy efficiency of housing - North East Evidence Hub

² UK local authority and regional greenhouse gas emissions statistics, 2005 to 2022 - GOV.UK (www.gov.uk)

³ https://assets.publishing.service.gov.uk/media/62447a158fa8f527729bfab2/2021-provisional-emissions-statistics-report.pdf

⁴ Fuel poverty detailed tables 2024 (2023 data) - GOV.UK

⁵ Improving the energy performance of privately rented homes: consultation document (HTML) - GOV.UK

work to develop a trusted local supplier network, develop partnerships to support delivery, and an end-to-end offer for the able-to-pay market. Energy Saving Trust was also procured to deliver the Local Energy Advice Demonstrator (LEAD) across the North East CA region; this is part of the Department for Energy Security and Net Zero (DESNZ) funded programme to trial different approaches to in-person retrofit advice provision and was also funded until 31st March 2025. Both projects were delivered under one overarching brand, Home Energy Advice North East.

During its first 12 months of delivery, Home Energy Advice North East provided over 2000 households with free, impartial advice to address cost of living pressures, improve the energy efficiency of their home and reduce fuel bills. Through online, telephone and in-person advice the service is estimated to have leveraged £600,000 in grant funding to support 97 households to install major retrofit measures including heat pumps, solar and insulation and a further 355 households have adopted energy saving behaviours and tools such as LED lights and radiator foils. 36 local community champions received domestic retrofit training to enable them to spread awareness and understanding throughout their communities and increase engagement. Engagement with the service and achievement of KPIs increased as delivery progressed (e.g. from 73 households receiving support to take up energy efficiency measures via the OSS in Q2 24/25, to 417 in Q3 24/25) and the proposed service will build on this momentum.

Alongside quantifiable outputs, there are wider benefits to maintaining and developing the regional service, some of which may be realised in the medium- and long-term. Although some capital funding for retrofit exists in the form of Government grant schemes, navigating these is complex and there is a need to provide impartial, trusted advice for consumers to drive uptake of available financial support over the longer-term. Research commissioned by NTCA identified the long-term one stop shop model as the key strategic approach to increasing awareness, demand, and confidence in the sector among residents and the supply and skills chain and ultimately scaling up delivery. The key recommendation was to utilise the CA's position as regional leader to launch a retrofit service with the potential to develop and evolve; this is in common with other CAs who are increasingly adopting this model. A recent report by Citizens Advice highlighted access to personalised, independent advice as being crucial to giving homeowners the confidence to make retrofit upgrades and, of a representative sample, 69% (19m) were interested in making energy efficiency improvements but two thirds were concerned about the upfront cost. The research recommends Government-backed low interest loans to address this.

2. The Investment Proposal

2.1 The proposal includes two main elements: the public-facing North East Warm Homes one stop shop service which includes the offer of a low/zero interest loan, and the development of a regional retrofit strategy, supported by the formation of the North East Warm Homes Taskforce.

2.2 North East Warm Homes Service

In line with Cabinet approved delegated authority, in March 2025 the Chief Executive approved the extension of the current OSS and LEAD contracts held by Energy Saving Trust for a four-month period until 31st July 2025 to allow for the procurement of a longer-term retrofit service. This is funded by £175,155 of Investment Fund and £131,368 of UKSPF Transition Funding. This was with the intention that there would be no break in provision and ensure those engaged in the service could continue to access ongoing support. Given the current procurement timescales, this proposal includes the reprofiling of the budget allocated to delivery of a one stop shop service to utilise a small amount of this, £43,211, to further extend this period to again avoid a gap in provision and ensure an effective handover to the new service. This proposal is to procure a delivery partner to provide the new North East Warm Homes service to follow until 31st March 2027.

The new service will remain open to all and incorporate the core elements of the current service, acting as a central hub to coordinate supporting retrofit activity across the region including in-person, web and telephone home energy and retrofit advice, an end-to-end service for the able-to-pay market, work to develop the local supply chain and partnership development, but with a stronger focus on targeting fuel poor households living in the PRS. The service will be unique in the North East in taking a coordinated whole-region approach to retrofit advice and one which provides support to the able-to-pay market as well as those reliant on and eligible for grant funding. Work has been undertaken by

the current OSS Partnership Officer to engage with PRS landlords; for the new service this will become a stronger, central focus of that role.

PRS tenants will also be expressly targeted; a data-driven approach will enable the targeting of home energy advice to families of children in the most deprived areas, for whom reduced fuel bills will have a significant positive impact, and the service will be designed and delivered in consultation with colleagues delivering the 'in-work poverty' and 'at the school gates' welfare advice projects to ensure that these services are complementary with support targeted where it is most needed, thus enhancing the value of these interventions.

Local Authority partners will help shape the tender brief to procure a delivery partner and the North East CA will ensure all seven are involved throughout design, procurement and delivery of the project as has been the case for the OSS and LEAD projects. Local Authority project steering group will be reviewed and reconvened to ensure each Local Authority's own governance, structure and priorities are represented and we build on existing best practice in procurement, data and implementation. Continued coordination across North East CA area will ensure that individual Local Authority assets are taken into consideration and the programme offers value for money for the region as a whole as well as individual Authorities.

Indicative costs are based on current delivery and soft market testing; final costs will be determined by an open market tendering exercise but will remain within the allocated budget. Assessment of current delivery and the resources required has fed into the proposed model and as far as possible costs have been stripped out to ensure a service of the correct scale to meet and drive demand whilst remaining cost effective. The average cost of retrofit installs is £15,000 per home and the value of an advice service is in its approach of drawing down external funding; the North East Warm Homes service will maximise the uptake of grants, including the £4bn available under ECO4 and £1bn available under the GBIS schemes, plus new Warm Homes funding.

Benchmarking against other CAs delivering similar public-facing services has provided assurance that the proposal represents value for money; another CA has allocated £10,500,000 for delivery of an OSS over a five-year period which would equate to £3,150,000 over 18 months, compared to \sim £2,477,273 for an 18-month service presented here.

Whilst the cost of advice interventions is lower, due to a significant uptick predicted in the final year as demand grows over time, the other CA service aims to install measures in 121 homes over five years compared to this proposal to upgrade 245 homes in 18 months, and thus this proposal would achieve a competitive cost of intervention in terms of installs. Other sources of funding will be explored to offset Investment Fund spend.

2.3 Low/Zero Interest Retrofit Loan

While North East Warm Homes will seek to maximise uptake of grant funding across the region, current project delivery has highlighted the challenges of translating advice into measure installation, particularly for households not eligible for grants. The proposal therefore includes an alternative financing offer – low/zero interest loans – to unlock retrofit where the upfront cost is the primary barrier.

Similar loans are offered by other Combined and Local Authorities and there is evidence of high demand for such products, for example West Yorkshire Combined Authority (WYCA) received 117 applications during the first eight months of providing a loan of 3.29% APR. The scheme would be designed to drive energy efficiency improvements in poor condition housing and could include conditions such as PRS landlords signing up to a local Good Landlord Charter. The loan could be used to top-up grant funding or as standalone finance.

The details of the loan including the associated risk to the CA and the optimal interest rate to be charged, etc. will be considered in collaboration with Finance and Investment colleagues and Local Authority partners. Final scheme design and service fees will be determined through a tendering exercise to appoint a specialist lender to administer the loan on behalf of the North East CA.

Soft market testing has been undertaken which has included exploration of default rates and the financial risks to the CA. One lender has confirmed a default rate of £36,000 unpaid from £25,000,000

lent and provided assurance around mitigations against non-payment including affordability checks and robust lending criteria, support for recipients to encourage payments, and loans being protected via a title restriction on the property meaning that in the event of default payment must be made at the point of sale or remortgage. The risk and mitigating actions are highlighted in Section C below.

2.4 North East Warm Homes Taskforce - Regional Retrofit Strategy and Action Plan

Retrofit is a complex sector with multiple actors and several elements which need to align to achieve successful installation of retrofit measures at scale. The North East Warm Homes Taskforce will bring together a critical range of skills, knowledge, and experience from locally based industry leaders, Local Authorities and third sector experts to support the North East CA in the development and rollout of a comprehensive retrofit strategy and action plan to tackle poor quality housing across the region. Alongside this, the North East CA will commission a consultant to support delivery of this strategy and action plan. This will ensure the North East is ready to grasp the opportunity of devolved retrofit funding and DESNZ has signalled support for the approach.

The Taskforce will be convened for 18 months and will initially focus on the links between fuel poverty, poor quality privately rented housing and child poverty, focusing on innovative approaches to identify and target support towards those most at need. It will then focus on all tenure types and developing policies and interventions that lead to a comprehensive package of trusted advice and support for all. Strategy development will enable local retrofit approaches to be aligned to wider housing strategy including around affordable housing, regeneration, and housing renewal. A key element of strategy development will be exploration of funding and financing options, and one of the aims will be to maximise funding opportunities through partnership working and to demonstrate to potential investors that the region has a robust, coordinated plan in place.

3. Outputs and Outcomes

Outputs	25/26	26/27	Total
Number of households provided with advice to take up energy efficiency measures	840	2,356	3,196
Number of households adopting energy saving measures as a result of advice received	420	1,178	1,598
Physical improvements to properties made as a result of advice received	60	185	245

- 3.1 The projected number of homes where physical improvements have been made does not reflect all of those where this is likely to happen as a result of intervention due to the lag between advice commencing and installation concluding. This can take several months and some of the outputs will therefore fall outside of the delivery period.
- 3.2 Crucially, the proposed programme will form the foundation for future retrofit activity at the North East CA; as outlined in *Background*, devolution of retrofit funding from 2028 is dependent on the CA demonstrating a track record of delivery, capacity and capability to deliver funding locally and the retrofit service and strategy will provide the evidence base and delivery mechanism to do so.

4. Timetable for Implementation

Milestone	Forecast Date
Formation of NE Warm Homes Taskforce	01.09.25
NE Warm Homes service – delivery partner contracted	30.09.25
NE Warm Homes service – new service commences delivery	01.10.25
Commissioning of consultant to develop strategy	01.10.25
NE Warm Homes service – delivery ends	31.03.27

5. Evaluation

As per advice from the Evidence and Evaluation Team, the programme will include an external evaluation which the team will support with. The investment ask includes budget for this evaluation.

6. Appraisal

The appraisal of the full business case identified that the project has a clear rationale to bring forward capacity to accelerate housing retrofit, and that the programme aligns with the North East CA corporate plan, referencing a clear fit with the green energy revolution and a North East we are proud to call home missions. The appraisal also highlighted strong alignment with national and regional strategic priorities, specifically citing the English Devolution White Paper and North East CA Deeper Devolution Deal commitments. The business case is considered to include a well-considered options analysis with the preferred option including outputs appropriate to the activity which have been forecast based on prior delivery experience. The appraisal noted that the wider benefits, including economic and social, are clear and demonstrate value in the investment.

6.2 RAG Assessment

The assessment follows the HM Treasury Five Case model

Overall RAG assessment			
Risk Rating	Strategic case	Green	
	Commercial case	Green	
	Economic case	Green	
	Financial case	Green	
	Management case	Green	
	Overall rating	Green	

7. Recommended Conditions of Funding

Should North East CA approve funding the following conditions should be considered as part of any funding agreement:				
Condition 1	Standard subsidy control conditions to be included to ensure minimal financial assistance regulations are adhered to for PRS Landlords receiving support via the loan scheme – as set out in section E of this report.			
Condition 2	Approval to deliver the low/zero interest loan is subject to agreement of the approach to designing and delivering the loan, including consideration of associated costs and risks, with the Finance and Investment Team. A separate Delegated Decision will seek approval for the agreed approach and to commence procurement.			

B. Potential Impact on North East Combined Authority Objectives

80% of 2050s homes are already built; net zero cannot be reached without reducing carbon emissions from existing housing. Working with partners to accelerate retrofit is a key strategic priority for the North East CA and delivers against two of the missions outlined in the Corporate Plan 2024/28: 'Home of the green energy revolution", and a North East we are proud to call home.' Energy Saving Trust's modelling found that increased retrofitting of homes across the North East, achieved through interventions including provision of a one stop shop service, has the potential to reduce the region's carbon emissions by 37% by 2050, compared to a 22% reduction based on business-as-usual rates without intervention.

The proposed service directly delivers on several of the Mayor's priorities. Improved energy efficiency results in average annual bill savings of £565 per household and contributes to tackling fuel poverty, and associated child poverty, the Mayor's key priority. Addressing energy efficiency can have a significant impact on a family's finances – energy efficiency measures successfully moved 112,000

people out of poverty nationally in 2022-23, even in the context of record gas prices⁶. In her manifesto, the Mayor committed to retrofitting more homes to make the North East's housing stock greener, warmer and cheaper to run, particularly for social and private renters. Targeting the service at the PRS means that support is provided to those who most need it. The Mayor also acknowledged that a major retrofit programme would create jobs and help to build a skilled workforce locally.

There are co-benefits which align with regional priorities around addressing skills and supply chain gaps and contributing to economic growth. Social landlords will be investing approximately £520m⁷ in upgrading the region's homes to EPC C by 2030 and will make further significant investments to reach net zero by 2050. Investment at this scale is a huge stimulus for the region's economy, increasing job opportunities and driving a need for more green skills, in line with those identified by the Domestic Retrofit Skills Needs Assessment commissioned by the former North East LEP and North East and Yorkshire Net Zero Hub.

Strategy development will satisfy the North East CA's commitment in the Deeper Devolution Deal to bring forward a strategic approach. This activity, as well as continued delivery of retrofit advice, is incorporated into the Housing and Land portfolio and is reflected in the strategic portfolio plan approved by Cabinet on 30th July 2024.

The proposed programme will be key to ensuring the North East CA's preparedness to receive devolved retrofit funding by 2028 and its ability to demonstrate this to Government. Capital grant schemes are delivered directly by housing providers and Local Authorities across the region and, in order to demonstrate capacity, capability and delivery track record, the North East CA must therefore deliver complementary activity at a regional level which supports these schemes as well as accelerating retrofit for the able-to-pay market, and which creates the right conditions to channel funding once devolved.

C. Key risks

A full risk register was completed as part of the business case; some of the key risks are set out below.

Risk	Mitigating activity
NE Warm Homes service: lack of demand for service	Acknowledgement that primary target audience – PRS – presents challenges for engagement though service does remain open to all; demand for current service increasing; marketing and engagement activity in place which programme will seek to continue; comms campaign will be designed to target PRS.
NE Warm Homes service: lack of measure installation following advice	Zero/low interest loan proposed as tool to enable measure installation; sustained support available to consumers to assist them in achieving installs; will implement lessons learnt from current project delivery which has seen an increase in installs in recent months; inclusion of targets around energy saving measures to complement larger retrofit installs.
NE Warm Homes service: non- repayment of low/zero interest retrofit loan	Low default levels reported by one provider; specialist provider with experience of delivering such products will be commissioned, with controls in place to ensure affordability to recipients; loans protected through title restriction on the property – must be repaid at point of sale or remortgage.
Strategy development: lack of appetite for approach amongst stakeholders	Support with key stakeholders has been confirmed through early conversations around intention to form Taskforce and take collaborative approach to strategy development; continued engagement through forums, e.g. NEHP and project steering groups to sustain this.
Strategy development: lack of funding and financing to progress agreed actions	Funding and financing options, including innovative models for attracting private investment, will be key focus of strategy development; consultant will be tasked with ensuring next steps including funding options are clear; MCS Foundation pilot taking similarly collaborative approach to regional retrofit strategy development has committed to advising and sharing learnings around delivery of actions.

⁶https://assets.publishing.service.gov.uk/media/65cca78e13054900118679c1/fuel-poverty-factsheet-2024.pdf

⁷ English Housing Survey data

D. Financial and other resources implications

Funding source: North East CA Investment Fund	2025/26	2026/27	Total
Home Energy Advice North East (current One Stop Shop service) 01.08.25 – 31.10.25	£43,211		£43,211
North East Warm Homes (One Stop Shop service)	£782,547	£1,651,515	£2,434,062
Low/Zero Interest Loan – upfront loan value to be recouped through repayments		£1,000,000*	£1,000,000
Low/Zero Interest Loan – net cost of provider's service fees plus cost of covering interest if offered at 0%		£588,302**	£588,302
Strategy Development		£100,000	£100,000
External Evaluation		£50,000	£50,000
Annual Totals (£)	£825,758	£3,389,817	
Programme Total (£)			£4,215,575

^{*}The value of the loan put up by NECA will be recouped through repayments over an 11-year period

E. Legal implications

Legal advice has confirmed that PRS landlords constitute an economic entity and therefore the element of interest between the market rate and that which the North East CA's low/zero interest loan product would charge would constitute a subsidy. Providing that the subsidy received from the North East CA and any other public bodies by individual PRS landlords does not exceed the Minimal Financial Assistance (MFA) level of £315,000 within the time period specified.

The provision of subsidy is permissible and the Subsidy Control Principles do not need to be considered. Robust controls will be in place to ensure that all PRS landlords in receipt of a loan complete an MFA declaration to certify that the subsidy does not breach the MFA limit. Given that the average loan value is expected to be around £12-15,000 and the subsidy is only the difference between the interest paid and the market rate, it is not anticipated that any loan recipients will be at risk of breaching the MFA level.

F. Equalities implications

The North East CA follows the <u>Public Sector Equality duty</u> and this report has due regard to the need to achieve the objectives set out under s149 of the Equality Act 2010. A full Equality Impact Assessment (EIA) has been undertaken in reference to the North East Warm Homes service in liaison with the Equalities Team. The procured delivery partner will be required to deliver the service in line with the EIA's findings.

G. Consultation and engagement

External consultation with stakeholders has been ongoing to ensure partners are involved in shaping proposals and are kept updated. The Programme Manager has discussed proposals with the NEHP Net Zero group and the LA Climate Change Leads group as well as the current OSS and LEAD steering group members which include representative from all 7 LAs; proposals were supported, and any feedback has been considered during proposal development. Proposals have also been presented to the Local Authority Economic Director's group for their feedback.

The proposed approach was presented to the Housing and Land Board in October 2024, with a further update in December 2024, and there was support for the plans. The former Portfolio Holder was

^{**}This assumes provision of a 0% loan product; costs to NECA will be lower if the loan is offered as low interest, e.g. 4% would produce a net cost of £334,986 in provider's service fees. Approach to be determined in conjunction with Finance and Investment colleagues and final costs determined through procurement.

further briefed separately and remained supportive of proposals. The Mayor's team have indicated support for the approach.

Internally, advice has been sought during the programme initiation and development phase from relevant teams including the Evidence and Evaluation Team, the Equalities Team, the Project Assurance Team, Legal and Procurement. The Communications Team has been involved in comms activity for the current advice service in delivery; proposals have been shared with the Team and anticipated associated comms activity has been discussed.

H. Appendices

None

I. Background papers

<u>Cabinet Decision Notice</u>, 30th July 2024 <u>Delegated Decisions (northeast-ca.gov.uk)</u> 4 Month Extension OSS and LEAD, 5th March 2025

J. Contact officers

Name: Laura Hood

Title: Programme Manager (Domestic Retrofit) Email address: laura.hood@northeast-ca.gov.uk

K. Glossary

DESNZ – Department for Energy Security and Net Zero

EIA – Equality Impact Assessment
MFA – Minimal Financial Assistance
NEHP – North East Housing Partnership
NTCA – North of Tyne Combined Authority

LEAD - Local Energy Advice Demonstrator

OSS – One Stop Shop

PSR - Private Rented Sector

WYCA – West Yorkshire Combined Authority

L. Consultee

Cabinet Member:	Director/Head of Service:	Director c	Finance	and	Monitoring Officer:
		Investment:			
Yes	Yes				Yes
		Yes			