

UK aid helps Scots tackle climate change ahead of Glasgow climate summit

- UK aid-funded platform Energise Africa makes it easier for people to invest in clean energy projects in Africa.
- 200 Scottish investors are crowdfunding solar power projects through the platform for as little as £50.
- Energise Africa's projects have helped 452,000 people across Africa to stop using toxic kerosene to power their homes, cutting CO2 emissions by 100,000 tonnes.

Over 200 investors from across Scotland are fighting climate change through Energise Africa, a UK aid backed crowdfunding platform which helps African communities access solar energy. The platform demonstrates the UK leading by example in the run up to the crucial climate change conference COP26 in Glasgow later this year.

Since its launch in 2017, the platform's projects have helped 452,000 people across Africa to replace toxic kerosene with clean solar electricity in their homes, helping reduce CO2 emissions annually by 100,000 tonnes.

So far £15 million has been invested through the platform, including £11.3m through crowdfunding. UK aid has provided match funding in 70% of projects to encourage UK investors to join the campaign.

UK solar power firm Azuri Technologies is among the companies to be backed by the crowdfunding platform.

The success of Energise Africa in harnessing the demand from Scottish investors to find environmentally friendly ways to invest comes ahead of the UN Climate Change Conference (COP26) due to be held in Glasgow in November.

The UK Government launched the Year of Climate Action earlier this month to inspire people across the UK to take positive action on climate change in the run up to COP26.

Energise Africa sets projects crowdfunded on its platform a limited number of days to raise their capital. People can invest as little as £50 in a specific project in the form of a fixed term bond and earn a potential interest rate of to 7%.

UK International Development Secretary Anne-Marie Trevelyan said:

“UK aid is helping people in Africa use more solar energy, which ultimately will benefit us all in creating a cleaner planet. People across Scotland are playing a crucial role in this transition.

“As well as helping to tackle climate change, Energise Africa, backed by UK aid, is also giving everyone across the country the chance to earn potential interest on their investment.” Secretary of State for Scotland Alister Jack

said: "It's great to see Scots fighting climate change as part of these UK aid funded projects, especially in the year Glasgow will be hosting the COP26 global climate conference.

"Not only does it benefit communities in Africa but it also shows what a difference can be made when we work together to make more eco-friendly changes."

The platform uses investors' money to buy solar power systems such as roof panels, which are then sold to households and businesses in Africa. Instead of buying Kerosene, these customers save money by making affordable monthly payments until they own the solar power systems outright. This normally takes between 12 and 24 months, after which the power is free.

Energise Africa's projects include supplying lights for fishing in Tanzania and fridges for farmers in Kenya, as well as helping off-grid families in Mozambique access energy. These projects change lives, allowing children to study in the evenings and people to cook in their homes without creating harmful fumes. They can also reduce food spoilage for farmers, increasing their profits.

Rob Kay, an Energise Africa investor from Kilsyth, said:

"My wife and I are passionate about green energy and installed solar power in our own home in 2013. When I came across Energise Africa, it seemed like the perfect way to tackle climate change, help lift African communities out of fuel poverty and earn interest on a bit of surplus cash.

"I was particularly drawn to a project with a company called Azuri who provide power to family homes. I liked the thought of helping parents and their children, and the project had the added benefit of getting match funding from UK aid, helping my investment go even further."

Julie Green, an Energise Africa investor from Glasgow, commented:

"I like investing with Energise Africa because it tells a community, or even an individual family, that I want to help them build a sustainable future in their home. It isn't about investment from 'here' to 'there', it's recognising that by investing in green energy in one place I'm trying to create a globally sustainable future for us all. As far as I'm concerned, that's money well spent.

"The first project I invested in was a solar energy scheme in rural Kenya: I was drawn to that one because the company's strong track record for this kind of work made it seem like a good place to start. Since then, I've re-invested the money in projects in Zambia and Uganda."

Astines Okoth from Nyakach in Kenya now has solar power in his home, which was installed by energy company Azuri with funding from Energise Africa. He said:

"Having access to solar power at home has really changed life for me and my wife, who has cancer.

“Electricity at home means she can watch television to take her mind off the pain, and we use the money we save by not buying kerosene on medication to treat her condition. My son can now also use electric light to study in the evenings, improving his chances of succeeding at school.”

Pamela Adhiambo is a healthcare worker from Siaya in Kenya and has solar power at home, installed by Azuri. She commented:

“Before I had electricity at home, I couldn’t spend as much time treating patients as I had to get home before dark to compile reports. Now I have solar power, I can spend more time helping people during the day and write reports in the evening.”

Notes to editors:

- Capital is at risk and returns are not guaranteed. These are fixed-term bonds and are not readily realisable. Investments are not covered by the Financial Services Compensation Scheme (FSCS).
- Media interviews are available with Rob, Julie, Astines and Pamela.
- More information about investing with Energise Africa can be found [here](#)

[UK House Price Index annual review 2019](#)

In 2019 the UK saw a further slowing down in the annual growth in house prices following 2018’s weakest growth since 2013. Annual growth in all countries of the UK, England, Scotland, Wales and Northern Ireland, weakened in 2019 compared with 2018.

Annual house price growth (%), countries of the UK, 2013 to 2019

	United Kingdom	England	Scotland	Wales	Northern Ireland
2013	2.6	2.9	0.4	0.4	-2.8
2014	8.0	8.3	4.7	5.0	7.7
2015	6.0	6.8	4.0	2.8	7.3
2016	7.0	7.7	1.4	4.2	6.5
2017	4.5	4.8	2.9	4.3	3.8
2018	3.3	3.0	4.6	4.8	4.6
2019	1.3	1.0	1.8	4.0	3.5

All regions in England experienced a slowdown between 2018 and 2019, but this weakening growth was more evident in London and the South East of England with house prices falling over the year in 2019.

Annual house price growth (%), by English region, 2018 and 2019

North Devon in England showed the strongest growth among local authorities, with an 8.9% annual growth in house prices. There was notable growth across several local authorities in South Wales, particularly near to the M4 corridor connecting Bristol to Newport. This could be a continuation of the impact of the abolition of the Severn Bridge tolls making it more affordable for those who work in Bristol to live on the Welsh side of the River Severn.

Top 5 UK local authorities, by annual growth in 2019

Local authority	Average price (£)	Annual growth (%)
North Devon	247,590	8.9
Blaenau Gwent	93,046	7.8
Monmouthshire	273,209	6.8
Merthyr Tydfil	107,891	6.6
Rochdale	141,397	6

As with 2018, London boroughs dominate the local areas where prices have fallen the most over the year. This performance in London follows a general slowdown in the London property market since mid-2016 and is probably due to the area being disproportionately affected by regulatory and tax changes.

Bottom 5 UK local authorities, by annual growth in 2019

Local authority	Average price (£)	Annual growth (%)
Kensington and Chelsea	1,256,713	-7.7
City of Aberdeen	148,668	-6.2
City of Westminster	956,750	-5.9
Tandridge	439,765	-4.0
Cherwell	283,742	-3.9

Note: The figures in this story are annual estimates and will therefore show different annual growth rates and average prices to our monthly statistics. Low number of sales transactions in some local authorities and London boroughs (such as Orkney Islands, Na h-Eileanan Siar, Shetland Islands and City of London) can lead to volatility at these levels (geographies with low number of sales transactions should be analysed in the context of their longer-term trends rather than focusing on monthly movements).

[Housing Secretary clamps down on](#)

shoddy housebuilders

- A New Homes Ombudsman will protect homebuyers from rogue developers
- Under new rules, rogue builders will have to pay compensation for shoddy work
- The Ombudsman will be independent and enforced in law as soon as possible
- Housebuilders must join the Ombudsman so all homebuyers see swift action to resolve issues
- Builders must also put quality first to sell homes under the government's new Help to Buy scheme

Homebuyers who are faced with shoddy building work in their new homes will be protected by a new, independent Ombudsman, Housing Secretary Robert Jenrick has confirmed today (24 February 2020).

The New Homes Ombudsman will step in to help homebuyers with issues from sloppy brick work to faulty wiring – and will have statutory powers to award compensation, ban rogue developers from building, and order developers to fix poor building work.

Where people are in dispute with developers, the new Ombudsman will act swiftly and independently to resolve any issues – ending the injustice of people facing long waits and costly court cases trying to sort out problems with their new homes.

New laws will also require all developers to belong to the Ombudsman, giving all homebuyers access to swift redress.

As part of the government's wider work to raise the standard of homes across the country, new measures have also been confirmed that make sure all homes sold under the future Help to Buy scheme meet higher standards – and ensure developers put quality first.

Housing Secretary Rt Hon Robert Jenrick MP said:

It's completely unacceptable that so many people struggle to get answers when they find issues with their dream new home.

That's why the Ombudsman will stop rogue developers getting away with shoddy building work and raise the game of housebuilders across the sector.

Homebuyers will be able to access help when they need it, so disputes can be resolved faster and people can get the compensation they deserve.

Currently, homebuyers who purchase new builds have no independent way of challenging developers' service or poor workmanship.

Today's news will give people buying a new home the confidence they need that when they get the keys to their home, they are getting the quality they expect.

This is the latest in a series of policies the government is putting forward to build better homes across the country – including developing a new National Model Design Code; consulting on the Future Homes Standard to tackle climate change; and introducing a new Building Safety Regulator to bring fundamental change to the sector.

New Homes Ombudsman

Legislation will require developers to belong to the New Homes Ombudsman, underpinning a code of practice for developers and enforcement of requirements.

The New Homes Ombudsman will provide a clear route for purchasers of new build homes to complain when things have gone wrong and provide effective redress through alternative dispute resolution, avoiding the need to go to court.

It will be free for the consumer and independent of industry.

The legislation will for the first time provide consumers with the right to access redress for their new build home as developers will be required to belong to the New Homes Ombudsman.

Other parts of the housing market already have mandatory redress requirements set out in legislation – e.g. social housing, and property, lettings and estate agents. A new code of practice will have higher standards that developers need to meet in their services for sales, marketing and build.

Where disputes cannot be resolved early, we will ensure the New Homes Ombudsman has the ability to act, so that new build issues are dealt with swiftly and effectively. These include:

- the ability to make awards for compensation to the homebuyer
- requesting developers to undertake or refrain from undertaking work
- directing developers to improve their service
- publishing details and reasons for expulsion of a developer
- ability to make recommendations to resolve disputes and timescales for rectifying disputes
- requesting apologies and explanations from developers

Today's Ombudsman announcement comes after a 3-month long consultation held last year. The consultation covered a wide variety of issues including:

- legislation to require developers to belong to the New Homes Ombudsman
- the design and delivery of the New Homes Ombudsman

- a Code of Practice for developers building and selling new homes
- enforcement of requirements

View the [full consultation](#).

Help to Buy

The government has also announced further details on the new Help to Buy scheme that will run from 2021 to 2023. This scheme is more targeted at those who need help onto property ladder:

- It will be restricted to first time buyers, defined in line with stamp duty land tax exemption, as someone who has never owned a property before.
- It will include regional property price caps based on average first time buyer prices in each region. The published caps take average first time buyer prices for the region (inflated to account for property price growth) and add a further 50% to ensure there is good availability of the scheme.

Further, as part of the government's work to raise the standard of homes across the country, developers wishing to use the Help to Buy scheme must adhere to a range of new quality measures to improve consumer experience and safety, including:

- builders must be subject to adjudication provided by the New Homes Ombudsman and the preceding voluntary scheme (when established)
- builders with a Home Builders Federation star rating must clearly communicate that rating on Help to Buy related communications and advertisements
- all buyers will be entitled to view the actual home being purchased (with their own surveyor if desired) before legal completion of sale
- homes built from May 2020 must comply with the most recent energy efficiency requirements
- builders must sign up to the Building Safety Charter (when launched), if selling residential units under Help to Buy in blocks above 18 metres (or 6 floors whichever is lower)
- any ground rent on the sale of leasehold properties through the scheme must be restricted to a peppercorn rent

Help to Buy regional price caps:

Region	Price cap for properties eligible for Help to Buy Equity Loan scheme from April 2021 to March 2023
North East	£186,100
North West	£224,400
Yorkshire and The Humber	£228,100
East Midlands	£261,900
West Midlands	£255,600

East of England	£407,400
London	£600,000
South East	£437,600
South West	£349,000

[Reassurance to land managers to plant trees now](#)

Since this news story was published on 5 November 2019, the Government manifesto now commits to plant up to 30,000 hectares of trees per year, across the UK, by 2025.

Why land managers should plant trees now

I understand there is concern among private landowners, land managers and their advisers in England, about committing to woodland creation until the future of grant funding is clearer. I want to reassure you that support for tree planting and woodland creation will continue to be part of this government's agenda. There is no need for concern about how woodland created now will be treated under Environmental Land Management (ELM) in the future and certainly no reason to delay tree planting. To respond to the climate emergency, we need you to plant trees now.

Defra's commitment

Defra is already committed to supporting woodland creation throughout England through Countryside Stewardship (CS) grants, the Woodland Carbon Fund (WCF) and other incentives available now. The CS Woodland Creation Grant can provide up to an average of £6,800 per hectare for individual applications. This covers the capital costs of both planting and tree protection. The WCF can provide similar support for standard sites, but up to £8,500 per hectare for peri-urban sites offering public access. Newly created woodlands are also eligible for substantial maintenance payments of either £200 per hectare each year for 10 years under CS, or a one-off capital payment of £1,000 per hectare in year 5, following successful establishment, under WCF. Woodlands and forestry created through the support of these existing grants will capture carbon, helping to meet our net zero emissions target for the UK, as well as supporting our biodiversity and water objectives. To respond to the climate emergency, we need you to take-up these good offers and to plant trees now.

Driving woodland creation

The Rural Development Programme and its CS Woodland Creation Grant is our key driver for woodland creation, and over the past two years has funded 3 million of the 3.6 million trees planted, supported by the government. Defra is committed to support all landowners who take-up any of our current grant schemes. The Forestry Commission also provides the Woodland Creation Planning Grant to support landowners to prepare woodland creation plans that meet the requirements of the UK Forestry Standard. These plans can then be used to apply for either Countryside Stewardship or the Woodland Carbon Fund. As well as these grants, the government is now launching an additional, new support mechanism; the 'Woodland Carbon Guarantee' (WCaG), which will offer landowners in England planting new woodlands, long-term payments for the carbon captured by these new woods. The combination of our current grants and the new Woodland Carbon Guarantee means there is no reason at all to delay decisions on woodland creation. To respond to the climate emergency, we need you to plant trees now.

Our approach going forward

We believe in the importance of short and long-term approaches to protecting and enhancing the landscape in England for the next generation. We have a manifesto commitment to plant 11 million trees by 2022 and committed in our 25 Year Environment Plan to increase woodland cover to 12% in England by 2060. Land owners taking up our current grant offers for woodland creation will be capturing carbon emissions and greatly adding to our existing woodland cover. Woodland creation will continue to be supported during the period of transition from the Countryside Stewardship scheme, before the new Environmental Land Management Scheme (ELM) is rolled-out in late 2024, following three years of pilots. We recognise that trees, woodlands and forestry in different situations, designed and planted for different objectives, provide multiple benefits and can help deliver the six public goods that ELM will pay for, as we listed in the 25 Year Environment Plan. These include: climate change adaptation and mitigation; thriving plants and wildlife; and protection from and reduction of environmental hazards. We are considering the future role of ELM in incentivising woodland creation, alongside other sources of funding, including our current grant offers. Regardless of how we fund woodland creation, the on-going benefits that trees, woodlands and forestry offer will need to be considered within or alongside the future ELM scheme, so there's nothing to be gained by waiting to see what ELM will do for woodland creation. To respond to the climate emergency, we need you to plant trees now.

Treatment of woodland created now, during the agricultural transition

We have heard from some stakeholders that land managers are concerned they may be disadvantaged if they plant trees on their land now, as that land or those trees they plant, now, would somehow 'not count' towards any qualifying environmental requirements for the future ELM system. This is simply not the

case. We have already been clear that no-one in a Countryside Stewardship agreement will be unfairly disadvantaged when we transition to new arrangements under ELM. This applies to those taking up any of our current woodland creation offers, so there is no reason to put off decisions to create new woodlands and forests. We will make sure there is a smooth transition to ELM, so that land managers already delivering improved environmental outcomes using our woodland creation grant funding, are incentivised to continue to do that throughout the agricultural transition, with minimal disruption. There is no need for concern about how woodland created now will be treated under ELM in the future and certainly no reason to delay tree planting. To respond to the climate emergency, we need you to plant trees now.

Reassurance to landowners

I reiterate that: our current grants present an attractive offer; trees, woodlands and forestry will be considered within or alongside the future ELM scheme; and no one creating new woodlands using our current grants will be unfairly disadvantaged when we transition to new arrangements under ELM. Until then, take-up of our current grants offers a viable, long-term source of income for delivering environmental benefits. I urge land managers to take up these offers, now. I'm reminded of an old Chinese proverb: "The best time to plant a tree was 20 years ago, the second best time is now", which feels particularly relevant today.

Yours sincerely,

Zac Goldsmith

[GAD reviews modelling of new state bank in Scotland](#)

Scottish National Investment Bank due to open in June 2020

The Government Actuary's Department (GAD) has conducted quality assurance (QA) analysis of the financial modelling which will be used by the new Scottish National Investment Bank.

Scotland's First Minister announced the creation of the [Scottish National Investment Bank](#) in 2017. The bank is expected to be operational later in 2020, with initial funding of £2 billion over 10 years from the Scottish Government.

It will aim to support small and medium size enterprises and encourage

innovation, by directing investments that deliver economic, environmental and social returns. This is part of a longer-term plan to help Scotland's journey towards net-zero carbon emissions.

Quality assurance

GAD carried out QA checks on the financial forecast model which the bank intends to use to inform its decision-making strategy.

The bank's model successfully passed the QA process. The modelling will help it to understand its financial position and the impact of different outcomes from its financial instruments. This provides the bank with the analytical basis to support a sustainable business model.

Due to the importance of this modelling, the bank has followed best practice by obtaining an independent quality assurance review of the model from GAD.

Left to right: Jack O'Neil, Nazmus Haq and Opeolorun Ojo

Checking the model

The GAD project leader, actuary Nazmus Haq said: "We've been examining and stress-testing the financial model which the bank plans to use when it works out how much money it can invest in projects each year.

"The model, which was built over 6 months, currently looks at a variety of different financial instruments, including debt, guarantees, equity and mezzanine finance. We inspected it to see if the methodology used in the model was applied correctly, and whether it followed best practice guidelines. We also identified potential areas of risk and we suggested recommendations for further development for the bank to consider."

Successful model

The bank will aim to be fully self-sustaining based on re-investing the returns from its investments and aim to make a lasting influence on the Scottish economy.

GAD's role and expertise has ensured that the bank's financial modelling is the best it can be when it comes to usability, supporting robust decision making, identifying risks and best practice.