## No zero carbon target, no thermal efficiency obligation?

Matthew King, UK and Ireland Director of Actis argues that the removal of the zero carbon target doesn't have to mean the end of thermal efficiency obligations...

hatever our opinions of the retraction of the Zero Carbon target, the fact remains that it has happened. We must now step back and look at practical, positive ways in which we can adapt to ensure that the construction industry as a whole and the insulation sector in particular can look forward to the kind of sales volumes they'd anticipated under the previous, greener, agenda.

To this end, we as an industry need to reinforce the message that not only does it make financial sense to insulate effectively – it is still obligatory.

The areas we should address are:

1. Educate builders. Reiterate the need within Approved Documents to achieve demanding thermal requirements. Additionally, housebuilders can use the carrot of lower fuel bills as a selling point for both private homebuyers and housing associations – backed up with illustrations of how the sums will add up over a ten-year period.

Meeting their thermal obligations shouldn't be difficult. It doesn't have to cost any more to insulate a house to an impressive U value than to insulate it to the minimum required thermal efficiency. Using good products can save around 25% on labour costs – thanks to the speed with which they can be installed and the materials themselves can also cost around three quarters of the price of some traditional alternatives.

As manufacturers, we see it as our responsibility to educate merchants, builders, architects, and building control officers. We are doing this through various activities such as our CPD training modules.

2. Educate homebuyers and home owners. Without solid facts on how much homes cost to heat –

whether new build or existing – and how much the additional and likely savings are likely to be, it is no wonder they often choose the seemingly cheaper approach. When buying a new home, sales literature should also include the likely running costs and present the projected total cost – house plus bills – over ten years.

We can provide facts and figures for inclusion in new home sales literature, illustrating likely heating bills – enabling homebuyers to weigh up the costs and estimate likely savings over the coming decade or more, giving them the chance to make an educated decision on which home to choose. Likewise, we can provide fact sheets for merchants illustrating likely heat savings achieved – again with cost comparisons showing investment vs return over a certain period.

3. Educate mortgage lenders. This is something to be approached from a wider industry, rather than manufacturer specific standpoint. While it's all very well to suggest buyers pay more for a 'green' house, this is no help if they can't borrow the figure required. Lenders need to adopt a longer-term approach and offer a greater income or affordability multiplier when taking into account longer term running costs.

While we can work alone as individual manufacturers, the effect will be so much greater if we can be joined by other suppliers, installers, specifiers, merchants and industry bodies. ■

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