

Warm Homes Plan

Duncan McCombie
YES Energy Solutions CIC
APSE Big Energy Summit 25 Feb 2026



Introduction

Warm Homes Plan agenda

- Known knowns (4)
- Known unknowns (3)
- Unknown unknowns (2)
- Advert
- Summary
- Annex

Knowns	Known Knowns <i>Things we are aware of and understand.</i>	Known Unknowns <i>Things we are aware of but don't understand.</i>
	Unknown Knowns <i>Things we understand but are not aware of.</i>	Unknown Unknowns <i>Things we are neither aware of nor understand.</i>
	Knowns	Unknowns

Known knowns (1 of 4)



Warm Homes **Plan**

A plan not a delivery model

“a **£15bn** package to upgrade **five million** homes and deliver **180,000** new jobs”

ECO4 £3bn in three years
WHLG £500m in three years

‘Green jobs’ are growing at 4x the rate of other jobs

Currently 29m homes in the UK (upgrading 17% of them)

Known knowns (2 or 4)



Timings

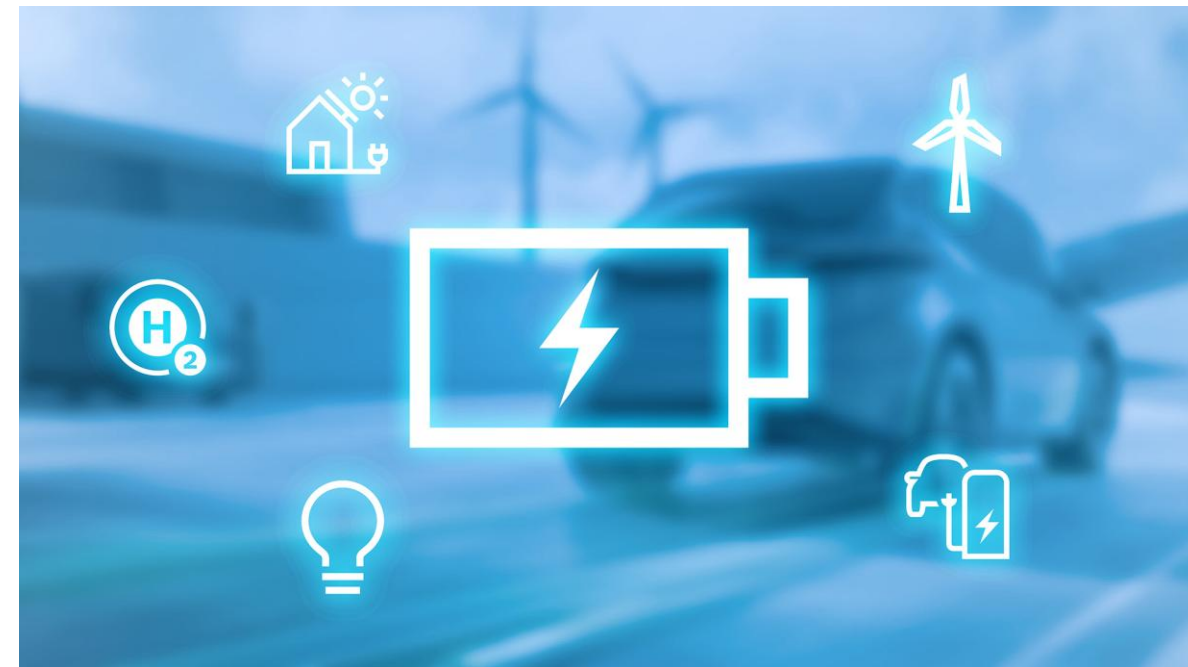
- Announced - 20 January 2026
- Next general election (last date) – August 2029
- WHP end date (published) – March 2030

- Then ...

Known knowns (3 of 4)

Composition

- Strong emphasis on electrification and low carbon heating
- Fabric measures largely complementary
- Electricity does not always lead to lower heating costs
- Insulation has had a bad press – when done well, it works well
- If we get this wrong – what are the headlines in 2030?

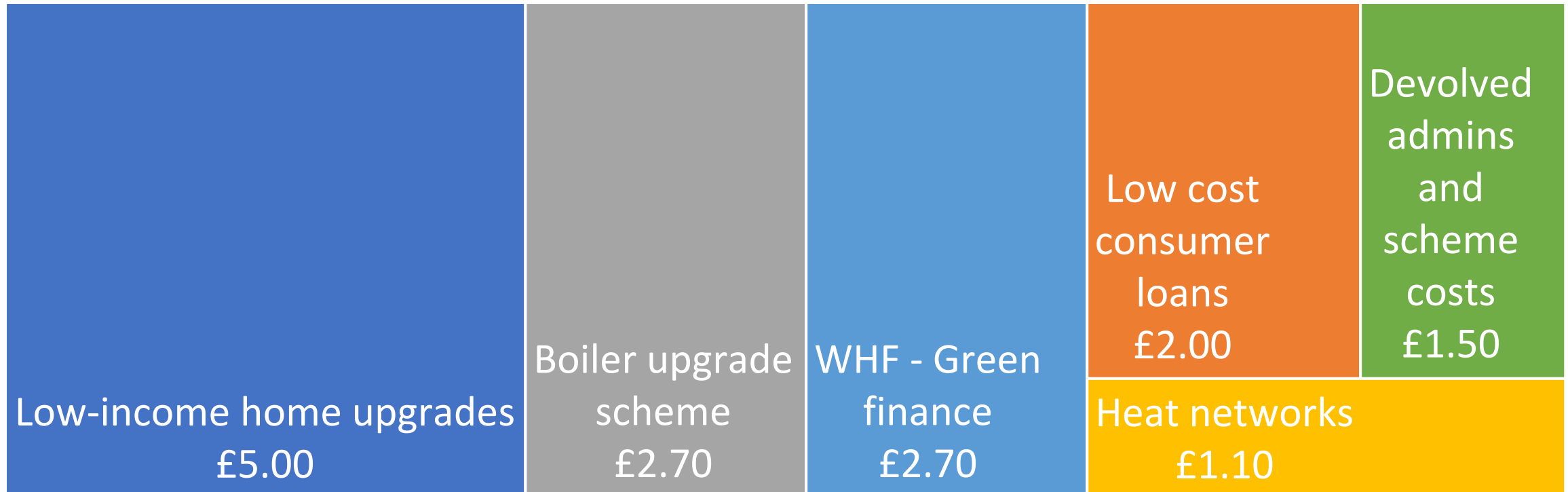


Known knowns (4 of 4)



Funding

Warm Homes Fund - £15bn



Known unknowns (1 of 3)

We can speculate

- It is a plan not a model for delivery – sets ambition
- Change in parties involved – banks in, energy suppliers out
- Work delivered at a local, regional or national level
- Warm Homes Agency (elements of: Salix + DESNZ + Ofgem+ ?)
- Increased standards
 - New redress pathways
 - Consumer protections reinforced
 - Warranties for work



Known unknowns (2 of 3)

Some of the facts

- 2.7m households in fuel poverty
 - but what are their addresses?
- Advice to be provided – but national or regional/local as integrated support?
 - Minister said he sees the benefit of local – NEA conference Feb 2026
- More solar – needs capacity to deliver
 - Installers
 - Planning and appeals
 - Local network and grid capacity (RESP)



Known unknowns (3 of 3)



Some expectations

- Contracted work (conditions of participation) delivering vfm
- Lowest cost is not always vfm!
- Place based?
- Will the installers still be there – no ECO, businesses closing?
- Money needs spent by the deadline

Unknown unknowns (1 of 2)

Still to find out

- Funding allocation approach
 - Each LA or postcode lottery?
 - Only those already delivering?
 - Combined and Strategic authorities only?
 - Everyone bids for a 'share of the pot'?
- Delivery risk in defining the unknowns
- New certification and standards, inspections, governance

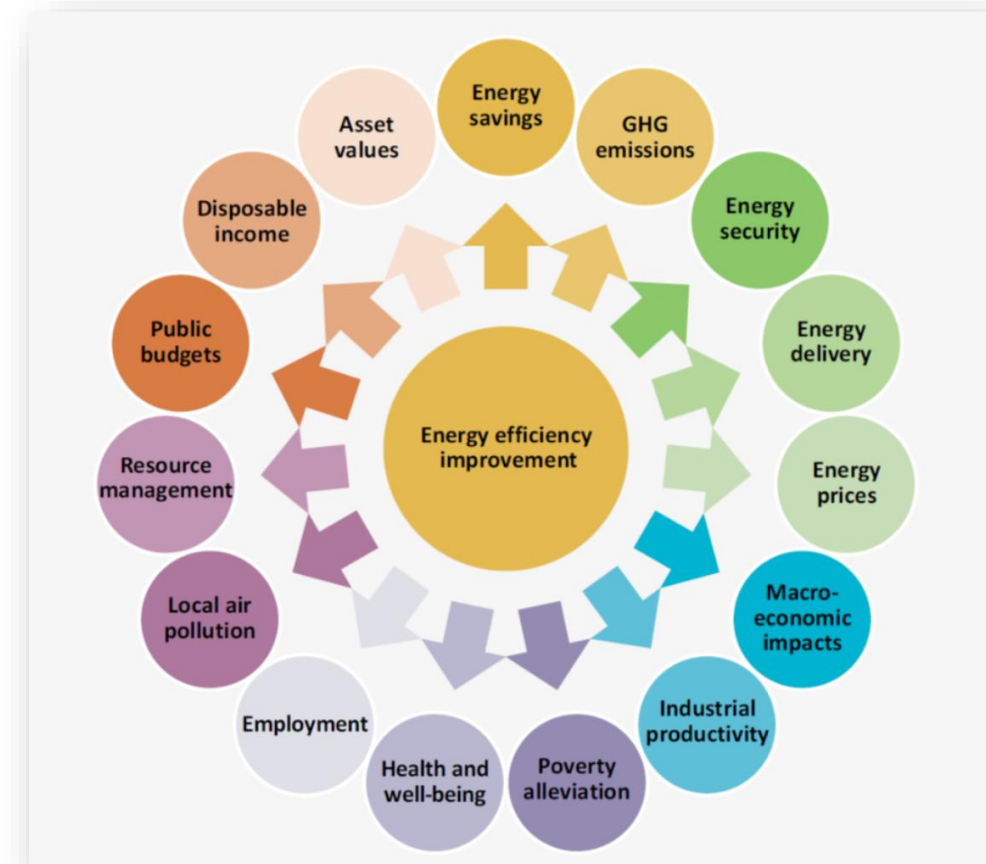


Unknown unknowns (2 of 2)

WHP2?

Link to health

- £900m spent annual on first year treatment
- How many homes will be 'left behind'?
 - Unable to contact?
 - Digitally excluded?
 - Vulnerable or not engaged?
 - Too expensive to treat?



Advert!

About YES Energy Solutions CIC

– multi award-winning profit for purpose business

Our goal

Alleviate fuel poverty,
drive energy efficiency
and reduce CO₂
emissions.

We have a community focus

We apply appropriate profits
to the benefit of the
communities we serve.

£2.1m



In summary



- WHP is a major step forward
- Significant funding from the public purse at £14m a day
- Success will be measured on rapid, effective and equitable delivery

- Large sums of money attract sharks
- Existing supply chain is reducing

- The clock is ticking to deliver quality outcomes
- Making a sustainable difference to the lives of your citizens



Cosy homes need -

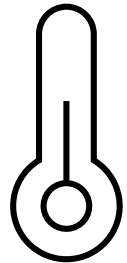
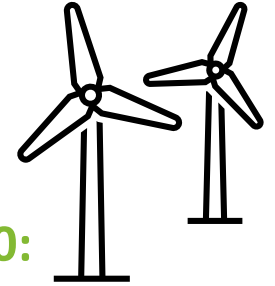
Consistent funding aligned to deliver appropriate high impact solutions by a competent supply chain

Annex



- Numbers, statistics and ...
- Prevention better than cure
- Energy efficiency – why bother?
- Scale

Numbers, statistics and ...



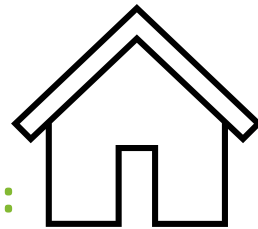
Ave UK winter:

0.9°C warmer in 1991–2020 than 1961–1990.

6 of the UK's 10 warmest years have been in the 21st century

Personal savings:

18m people have less than £300 savings.

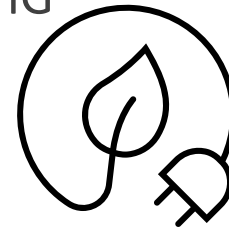


Homes:

Making homes more energy efficient could sustain 500,000 jobs ^{*2}.

Domestic emissions:

In 2022, our 27million homes, accounted for 20% of GHG emissions in the UK^{*1}.

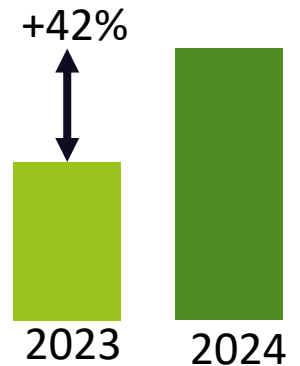


Clean Power 2030:

95% green electricity still needs the infrastructure - funded by customers.

Green jobs:

Have increased 42% since 2023, making up 3.3% of the UK total job market total ^{*2}.



These stats are about people, **voters**, if you want another name for them

^{*1} - Climate Change Committee

^{*2} - Green Jobs Barometer – PwC UK

Prevention better than cure

£1.4 billion annually spent by NHS on treating illnesses associated with living in cold or damp housing^{*3}

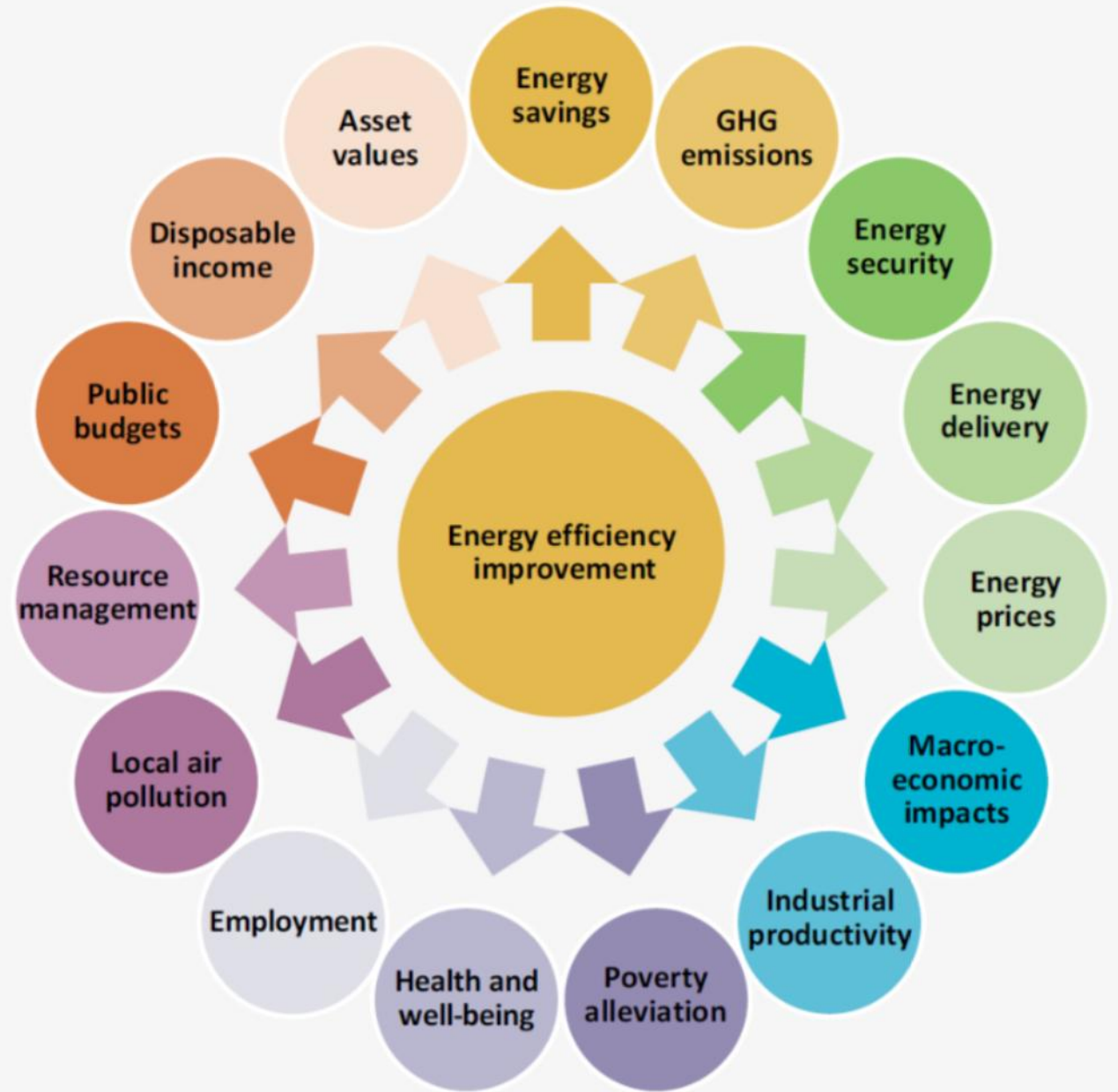
£18.4 billion when wider societal costs are considered



^{*3} [Liverpool housing conditions to be added to NHS records in trial - BBC News and BRE Report the cost of poor housing 2021.pdf](#)

Energy efficiency – why bother?

The ripple effect



Scale

The scale of fuel poverty in the UK is staggering. Approximately 9.6m households live in poorly insulated homes and have incomes below the minimum required for an acceptable standard of living.

12,000 – 87,000 businesses carrying out domestic EE retrofit work in England ^{*1}

Hinkley C employs 18,000 people
Will take 23 years to produce power (unit 1)
Cost £34bn ^{*2}



1* DESNZ Report Number 079/2223 (May 2025)

2* Guardian.com