



Report to:	Climate, Energy and Environment Committee
Date:	25 March 2025
Subject:	Home Energy West Yorkshire
Director:	Liz Hunter, Director of Policing, Environment and Place
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Is this a key decision?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Is the decision eligible for call-in by Scrutiny?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
Does the report contain confidential or exempt information or appendices?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
If the report does contain exempt information, what is the reason for exemption: <i>(indicate in the adjacent box the relevant paragraph of Schedule 12A, Local Government Act 1972, Part 1 – see Access to Information Rules)</i>	

1. Purpose of this Report

- 1.1 To provide the committee with an overview and update of activity across workstreams within the Home Energy West Yorkshire service area.

2. Recommendations

- 2.1 That the Committee notes the current progress of the following schemes.
- 2.2 That the Committee notes the ongoing activity to secure funding to deliver the full aspirations outlined in the Warm Homes Social Housing Fund (WH: SHF) Wave 3 consortia bid.

3. Information

- 3.1 As referenced in the draft Climate and Environment Plan (item 6), West Yorkshire's housing is responsible for emitting 3.4 million metric tonnes of CO₂ per year, approximately 30% of the region's total emissions. Most of these emissions come from using fossil fuels to heat homes. As noted in item 5, monitoring indicators, the domestic sector is one of the biggest contributors to the overall decline in emissions per capita in West Yorkshire, accounting for 61.3% of the decline.

- 3.2 The need to retrofit homes is even greater and more challenging in West Yorkshire than nationally, given the prevalence of both fuel poverty (27% of residents are living in fuel poverty—the second-highest level in the country) and of very old homes (pre-1919 homes represent 23% of dwellings compared to 19% nationally), which are harder to retrofit. Currently, only 41.9% of homes in the region have an EPC rating of C or better, compared to 49.8% nationally (see item 5 for further detail).
- 3.3 West Yorkshire has 1.02million households which are approximately split between social homes 183,000, private rented homes 181,000 and owner occupier (owned outright or with a mortgage) 656,000.
- 3.4 If West Yorkshire is to meet its ambitions for a net zero carbon region by 2038, the following need to occur with regard to domestic decarbonisation:
- Energy efficient retrofitting 100% of social homes (*approximately 183,000 properties*) and 50% of private homes (*approximately 335,000 homes*) means that people’s homes are warm, healthy and efficient.
 - Fitting 838,000 heat pumps and connecting 205,000 homes to heat networks means heating is clean and low emissions, with no gas for heating homes by 2038.
 - Installing 569 megawatts of rooftop solar capacity by 2038 contributes to emission reductions.
- 3.5 The Home Energy West Yorkshire portfolio has been established to contribute towards achievement of these targets and a reduction in fuel poverty in the region. The Home Energy West Yorkshire programme additionally contributes progress towards the West Yorkshire Plan, specifically:
- **Mission 2:** A happy West Yorkshire – Great places and healthy communities
 - Ensures warmer, healthier homes, improving resident well-being.
 - Reduces fuel poverty, lowering energy costs for vulnerable households.
 - **Mission 4:** A sustainable West Yorkshire – Making lives greener
 - Directly reduces greenhouse gas emissions, contributing to the region's Net Zero targets.
- 3.6 Home Energy West Yorkshire is a complex long-term portfolio of schemes that encompasses all the Combined Authority’s activity on domestic retrofit, with a vision that ‘Everyone in West Yorkshire can live in a warm, comfortable and low carbon home’.

- 3.7 Schemes delivered as part of Home Energy West Yorkshire in alignment with the above objectives are intended to act as a package of support for residents in West Yorkshire to retrofit their home or install renewable energy solutions. The programme also has a number of pilot schemes which will deliver important learning to shape future schemes and ensure that they contribute to the Home Energy West Yorkshire vision. Work to date has been about starting solutions for the whole market as a way to stimulate the supply chain, help build confidence to encourage the take-up of relevant skills training and as a recognition that there is a significant challenge to reach net zero and so progress is needed across all tenures to meet the target. The role of the Combined Authority will change over time as the barriers identified throughout this report are overcome.
- 3.8 The following sections give a more detailed update on a number of schemes underway in the social housing landscape as well as those with an aim to accelerate retrofit in the private market. A short update is also provided on the evaluation of the Home Energy West Yorkshire portfolio.

Social Housing

- 3.9 In her 2024 election manifesto, the Mayor of West Yorkshire pledged to begin a programme to retrofit all social homes in West Yorkshire by 2038. More social homes in the region have an EPC of C or above than other tenure types (e.g. owner-occupied, private rented), with Kirklees and Calderdale both having a higher proportion than the national average (see item 5 for further details). Nonetheless, further work is required to meet our net zero ambitions.
- 3.10 In support of the Mayor's commitment, Home Energy West Yorkshire is commissioning the development of a Social Housing Decarbonisation Plan to support more effective deployment of activity in the region. Whilst this is developed, mobilisation and delivery of the Warm Homes: Social Housing Fund schemes (previously Social Housing Decarbonisation Fund) and the West Yorkshire Housing Partnership Solar scheme will continue. Updates are provided on each of these schemes below.

Social Housing Decarbonisation Plan

- 3.11 Energy Saving Trust (EST) are contracted as client-side support for the Home Energy West Yorkshire portfolio of activity. EST, Combined Authority officers and West Yorkshire Housing Partnership are working together closely to develop a decarbonisation plan for social housing in the region.
- 3.12 EST have already been working to collect and analyse data from West Yorkshire Housing Partnership members. Over the next year, EST will continue to work closely with partners to develop the plan which will set out recommendations against the Mayor's pledge to see all social homes retrofitted by 2038, with many of these recommendations focusing on action required in the next 3-4 years to enable progress.

- 3.13 The Social Housing Decarbonisation Plan will provide an evidence-based plan to inform the strategic approach to development and delivery of future schemes to support the implementation of retrofit and renewables across West Yorkshire's social housing sector. This coordinated approach to decarbonisation will strengthen registered housing providers' individual business plans, provide supply chains and the workforce with the confidence to scale up their operations, uncover efficiencies to maximise impact, and will be more attractive to funders.

Update on Warm Homes Social Housing Fund (WH: SHF) Wave 3

- 3.14 The Warm Homes Social Housing Fund (WH: SHF) is a continuation of the Social Housing Decarbonisation Fund (SHDF). Originally part of the 2019 Conservative Manifesto that pledged £3.8 billion over 10 years to improve the energy efficiency of social rented homes and support the transition to Net Zero by 2050. The Labour Government has reaffirmed its commitment to this programme, securing £1.29 billion in funding for Wave 3 (April 2025 – March 2028), with delivery to be completed by September 2028. The programme is funded and delivered by the Department for Energy Security and Net Zero (DESNZ). As well as the DESNZ grant, the programme requires 50% co-funding from the housing providers themselves, thereby doubling the investment into decarbonisation of social homes in West Yorkshire.
- 3.15 To date the Combined Authority has delivered the following retrofit activity through its consortium of social housing partners:
- **SHDF Wave 1:** 916 homes receiving retrofit measures with 906 achieving EPC C
 - **SHDF Booster:** 1743 homes in areas of high deprivation receiving retrofit measures to improve thermal comfort during the Energy Crisis.
 - **SHDF Wave 2.1:** a forecast of 1779 homes to receive retrofit measures to achieve EPC C by September 2025
- 3.16 The Combined Authority continues to lead a consortium of social housing registered providers (RPs), with ten now in its membership encompassing all five district partners in West Yorkshire. It has submitted an ambitious funding bid for SHF Wave 3; 8989 social homes across West Yorkshire would potentially benefit from intervention across the following areas:
- 8326 homes achieving EPC C;
 - 663 properties to be retrofitted (on a hard-to-treat basis or at an EPC C already)
 - 1129 homes to receive air source heat pumps (ASHPs)
 - Grant funding request: £54,430,829
 - Social Housing Provider Co-Funding proposed: £54,560,301
 - Total project costs: £108,991,130
 - Potential forecast to save 44,393,076 kwh of energy per annum

- 3.17 The bid prioritises fabric-first measures alongside low-carbon heating (LCH) systems. DESNZ has also introduced an on-gas LCH grant incentive to further support home decarbonisation.
- 3.18 However, demand has been high nationwide and exceeds the funding available and is subject to the June 2025 Spending Review. An initial announcement (received 14 February 2025) from DESNZ has confirmed that all grant recipients will receive at least 40% of its original bid with a final value to be confirmed over the coming weeks. A final provisional award of £25.68m has since been confirmed; this is 47% of the original bid of £54.4m.
- 3.19 This is a significant reduction to the aspirational bid detailed above. As a result, the Combined Authority are reviewing funding opportunities with their partners, and this includes a re-prioritisation of the activities proposed in the Mayoral Social Housing Enabling Fund detailed in section 3.17.
- 3.20 The grant allocation is expected to begin 1 April 2025; however, this is subject to the receipt of and signing of the Grant Funding Agreement (GFA) and Grant Offer Letter (GOL) from DESNZ. Housing providers can also accrue co-funding spend dating back to 30 September 2024 resulting in consortium members working at risk.

Mayoral Social Housing Enabling Fund (MSHEF)

- 3.21 The WH: SHF Wave 3 bid to retrofit 8989 social homes aligns with the shared ambitions of the Combined Authority, social housing providers, and DESNZ to progress towards Net Zero by 2038. However, the DESNZ programme at a national level has not achieved its ambitions and targets and this is also reflected in the challenges the consortium has faced in achieving the original baseline:
- SHDF Wave 1: Bid for 1,316 homes; actual delivery was 916 homes (-30%).
 - SHDF Wave 2.1: Bid for 2,428 homes; revised forecast is 1,779 homes (-36%).
- 3.22 A Wave 3 consortium workshop (Sept 2024) identified two key challenges impacting delivery which are detailed below;

Absence of Technical Surveys

- 3.23 At the bid stage, housing stock data and a small sample of retrofit assessments inform the proposed number of homes. However, when the programme commences and full-scale surveys begin, discrepancies between survey results and stock data often lead to:
- Changes to planned retrofit measures,
 - Properties being removed from delivery if they no longer meet DESNZ requirements,

- Delays in project execution.

3.24 Supporting social housing providers to fast-track surveys (instead of phasing them) through a Mayoral Social Housing Enabling Fund (MSHEF) will create a clear delivery plan for Wave 3 and identify substitute properties early as a reserve.

Tenant Refusals

3.25 Tenant refusals for funded retrofit measures have been as high as 26%. This is due to several issues including resident health issues both mental and physical. The practicalities of decanting a home for 1-2 weeks to enable work to be undertaken. The technical complexity of some measures and the need for a high number of surveys has resulted in residents becoming disengaged. The enabling fund will support the recruitment of additional Resident Liaison Officers (RLOs) to support tenants and address refusals with enhanced training and support via the MSHEF to ensure better engagement with residents and that no vulnerable tenants are left behind.

3.26 The scheme will provide:

- Additional RLOs to support engagement with vulnerable residents and those with protected characteristics with an enhanced training and resource package to support residents with mental health and social issues. Funds to fast-track physical property surveys, ensuring a clear delivery plan.
- Resources to manage the fund and allocate the resources effectively ensuring they meet the essential criteria.
- As a result of the WH: SHF Wave 3 grant announcement by DESNZ (Section 3.5) , the fund will continue to prioritise surveys and resident engagement support for Wave 3 however part of the fund will be reallocated to deliver actual capital works to social homes that may be excluded as a result of the grant shortfall. A range of funding options are currently under review.

3.27 This funding supports HEWY's business plan as well as acceleration of retrofit activity in the region. The intention is that formal approval for the funding allocation, and to accept the confirmed WH:SHF W3 bid award, will proceed to the Combined Authority meeting on 3 April 2025.

Solar - West Yorkshire Housing Partnership (WYHP) Scheme

3.28 The West Yorkshire Housing Partnership (WYHP) Solar PV and Battery Storage project will enable the delivery of **solar panel and battery installations** on up to **1,500 social homes** in West Yorkshire by March 2026, adding new solar capacity to the region, reducing domestic energy bills, and providing resilience to electricity price fluctuations for participating households. Once implemented, the scheme will deliver:

- **Installed capacity of renewable electricity (solar)** – up to 5.43MW.
- **Reduction in domestic CO₂e** - up to 915 tonnes CO₂e savings per annum.
- **Reduction in domestic electricity bills** – estimated £180,000 - £270,000 per annum (aggregated).

3.29 The Combined Authority contributes **£5.4 million** to the total project costs currently estimated at £15.4 million. The total 3rd sector match funding leveraged by the scheme stands at **£10million**.

3.30 The procurement of the installer framework undertaken by the West Yorkshire Housing Partnership is due to be completed and the contracts with the appointed installers are to be executed week commencing 3rd March. The execution of the grant funding agreements between the Combined Authority and the registered providers is planned for week commencing 10 March, subject to the due diligence in relation to the Modern Slavery Act 2015 compliance being finalised. The project delivery is scheduled to commence in March 2025, with the completion in March 2026.

Next Steps – Social Housing

3.31 Whilst SHDF Wave 2.1 continues in delivery, the Combined Authority is continuing to liaise with DESNZ to seek a further funding settlement for WH:SHF above the 47% allocation and to find ways to continue to deliver our original ambitions.

3.32 Also, work will continue to finalise the Modern Slavery Act 2015 compliance due diligence for WYHP Solar project, followed by the execution of the grant funding agreements with the four participating registered housing providers and commencing delivery of installations in March 2025.

Private Market Retrofit Acceleration

One Stop Shop

3.33 The launch of a 'one-stop shop' for domestic retrofit in West Yorkshire will provide a single front door for trusted information, advice and support to all residents and landlords in the region to stimulate demand in domestic retrofit. This single front door will be known publicly as 'Home Energy West Yorkshire' and will include a triage service which signposts residents and landlords to other services in the region where relevant.

3.34 Whilst this service will support residents and landlords of all tenures in the region, it is expected that much of the bespoke advice provision and installations service will deliver to the private domestic market. Social housing tenants are more likely to be provided with advice and then supported to make contact with their landlord.

3.35 The draft findings of a [One Stop Shop Options Appraisal](#) carried out by Energy Saving Trust were presented at the May 2024 meeting of the Climate, Energy and Environment Committee. A business case was later submitted and approved by the Combined

Authority at its September 2024 meeting to deliver a ~£10.5m scheme up to 31 March 2030.

3.36 In order to mobilise the service, procurement of a number of contracts has been completed or are in progress:

- Strategic marketing partner – Three Ten Seven
- Managing agent – Procurement in progress
- Customer relationship management system – contracting in progress
- Web platform – Mediaworks
- Creation of website content – contracting in progress

3.37 A Home Energy West Yorkshire micro-site will be launched in May 2025, providing access to educational resource library. A minimum viable product for the service is planned for launch in late summer 2025. Implementation of the service will be phased until October 2028, with a 'no one left behind' approach taken. A private workshop for Members of the Climate, Energy and Environment Committee will be held during the summer.

3.38 For clarity, the One Stop Shop will be under the name of Home Energy West Yorkshire to link all activity within the service, however, we will not be developing a brand identity.

Solar - Residential Collective Buying Scheme

3.39 The Solar Residential Collective Buying Scheme, also known as Solar Together West Yorkshire, continues to deliver against Objective Two of the Home Energy West Yorkshire Programme, establishing a trusted and innovative delivery model for solar panel and battery storage installations across the region, as well as a trusted supply chain. This initiative also supports households in reducing carbon emissions and improving households' resilience to electricity price fluctuations.

3.40 Installations commenced in September 2024, and the scheme has now passed the mid-installation point.

3.41 As of 3 March 2025 the scheme has delivered:

- **280 solar PV installations**, with 187 more booked and a further 100 households awaiting their District Network Operator applications and planning permissions approval.
- **237 batteries** have been installed alongside solar PV systems, with a total battery storage capacity of 1,857kWh.

- **33 EV charge points** and **23 retrofit batteries** have been installed.
- **Installed capacity of renewable electricity (solar):** 1.185MW
- **Reduction in domestic CO₂e:** 177,301 kg CO₂e (over 25 years).
- **Reduction in domestic electricity bills:** Estimated £174,800 in annual savings (aggregated).

3.42 The total **private sector investment leveraged** through the scheme so far stands at **£2,148,376**, against the Combined Authority's investment of **£57,562.41** funded through the Combined Authority's Net Zero Regional Accelerator Programme. It is also expected that a proportion of the Combined Authority investment will be re-paid by the supplier at the end of the scheme, based on the number of delivered installations.

3.43 The interim performance report indicates that participating West Yorkshire households have a highly positive customer experience with the scheme, with the net promoter score (NPS) from participants standing at 93 out of 100 (according to the NPS methodology scores above 20 are very good and over 80 are exceptional). Complaint volumes through the scheme also remain well below Solar Together's benchmark, running at 1.9% against the benchmark of up to 10% for similar schemes delivered nationally.

3.44 The delivery of the scheme will be completed in March 2025, followed by an external evaluation from April to July 2025, as part of the wider Domestic Net Zero evaluation. The findings of the scheme evaluation will contribute to shaping of the future Combined Authority's Climate Emergency policy and scheme development.

Home Energy Loans

3.45 Home Energy West Yorkshire's [Home Energy Loans](#) launched in July 2024, with £1.5m available to lend to West Yorkshire homeowners at a rate of 3.29% APR for the following measures:

- Insulation.
- Solar PV systems.
- Battery storage where combined with a new solar PV system.
- Solar thermal systems.
- Ground source heat pumps.
- Air source heat pumps.
- Double and triple glazed windows where combined with insulation measures.
- Ventilation where combined with insulation measures.
- Remediation work required to facilitate the install of eligible measures (for example redecorating post internal wall insulation).

- 3.46 The £1.5m loan pot has the ability to deliver between 60-300 loans at a value of £5,000-25,000 each. The business case modelled an average cost of retrofit at £16,000, with 93 loans able to be delivered at this value. At the time of writing, there have been a total of 117 applications, with 67 in progress, 26 of which have drawn down funds (either partially or in full), and 47 which have been declined. Where loans have been declined, this is primarily due to applicants cancelling their appointments or being unable to proceed at this time.
- 3.47 Applications are being made for a range of measures and are spread throughout West Yorkshire. A total of £147,899.09 has so far been lent, with a further £530,412 in progress. The average loan request so far is c.£9000, which is lower than the estimated £16,000 which formed the basis of the business case. This suggests that the Combined Authority will provide more than the 93 loans it first intended to.

Next Steps – Private Market Retrofit Acceleration

- 3.48 Procurement of the managing agent for the one stop shop service is in progress, with contract award due to be approved in early April. Contracting and mobilisation will begin quickly after.
- 3.49 As referenced in item 5, the Boiler Upgrade Scheme aims to incentivise and increase the deployment of low carbon heating technologies by providing an upfront capital grant. So far, 2.7% of the grants paid in England and Wales were paid in West Yorkshire, which is the second highest rate of Combined Authorities analysed (See item 5). Nonetheless the number of grants accounts for the equivalent of 0.11% of the existing dwellings, below the England average of 0.16%. Home Energy Loan applicants are directed to the Boiler Upgrade Scheme where they can access a grant instead of a loan. Once the one stop shop service launches, residents will be similarly directed towards public sector grants to fund their retrofits.
- 3.50 The Home Energy West Yorkshire microsite is due to launch in May 2025, with the full website due to launch alongside the one stop shop service.
- 3.51 Complete the delivery of the Solar Residential Collective Buying scheme by the end of March 2025, completing the scheme evaluation in July 2025.
- 3.52 The Home Energy West Yorkshire team will continue to work with the Combined Authority's Strategic Climate Partners (see item 12) to enhance schemes and deliver against overall aims of the portfolio.

Domestic Net Zero Evaluation

- 3.53 To support continual improvement of the Home Energy West Yorkshire portfolio and development of future interventions, the Home Energy West Yorkshire portfolio will be evaluated. In addition to evaluation of the overall portfolio as a package of support for the

region, the following workstreams which were in development or delivery at the time of procurement will be evaluated in detail:

- Area-based schemes
- Social Housing Decarbonisation Fund wave 2.1
- One Stop Shop
- Home Energy Loans
- Solar Together
- WYHP Solar
- Supply chain and skills workstream
- Local Energy Advice Demonstrator
- Communications, marketing and engagement

3.54 In September 2024, Home Energy West Yorkshire concluded a procurement exercise in which Steer Economic Development were successfully and have now been officially appointed with a total contract value of £185,182.

3.55 They will be working with us until Spring 2027 to complete the evaluation with projects evaluated throughout the time period and the programme evaluation at the end of the contract. They have now familiarised themselves with the programme and have begun work on the evaluations of the Social Housing Decarbonisation Fund (SHDF) Wave 2.1 project and the Local Energy Advice Demonstrator (LEAD) project.

Next Steps - Evaluation

3.56 Final reports for SHDF wave 2.1 and LEAD will be completed in March 2025, and the findings will be brought to the next meeting of the Climate, Energy and Environment Committee along with an update on overall evaluation progress.

4. Tackling the Climate Emergency Implications

4.1 The Combined Authority declared a Climate Emergency in July 2019, recognising the urgent need to reduce CO₂e emissions. Housing is the second-highest carbon emitter in West Yorkshire (41% of total emissions), with domestic housing contributing 26%. The West Yorkshire Carbon Emissions Reduction Pathway sets clear targets, including:

- Retrofitting 100% of social homes and 50% of private homes;
- Fitting 838,000 heat pumps and connecting 205,000 homes to heat networks;

- Installing 569 megawatts of rooftop solar capacity.

5. Inclusive Growth Implications

5.1 The Combined Authority's Home Energy West Yorkshire programme closely aligns with its Inclusive Growth Strategy by delivering economic, social, and environmental benefits that ensure all communities, particularly the most vulnerable, benefit from investment in decarbonisation. The programme contributes to the following key areas:

5.2 Creating High-Quality, Well-Paid Green Jobs

- Supports the Combined Authority's ambition for an inclusive, green economy by expanding the retrofit sector.
- Encourages training and skills development in PAS 2035 compliance, low-carbon heating, resident engagement and whole-house retrofits.
- Creates jobs in key sectors, including construction, energy efficiency and green technology.
- Drives local and regional job creation, ensuring West Yorkshire businesses benefit from retrofit investment rather than outsourcing labour.

5.3 Tackling fuel poverty and reducing inequality

- Reduces energy bills for low-income households, preventing fuel poverty and improving financial stability.
- Targets social housing tenants, who are more likely to experience inequality, poor health, and financial hardship.
- Supports vulnerable communities, ensuring no one is left behind in the transition to Net Zero.

5.4 Improving health and wellbeing in social housing

- Warmer homes mean healthier communities, reducing respiratory illnesses and excess winter deaths.
- Reduces damp and mould, addressing issues that disproportionately affect low-income families.
- Improves mental wellbeing by reducing stress associated with high energy costs.

5.5 Strengthening Local Authority and Housing Provider capacity

- Ensures social landlords can participate in retrofit schemes, even if they lack in-house expertise.
- Encourages knowledge-sharing across the West Yorkshire Housing Partnership, allowing smaller housing providers to benefit who need additional support.

5.6 Delivering inclusive climate action and a 'Just Transition'

- Ensures that the transition to Net Zero does not disadvantage low-income communities.
- Promotes an equitable shift to low-carbon heating, ensuring affordable alternatives to gas boilers.
- Encourages community-led decision-making, ensuring residents are active participants in the retrofit process.

5.7 By aligning retrofit investment with inclusive growth objectives, the Combined Authority is maximising economic and social benefits for communities, ensuring West Yorkshire's transition to Net Zero is fair, accessible, and beneficial for social housing resident.

6. **Equity and Diversity Implications**

6.1 Social housing accommodates a higher proportion of residents from protected characteristic groups. Retrofitting these homes will:

- Reduce energy bills and tackle fuel poverty, benefiting low-income and vulnerable households.
- Improve health outcomes, particularly for elderly residents, disabled tenants, and families with young children (adhering to the Combined Authority's 'Child First' approach).
- Support an enhanced resident engagement strategy, ensuring better outreach to linguistically and culturally diverse communities.

The Equality Impact Assessment (EQIA) for social housing underlines the importance of targeted engagement and additional resident support measures.

7. **Financial Implications**

7.1 There are no financial implications directly arising from this report. However, Committee members are asked to note and acknowledge the position on the WH:SHF W3 bid announcement and the ongoing exercise to reprioritise the Mayoral Social Housing Enabling Fund to offset some of the capital delivery funding needed.



8. Legal Implications

8.1 There are no legal implications directly arising from this report.

9. External Consultees

9.1 No external consultations have been undertaken in the preparation of this report.

10. Background Documents

10.1 The One Stop Shop Options Appraisals Report is noted in this report at 3.13.

11. Appendices

None.