Warm and Safe Homes in Fishwick

Social impact report

Contents

Executive summary

The Warm and Safe Homes (WASH) in Fishwick project aimed to rectify significant issues caused by a failed insulation scheme in 2013, which led to widespread problems with damp, mould, and heating inefficiencies in homes across the Fishwick community. Using a mixed-methods approach, including pre- and post-intervention surveys, interviews, and community workshops, this Social Impact Report evaluates the impact of the repair works developed and completed in two phases between May 2022 and March 2024 on individual households and the wider Fishwick community.

Households selected using a 'worst first' approach, with particular focus on health conditions, income vulnerability, and poor housing conditions. Of the 96 surveyed households, 45 received repair and retrofit works. Key findings include:

- **Improved home conditions:** Post-works, most residents reported better air quality, reduced damp and mould, and increased comfort.
- **Health and wellbeing benefits:** Improved ventilation and insulation correlated with better mental and physical health outcomes, especially for those with respiratory conditions or mobility impairments.
- **Energy efficiency and affordability:** Many households were able to use less energy for heating while staying warm, offering some relief from rising energy costs.
- **High satisfaction levels**: Residents expressed strong satisfaction with the quality of work and the respectful and responsive engagement by project teams.

Personal stories from residents further illustrate the life-changing impacts of the intervention, which restored dignity, wellbeing, and trust in local services. The project highlights the importance of people-centred retrofit approaches that go beyond structural fixes to support household resilience, social connection, and long-term health.

Introduction

This report looks at the impact of the rescue and repair works undertaken by the Warm and Safe Homes (WASH) in Fishwick project, on residents and their homes. Data was collected through a mixed-methods research, including surveys, interviews, and community workshops.

At the beginning of the project, a pre-works survey was undertaken with residents in Fishwick to capture information on housing condition and comfort; health and wellbeing; and income and affordability. It also captured household characteristics. This data served two purposes. Firstly, it acted as a baseline, capturing the situation of the residents prior to the work being carried out. Alongside this, it enabled the Delivery Team to assess households for support based on need, taking into the account both the property and occupants.

As well as the survey, a series of interviews with householders were completed. These allowed for an in-depth exploration into the events that occurred in 2013 from residents' perspectives and the impact it had on the families living in Fishwick. It also gave residents a chance to look ahead and discuss what changes they'd like to see in their homes.

Residents were surveyed again at three-to-six months and 12-18 months after the works were completed, across both phases one and two. This was to capture experiences shortly after the works in homes were completed and perspectives after a longer period of adjustment. This provided insights over time and of residents' experiences of living in their homes following the works.

Here, we present residents' experiences, perceptions and the impact, including insight on how people feel about their homes, incidence of damp and mould, ventilation, ability to keep homes warm, and how this influenced their health and wellbeing. A full breakdown of the methods used and the sample size can be found in Appendix 1.

Household selection

The Warm and Safe Homes in Fishwick project aimed to address housing and health issues affecting the local residents. Due to limited resources, not all households affected by the original flawed works carried out in 2013 were able to be included in the repair and retrofit element of the project. Because of this, a selection process was developed in order to maximize the impact of available resources while using a worst first approach. This section of the report sets out the rationale behind the selection process that involved a systematic assessment based on physical surveys, social research, and stakeholder feedback, to ensure transparency and fairness in selection. It will then show a breakdown of the household characteristics, including the sample overall and the selected households.

One of the primary objectives of the project was to prioritise support for households experiencing severe housing and health challenges, particularly where these conditions were worsened by environmental factors such as damp, mould, and heating inefficiencies. These objectives helped to shape the selection process of the households, channelling the focus into these key areas:

- Properties affected by damp and mould: As these conditions exacerbate health risks, homes with these issues were prioritised.
- Heating challenges: Homes that were difficult or costly to heat were selected due to their implications for affordability and health.
- Householder health and wellbeing: Special attention was given to households with health vulnerabilities, emphasising physical and mental health needs.
- Other contextual factors: Characteristics such as age, tenure, and language barriers that indicate further vulnerability were also considered to ensure comprehensive support.

To ensure that those who were most vulnerable received the help they needed, it was important for the project team to understand the condition of the houses. This was done through a series of physical property surveys carried out 2021. After an initial visit to the property to speak to the homeowners about the issues they were having, a series of non-intrusive property surveys were carried about by Aldrock[1]. The data from this was then examined alongside the circumstances and experiences of the householders, which were captured through a call for evidence (CFE) to stakeholders and a householder questionnaire, both completed in 2020.

The stakeholder CFE was issued in October 2020 and gathered insights from local organisations working with residents, including vulnerable groups. Key findings from the CFE that informed the selection process included:

[1] For more information, please see the Delivery Report

- Economic vulnerability: Income and affordability were consistently highlighted as critical indicators of need.
- Health vulnerabilities: Mental health concerns and related wellbeing issues were also seen as significant markers of vulnerability.
- Housing quality indicators: Damp and mould were visually prominent issues in local housing, correlating with health risks.
- Additional barriers: Language barriers and social isolation were also identified as factors intensifying vulnerability.

Based on project objectives, data from the householder survey and evidence from stakeholders, a scoring system was developed to rank households by priority level. This scoring approach was refined with input from project stakeholders and the team to ensure it remained fair, transparent, and aligned with project objectives.

The scoring system was then divided across three broad areas: Housing Condition and Comfort; Health and Wellbeing; Income and Affordability. A full breakdown of the questions used can be found in Appendix 2.

Household characteristics

This section examines the demographic characteristics of those who took part in WASH Fishwick, including the sample of households involved in this research and more broadly, those who received works to their homes. As discussed above, a key aim of the project was to support the most vulnerable households in the community, and this is reflected in the characteristics of those who received support.

Health

Of the 96 respondents to the initial household survey, 77 reported that they or someone in their household lived with at least one health condition. The most commonly reported issues were respiratory conditions (24.1%), metabolic diseases (18%), and mobility-related impairments (14.5%).

Among those who received support the prevalence of health conditions was significantly higher. In this group, 34.2% reported a respiratory condition, just over a quarter had metabolic diseases, and slightly more than a fifth had a mobility-related disability. This pattern underscores the project's focus on reaching those most in need.

Income

Across the full sample many households relied on a combination of means-tested benefits, with some also in receipt of health and disability-related benefits. Among those who received support from the project, reliance on these types of assistance was even more pronounced.

As well as this, of the 96 respondents, one third had an annual household income of less than £12k. The majority (55.4%) reported an annual household

income of less than £18k. In 2019, when the majority of these surveys were completed, according to the ONS Households Below Average Income report, the median income was £514[2] per week. The majority (nearly 70%) of respondents earned below this benchmark, and 49% would be considered to be living on a relatively low income (below 60% of the median).

This trend was even more pronounced among those who received support. In this group, 56% reported earning less than £16,010 annually—again demonstrating how WASH Fishwick successfully targeted and provided assistance to the most financially vulnerable households.

Age

The majority of participants were aged between 41 and 64 (45.8%), followed by those aged 26 to 40 (33.3%). Among those who received support, the proportion of people aged 41–64 increased to 51.1%.

	Full sample (%)	Those who received support (%)
16-40	38.5	35.5
41-64	45.8	51.1
65-75	8.3	11.1
Over 75	7.3	2.2

***Table 1: Respondent age (n=96, n=44). Groups 16-25 and 26-40 have been collapsed due to sample size*.**

Given that just under a third of Fishwick's overall population falls within the 41–64 age range[3], this group appears overrepresented in the sample. This may be due to the project's focus on reaching households who are more likely to be experiencing multiple pressures—financial, health-related, or housing-based—common among people in mid- to later-adulthood.

Housing

A vast majority of participants (93.5%) lived in terraced houses—a figure that rose to 95.2% among those who received support. The remainder lived in a mix of other house types, including flats, detached and semi-detached properties.

Home ownership was also notably high: 72% of all respondents owned their homes, and this increased to nearly 89% among those supported. This reflects the practical design of the project, which focused on households that had the ability—and often the need—to carry out improvements, which is generally more feasible for homeowners. Many of these homeowners were also among the most vulnerable, balancing home maintenance with low incomes and poor health.

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[2] https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/875261/households-below-average-income-1994-1995-2018-2019.pdf

[3] Build a custom area profile - ONS

	Full sample (%)	Those who received support (%)
Own your home	72	88.6
Other	28.1	11.4

Table 2: Respondent tenure **(n=96, n=44)**

Impact on households

This section examines the impact of the works carried in Fishwick. It has been broken down into the following sections:

1. Satisfaction with the quality of the home
2. Experience of keeping the home warm
3. The impact of temperature and ventilation on health
4. Satisfaction with the work

Satisfaction with the quality of the home

In the pre-works survey, householders were asked to report on their satisfaction with the quality of their home across key themes linked to air quality, mould, dampness, ventilation and appearance.

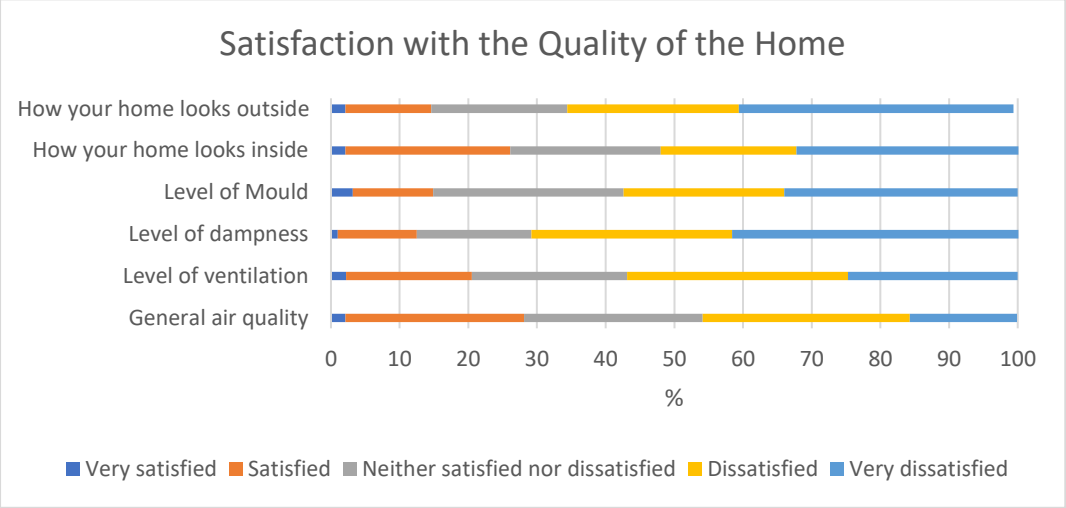


Figure 1: Satisfaction with the quality of the home (n=96)

Before the rectification works, residents in Fishwick were overwhelmingly dissatisfied with the quality of their homes. Issues with damp, mould, poor air quality and inadequate ventilation were widespread among survey respondents. Residents talked of condensation forming in rooms where they had not experienced it before, beginning not long after the original works were finished. Two-thirds (65%) disliked the outside appearance of their homes, and just over half (52%) felt the same about the interior.

In the interviews, residents told us how these issues gradually worsened, and described damp patches developing into mould, leading to peeling wallpaper and musty smells. Householders talked of the impact this had on their families, and their ability to live comfortably at home.

> *'And then behind the wallpaper, the wall was literally black and my child was just like playing with it, you know, touching it […] It was just awful because […] I had to then, you know, he's literally exposed to that mould right there, isn't he? And then to try to keep hold of my children, "Don't*

go near the walls," you can't do that, especially if you've got children.' - Fishwick resident, pre-works.

This not only made living at home uncomfortable but caused embarrassment, leading to reduced social engagement, such as avoiding inviting family and friends to visit.

'So, to tell you the truth, I don't really like having that many visitors, I'm too paranoid. Even though after I've done all this work to the house, you know, you wouldn't think it after all the problems it's caused. I can't keep on putting wallpaper- I've changed my wallpaper about two, three times, by the way since, thinking, "Oh, yeah, we'll cover it with the wallpaper."' - Fishwick resident, pre-works.

In order to manage the level of dampness, over half of residents would leave windows open when they'd rather they were closed (54.6%) or use a dehumidifier (26.4%), increasing energy costs. Residents also reported using candles and air fresheners to cover the smell. Taken together, it is likely that indoor air quality will have been affected.

'*I don't think it was even a couple of years. I think straightaway you noticed that there was loads of condensation in the rooms. It's your immediate wall. That's my front bedroom. That's my kids' front bedroom. That's our front room as well. You can see the damp, literally, and the water stream coming down*.' - Fishwick resident, pre-works.

Three-to-six months following the completion of the rescue and repair works, residents described the impact on how they felt about their homes. Households reported being either very satisfied or satisfied with the overall air quality in their homes, as well as with ventilation, damp, and mould levels. Most respondents also felt that conditions had improved since the works were carried out, with 15 out of 18 saying air quality was either much or a bit better, and 14 out of 18 saying the same for both damp and mould.

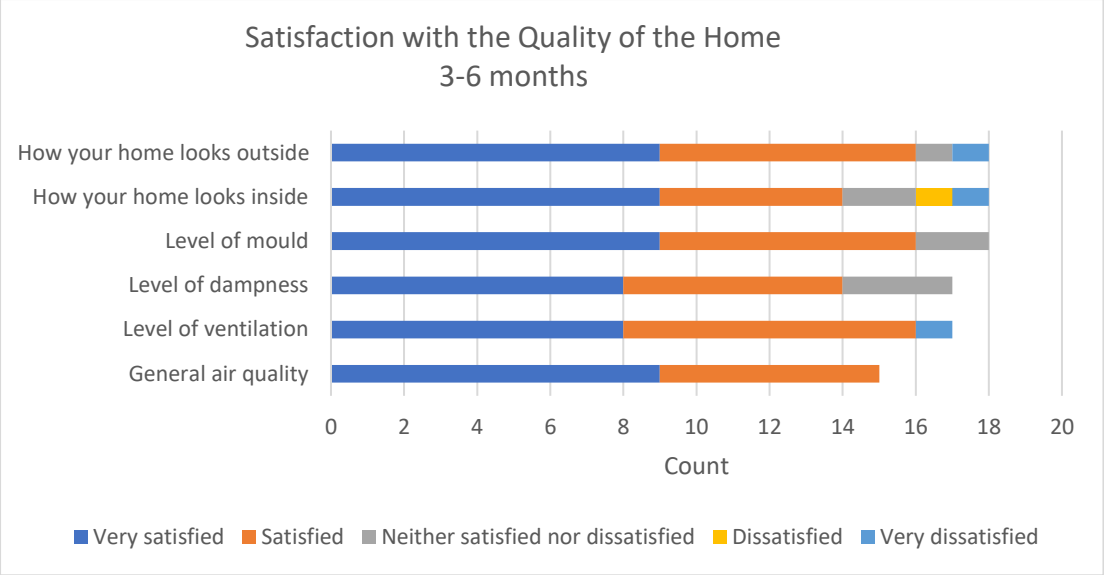


Figure 2: Satisfaction with the quality of the home, 3-6 months later (N=18)

The work went beyond fixing the structural issues in the homes; the changes brought a sense of comfort and relief to the residents. Many reported no longer having to manage constant dampness or conceal bad smells.

The installation of trickle vents and extractor fans helped to improve air flow. For many, this meant their homes felt fresh and aired, without sacrificing warmth and comfort. It was noted by residents how quiet they found the fans, and how quickly they removed steam and moisture from their kitchens and bathrooms.

> *'Before I was always wiping the walls down and things like that, which I am not doing now.'* – Fishwick resident, post-works

Twelve to 18 months later, after allowing for more time at home, perceptions on the quality of the residents' homes remained mostly unchanged, pointing to sustained improvements for many. A majority of residents continued to express satisfaction with the general air quality of their home, with 12 out of 15 happy with both the air quality and the level of ventilation. Residents were still satisfied with the level of damp and mould in their homes, and 11 out of 15 respondents remained satisfied with how their homes looked on the outside.

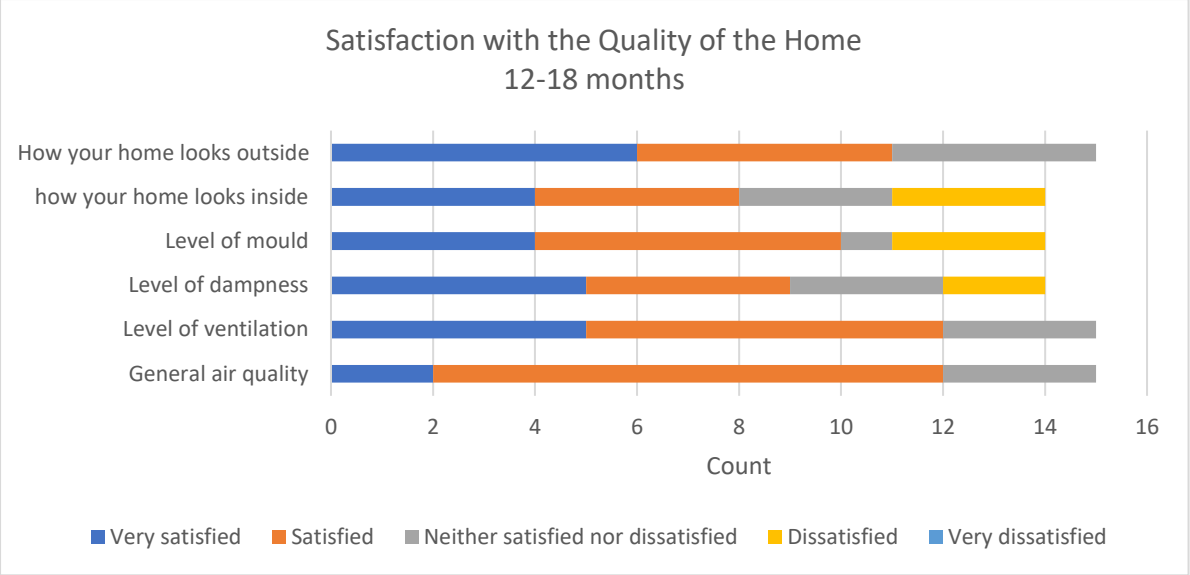


Figure 3: Satisfaction with the quality of the home, 12-18 months later (N=15)

Respondents told us that they were still using their trickle vents and fans, and could still feel a difference compared to before the works were completed. It is encouraging that behaviour changes associated with home energy use and ventilation associated with the intervention are being maintained.

> *'I do open my trickle vents. I make sure that they are open, […]. And my kitchen one, I absolutely love it because I've got it at the bottom, I have that open all day.'* – Fishwick resident, post-works

Most residents surveyed continued to report satisfaction with the overall quality of their home at the 12–18-month stage, although a slightly higher number within the 12-18-month sample reported being dissatisfied or very dissatisfied with the level of dampness and mould. This shift may reflect the natural settling of the homes, following the works being completed. As residents experienced both summer and winter seasons post-renovation, issues with the works may have made themselves apparent during this time. To address this, National Energy Action and Seddon conducted one-year follow-up checks to identify and resolve any problems as the homes adjusted following the works. Some of these issues, however, may not have been fully resolved before the evaluation data was collected. This does, nonetheless, point to the importance of building into retrofit and renovation programmes post-works checks.

Managing indoor air quality can be complex and is influenced by property-related factors as well as household routines. It is important to note that the Fishwick project supported the most vulnerable first, with many either living with a long-term health condition or disability themselves or living with someone with a long-term health condition or disability. As such, some household practices, such as a reliance on washing clothes and bedding more regularly, or needing the heating on more often, can impact on the ability to easily manage air flow within

the home. Insights from the evaluation demonstrate the importance, not just on making the physical changes to the home, but on combining this with guidance on best practices for ventilation and air flow to support the long-term improvement to the condition of peoples' homes.

Overall, however, at both the three-to-six month and 12–18-month follow-up stages, residents reported noticeable changes in damp levels at home, with many saying they no longer had any issues with damp at all. Respondents from both time points also said they felt much, or a bit, better about how warm their homes were and how well they held in heat. All of this points to the structural work having made a real and lasting difference.

> *'I'm happy with it. It doesn't feel, like, damp, or humid or anything like that, no.'* – Fishwick resident, post-works

Zainab's story

Zainab has lived in her property in Fishwick for around two decades. She lives with her partner and children. Before the initial works were carried out on her home in 2013, they invested significantly in the property, including installing new windows and replastering. Due to the health conditions of her children, it was important to Zainab that the house was warm, dry, and well-suited for her family's needs.

In 2013, Zainab heard about the energy efficiency scheme to install external wall insulation (EWI) on her property. Reassured by those who endorsed the scheme, and by neighbours' enthusiasm, she agreed to take part. The scheme promised a warmer, more efficient home.

Within weeks of the initial works being completed, however, Zainab began to notice condensation in her previously dry bathroom—something she had never experienced in the years prior. The issue quickly spread throughout the house, with black mould developing on walls and window areas, especially the external-facing ones.

In her pre-works survey, Zainab discussed the impact of trying to manage the mould in her home, including keeping windows open when she'd rather they were closed and using scented candles to cover up the smell.

The damp and mould significantly worsened one of her children's asthma and impacted the health of the entire household. Zainab, herself, experienced serious impacts to her wellbeing, including guilt, anxiety and depression.

The home became a place of distress: the family avoided spending time there, furniture was rearranged to hide mould, and decorative work was constantly undone by recurring damp:

> *'When the kids are in school, I try to be out, so that's affecting me being able to do the housework and stuff, because I don't want to be here. So obviously, I'm just literally doing only what's basic when it comes to housework, because I want to get out of here. And then the places to go, my mum lives nearby, so literally, we used to be there all the time'* - Zainab

Zainab also had to take care to prevent her young children from touching and playing with the mould on the walls.

Financial stress intensified due to increased heating bills. Due to her children's additional needs, Zainab relies more than most on washing clothing and bedding and found herself often running the central heating and a gas fire simultaneously to dry clothes and keep the home warm. Zainab also found herself frequently redecorating and faced high cleaning costs—forcing her to borrow money and cut back on essentials. Managing the damp and mould in her home impacted the affordability of her energy bills and Zainab said she was often unable to keep her home comfortably warm when she wanted or needed to. This, she said, was

because of the need to ventilate, her home not being insulated well enough, and because of the cost.

Zainab signed up to WASH Fishwick, and within three-to-six months after the rectification works were completed, Zainab reported a noticeable difference to the air quality in the home, and found there had been a reduction in the amount of mould. The look of her house was also improved, particularly outside, and she reported feeling happy with the work that was completed. Although she reported still struggling to keep her home warm due to cost, the works had made a difference to how her home felt, and how regularly she now used the heating:

> *'I used to put my central heating on a lot more in my bedroom, because my bedroom used to be all cold, but you know what? Sometimes now I actually open the window. It is quite nice and warm in there, toasty. I have noticed the biggest difference, I think, in my bedroom. It is not as cold as it used to be.'* – Zainab

Twelve to 18 months later, and Zainab was still feeling the benefit of the works and the impact it was having on herself, her family, and their home. Zainab reported a continued improvement to how the dampness and mould felt within the home and now feels able to keep her home comfortably warm when it is cold outside. Zainab also reported feeling happy with the overall temperature of the house.

There were also improvements made to her health and the health of her family as they are now able to keep the home warm and ventilate well. After years of living with damp and mould and the emotional toll on Zainab, the repairs brought a new sense of relief. Previously wet walls are now dry, and the home feels fresher. Zainab reported an improvement to her own wellbeing, and discussed feeling lighter and more positive knowing the work had been done:

> *'So I think I do feel happier. I don't have that worry. […] So, yes, it is less worry for me, less stress, and less work because I was always wiping the walls and trying to keep an eye on my kids, that they don't touch the mould. I don't have to do that anymore, which gives me more time with the kids. So, overall, I think as a family then you are happier, aren't you?' - Zainab*

Experience of keeping the home warm

Prior to the rectification works being carried out, keeping homes warm was a significant challenge for many Fishwick residents. Householders were asked in the pre-works if they were able to keep their whole house warm when they needed or wished to. Where this is not possible it is referred to as 'subjective fuel poverty'.

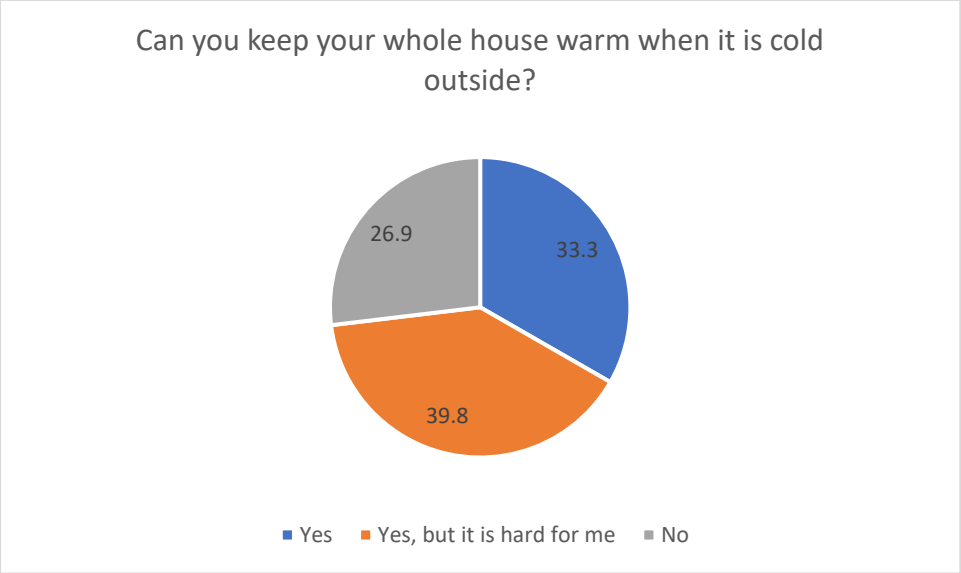
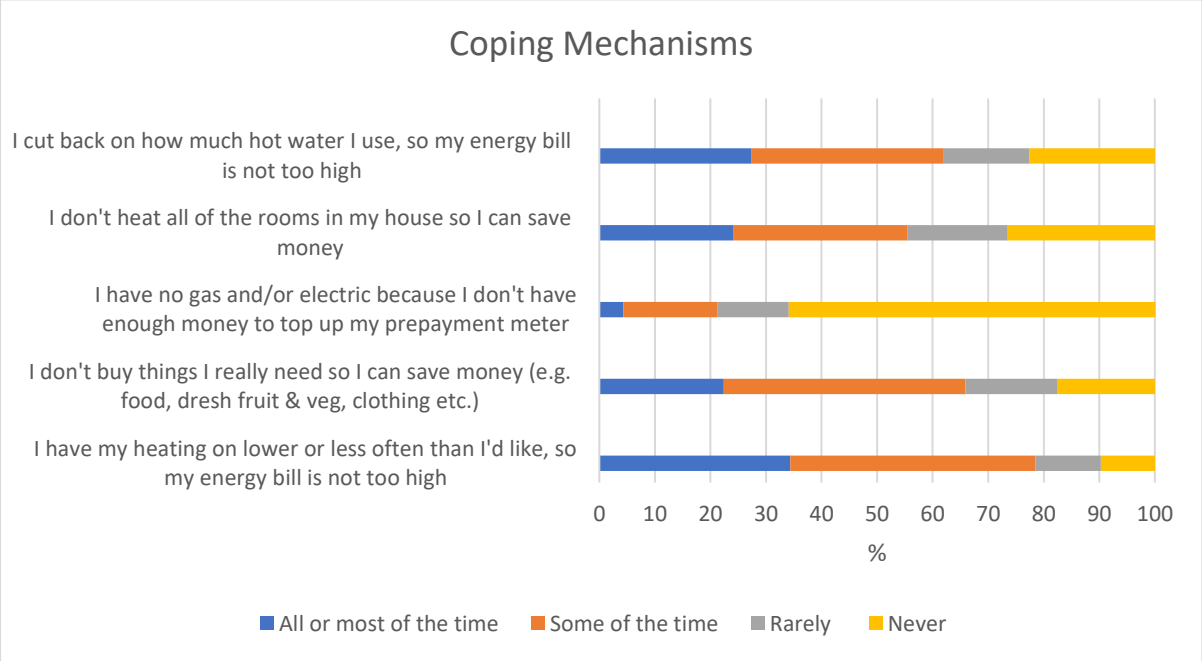


Figure 4: Subjective fuel poverty (n=96)

Two-thirds (67%) reported being unable to keep their home warm or finding it difficult to do so. The reasons for this included poor insulation (55.4%), the need to ventilate to manage damp (41.5%) and high heating costs (35%).



Residents were also asked if they ever cut back on their heating, or on buying essentials to save money on their energy bills. Nearly 80% of respondents

reported having their heating on lower or less often than they'd like so that their energy bill was not too high. Around two-thirds said they cut back on buying things they really needed (such as food, clothing etc.) to help them save money. Fifty-five percent did not heat all the rooms in their home to save money and 62% cut back on the amount of hot water they used so their energy bill was not too high.

> *'It's just the stress that it puts on you as well. You can't go to sleep at night thinking, obviously, you might not have the money to pay the bill and that's what's going to happen and I'm going to get in trouble.'* – Fishwick resident, pre works

The impact of the failed works contributed to this in two ways. While the solid walls had insulation fitted, the failures in the installation also limited the insulating performance, meaning homes did not keep the heat in well. This increased both the incidence of damp and mould and the demand for heating, consequently impacting the cost of bills.

> *'The winters are absolutely ridiculous. I am having to, instead of saving my bills, I am actually having- paying double. My bills are so high, you know, my gas bills because I'm having to try to put the heating on to try to dry things out.'* - Fishwick resident pre-works

Within three-to-six months of the rectification works being completed, residents reported noticeable improvements in their homes' ability to retain heat. Over half (11 out of 18 surveyed) stated they could now keep their homes warm in colder months.

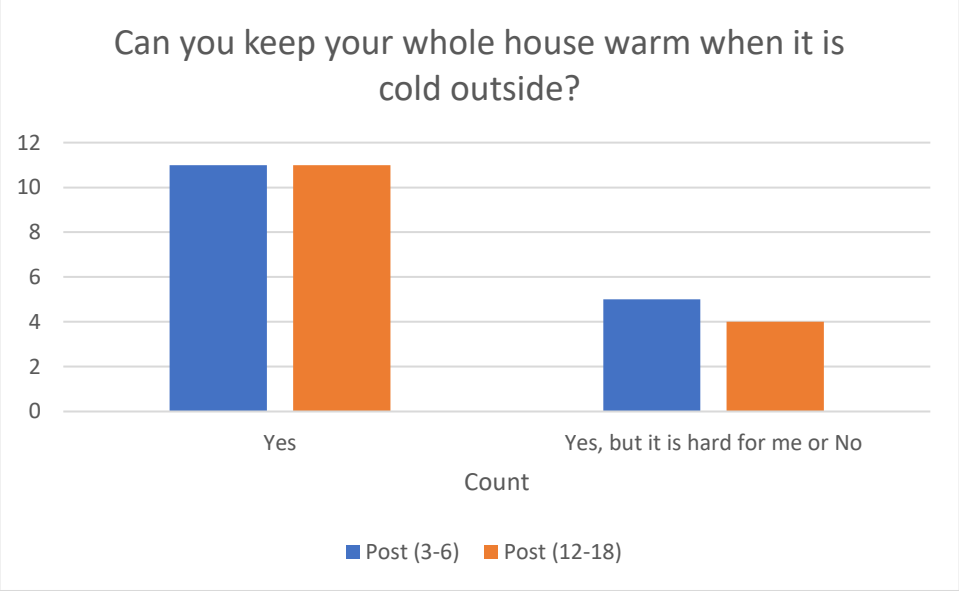


Figure 5: Subjective fuel poverty, 3-6 months (n=18), 12-18 months (n=15)

Residents shared how the new insulation and added ventilation changed how their homes felt. For many, rooms that were once cold and damp became warm

and comfortable, allowing them to use heating less frequently and still maintain a pleasant temperature and living environment.

The majority of residents continued to feel the benefits of the works after 12-18 months, with most (11 out of 15) able to keep their homes warm.

Residents reflected on how the improvements had held up through seasonal changes, particularly during the colder months. Many still felt a significant difference in their homes' warmth and comfort compared to before the works.

For those who continued to find it difficult to keep their homes warm after the rectification works, the main reason given was the cost of heating, rather than issues with insulation or the impact of ventilation. Some residents reported using their heating less frequently or at lower settings to help manage energy bills. Others mentioned heating only certain areas of their homes or making careful spending choices to prioritise essentials. Many of these issues have been exacerbated by the energy and cost of living crises.

Despite these challenges, however, the structural improvements helped many to reduce their heating use, giving residents a sense of relief and providing some shield against the full impact of the rising cost of energy.

> *'I do think it is going to make a positive difference, yes, with the bills […] I know I am spending less because I am not using the heating as much.'*
> Fishwick resident, post-works

Aditi's Story

Aditi and her children moved to the UK in the 1960s and settled in Fishwick.

In 2013, just like Zainab, Aditi signed up to receive EWI and was promised a warmer, more energy-efficient home. Sadly, the work was poorly managed – communication was minimal between Aditi, her family and the contactors, and when discussing the works with us, her son said the installation was sporadic, and the scaffolding was unsafe.

Unbeknownst to the family at the time, the panels installed were not properly sealed. Water began to ingress behind the insulation, seeping into the cavity walls and gradually into the home. Damp patches appeared on the internal walls, followed by peeling wallpaper, mould growth, and eventually a musty, unhealthy smell. The impact escalated: floors rotted and began to come away and Aditi's home became uninhabitable.

In her pre-works survey, Aditi reported that the impact of the poor insulation and ventilation meant she struggled to keep her home warm when she needed or wanting to, impacting her health and wellbeing.

Aditi's son, had to move his elderly mother out of the house entirely for three months to protect her health and safety. The situation deteriorated to the point that the family considered selling the house—though in its condition, it was unsellable. The emotional toll on Aditi and her family was great - she had built a life in the home, raised her children, and now found herself displaced.

After joining the WASH Fishwick project, moisture was drained from the cavity walls, internal plaster was removed and redone, and the defective external insulation was replaced with a properly waterproofed system. Additional works included fitting an extractor fan in the bathroom, modernising the electrics, and resolving structural issues such as rotting floor joists and a shifting front wall.

The transformation was dramatic. The house was dry, warm, and welcoming once again. For Aditi, now over 90, the impact was deeply personal. No longer surrounded by mould and damage, she felt proud of her home. The warmth and air quality improved, allowing her to enjoy her space comfortably. With a downstairs setup tailored to her mobility needs, she could move independently. In her follow up survey, she reported being very satisfied with the general air quality, ventilation and dampness, and the feel of the house was much better than before. Aditi is now able to keep her home comfortably warm when she needs to, and no longer has any issues with damp and mould.

Emotionally, the change was profound. The home, once a source of distress, had become a place of comfort again. Her family no longer worried about her living conditions, and she no longer felt the burden of having her home deteriorate around her. Aditi's son said she was now "walking inches taller," a visible reflection of her renewed dignity and peace.

The impact of temperature and ventilation on health

Prior to the improvements made to residents' homes, many households in Fishwick struggled with the effects of poor ventilation and low temperatures on their health and wellbeing. Residents told us how, in some cases, they were reliant on keeping their homes warm to help manage their health condition.

> *'It's just that I've got [a health condition], so, you know, like I say, I feel cold. […] but I do feel cold and that's why I have to have my heating on, because I don't want to end up in hospital. That's the last thing I want.'* – Fishwick resident, pre-works

In the pre-works survey, residents were asked to rate their physical and mental health.

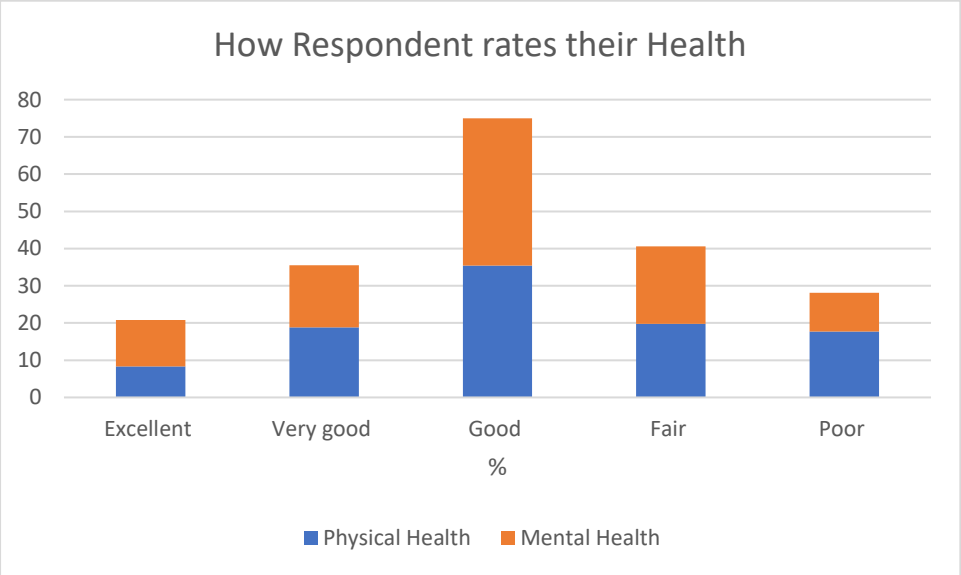


Figure 6: How residents rate their health (n=96)

Fewer than one in three survey respondents rated their physical health as excellent or very good (27%), while a larger proportion (37.5%) described their health as fair or poor. Mental health responses were slightly more balanced, with just under 30% of householders rating their mental health as excellent or very good, and 31% rating it as fair or poor. In both cases, the percentage of respondents reporting excellent or very good health was lower than those reporting fair or poor health.

Over half (52%) said that their inability to keep their homes warm negatively affected their physical health, while 46% said it impacted their mental health. Additionally, poor ventilation was felt to be worsening the overall wellbeing of more than half (56.5%).

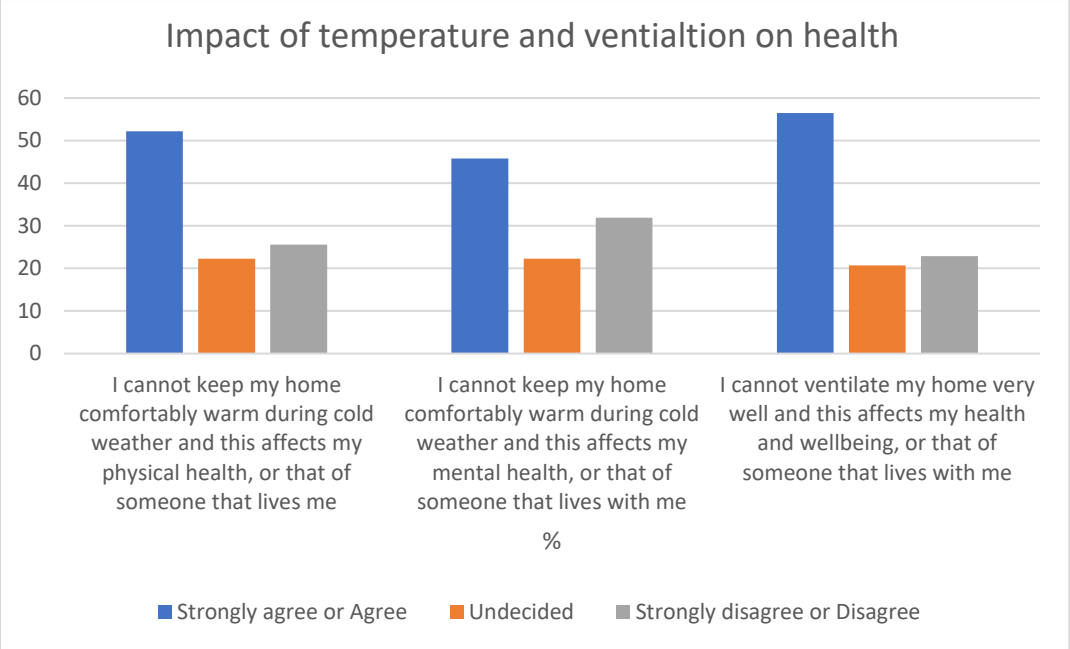


Figure 7: Impact of temperature and ventilation on physical and mental health (n=96)

For many, home was not a place of sanctuary or comfort. The emotional toll of living in damp, cold homes was significant. As previously discussed, and demonstrated through Zainab's story, residents described being embarrassed by the smell and appearance of their homes. This contributed to feelings of anxiety about inviting people to their homes. At the same time, residents also expressed feelings of not wanting to spend time in their homes and the exhaustion of constantly cleaning or redecorating to hide the damage caused by damp.

The physical health risks were equally concerning but also associated with emotional distress. For example, a parent shared feelings of guilt over their child's respiratory issues, wondering if the damp environment had contributed to their condition.

> *'My child has [a health condition] now, and I wonder if the damp in the house has made it worse. I feel guilty because it was my decision to put the insulation in.'* Fishwick resident, pre-works

Within three-to-six months of the works being completed, many residents began to notice improvements in how the temperature and ventilation of their homes affected their health and wellbeing. Better ventilation systems and improved insulation led to a noticeable reduction in damp and mould, and many reported that their homes felt fresher and more comfortable. In both the three-to-six month and 12–18-month surveys, more respondents ranked their physical and mental health as good, very good or excellent than ranked their health as fair or poor.

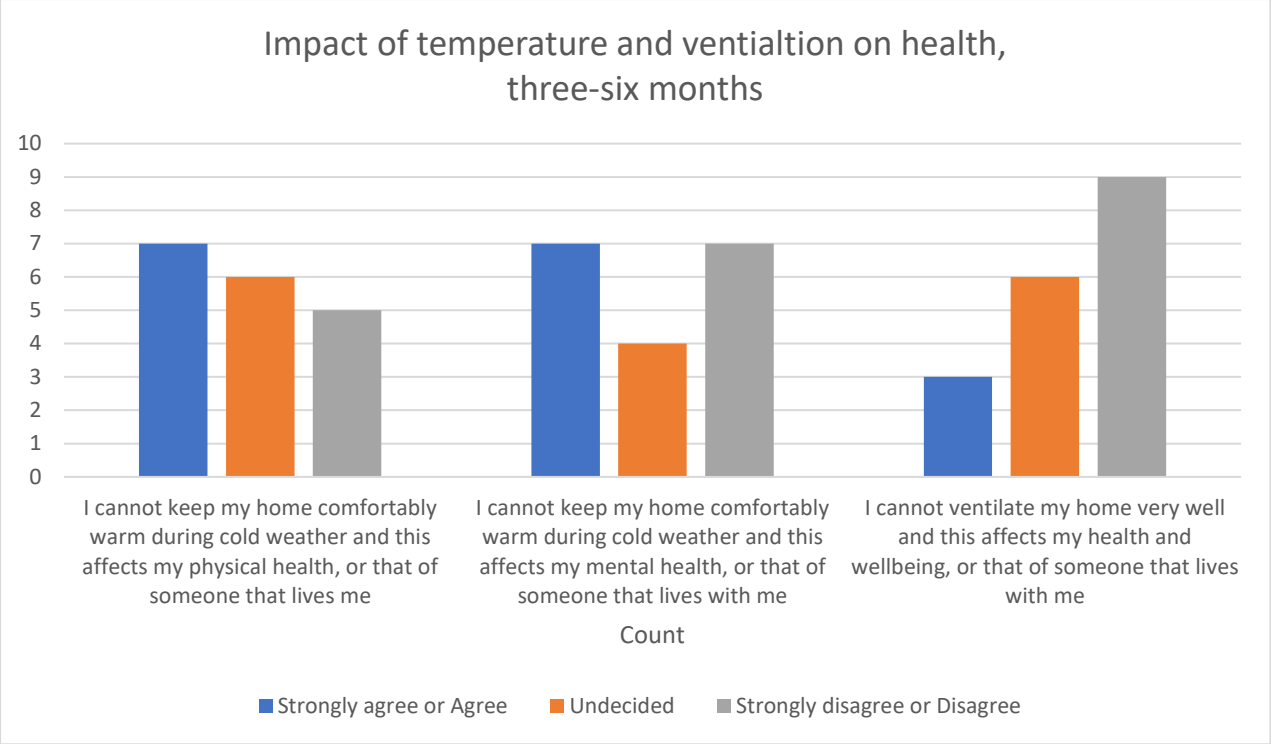


Figure 8: Impact of temperature and ventilation on physical and mental health, three-six months (n=18)

Although benefits were clear, some residents reported still struggling with the cost of heating their homes. Seven out of 12 respondents in the three-six months survey said they felt unable to keep their home comfortably warm in cold weather, impacting the health of themselves or their family. As previously reported, those who still struggled to keep their homes warm following support mentioned cost as the main reason for this, which suggests that for some, there was a continued impact on their ability to maintain a consistently warm environment at home.

Improvements in ventilation, however, meant that residents no longer had to leave windows open to help with the damp at the expense of keeping the home warm – half (five out of 10 respondents) said they no longer opened windows they'd rather were closed because of damp and mould, a trend also seen in the 12-18 month sample (seven out of 12 respondents reported no longer having to do this.)

> *'Before, we had to keep the windows open for the damp, but now the air feels better without needing to do that'* - Fishwick resident, post-works

After more than a year post-renovation, most residents continued to experience lasting improvements in their homes, and there were lower incidences of negative health impacts associated with cold and poor ventilation than seen at three-to-six months:

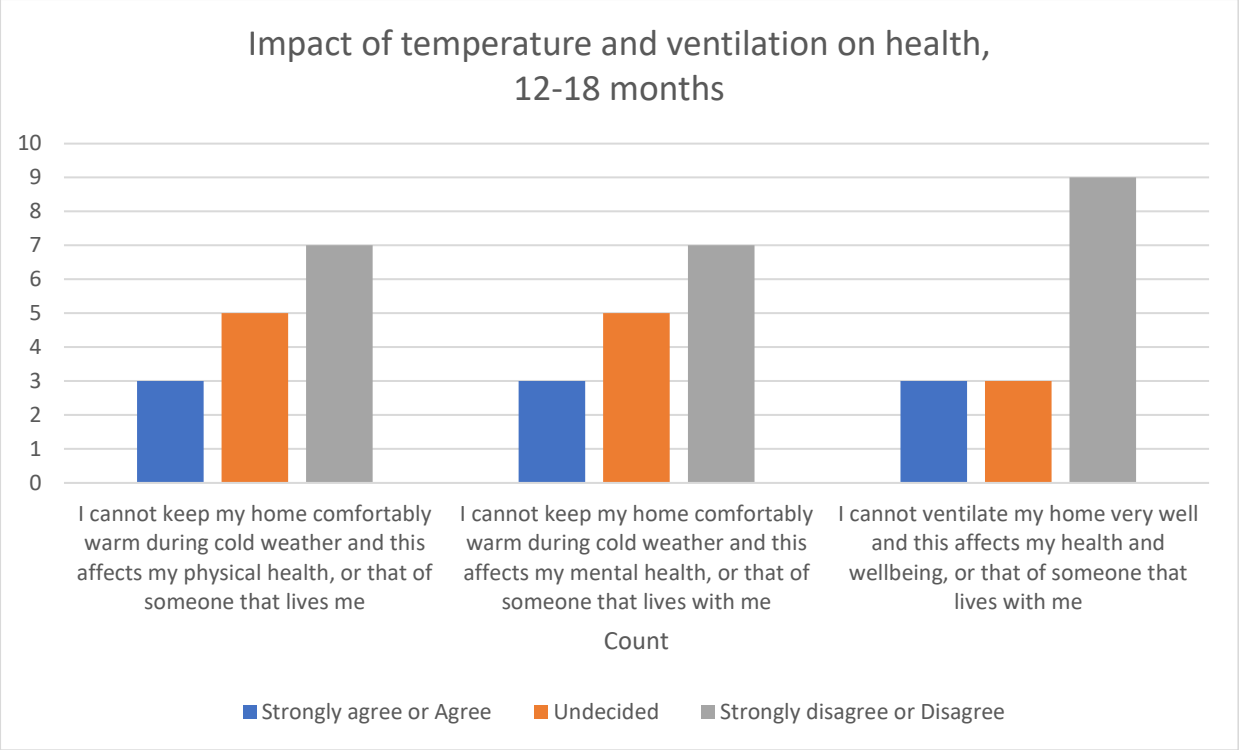


Figure 9: Impact of temperature and ventilation on physical and mental health, 12-18 months (n=15)

Most residents no longer felt that their homes were cold or damp, and many talked of feeling comfortable and protected. One respondent said they felt as though the new insulation acted as a 'tea cosy' around the house, and they felt protected and safe in their homes.

> *'I do actually feel confident since the work has been done, that I think it's… do you know what it is? I feel like my house, right, I feel like, before, it was exposed. After the work has been done, I feel like… you know when you have those tea cosies [that] go on top of the teapot. It feels like my house is covered in that. So, in that sense, I feel really reassured, because I'm like, 'Oh, I feel like it's protected.'''* – Fishwick resident, post-works

Residents reported greater confidence that their homes could maintain warmth through winter, with better ventilation systems preventing the return of damp and mould. This sense of security was particularly important for those managing health conditions or caring for vulnerable family members.

Homes have been transformed and the difference the work has made to the home lives of the residents in Fishwick has revealed the close ties between the home, health and wellbeing. Post-works, respondents talked of improved social interactions, opening up their homes to friends and family, and their guests often noticing a difference in the smell and temperature of the homes. The impact of the Fishwick renovations beyond warmth, affordability and thermal comfort is evident in residents' testimonies. It is observed in strengthened social

ties, improved self-esteem and contentedness. As told by Aditi's son, Aditi was walking taller and proud of her home again.

> *'I'm not worried about it being cold [now]. I know the insulation will make a difference.'* – Fishwick resident, post-works

Amina's story

Amina moved into her property in Fishwick in 2013, after the initial works had been completed. Within a few years of living there, however, the problems started to show.

> *'When we moved, the old insulation was just finished and then we moved and then they decorated and everything. So, yeah, like, slowly, slowly we got the damp.'* – Amina

Amina reported that it wasn't long before the home began to feel cold and uncomfortable—despite running the heating. Over the next 10 years, the family lived with persistent mould, cold rooms, and a sense that the house just wasn't working for them.

> *'We keep the heating on in winter, but still it's cold, cold, cold.'* - Amina

The damp was particularly bad behind the sofa, where sitting down became unpleasant. Amina said it felt especially cold sitting there and the smell was very bad, making spending time in that space unpleasant. Before the rectification works, the family reported being very dissatisfied with the air quality, ventilation, mould, and overall appearance of the home. They struggled to keep the house warm and ventilated properly, often feeling forced to open windows when they didn't want to, just to try to manage the damp.

The impact wasn't just physical. Amina shared that not being able to keep the home warm had affected their health and mental wellbeing. Her survey response echoed that, with clear links drawn between the home environment and their family's wellbeing. Financial stress added another layer, with bills described as very hard to manage—especially since heating the home didn't feel like it was making much of a difference.

Through joining WASH Fishwick, Amina received a new extractor fan in the bathroom, new windows with proper ventilation, external insulation, and a damp-proof course in the living room.

> *'It's so cosy and nice now. Better than before. We were struggling for 10 years.'* - Amina

One of the most noticeable changes was in comfort. The home now held warmth far more effectively, allowing the family to reduce how much heating they used. The impact on their energy bills was immediate:

> *'Since they have done the work, we've seen a huge difference […] before, we were turning the heating on and it didn't feel that warm, but now, we're turning it on and we can see a huge difference, so we have to use less heating than before. It's a big difference.'* - Amina

In follow-up responses at both three-to-six months and again at 12–18 months after the works, the family reported being very satisfied with the air quality,

warmth, ventilation, and appearance of the home. Their bills had become “very easy” to manage.

The improvements weren’t just technical—as with many of the stories from the households in Fishwick, the improvements were personal. The bathroom fan made a big difference to steam and moisture after showers and the smells of damp that once lingered were gone.

> *‘As soon as we entered the house, we could smell damp, but now… since they’ve worked, no.’* - Amina

The transformation had a clear emotional impact. Amina described her home as ‘lovely’ and reported enjoying being at home again. Since completing the works, Amina and her partner have been able to redecorate, lay new carpets, and create a space that finally felt like their own. Amina described how they can feel the warmness in the house, and the coldness has gone. Later, they disagreed that a lack of warmth or ventilation now had an impact on their health—it wasn’t a problem for their family anymore.

Reflecting on the process, Amina had nothing but praise for the team:

> *‘The workers, since they started, so the workers and everyone were very nice. I had no problem at all with them or anything. If I had a concern about anything and I’d tell them, they just tried their best and do their best to […] explain it to me.’* - Amina

After a decade of discomfort, the house was finally a home—warm, dry and comfortable.

Satisfaction with the work

It was important to understand how projects like WASH Fishwick can and should be delivered and what the lessons of good practice are that could be shared[4]. Contributing to this, feedback on the process of taking part in WASH Fishwick was gathered from residents, who reported high levels of satisfaction. A large majority of residents reported that they were either very satisfied or satisfied with their experience post-works at both the three-to-six-month stage (16 out of 18 respondents) and 12-18-month stage (11 out of 15 respondents).

Satisfaction was particularly strong in areas relating to contact with the team, clarity of information, and the quality of the finished work. Residents' experience of working with both National Energy Action and Seddon pointed to the importance of good communication and flexibility in their approach. Residents appreciated the communication between themselves and Seddon and praised the contractor's flexibility in approach and willingness to work with households and their routines.

> *'They tried their best to have the least disruption to us, considering we had children and they had to do work inside my house as well […] I think everyone was, you know, kind, understanding. All communications have been good, so, I think, overall, you know, I'm glad that, actually, we got this done and I did say yes and get this done.'* Fishwick resident

> *'I think that was the positive side of it that, yes, they did a good job, they did it with respectable professionalism, they never overstepped their mark, anything like that, it was always, 'How are you? Are you okay with us coming to do this today? Can we put this on the floor so we're not messing your carpet up?' anything like that. So, yeah, they did it quite good for me.'* – Fishwick resident

Visibility of and accessibility to National Energy Action and contractors was also important. Residents appreciated how visible and approachable the team from Seddon were in the community – the contractor was available to talk through any issues and provide reassurance that the work was being overseen and completed to a high standard. When issues did arise, many householders reported the problems being rectified quickly and contractors responding quickly to feedback.

Relationship building between the contractors and the households was a vital part of the project following the failed works carried out in 2013. Residents explained that their previous experience had been poor, characterised by unannounced visits and limited-to-no effective communication about the plans of works to their homes. Conversely, residents engaged in the evaluation praised the level of care and attention from the WASH Fishwick project team, with

[4] Feedback on the engagement process, alongside a list of recommendations for future work in this area, can be found in the separate report: Community Engagement Guide of Best Practice

respondents praising the aftercare provided following the works being completed.

The WASH Fishwick project prioritised placing the community at the centre of its efforts, focusing on collaboration rather than imposing decisions. Early data collection demonstrated a wariness and lack of trust from householders associated with the failed works in 2013. The feedback received from householders reveals the success and importance of the approach, alongside the impact of the work itself.

> *'I am grateful for NEA, for everything that they have done. I think it has made- I mean financially it will make a positive impact, but I think mentally as well. For the whole family, it will make a positive impact.'* – Fishwick resident, post-works

Conclusion

The experiences of residents in Fishwick highlight the vital role that safe, warm, and well-ventilated homes play in supporting people's health, comfort, and overall wellbeing. Prior to the rectification works, many households were living with serious issues—damp, mould, and poor air quality —that not only made day-to-day life harder, but also had lasting impacts on the physical and mental health of the residents and their families. Homes that should have offered comfort instead became sources of stress, embarrassment, and, for some, harm to their health.

The improvements made through the works brought about meaningful and sustained change. Residents described feeling warmer, more comfortable, and better able to manage their homes without the constant worry of condensation, bad smells, or peeling wallpaper. Many reported reduced heating use and better air flow, without having to compromise on warmth—especially important for those managing health conditions or caring for others.

Over a year on, most residents continued to feel the benefits. The majority were still satisfied with the condition of their homes, and many described an increased sense of pride and security. While financial pressures around heating remain a challenge for some—particularly in the context of rising energy costs—the physical upgrades provided a stronger foundation from which to manage those challenges.

Overall, the findings from this evaluation underscore the importance of high quality, resident focused retrofit and repair programs. The outcomes in Fishwick demonstrate that well-executed interventions can deliver not only improvements in energy efficiency and housing conditions, but also wider benefits to health, wellbeing and social connection. These results provide a case for the continued investment in holistic housing improvements that prioritise long-term outcomes for residents and communities.

Appendix 1: Sample selection and method statement

The following section will set out the research methods used and provide some information on the sample.

Methods used

Data was collected from residents using a mixed methods approach. Three surveys were issued to households, one prior to the works being carried out, one at three-to-six months and at 12-18 months after the works were finished.

The pre-works survey acted as a baseline and application into the project. In total, 96 households in Fishwick completed the pre-works survey, and of these 44 were selected to have rectification works carried out. This was done in two phases. A breakdown of the sample size for each survey within each phase can be found below:

	Phase 1	Phase 2
Pre-works	22	22
3-6 months	8	10
12-18 months	9	6

Table 3: Survey sample size

The pre-works survey was issued in August 2020. It was designed to align with the project aims, and comprised of 26 questions exploring a range of experiences related to energy, ventilation, housing quality, income, health and wellbeing, comfort, and advice and support needs. It also captured key demographic data. Both post-works and captured follow up data across the same categories.

A series of interviews were also captured with households. The sample for this was self-selected, with householders indicating in the survey whether they'd be interested in taking part in a follow up interview.

A total of 17 interviews were conducted over the course of the project, including eight pre-works interviews, five interviews at the three-to-six-month point (two from phase one, three from phase two) and four from the 12–18-month point (two from phase one, two from phase two).

The interviews covered very similar topics to the surveys but offered residents an opportunity to give more in-depth feedback. There were some differences between the pre- and the post-works interviews. The pre-works survey also captured the householders' experiences of the work carried out in 2013 and the impact this had had on them and their families, and the post-works surveys captured feedback on the work that had been carried out by Seddon, and their experience of being involved in WASH Fishwick.

Survey data was analysed in SPSS, and interview data was analysed in NVivo using a thematic analysis. The sample for both the three-to-six month and the

12–18-month surveys are small, and so data will need to be interpreted with caution. Due to the size of the post-works survey samples, raw numbers (count) have been reported on instead of percentages. In some cases, data has been collapsed or disclosed to maintain confidentiality. Not every household completed all three surveys. As a result, the data captured at three-to-six months and 12-18 months cannot be compared to each other.

Appendix 2: Project works mapping – survey questions

The following table sets out which questions/responses from the questionnaire were included in the process of mapping and how this was scored.

Housing condition and comfort (Six Qs, max score of 19)	
1. Q1 How satisfied are you with the following in your home?	
Responses included and scoring (max. score of 6):	Rationale and other info:
Very dissatisfied (2), Dissatisfied (1), all other options (0) • Level of ventilation • Level of dampness • Level of mould	Focus on damp/mould/ventilation
2. Q5 Do you do or use any of these things?	
Responses included and scoring (max score of 2):	Rationale and other info:
Yes because of damp/mould (2), Yes, but not because of damp/mould (0), No (0) For responses to any of the following, only score once: • Open windows when you would rather they were closed • An extractor fan for long periods • Scented candles or air fresheners • A dehumidifier	Focus on damp/mould/ventilation
3. Q2 Can you keep your whole house comfortably warm when it is cold outside?	
Responses included and scoring (max score of 2):	Rationale and other info:
No (2) Yes, but it is hard (1) Yes (0)	Focus on warmth, comfort and subjective fuel poverty

4. Q3 Please tell us why you answered ‘no’ or ‘yes but it is hard for me’?	
Responses included and scoring (max score of 3):	Rationale and other info:
Score one for each of the following responses: • My heating system is broken or doesn’t work well (1) • My house doesn’t keep the heat in well (1) • The need to ventilate by opening windows etc. makes it hard (1)	Ignoring the cost response here (appears in income scoring section) but drawing out issues with heating system, energy efficiency and ventilation
5. Q6 How do you feel about these things?	
Responses included and scoring (max score of 4):	Rationale and other info:
Very unhappy (2), Unhappy (1), all other responses (0) • The temperature in your home • How well your house keeps the heat in	Focus on thermal performance of the property and thermal comfort of the householders
6. Q7 How often do these things apply to you?	
Responses included and scoring (max score of 2):	Rationale and other info:
Only score once if any of the following responses are ticked. All of the time or Some of the time (2), Rarely or never (0) • I have my heating on lower or less often than I would like, so my energy bill is not too high • I don’t buy things I really need so I can save money (e.g., food, fresh fruit/vegetables, clothing etc.) • I have no gas and/or electricity because I don’t have enough money to top up my prepayment meter • I don't heat all of the rooms in my house so I can save money	Focus on warmth, comfort and subjective fuel poverty

• I cut back on how much hot water I use, so my energy bill is not too high	
Health and wellbeing (5 Qs, max score of 42)	
7. Q12 Do you or anyone that lives with you have any of these conditions?	
Responses included and scoring (max score of 17):	Rationale and other info:
Following conditions score 2: Mobility condition or disability; Heart condition; COPD; Asthma, bronchitis or other breathing condition; mental health. All other conditions score 1: Vision impairment; hearing impairment; learning difficulty; stroke; cancer; metabolic diseases; dementia. None/Prefer not to say score 0.	Determining presence of health condition with additional priority given to cold-related ill-health (cardiovascular, respiratory, mobility and mental health) as per health criteria in FPNES
8. Q13 In general, would you say your physical health and mental health were...	
Responses included and scoring (max score of 4):	Rationale and other info:
• PH - Poor (2) • MH - Poor (2) • PH - Fair (1) • MH - Fair (1) • PH/MH - Good/Very Good/Excellent (0)	Beyond identification of a condition, this marks self-reported health.
9. Q14 Below are some statements about feelings and thoughts. Please X the box that describes your experience of each over the last 4 weeks.	
Responses included and scoring (max score of 14):	Rationale and other info:
None of the time (2), Rarely (1), all other responses (0) • I've been feeling optimistic about the future • I've been feeling relaxed • I've been dealing with problems well	General wellbeing indicators

• I've been feeling good about myself • I've been feeling confident • I've been interested in new things • I've been feeling cheerful	
10. Q15 How much do you agree or disagree with the statements below?	
Responses included and scoring (max score of 6):	Rationale and other info:
Strongly Agree (2), Agree (1), all other responses (0) • I cannot keep my home comfortably warm during cold weather and this affects my physical health, or that of someone that lives me • I cannot keep my home comfortably warm during cold weather and this affects my mental health, or that of someone that lives with me • I cannot ventilate my home very well and this affects my health and wellbeing, or that of someone that lives with me	Relationship between thermal comfort and health
11. Q17 Do you or anyone else in your home get any benefits?	
Responses included and scoring (max score of 1):	Rationale and other info:
Include benefits subject to a health assessment. Score 1 in total is any of the following are selected: • Disability Living Allowance • Personal Independence Payment • Income-related Employment and Support Allowance	Health indicators and links to income
Income and affordability (5 Qs, max score of 12)	
12. Q18 How much income does your household receive in a year? Please tell us the total amount received into your bank account(s) from jobs, benefits etc. Please include yourself and anyone else that lives with you.	

Responses included and scoring (max score of 2):	Rationale and other info:
• Less than £12,000 (about £230 a week) (2) • £12,001-£16,010 (about £231 to £308 per week) (2) • £16,011 - £18,000 (about £309 - £346 per week) (1) • £18,001 - £20,000 (about £347 - £384 per week) (1) • All other responses score 0	Based on ONS Households Below Average Income where the median income currently stands at £514 per week. Relative low income (60%) of the median is therefore approx. £308pw).
13. Q19 How much do these statements apply to you?	
Responses included and scoring (max score of 6):	Rationale and other info:
A Lot (2), A Little (1), other responses (0) • I often worry about paying all of my household bills on time • Money is one of my biggest worries • I am often behind with at least one of my energy bills or often have debt on my PPM	Relates to affordability
14. Routed from Q2 which asks if HH can keep the home comfortably warm when it's cold outside, Q3 asks why?	
Responses included and scoring (max score of 1):	Rationale and other info:
If responding with '*it costs too much*' score 1	Relates to affordability
15. Q4 How easy do you find it to afford your energy bills (electricity, gas, oil, solid fuel etc.)?	
Responses included and scoring (max score of 2):	Rationale and other info:
Very Hard (2), Hard (1), other responses (0)	Relates to affordability.
16. Q17 Do you or anyone else in your home get any benefits?	
Responses included and scoring:	Rationale and other info:

Include means-tested benefits. Score 1 if any of the following are selected: • Pension credit • Child Tax Credit • Working Tax Credit • Universal Credit • Income-based Job Seekers Allowance • Income Support	Indicator of low income

Table 4: Scoring system for household selection