Somewhere between a 'Comedy of errors' and 'As you like it'? A brief history of Britain's 'Green Deal' so far

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Abstract

The Green Deal finance mechanism is designed to enable households and small businesses to install energy efficiency improvements at no up-front cost. The capital is granted so long as the repayments (for which the utility bill payer, not the building owner, is liable) do not exceed the value of the predicted energy savings. Completely new to any European country, it has been described as a "no-brainer", a "game-changer", a "massive economic and job opportunity which could help Britain's economy turn the corner" and "the biggest home energy efficiency drive since the Second World War" (Secretary of State Chris Huhne, 2010–2011; Minister of State Greg Barker, 2011).

The Green Deal was launched on October 1, 2012 – and despite it being the Government's flagship green policy, the responsible Department of Energy and Climate Change did not even issue a press release on that day. What happened? This small incident is just the tip of an iceberg of a sometimes tumultuous but always fascinating process of policy development. From its inception as a political manifesto commitment in early 2010, the Green Deal's evolution has seen ministers announcing very high ambitions, contrasted with official predictions of very low take-up; press coverage ranging from good to bad to ugly; and stakeholders (often simultaneously) alienated and more heavily engaged than ever before: all framed by the still considerable uncertainty about this new policy mechanism.

The dichotomies alluded to above provide the focal point and aim for this paper: to convey a multi-faceted history of the still young Green Deal. This paper reviews its intellectual, political, cultural (media), and stakeholder (involvement) history – by drawing on policy papers, speeches, press articles, meeting notes and stakeholders themselves – to paint a vivid picture of policy development in practice and draw out conclusions for policy-makers and others who might consider embarking into similarly uncharted policy waters.

Introduction

Britain's Green Deal finance mechanism is designed to enable households and small businesses to install energy efficiency improvements at no up-front cost. As a nation-wide programme providing finance tied to the property (and its successive occupants) and not the individual taking out the loan, it is completely new to any European country. The programme is the result of a sometimes tumultuous but always fascinating process of policy development. This paper presents a multi-faceted history of the still young Green Deal. We will review its intellectual, political, cultural (media), and stakeholder (involvement) history, by drawing on policy papers, speeches, press articles, meeting notes and stakeholders themselves.

This paper, which focuses on mainly on households (just like the Green Deal does), begins by briefly outlining the policy itself. Then in the next section we consider the origins and ideology of the Green Deal, before turning to explore in detail the development and implementation of the policy to date. Finally, we draw out conclusions for policy-makers and others who might consider embarking into similarly novel and relatively unknown areas of energy efficiency policy.

WHAT IS THE GREEN DEAL?

The Green Deal is the UK Government's flagship piece of legislation on energy efficiency. It started to come into effect from October 2012, although the full package including financing will not be available until late January 2013. Through the Green Deal, energy customers in Great Britain (England, Wales and Scotland) will receive loans to make energy efficiency improvements to buildings. The repayments will attach to the energy bill at a property, rather than to an individual, passing to any new occupier or bill payer.

The first step in getting a 'Green Deal' is for a property to be assessed by a Green Deal *assessor* to rate its energy efficiency and to recommend measures to improve this. Householders will receive a Green Deal assessment – in most cases likely to cost around £100–150 (€120–180) (Green Deal Initiative 2013) – which they can take to one or more Green Deal *providers* for a quote for the finance and installation of one or more of the recommended measures. The provider and customer will agree a 'Green Deal plan' to set out the agreed amount and term of repayments. The customer will in effect pay for the energy efficiency improvements by instalments, through a charge on their electricity bill. The energy utilities will administer collection of these payments through bills, on behalf of Green Deal providers. Adherence to a set of framework regulations and a Code of Practice entitles providers and installers to use the Green Deal quality mark in advertising.

The 'Golden Rule' of the Green Deal is that the estimated average savings should always equal or exceed the cost of the work (including labour, materials and finance). The repayments should not therefore be higher than average energy bills, but this is based on *ex ante* averages, so there is no guarantee that in every case, a household's savings will cover the Green Deal payments. By attaching the Green Deal charge to the property, this should not affect the credit rating of the individual and their wider access to credit for other purposes and should mean that people only pay for improvements while they are benefitting from them. The interest rate to be charged to consumers taking out Green Deal loans is expected to be above 7 % (Richards 2012) (TGDFC 2013). This is not a low cost for finance (loans for home improvements can be as low as 5 %[1]), but it does have the advantage of being fixed for up to 25 years, and being attached to the property via the electricity bill, not the occupant. The Green Deal Finance Company has been established to help provide this finance nation-wide. This is a private-sector consortium, with members including British Gas, Carillion, Clifford Chance, E.ON, EDF Energy, Goldman Sachs, HSBC, Insta Group, Kingfisher, Linklaters, Lloyds Bank Corporate Markets, Mark Group, npower, PwC, RBC Capital Markets and SSE. The idea behind this is that by pooling together, it becomes easier to attract institutional investment, which should enable the interest rate offered to be lower than it otherwise would be.

A new Energy Company Obligation (ECO) will complement the Green Deal by providing subsidies for low income households and for more expensive measures that do not fit the golden rule (such as internal or external insulation for solid outer walls). This takes over from current energy supplier obligations (CERT and CESP) that ended in 2012. There is not scope to consider this in detail here.

1. Although depending on circumstances, they can of course be much higher than 7 %.

The origins and ideology of the Green Deal

In the build-up to the 2010 General Election, each of the three main political parties set out plans to improve the uptake of energy efficiency measures in homes. Each of these parties – to an extent inspired by the Property-Assessed Clean Energy (PACE) programmes in the USA – committed to some form of 'pay-as-you-save' scheme to improve energy efficiency. The pay-as-you-save idea is that a householder gets an upfront sum to improve energy efficiency in their home, which is then paid back in instalments. Making the approach different to conventional loans, each party suggested that the liability to repay should be attached to the house and not the individuals taking out the loan – making it, in Europe, a unique approach to financing energy. Where they principally differed was in the maximum size of the loan.

The Conservative Party election manifesto 2010 outlined a policy called the 'Green Deal'. This was explained as being a pay-as-you-save scheme whereby home owners would be able to receive a loan of up to £6,500 (€7,800) to pay for energy efficiency improvements in their home. The energy efficiency improvements would result in lower energy bills, the savings from which could then be used to repay the loan (Smith 2011).

In March 2010 the Conservative Party also published a green paper called 'Rebuilding Security: Conservative Energy Policy for an Uncertain World'. The paper gave more information about how a 'Green Deal' might work and suggested that a variety of organisations would be able to participate in financing the loan, such as banks, investment funds, high street retailers, local authorities, housing associations, charities, social enterprises and community groups, as well as energy suppliers (Smith 2011).

The ideology and aims of the Green Deal need to be understood in the context and achievements of the policies that preceded it. The UK's energy efficiency policies have evolved over time, with each scheme influencing the development of new schemes. Up until the end of 2012, the main means of funding and delivering home energy efficiency improvements has been via obligations on energy utilities, paid for via a levy on everyone's gas and electricity bills, and public (state) subsidy programmes for low income households. In England, the public subsidies provided via the Warm Front programme have been ended by the Government – which might be understood in the context of wider austerity measures as well as competing energy policy priorities, such as the development of carbon capture and storage and subsidies for renewable heat. At the same time, whilst living standards have fallen and energy prices have risen, there has been a move to limit the amount that can be levied on to everyone's energy bills by energy utilities ('socialised') to pay for sustainable energy programmes – including energy efficiency, but also including carbon taxes and feed-in tariffs. In the context of still aiming to drive increased take-up of energy efficiency, this has resulted in an impetus to shift the funding of energy efficiency from society (whether via bills or taxes) to private individuals – insofar as the energy efficiency measures can pay for themselves.

As alluded to before, where measures do not pay for themselves, the new Energy Company Obligation is supposed to inject subsidy for more expensive measures to the point where Green Deal finance, locally available subsidies and/or households' own up-front contributions can cover the rest. The idea is to minimise the cost of social funding for measures and to maximise private/individual contributions.

As such, and in contrast to public or utility-funded subsidy, the Green Deal centres on consumers within a marketplace. For example, Secretary of State for Energy and Climate Change Edward Davey described the Green Deal's goal as being to "establish a vibrant new market in energy efficiency" (Warren 2012). A document published at the policy's first "launch" in 2010 states that;

> This is a market mechanism, funded by private capital, which we believe will deliver far more to consumers than any sort of top-down Government programme. (DECC 2010a)

Similarly, DECC's 2012 (final) impact assessment of the Green Deal describes the policy as;

> … a more market-focussed approach to delivering these measures, where competition amongst Green Deal providers is likely to drive take-up beyond the levels expected under CERT[2] or the option of no policies (DECC 2012a).

As well as a focus on markets, there is also an emphasis on individual consumers. Minister of State for Climate Change Greg Barker has said,

> The loft and cavity insulation industry has benefitted from support from schemes like EEC[3] and CERT for many years, with the costs borne by bill payers, and once **individual consumers** have a mechanism (which they will do in the Green Deal) to allow them to **pay for these cost-effective measures themselves**, I believe there is far less need to continue supporting these measures. ((DECC 2012k) emphases added)

Also emphasising individual responsibility, DECC has said, "The Green Deal is about putting **energy consumers back in control of their bills** and banishing Britain's draughty homes to the history books".((DECC 2011d), emphasis added.) There is an "individual, customer-led principle intrinsic to the Green Deal" (ACE 2011). The result is to frame energy efficiency as a commodity or consumer good, and perhaps less as a public good than previously.

Given the economic context of the last few years, it is not surprising that press releases from DECC and ministerial speeches (2010–2012) primarily emphasise, and provide quantitative estimates for, job creation and growth of the energy efficiency market. At the same time, albeit to a lesser extent, messages around the Green Deal increasingly emphasised the "rising cost of gas and electricity" and the policy's role in cutting bills (DECC 2012e). Since 2012, the Green Deal, despite its name, has rarely been presented to consumers as an environmental measure. It has rather aimed "to align itself with 'home improvement' rather than 'green' ideals" (Gosden 2012). For example, "Our Green Deal will spark an energy efficiency and home improvement revolution" (Conservative Party undated). It is nevertheless surprising that *not one* DECC speech or press release ever mentions exactly *how much* CO_2 the policy is supposed or expected to save – even though the official ambition is considerable at a 29 % reduction in CO_2 emissions from homes by 2020, compared to 2008 (DECC 2010b). Moreover, in these sources, there is just one passing and obscure reference, published one day after its launch, to how much energy it might save: "The Green Deal could […] save enough energy to power 1 million homes in 2020" ((DECC 2012i). The Green Deal seems to address multiple objectives, and may be presented in different ways depending on the prevailing audience or political climate.

2. Carbon Emissions Reduction Target, the main utility obligation which ran until the end of 2012.

3.CERT's predecessor, the Energy Efficiency Commitment.

A brief history of the Green Deal

This section outlines the development of the Green Deal policy from its first announcement in 2010 to the present day. It draws on media sources and policy documents to describe key phases and events in the policy's formation and implementation.

SEPTEMBER 2010 TO SPRING 2012

Revolutionary aspirations

Unveiled in 2010, the Green Deal scheme was to be "a once-and-for-all refit", making "every home in Britain ready for a low-carbon future" (Gosden 2012). There was no doubting the initial ambition; Chris Huhne, then Secretary of State for Energy and Climate Change, introduced the enabling legislation in 2010, saying,

> The Green Deal will be a revolution. The first scheme of its kind in the developed world. The most ambitious energy-saving plan ever put forward. A once-and-for-all refit that will make every home in Britain ready for a low-carbon future. (Huhne 2010a)

It is the Coalition's energy policy flagship, regularly billed by his successor, Edward Davey, as his "number one policy priority." (Warren 2012). At the outset, quotes like the "biggest home improvement programme since the Second World War" were commonplace. The Green Deal was touted as "revolutionary" and "game-changing" (Griffiths 2012), and Greg Barker said in 2010 that it would be "Europe's most innovative and transformational energy efficiency programme" ((Barker 2010). Specifically, it was claimed that up to 26 million homes (i.e. all homes) could benefit, creating 250,000 jobs by 2030 in a market worth £7 billion per year (DECC 2012g).

Early industry engagement

Business and industry were always central to the Green Deal strategy. The Green Deal Finance Company, described above, was launched in October 2011, with Chris Huhne claiming that, "New firms like the Green Deal Finance Company are testament to the attractiveness of the Green Deal framework and its potential to offer a better deal to consumers" (DECC 2011b). Around the same time, Chris Huhne also explained the need for a wide range of businesses to become involved:

> The Green Deal is a massive business opportunity for firms up and down Britain, helping to power the economy and creating jobs. From one man bands and local authorities, to the big supermarkets and DIY stores, we want as many providers getting involved as possible because that's what will give consumers the best deal. (DECC 2011d)

In 2011, the press reported that "The 'Big Six'[4] energy suppliers will be heavily involved in the Green Deal" (Harvey and Carrington 2011) – to be expected as these are the obligated utilities under the ECO, and closely linked to the Green Deal. That spring, there was a sense of (cautious) optimism within the energy efficiency industry. The following statement, from later in 2011, encapsulates the industry's eagerness to engage with the Green Deal framework to make it work and to seize its opportunities:

> With ECO and the Green Deal providing a combined funding mechanism to upgrade these properties there is a real opportunity to stimulate the market. … Whether it's the real deal or not, the industry is ready. (Tony Millichap of Kingspan Insulation, (Millichap 2011))

To support the industry, in March 2012 the Government announced £3.5 million to train Green Deal assessors and installers (this comprised £2.5 million to train solid wall insulation installers and £1m to train Green Deal Advisors) (DECC 2012c).

Later, in April 2012, (in keeping with Huhne's above statement), DECC announced that 22 organisations – energy service companies, energy suppliers, housing providers, insulation installers, but notably no retailers yet – had signed up to become the first Green Deal providers upon launch, in what Greg Barker hailed as a "watershed moment" (DECC 2012d).

Early warnings and shifting ambitions

It is important to note that Greg Barker's 'watershed moment' was preceded by some disappointment and consternation from the industry's point of view. In November 2011 DECC's first impact assessment on the Green Deal showed the number of lofts being insulated falling by 93 per cent (far below the two million per year required to meet climate targets) compared to 2012 (Guertler, Croft, and Carrington 2012). For cavity wall insulation installations, a drop of 67 per cent was predicted (*Ibid.*) – again far below the 1.4 million a year required to match the ambitions in the Government's Carbon Plan (DECC 2011a) and achieve the 29 % reduction in CO_2 emissions from homes by 2020 – as well as nowhere near the early ambitions stated by Chris Huhne in 2010. As a result, the Green Deal was described by the press as appearing "doomed to fail", with articles claiming that this revelation "throws the government's grand ambition into serious doubt" (Carrington 2012a). Luciana Berger, Labour's shadow climate change minister said "These stunning figures show that the government's Green Deal is in danger of becoming a car crash".

The above reactions were based on DECC's own figures – from its initial, draft impact assessment (published November 2011) accompanying the public consultation on the Green Deal – which showed that the take-up of the Green Deal was expected to be very low. David Kennedy, chief executive of the Committee on Climate Change (CCC) said "the government's own impact assessment suggests the policy will not deliver its objective," said "There is a difference between the rhetoric and their own assessment" (Carrington 2012a).

This assertion about the difference between rhetoric and reality is valid, although the rhetoric had gradually begun shifting to lower ambitions. Projections of the size of the investment in the Green Deal dwindled, from "tens of billions" in 2010, to £14 billion in 2011 and £10 billion in 2012. The figures regarding jobs also shifted downwards. Until June 2011 statements consistently said that the Green Deal would create 100,000 jobs by 2015, eventually rising to a peak of 250,000 jobs. But from November 2011 there was a considerable change, with a figure of 65,000 jobs by 2015. By June 2012 this had fallen further to just 60,000, and the figure of 250,000 was no longer being mentioned at all.

In 2010, numerous press releases and announcements stated that the Green Deal would benefit "every single one of our 26 million homes" (Huhne 2010b). In June 2011 this was refined to "14,000,000 by 2020 and a further 12,000,000 by 2030" (Barker 2011) . However, after that date, official press releases and speeches do not mention take-up rates, or the number of homes that could benefit, at all.

In response to fears over take-up, a surprise announcement as part of the 2011 Autumn Statement said that £200 million of Government funding would be allocated to provide a special time-limited 'introductory' offer to boost the early take up of the Green Deal (DECC 2011e). However, it was not made clear at the time how this money would be spent.

In April 2012, ministers said that the first impact assessment's predictions were out of date – a justified assertion as a new and final impact assessment was being prepared. One press article said they were "produced by DECC's economists, a notoriously hidebound lot in a department traditionally more interested in promoting big projects – from nuclear reactors to wind farms – than in persuading people to save energy" (Lean 2012).

In December 2011 the CCC, the government's own climate advisers, published an open letter (CCC 2011) criticising government policy. The letter warned the Green Deal will fail and only reach only 2–3 million households. David Kennedy, the CCC chief executive said,

> We think there is a significant risk in leaving it to the market, as that has never worked anywhere in the world and is unlikely to happen in the UK (Carrington 2011).

This criticism strikes at the heart of the Green Deal's ideology – its reliance on the market. Many other experts supported the approach in principle, but as 2011 became 2012, even these supporters began to express concerns.

SPRING-AUTUMN 2012

Fears over take-up and consumer costs

In spring 2012, industry representatives were already expressing concern that demand would be low. Their concerns were informed by the experience of the Big Six suppliers in promoting efficiency to try to meet Carbon Emissions Reduction Targets (CERT) under the threat of fines. Insulation had been given

4. The 'Big Six' refer to the six largest energy suppliers in the UK, who between them have the vast majority of gas and electricity customers.

Figure 1. Proud providers. The first organisations who promised to offer Green Deals, with Climate Change Minister Greg Barker [third from left] outside the Department of Energy and Climate Change (DECC 2012d).

away heavily subsidised, or even for free. Sara Vaughan, E.ON's director of energy policy, said, "The low-hanging fruit has been picked so it is more difficult to get the remaining consumers to sign up for insulation". A source close to one major supplier was reported to have said: "The biggest question mark is still the idea that people will take out finance arrangements for some of these things when you can't give them away for free" (Gosden 2012).

April 2012 also saw widespread reports that a pilot scheme in Sutton, Surrey, had cost many householders money because their repayments exceeded their savings, even on terms more generous than those likely to be available under the Green Deal. For homeowners who selected a 10-year loan option, the installed measures delivered higher energy bill savings than the loan repayments in only a quarter of the cases. Among homeowners who opted for a 25-year payback period, almost three quarters (72 %) secured annual savings in excess of the loan repayments (BioRegional 2011).

Reports at this time suggested that;

> David Cameron has long been puzzled that the Green Deal has received little attention … it is billed as Britain's biggest-ever programme of home improvement. It should, ministers believe, be a sure-fire hit, but – even before this week's [conservatory tax] furore – it has been by no means certain that the deal will catch on. (Lean 2012)

The Green Deal was even described as "one of the Government's least-known flagship policies" (Lean 2012).

In August 2012 one trade publication, *Electrical Review*, described "growing concern the scheme has become far too costly to succeed". In an article, it argued that based on a median borrowing rate of 7.5 % over a "compulsory term of 25 years", a household borrowing £10,000 would end up paying out a total of £22,000 in order to eradicate the debt:

> Which would add almost £900 a year to the average home's £1,310 annual energy bill. Or alternatively you could borrow the £10,000 by extending your mortgage. At a rate far lower than the Green Deal's 7.5 %. Bit of a no brainer, really. (Electrical Review 2012)

Financial illustrations like this have frequently featured in the press. What is interesting about them is that they only look at part of the equation, and make the nuts and bolts of Green Deal finance look worse than they actually are. Such illustrations usually ignore several important facets of Green Deal finance:

- The borrowing term does not have to be 25 years.
- The interest rate appears to be high compared to mortgage finance, but given that it is actually *fixed* for the duration of the Green Deal plan, it is actually quite low.
- The cost of repayment must of course be compared to the energy cost savings made over 25 years, which are generally likely to increase as energy prices increase, and most of course exceed the repayments to begin with.
- One third of households are renting, and do not have access to mortgage finance, but could use Green Deal finance.

Nevertheless, judging by the press coverage, the Government did not effectively manage to devise and communicate such counter-arguments and caveats – this suggests that confidence in the Green Deal need not have started to fall as far as it did. Steven Heath of Knauf Insulation warned: "If confidence is lost in the early days, that could be the Green Deal lost" (Gosden 2012).

When is a conservatory tax not a conservatory tax?

A major furore emerged in April 2012 with the so-called "conservatory tax" debate. As part of proposed changes to the English energy performance of buildings regulations which would have been timed to coincide with the launch of the Green Deal, ministers from the Department of Communities and Local Government (DCLG) consulted on obliging householders who are erecting extensions, converting lofts and garages, installing new boilers or replacing a set percentage of their windows, to spend an extra ten per cent of the cost on energy-efficiency measures. This is known as consequential improvement, designed to keep the carbon and energy footprint of homes down even as their physical footprints grow. Crucially, the measures would have to be 'proportionate' and would have to be supportable by Green Deal finance to be justified. These proposals had been specifically timed to come into force at the same time as the Green Deal launch (October 2012), and were explicitly designed to support the Green Deal.

The plans hit the headlines in April, when the *Daily Mail* dubbed them a 'conservatory tax' (see Figure 2). "Homeowners stood by to repel bureaucratic invaders of their castles, brandishing a new tax" (Pitt 2012). Newspapers made claims that a "crippling" tax on "any building project in the home" would "grab from incomes", make householders apply for special planning permission and force them to "fully insulate" their homes "from top to bottom", leaving them "tens of thousands of pounds out of pocket" (Lean 2012).

Under pressure, David Cameron's advisers said the change would no longer go ahead. Paul King, chief executive of UK Green Building Council, said:

> This is another u-turn that shows once and for all that a majority of ministers in this government have no backbone on green issues, even when they save people money, and are good for the economy. Government has a responsibility to look beyond the ludicrous media headlines. (Duxbury 2012)

In May, a briefing to ministers prepared by the Department for Communities and Local Government and leaked to the press predicted that the consequential improvement proposals could have led to 2.2 million households taking up the Green Deal and would have been likely to:

> … greatly boost demand for home energy efficiency measures at a time of concerns that low demand for the Green Deal is the biggest risk to its launch, take up and viability (Pitt 2012).

John Tebbitt, deputy chief executive of the Construction Products Association, said the briefing made "ministers look rather silly" for ditching the proposal (Pitt 2012). Beyond this, the failure of one Government department (DCLG) to deliver a very important underpinning policy for another department's policy – DECC's Green Deal – was a very significant setback, and importantly, a setback entirely beyond DECC's control.

DECC's final Impact Assessment, June 2012

The lustre was further taken off the policy in June 2012 with DECC's final Impact Assessment – replacing the earlier, now 'out-of-date' assessment from November 2011 – which led papers to describe the Green Deal as "set for failure" (Carrington 2012a). The government's assessment predicted that the number of loft insulations would fall from about 900,000 in 2012 to 150,000 in 2013, a fall of 83 %. That was an improvement on the figures issued in the initial impact assessment, which predicted a 93 % fall, but the rate of loft insulation remained vastly lower than the 2.1 million per year required to meet climate change targets. The slight reduction in the predicted falls in loft and cavity wall insulation came after DECC "listened carefully to industry concerns about potential cliff edges[5]". The changes resulted from allowing some additional lofts and cavity walls

5. A 'cliff edge' in this context means moving quickly from a very high rate of retrofits to a very low rate.

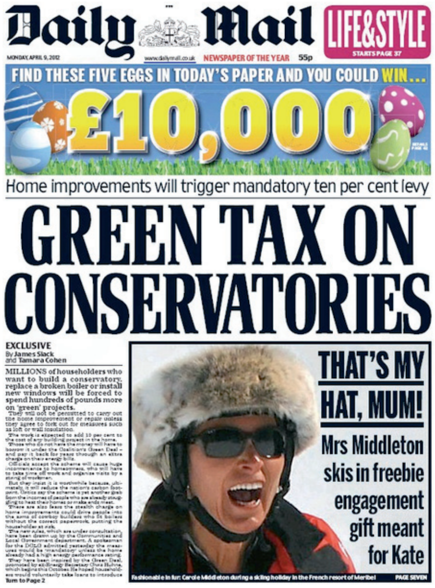

Figure 2. Daily Mail, April 9, 2012.

in low-income areas to become eligible for ECO, but were not due to adjustments to the Green Deal. To some extent formal Impact Assessments deliberately underestimate policy impacts. However, as the only detailed Government source of information about the likely take-up of the Green Deal and the market for energy efficient retrofits, the Impact Assessment's low predictions did nothing to increase confidence in the Green Deal. Labour's Luciana Berger (opposition/shadow minister for climate change) said,

> Despite all the criticism the Green Deal has received, ministers have refused to listen and the scheme remains riddled with problems … It is crazy that the government is pressing ahead with proposals which their own figures show will be a disaster for hundreds of small insulation businesses across the country and will risk thousands of jobs. Quoted in (Carrington 2012a)

Opposition, uncertainty and gloom

In April 2012 it was reported that leading Conservatives inside and outside the cabinet believed the Green Deal must be ditched because it risked leaving key "squeezed middle" voters out of pocket.

> Many ministers have long been sceptical of the scheme, the pet project of Chris Huhne, the Liberal Democrat who resigned as energy secretary. However, their mood has hardened into outright opposition … They want the Government to abandon … the entire Green Deal.

A senior Tory source was reported to have said:

> The Green Deal was Chris Huhne's baby. He has gone now and this is the right time to kill it off. Forcing people to pay thousands of pounds extra for unwanted home insulation is the last thing hard-pressed families need at the moment. It's madness. (Hennessy 2012)

Misconceptions aside, the Green Deal had always been part of the Conservative Party's manifesto in the run-up to the 2010 election, that is, prior to the coalition with the Liberal Democrats. Despite this, in Autumn 2012 there was an "atmosphere of gloom" around the Green Deal (Harvey and Carrington 2012). In October, the UK GBC noted that scheme details were still to be finalised, and those that were finalised were not well understood by many outside a relatively small inner-circle of experts. Consequentially, only a handful of organisations had the confidence to sign up as Green Deal providers, installers and assessors. The GBC said;

> It is critical that urgent action is taken to ensure that the delays don't lead to a collapse of confidence, activity and investment in the industry that damages both the short- and long-term chances of success. (Griffiths 2012)

The Guardian described how "severe doubts are swirling around the programme like a bitter winter wind, some even whipped up by the government's own analyses" (Carrington 2012b). Keith Marshall, chief executive of construction skills body SummitSkills said that the government had caused a "great deal of uncertainty" and the industry was unclear on its commitment to its flagship scheme. "There are real question marks over it now," he said (Hayman 2012).

At this time, projections for the environmental impact of the policy were being downgraded. In 2011, buried in an annually issued technical document called 'Updated Emissions Projections', the Government was stating that in 2020 the Green Deal and related measures would save 2.2 m tonnes of carbon dioxide emissions from burning gas and other heating fuels ($MtCO_2$). By late 2012 the projection had reduced by 70 per cent, to just 0.7 $MtCO_2$, with no explanation offered. What this suggests is that in 2011, emissions projections were consistent with the publicly stated higher levels of ambition at the time, and that in 2012, emissions projections reflect the low rates of take-up from the Impact Assessments. Such large adjustments from one year to the next are very unusual. Andrew Warren reports that the early ambition was for the Green Deal to contribute to a 29 per cent reduction in carbon emissions from homes. But in October 2012 a DECC press release said: "The Green Deal could see British homes and businesses save enough energy to power 1 m homes in 2020" – less than a tenth of the previous ambition (Warren 2012).

However, there were some important steps forward during this period. For example, the Energy Saving Advice Service, provided by the Energy Saving Trust, was launched in April 2012, to provide free and impartial advice to the public on energy saving in England, Wales and Northern Ireland. This includes information about the Green Deal. In addition, in May 2012 it was announced that the British Standards Institution (BSI) and National Energy Services (NES) would provide an independent certification service to Green Deal Advisor Organisations.

REDUCING UNCERTAINTY, REBUILDING CONFIDENCE: SUPPORTING INITIATIVES

In July 2012 the Government published new guidance for local authorities in England on the energy efficiency of residential housing. The guidance, issued under the Home Energy Conservation Act (HECA), asks local authorities to publish a report on their plans to achieve improved energy efficiency by 31 March 2013. Local authorities are required to identify practicable and cost-effective measures likely to result in significant energy reduction in all residential accommodation in their area, and will have to report on progress in implementing their proposed measures every two years (DECC 2012f). The idea behind this is for local authority to be able to attract Green Deal providers into their area by quantifying its retrofit potential.

In early summer 2012 potential Green Deal providers were extremely concerned about governmental delays to the provision of funding for the Green Deal Finance Company, and publicly stopped development work. However, in August DECC provided a £7 million loan and the work resumed. The UK's new Green Investment Bank, launched in late November 2012, may also have a very important role to play in making Green Deal finance widely available via the Green Deal Finance Company. This has been long called for by numerous stakeholders, notably E3G (Third Generation Environmentalism), an organisation which played a vital role in conceptualising a Green Investment Bank for the UK (Holmes 2011). To this end, DECC are currently in discussions with the European Commission "to seek state aid approval for the longer term financing arrangements for the UK's Green Deal initiative"(BIS 2012).

In autumn 2012, some details were provided about how the aforementioned £200 million for 'launch incentives' would be allocated. In September, £12 million of this was awarded to seven English cities, called "Green Deal Low Carbon Cities". Through measures such as community engagement, show homes, and support for local supply chains, the cities expect to deliver 2,500 retrofits (DECC 2012h).Then, in October 2012 DECC announced the Green Deal Cashback Scheme, whereby households who take up the Green Deal early may receive up to £1,000 cashback. A total of £125 million was allocated for that scheme. At the same time, DECC announced the "Pioneer Places" scheme – essentially an extension of the "Green Deal Low Carbon Cities" scheme from the previous month. This made £10 million available for Green Deal 'pioneer' projects for councils in England. In addition, English councils were invited to bid for up to £25 million to improve the thermal efficiency of homes for low income and vulnerable people (DECC 2012j).

An ongoing issue during the policy's development was that stakeholders were critical of the lack of emphasis on publicity (ENDS 2012a). Throughout 2012 ministers repeatedly rebuffed calls from the energy efficiency sector for a high-profile advertising and communications campaign to drive awareness of the scheme. The reason for this was a Government moratorium on marketing expenditure. DECC responded to a report from the Green Alliance think tank calling for a such a campaign by stressing that it expected the private sector to undertake the bulk of the marketing for Green Deal services (J. Murray 2012). However, in November 2012 the government made a partial U-turn and announced a national communications campaign to promote the Green Deal. Industry insiders and green groups were quick to welcome the news. However, some sources voiced concerns about the relatively small scale of the communications budget and the ability of the government to effectively raise awareness of the scheme (J. Murray 2012). The budget is set "initially" at £2.9 million, but it is not yet clear how and when this will be spent.

OCTOBER 2012

When is a launch not a launch?

The timeline for the introduction of the Green Deal was first set out when the Energy Act was passed in October 2011. At that time, it was announced that the first Green Deals would appear in Autumn 2012 (DECC 2011c). Later, in June 2012 DECC confirmed that the policy would launch in October (DECC 2012e), and Ed Davey promised "to provide an excellent customer experience from day one" (DECC 2012e). However, it gradually became apparent that 'Day One' was loosely defined. As the October launch date approached, the event appeared to be downplayed by DECC, and ministers began referring to the October launch as a 'managed' or 'soft' start. Ed Davey said: "It will be a gradual roll out because it is a new market: we should be looking ahead two, three, four, five years" (Carrington 2012b). A DECC spokesperson said to *Greenwise* magazine,

> This won't be a big bang, we want to launch steadily […] We are in discussions with the Big Six at the moment on how we might manage that launch.

The DECC spokesperson said a "managed" launch would ensure the Green Deal "doesn't fall on its face on the first day" (Bateman 2012). DECC insisted there would be a "smooth transition" (Gosden 2012) as they would "introduce the Green Deal through a responsible and controlled approach" (Hayman 2012).

This was noted by stakeholders; a GBC representative said in October that;

> Over the last year or so, the rhetoric around the scheme slowly but undeniably shifted. Now, every mention of the Green Deal seems like an exercise in expectation management, with Monday's "soft launch" now to be followed by a "gradual roll-out" (Griffiths 2012),

and:

> I just hope that Government is not too proud to admit its mistakes, roll up its sleeves and ask for help. If it fails to do so, **its soft launch may turn out to be a slow death**.

Andrew Warren argued that this "soft start" would reduce the marketplace for established measures.

> Such Government-led official pessimism has an insidious effect. Insulation distributors, noting the anticipated market decline, become loath to supply even long-standing customer-installers, for fear that these won't find the customers prepared to install the insulation. And so the distributor won't get paid. A curious fatalism has crept over decision makers (Warren 2012).

On the date of the "launch" DECC did not even release a press release. As The Guardian put it, the Green Deal launch was "quieter than [a] mouse buried under three feet of insulation" (Carrington 10.12). Green Deal Finance was not available, and it was suggested that the government only launched the Green Deal assessments in October to save face, rather than having to admit the scheme had been delayed (Shankleman 2012).

Poor engagement from retailers and consumers

Major retailers such as supermarkets and DIY stores are viewed as essential to the success of the scheme as they are trusted by customers and have the necessary reach to cover the population. However, none was ready to join the launch, with several saying they would "wait and see" how the scheme worked out before making a final decision whether to support it. Charles Yates, associate director at professional services network Grant Thornton, said the failure to get big-name retailers on board from the launch highlighted the problems and delays that have beset the scheme.

> Their brand is very important to them, they protect it zealously. If they thought [the scheme] was robust enough to get involved, it would be a big vote of confidence – the fact that they are not shows we are still not there yet.

Yates said much was still unclear about the scheme:

> There are so many questions around take-up and what investment will be needed from the private sector – an awful lot of businesses just see so many uncertainties on key issues, like the availability of finance. Companies have been hanging back. We are keen that it should work, but we're not quite sure yet. (Harvey and Carrington 2012)

In November, a senior minister admitted no households had received Green Deal assessments for energy efficiency improvements since the policy launched. Climate change minister Greg Barker added that "a number of" appointments had been made for the in-property assessments. His opposite number, Luciana Berger MP, scored political points by saying the assessment figures showed the government's Green Deal scheme was "in tatters" and warned that "bungling ministers" were doing nothing to promote the scheme (Shankleman 2012).

WINTER 2012

Difficulties and denial?

In the autumn and winter of 2012, following the mini-launch, media coverage of the Green Deal increasingly portrayed the scheme as a mess, disappointment or failure. The following quote encapsulates how the Green Deal's potential success relies on so many factors beyond DECC's control …:

> Discussion and debate about Green Deal is raging in the media at the moment. Green Deal was compulsory if you carried out significant home improvements (the infamous conservatory tax). Then suddenly it wasn't. The Tory's were all for Green Deal. Then they weren't. The big retailers were in. Then they were out. […] Private banks won't lend unless the GIB [Green Investment Bank] does first. GIB won't lend unless the private banks promise to shoulder the whole burden – someday. And on and on. (Cole 2012)

… whereas the quote below is a good summary of what would have been necessary for DECC to be able to manage and mitigate the above uncertainties:

> If everything had lined up perfectly, with the scheme detail well understood months in advance of the end of CERT and CESP (the old policies), and all the systems ready to go from day one we might have been ok. If alongside all

> that we had had genuine recognition from Government, from an early stage, that clear and long-term incentives were needed to drive the scheme and embed energy efficiency into the market, we'd have seen organisations lining up to deliver it. The Green Deal might have lived up to its enormous potential. But today we have none of those things. (Griffiths 2012)

David Hunt, director of Eco Environments (a large energy service company and potential Green Deal provider), called the implementation of the Green Deal 'undercooked', and said that others had described it as a "dog's dinner", "car crash" and "farce" (Estate Agent Today 2012). This kind of public perception is not exactly likely to inspire confidence in consumers.

If the Government had been unable to manage and reduce the uncertainties facing the Green Deal's success, the next best course of action would have been to manage stakeholder's expectations better, and to be honest and transparent about the difficulties facing the scheme. This might have increased the chance of maintaining some confidence in the Green Deal's ability to deliver success and could have reduced the levels of antagonism in the press. Nearly the opposite happened, however: throughout the ups and downs of the Green Deal's development, the Government has been accused of existing in a state of denial about its problems. As Andrew Warren put it:

> … the problem, however, is precisely the fact that Government failed to recognise how difficult a challenge it faced, and has **consistently maintained that everything is on track**. ((Griffiths 2012) emphasis added)

In March 2012, the six major energy firms had told ministers they would not be ready to deliver the repayment mechanism for the Green Deal until "first quarter 2013". Back then the government refused to confirm this delay. It was only in September that the Government admitted that people would not be able to access the Green Deal until 2013. Even then, Ed Davey insisted, "**Essentially, most aspects of the Green Deal will start on 1 October** – but the finance plans can only be signed from 28 January next year" ((Hayman 2012) emphasis added).

Similarly, DECC's response to the disappointing list of Providers did not recognise that there was any problem. DECC said the names of providers signed up were merely the first tranche and it was "confident that the Green Deal will be a success" (Gosden 2012).

The Guardian reported at the end of 2012 that over 800 jobs in the insulation industry had been lost and a further 1,200 employees had been put on notice owing to the looming drop in the rate of retrofits as well as (more acutely) due to a nearly complete stop in retrofit activity following the end of CERT and CESP at the end of 2012 because of the delayed start to the Green Deal (and the Energy Company Obligation) (Vaughan 2012). At least some of these initial job losses could have been avoided had the Green Deal launched as originally intended in October 2012, that is *before* the existing policy regime ended.

Even predicted job losses were not accepted as a serious problem, with DECC saying: "We regret any jobs losses, but the Green Deal offers a bright future for the insulation industry following an initial period of transition" (Gosden and Mason 2012). By the end of January 2013, three days before the launch of Green Deal finance, it was announced that over 4,000 jobs had been lost, with the "risk of more to come" (GreenWise 2013).

2013: Green Deal reloaded? Conclusions

At time of writing (February 2013), Green Deal finance did indeed launch on January 28, at least in theory. Climate change minister Greg Barker had said in November: "We are making excellent progress on the Green Deal ahead of the key date of 28 January 2013, when the first Green Deals can be signed" (Utility Week 2012). He also said, "To ensure the Green Deal gets off to a flying start in January we recently announced a £125 m cash-back offer to coincide with this date" (Shankleman 2012). Ed Davey said that the government would not "ramp up" promotion of the Green Deal until January (Hayman 2012). DECC said, "Our activity to increase awareness and understanding of the Green Deal will build as we approach the go-live date in January and beyond" (Hall 2012). Despite this emphasis on January, the press has been reporting the GDFC as saying loans will be available from March or April (ENDS 2012b). There are also fears that the dispute between the UK Government and the European Commission over the low VAT charged on efficiency measures may result in further delays to the Green Deal's implementation (Lloyd 2013).

Since the Green Deal assessments have now been accessible since October 2012, and consumers are being encouraged to arrange home energy assessments, it is important that householders are able to access accurate information, and to recognise the Green Deal mark. However, there are currently a wide range of companies and websites that suggest they can offer impartial advice on the Green Deal, but are actually selling a product or service. There is currently no dedicated government website for the Green Deal, but rather some pages on the DECC site and some pages on the Gov.uk site. The Energy Saving Advice Service only offers a telephone number. Even the Green Deal mark has been imitated by companies.

In other developments in 2013, DECC brought forward the Green Deal cashback scheme to the second week in January. It is likely that households are taking advantage of the cash-back offer, which can be accessed without the need for a Green Deal finance plan. The only proviso is that the energy efficiency measures are delivered by Green Deal accredited installers. DECC has also announced the creation of a national Open Homes network aiming to make it easy for people to find and see homes that have been improved by energy saving retrofits. As of February 2013, there are 39 Green Deal Providers listed on the DECC website. Affinity Sutton, a housing association which has been running a pilot PAYS scheme since 2010, announced in January 2013 that it would not grant consent for Green Deals in any of its properties, saying "we do not feel that the current Green Deal policy will deliver sufficient energy savings for our homes or provide value for money for our residents" (Affinity Sutton 2013). The number of installations carried out to date is unknown, but the first official update is due in March 2013.

Given its novelty as a policy at national level[6], it is perhaps inevitable that launching the Green Deal – and ultimately making

6. There have been a few localised pilot schemes; all of which bear little resemblance to the actual mechanics of Green Deal finance.

it a success – has been and will be a huge challenge. In addition, its complexity and its reliance on so many big uncertainties to fall into place – supporting policies from other Government departments, especially 'consequential improvements'; attracting and securing private finance; training, accreditation and quality assurance; attracting new types of businesses to energy efficiency – have made this challenge even greater. What is clear, however, is that the process of the Green Deal's development up until launch is a powerful lesson in how not to manage expectations. The high-flown rhetoric on take-up, jobs and investment coupled with ever less optimistic official assessments; the lack (of communication) of a clear and realistic ambition linked to carbon targets; the sticking to an unrealistic time-table for launch; the alienation of stakeholders who do not think they've been listened to; the very late announcement about Government-backed marketing; the list goes on. All of these things could have been managed better as they are more controllable than the 'big uncertainties' referred to above. Precisely because uncertainty has been (and still is) a big factor in the Green Deal, expectations and rhetoric should perhaps have started more softly, and ramped up (though not necessarily hyped up) as and when it would have been valid to make bigger claims. In parallel with this, (as well as most crucially and tangibly in relation to job losses already experienced), it would have been prudent to quite simply delay phasing out the old policy framework for residential energy until after the Green Deal had managed to get off the ground. Or, as was originally intended, launch the Green Deal in full in October 2012, that is three months *prior* to the old policy framework coming to an end.

In hindsight, this may not have been possible, as it is clear the scheme's complexity, dependence on numerous external factors, and the understandable desire not to launch before being ready, meant the scheme simply couldn't be launched in time. But did no one see this coming? Why did the Government not let the old policy framework run for longer? And why was it in denial (see previous section) about the problems relating to its launch? The authors believe there are three inter-related and concurrent factors that may have obscured the recognition that the Green Deal would be hugely challenging to develop and ultimately led to the current outcome:

1. **Politics (The Green Deal is a Government 'flagship' policy)**: It was a manifesto commitment of both parties in the ruling coalition, and the Government committed itself to an October launch very early on following the election in 2010. The Green Deal is also the first policy mentioned by the Government in connection with its pledge to be the "greenest government ever", last highlighted in this context by the coalition in its Mid-Term Review (HM Government 2013). This may have driven the assertions that 'everything is on track' when it was not.

2. **Institutional capacity (The Government was not in denial about problems, but simply did not perceive them)**: Throughout the Green Deal's development, the supporting policy stakeholder networks have been in a state of flux and decline. The principal energy agencies, the Energy Saving Trust and the Carbon Trust, have seen their core public funding removed (James Murray 2011), and their formal supporting roles significantly reduced. In parallel with this, the Energy Efficiency Partnership for Buildings – a network of supply chain and NGO policy stakeholders – has lost most of its funding and as a consequence ceased most of its activities (e.g. regular meetings with civil servants, policy consultation workshops, sectoral working groups). These developments occurred in parallel with institutional change at DECC, which has set up an Energy Efficiency Deployment Office (EEDO) in early 2012 – an entity designed to coordinate the development, deployment and evaluation of energy efficiency policy (DECC 2012b), but is still in its institutional infancy. Taken together, these factors may have reduced the Government's capacity to perceive and tackle problems with the Green Deal's development outside the 'corridors of power'.

3. **'Year Zero' syndrome (The old policy framework is associated with the previous government)**: New governments are known be driven to demonstrably make a 'fresh start'. Whilst this is of course very important for democracy, this often does not result in good policy (Riddell and Haddon 2009). In this sense, the phasing out of the old policy framework prior to the Green Deal being fully in place may have been driven less by rational considerations than by an eagerness to 'turn over a new page'. This is fine, but in the case of the Green Deal, was unnecessarily early.

Despite all of this, and many other difficulties that have not been within the scope of this brief history, the Green Deal is genuinely innovative, has the potential to transform the energy efficiency market, and is willed by nearly all stakeholders to succeed. Drawing these sorts of lessons for the continued development and implementation of the Green Deal will be critical to ensure it can fulfil its potential.

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