

WARM HOME PRESCRIPTION®

**What happens when people
can afford to heat their homes?
Lessons from 2,000 households
at risk from cold homes
and poor health**

October 2026



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This report was authored by Sam Rollinson, Irene Garcia, Francesca Davies, Rose Chard, Noeleen Keane and Rebecca Sweeney in May 2026 as part of Energy Systems Catapult's Warm Home Prescription® programme. The work in this report was funded by SGN through their Vulnerability and Carbon Monoxide Allowance (VCMA) programme 2024-2026.

This work would not have been possible without a network of 18 health and community organisations who identified and consented residents across Scotland and Southern England into the service, our advice partners (SCARF, Thinking Works and Southeast London Community Energy (SELCE)) and Fuelbank Foundation our energy voucher partner.

The views and opinions expressed in this report are those of the Energy Systems Catapult team.



Interested in working with us?

Energy Systems Catapult is keen to build on the learning from our Warm Home Prescription work and to collaborate with organisations that share our commitment to improving health, reducing fuel poverty and accelerating fair decarbonisation. We welcome opportunities to work with local authorities, health partners, energy networks, suppliers, funders, community organisations and other innovators to design, test and scale consumer-centred approaches to decarbonisation. By combining robust evidence, user-centred design and real-world delivery experience, the Catapult can help partners develop effective interventions that support vulnerable households and deliver Net Zero.

If you're interested in talking to us about how you could deliver a similar service, please email netzero_homes@es.catapult.org.uk

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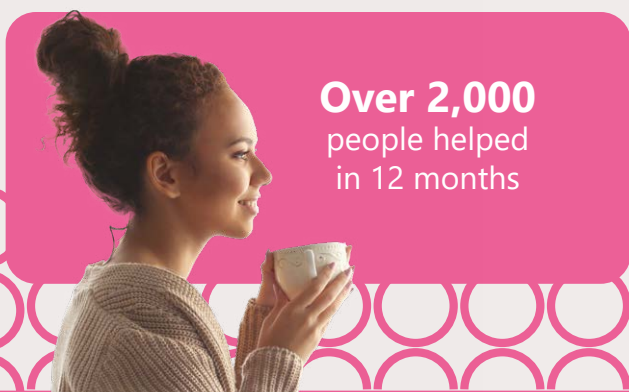
Executive Summary

Poor quality housing is estimated to cost the NHS £1.4 billion a year¹ in the first treatment year costs alone. £895 million a year is spent as a result of cold and damp homes², increasing risk of both physical and mental health conditions.

In response to the challenge Energy Systems Catapult (the Catapult) developed Warm Home Prescription® (WHP) to help low income and health-vulnerable individuals stay warm, well and winter ready at home. The service set out to address the well-evidenced link between cold homes and poor health outcomes by identifying households at risk and providing tailored, practical support to enable them to achieve a warm and healthy home.

From January 2024 to March 2026 the Catapult brought together over 18 NHS, Healthcare and community organisations to identify and deliver WHP to at risk individuals based on NICE 6 guidance³ of cold vulnerable groups. The service was delivered in partnership with local energy advice organisations (SCARF, SELCE and Thinking Works).

It brought together across England and Scotland health services, community organisations, and energy advisors to deliver a coordinated response to a complex and growing challenge.



Over 2,000
people helped
in 12 months

Our findings from 2026 demonstrate that WHP has delivered meaningful outcomes for participants:



84% of participants were able to heat their home to a healthy temperature following support



80% reported positive improvements in physical and mental health



90% of households with young children (aged 0–5) highlighted positive changes in their children's health

Alongside these direct benefits, the programme supported households to engage with wider services, including energy efficiency schemes, and helped unlock longer-term improvements.

This report presents the self-reported and winter temperature evidence demonstrating how targeted, health-led energy support can improve outcomes for vulnerable households and create wider system benefits.

This project was funded by SGN through their Vulnerability and Carbon Monoxide Allowance (VCMA).

¹ BRE Report - The cost of poor housing 2021 https://files.bregroup.com/research/BRE_Report_the_cost_of_poor_housing_2021.pdf

² Fuel poverty strategy for England - <https://www.gov.uk/government/publications/fuel-poverty-strategy-for-england/fuel-poverty-strategy-for-england--2>

³ NICE 6 guidance <https://www.nice.org.uk/guidance/ng6>

80% positive impact on physical and mental health respectively

78% positive impact on both physical and mental health

90% Households report positive impact to their children's wellbeing



Nearly 1/3 said they had made or were planning energy efficiency changes to their home



1 in 4 reported a decrease in emergency GP and hospital use

48% households with medical equipment less concerned about the cost of running it



70% kept their main living area at healthy temperatures throughout winter

£500k
retrofit funding unlocked

363
homes with temperature monitoring

27%
made energy efficiency improvements

Warm Home Prescription was developed by Energy Systems Catapult to address the well-established link between cold homes and poor health. As part of this 2024-2026 service for SGN, the Catapult conducted surveys, temperature monitoring and analysis of service delivery data to show how immediate warmth can improve health and unlock longer-term change.

2,109
referrals in 12 months

Warmth improved: 84% of participants reported they could heat their home to a healthy temperature. Temperature data supported this: 70% kept living areas at 18°C or above for at least half the day.



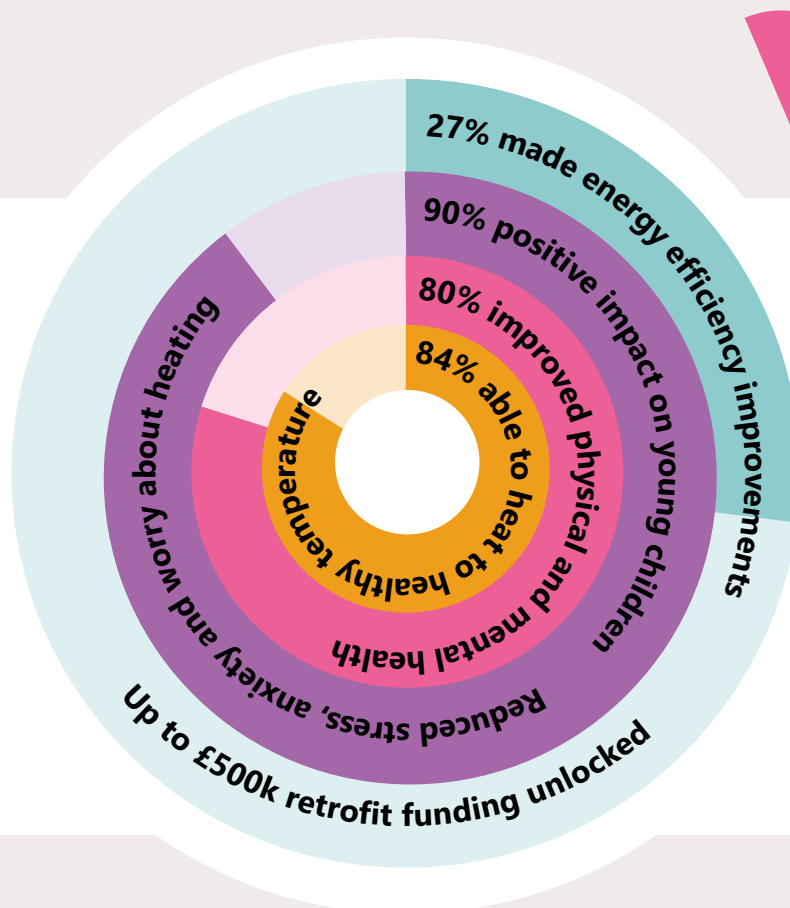
Health and wellbeing improved: 80% reported improvements in both physical and mental health. Households with young children reported particularly strong outcomes, with 90% seeing positive impacts on children.

Trusted routes reach people: More than 2,100 referrals were made in 12 months by fewer than 20 organisations, showing the value of trusted health and community referral pathways.

Immediate help opens the door: Financial support reduced the immediate affordability barrier, helping households engage with energy advice, wider support and longer-term home improvements.

The Warm Home Prescription ripple effect

Immediate help with warmth creates the conditions for better health and longer-term home improvement.



Families with young children benefit greatly

The strong outcomes observed for households with young children highlight the value of early intervention in improving health and wellbeing.

In London in one example our delivery partners were able to work together to support a mother and her three children with a grant to reconnect to their gas supply, worked with the family's social worker to provide additional support, advice and financial aid with heating costs equal to 36% of the family's expected winter heating bill.

**Warmth is more than
an energy outcome -
it is a health
intervention.**

Health-led referrals, immediate financial support and tailored energy advice can improve household warmth, health and wellbeing while creating pathways to long-term home improvement and fair decarbonisation.

Evidence base: participant survey (n=392), WHP participant data (n=1,815), and winter temperature monitoring (n=352).

How Warm Home Prescription is delivered

WHP brings together health, community and energy partners to provide immediate warmth and longer-term support. The service is built around a simple journey that prioritises people's needs, reduces stress, and helps households achieve a warm, healthy home.

The service is delivered through six connected steps. Each step is designed to reduce the health and wellbeing risks associated with cold homes and ensure people can stay warm, well and winter ready.

"I don't think you really know just how much of a difference you have made. My home is warmer and I'm sleeping slightly better than before."



NHS and community organisations used trusted relationships to identify people vulnerable to the cold



An energy advisor assesses the household's needs, by phone or home visit, to understand home and health challenges



Advice looks beyond energy, helping people access wider services such as safety checks, debt support or community assistance



Financial support with heating costs allows household to heat their home, reducing stress and improving comfort



Where eligible, household receive help to apply for funded energy efficiency or retrofit schemes, improving future warmth



Participants can opt-in to self-reported outcomes and/or a temperature logger, helping understand impact

Background and objectives

Cold homes remain a persistent and significant issue across the UK. Despite some reductions in energy price cap since the height of the energy crisis, energy costs remain higher than the pre-2021 levels, continuing to place pressure on household finances. Across England⁴ and Scotland⁵ alone it's estimated that over 9.6 million households are living in fuel poverty representing nearly 1 in 3 households.



Cold homes are well-evidenced at leading to poorer physical and mental outcomes for their residents, doubling the risk of new mental health conditions in adults. For families with young children cold environments can contribute to respiratory illness, impact a child's developmental progress and leave 1 in 4 children at risk of multiple mental health symptoms⁶.

WHP was designed to address these interconnected challenges by combining health identification with targeted energy

support. The Catapult launched its first small scale trial of WHP in 2019. In the last 7 years the Catapult has delivered 5 WHP services at increasing scale.

The SGN VCMA service iteration delivered a coordinated package of support:

- Financial assistance of up to £245 paid directly to the energy account to enable households to heat their home
- Practical advice tailored to the household's circumstances.
- Referrals into additional support, including energy efficiency and retrofit schemes

Advice and support were energy and carbon monoxide safety focused but looked at households holistically and enabled access to other support like debt advice, help managing water utilities or referral into local support services such as fire & rescue safety visits or fall prevention services.

The programme is delivered through collaboration between:

- Health services and community organisations, who identify and refer participants
- Energy advisors, who assess needs and deliver tailored support
- A wider network of delivery partners, supporting engagement and outcomes

This end-to-end approach ensures that support is targeted, practical and focused on achieving measurable improvements in household warmth.

⁴ DESNZ Annual fuel poverty statistics in England, 2025 <https://assets.publishing.service.gov.uk/media/67e51e2cbb6002588a90d5d5/annual-fuel-poverty-statistics-report-2025.pdf>

⁵ Scottish house condition survey: 2024 https://www.gov.scot/publications/scottish-house-condition-survey-2024-key-findings/pages/3-fuel-poverty/#_ftn1

⁶ Left out in the cold the hidden costs of cold homes <https://www.instituteofhealthequity.org/resources-reports/left-out-in-the-cold-the-hidden-impact-of-cold-homes/copy-of-read-the-report.pdf>

Who the programme reached

This service took learnings from WHP trials run in the last 7 years to scale not only the number of households reached but also to expand its eligibility criteria based on NICE 6 guidelines for vulnerabilities to the cold. This added families with young children and expectant families. Along with these additions, combined eligibilities were split to create an improved view of who the service reached and how vulnerabilities overlapped in participating households.

"Many patients can't quite believe how easy the process was and how much of a significant difference this will make for them especially over that cold spell."

Ninewells Hospital Respiratory and Infectious Diseases

SGN VCMA eligibility criteria overlaps

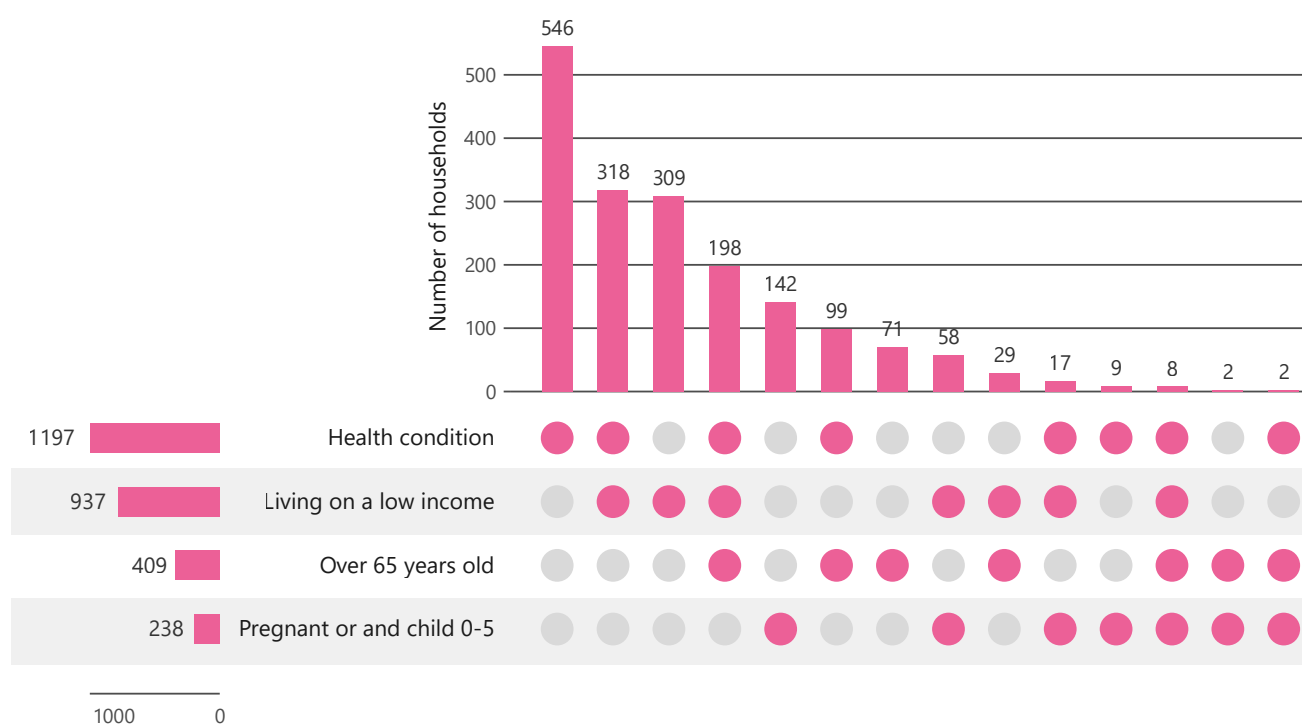


Fig 1. Considering only people who completed the service (n= 1808)

The sample distribution remains dominated by households meeting the "health condition made worse by the cold" and "low income" criteria. Families with young children accounted for 13.9% of the sample.

The ability of the service to engage these groups demonstrates the effectiveness of health-led referral pathways in reaching those most at risk.

Participant outcomes

The primary objective of the programme was to ensure that households could achieve a warm and healthy home environment in at least the main living area of their home. The results indicate that for the majority this objective was met.

Following support:

84% of participants reported they felt able to heat their home to a healthy temperature. Temperature sensor data from participating homes⁷ backed this up.

- 70% kept living areas at 18°C or higher for at least 50% of the day
- 79% kept living areas above unsafe temperatures of 16°C for at least 75% of the day

These improvements represent a significant change for households who had previously struggled to afford adequate heating.

Cost concerns or inefficient (or broken) heating systems were the most cited reasons why households couldn't heat their home to warm temperatures. A small group (less than 3%) still struggled to heat their homes comfortably after WHP for affordability and efficiency reasons, highlighting that some were challenged to access more comprehensive interventions beyond short-term support.

Improved warmth translated into improved health and wellbeing outcomes. Evidence from the participant survey shows that:

- 80% reported improvements in both physical and mental health
- 90% on household with young children reported seeing positive effects on the child(ren)
- Reduced stress and anxiety linked to energy costs
- Improve physical comfort in the home

Feedback reinforces these findings, with participants describing the service as essential and life changing. Many spoke about the reassurance and peace of mind it provided during the winter period.

"Helped me when I was scared of putting my heating on in the cold and kept me able to use my oxygen machine"

"Monthly support allowed us to afford energy this winter without added stress or debt."



⁷ Temperature loggers from 352 participants were analysed

Immediate warmth drives long term engagement

As well as financial support with heating bills, WHP offered households support to take steps toward improving the energy performance of their homes to help make homes cheaper to heat in the winter. By the time the service concluded in March 2026, 27% of participants had made some form of energy efficiency improvement to their home with others in the process of or planning to make improvements. In addition, the service helped unlock up to £500,000 in retrofit funding for a small number of participating homes.

“ We were offered different types of insulation & seals to keep our home warm & windproof, & financial help with servicing our boiler & monthly energy bills.”

Participant that received home visit

The service shows that vulnerable households can be reached and supported at scale, with over 2,100 referrals made to the service in 12 months by fewer than 20 organisations.

Engagement works because the model is built on three simple principles:



1. Trusted routes in – People are referred through health and community organisations they already know and trust. Participants told us approaches like cold calling and leaflets left them confused about the validity of the services being offered through these methods



2. Meeting people where they are – Support is offered through services and community groups in spaces that people would normally visit. Seeing Catapult and energy advisor teams in person with trusted services added further validity to the service.



3. Immediate help first – Financial support for energy bills reduces the most pressing issue (the immediate affordability of warmth) and enables people to engage with conversations about

This shows that people are willing to engage when support is relevant and accessible.

“When you provide individuals struggling over winter with financial support... it means people are open to other support like energy advice and home assessments.”

Community Outreach Officer, SELCE

While the service is effective at reaching those in need, it highlights a wider challenge: engagement does not automatically lead to long-term home warmth (energy efficiency) outcomes for all.

If engagement worked, why was there not a stronger delivery of long-term warmth outcomes? Two barriers remain, we heard them from our participants, from our partners and we observed them through the service delivery: the cost of energy and how easy their home is to heat or keep warm.

Energy affordability

While WHP's financial support with winter heating costs was appreciated, some participants felt it provided only temporary relief and did not address ongoing affordability challenges. 45% of people in the service live in social housing with an EPC rating of C or above, meaning

a property considered to be performing above the energy efficiency average of UK housing stock (EPC D). Yet this group were the most likely to report energy affordability as a barrier to warmth, one person told us they could only afford to top up their meter £5 a week, just 13% of the average UK monthly bill⁸.

The UK has watched energy prices rise since 2021 while household incomes have failed to keep pace. While the government has taken measures to reduce household energy bills the £150 saving spikes in oil and gas prices link to geopolitical events in the middle east mean the saving has already been offset⁹. With increases likely again in winter 2026, the pressures of affording energy remain a persistent challenge.

Once people have experienced a warm home, their willingness to improve the energy efficiency of their home significantly increases¹⁰. Low carbon heating and energy efficiency improvements are the solution to warmer homes that can be more affordable to run in the future.

Heat efficiency and retention of homes

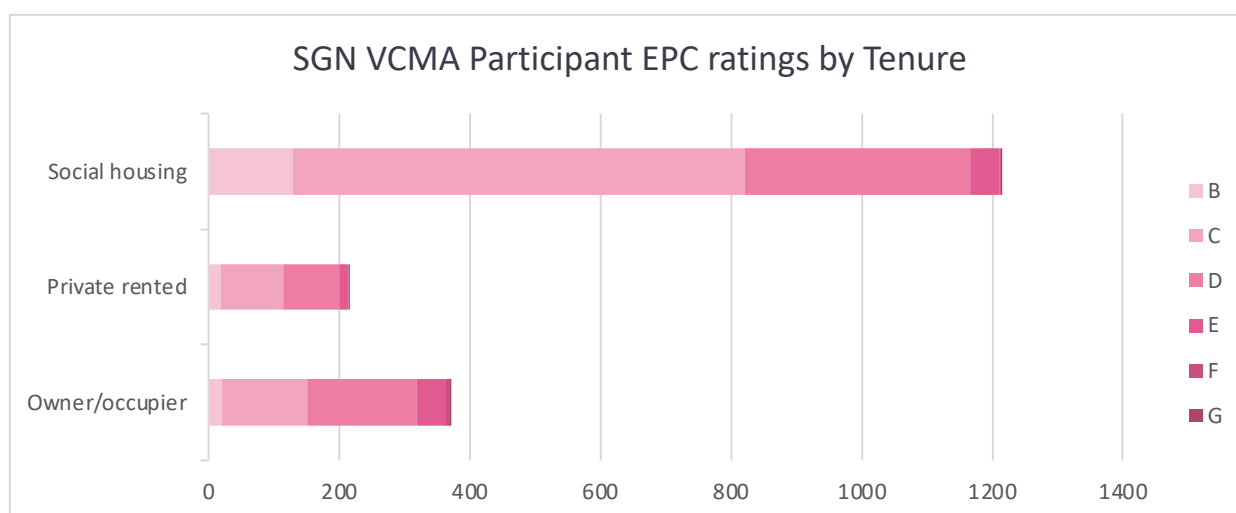
The majority of individuals referred to the service were living in socially rented homes (67%). Illustrating that alone health and community organisations will always struggle to identify vulnerable people with retrofit eligible homes. We previously explored this challenge in our *Making ECO work for health report* (July 2025)¹¹

⁸ Money Helper average 2025 bill <https://www.moneyhelper.org.uk/en/blog/utilities/how-much-is-the-average-gas-and-electricity-bill-per-month>

⁹ Octopus 2026 Iran gas spikes <https://octopus.energy/blog/customer-info-global-gas-prices-spike-iran-middle-east-march-2026>

¹⁰ <https://es.catapult.org.uk/project/warm-home-prescription/>

¹¹ Making ECO work for Health - <https://es.catapult.org.uk/report/making-eco-work-for-health/>



Only 2.7% of the owner occupier and privately rented homes referred to the service met retrofit scheme¹² EPC eligibility (D or below). This had a big impact on the services ability to find funded energy efficiency schemes that could be offered to participants.

Many participants, even those in above average energy efficient homes told us their heating systems were not effective, too costly to run, or that disrepair to their home meant heat escaped easily. For many living in rented accommodation their only option is to report the issue and wait to see if something is done about it.

The feedback received from participants demonstrated that while EPCs can be a useful tool for understanding a property's energy efficiency potential, they are limited to a point in time representation of a property and don't reflect the lived experiences of people in those homes.

Delivery partners also highlighted some of the very localised operational challenges they face in delivering long term warmth to households, e.g. city centre-based partners highlighted some reluctance of the retrofit supply chain to work in city centre locations due to access issues and travel costs (parking, levies, time to travel). These are compounding the poor housing quality issues for vulnerable households in these areas

"I have communal heating in my flat which is not fit for purpose. I had my thermostat on the highest (33.5) however my property at times would not heat above 21 degrees. The issue has been reported every year but nothing is ever done."

Participant in EPC B property

"Still costs too much as the property has broken windows and rotting floor which is collapsing causing the cold to still get in"

Participant in EPC C property

"Heating in front room just went straight up the chimney I was getting freezing air from it... I asked the council to block off chimney, and I put blankets at the bottom of the doors to keep cold air coming through it."

Participant in EPC D property

¹² <https://www.ofgem.gov.uk/environmental-and-social-schemes/great-british-insulation-scheme>

Delivery staff views

Owner occupier and privately rented homes referred to the service meeting the retrofit scheme12 EPC eligibility (D or below) only made up 17.9% of total homes. This had an impact on the services ability to find funded energy efficiency schemes that could be offered to participants.

Health services and community organisations played a key role in identifying and referring participants for tailored and practical support. All who responded to our feedback surveys expressed interest in being involved in WHP in the future and many expressed a desire to scale up the number of people they could direct to the service.

Referral teams heard first hand from their patients and service users referred to the service the positive impact it was having in their day to day lives.

“Thank you so much for all your help with our residents, it’s made a big difference to their heating bills leaving precious funds for food and other essentials”

Community Coordinator, Wellsbourne Healthcare CIC

“From our experience, this project has been incredibly easy to implement. It really does what it says it will — no complications, just clear benefits.”

Family Nurse Supervisor, Family Nurse Partnership Tayside

Throughout the project the Catapult fed partner feedback and learnings into the project supporting us to make mid-service changes to our referral pathway making referrals easier and quicker. This was well received by all partners including the NHS & healthcare services. Over a 2-month period this change allowed us to rapidly onboard new referral partners to 3x the amount already active by August 2025.

All of our delivery partners (4) praised the Catapult project team for being easy to work with and adaptable during the delivery of the project. When asked about working with the Catapult team our payment voucher partner Fuelbank said, changes (to ways of working) were never ‘too much trouble’ and the team was always clear about what could and couldn’t be achieved.



Across a surveyed nine-month period our Net Promoter Score from our partners was 98



Key Learnings

The SGN VCMA service provides several important insights for future delivery.

Targeted health-led approaches are effective

Using health data and referral pathways, enables services to reach those most at risk.

“Without their local Primary Care Networks’ involvement, we wouldn’t have reached this group.”

Thinking Works team referring to a cohort of older homeowners in Southwest London

To push the service’s long-term warmth outcomes further targeting needs to consider the person and the home while services should continue to be designed with all at risk households considered.

Warmth acts as a catalyst for wider change

Providing immediate heating support helps engage households with additional services and longer-term improvements. Being able to offer substantial aid with heating costs or offer small safety and efficiency measures “literally opened the door” to homes that otherwise wouldn’t have considered interacting with support services.

“The highlight for me was receiving the gas safety sensor. It is a very practical and caring gesture that ensures my family’s safety in the kitchen.”

Participant feedback on the support offered

Small adjustments in the short term can lead to bigger change in the long term.

Partnership delivery is essential

Collaboration between health, energy, and community organisations improves reach, trust, and outcomes.

No one team could have done this on their own. Although this was an energy vulnerability programme, many participants received wider support that the energy advice charities were able to tap into.

In London our delivery partners were able to work together to support a mother and her three children with a grant to reconnect to their gas supply, worked with the family’s social worker to provide additional support, advice and financial aid with heating costs equal to 36% of the family’s expected winter heating bill.

Families with young children benefit greatly

The strong outcomes observed for households with young children highlight the value of early intervention in improving health and wellbeing.

“You helped me with 3 children warm our house without stress and the children are happy and healthy”

Participant referred by local food bank

Conclusion



The Warm Home Prescription SGN VCMA service demonstrates that targeted, integrated support can deliver meaningful improvements to warmth, health, and financial wellbeing for vulnerable households.

The service shows that:

- A warm home is fundamental to good health and wellbeing
- Immediate, practical support can drive both short-term and long-term engagement
- Integrated delivery models are effective in reaching those most at risk from health-related ill health

The strong outcomes observed across the service, particularly for families with young children, highlight the importance of continuing to develop and scale approaches that link health and energy support.

But the service also illustrates that challenges still exist in energy affordability and access to retrofit for the most at risk.

The cancellation of Energy Company Obligation leaves a current gap in the market, but commencement of the Warm Homes Plan represents a chance for positive change for low-carbon energy systems to be taken up at the pace and scale but they must provide better outcomes for all households and leave no one behind. Positive health outcomes are a key part of achieving a fair Net Zero.

Warm Home Prescription provides a clear example of how coordinated action across sectors can address fuel poverty, improve health and support households to live safely and comfortable in their homes. The Catapult will continue to explore how our Warm Home Prescription service can support the transition to Net Zero. As it's a time of change, we will explore how it can enable local authorities and national government to deliver lower energy bills and new energy technology that deliver wider societal savings, in terms of health and network savings.



Appendix 1: Methodology

Research explored the impact on participant health and wellbeing, and the experience of receiving the service.

To understand participant experience, the following research was conducted:

1. One quantitative online survey sent to participants as the service closed in Feb-Mar 2026 (n=392)
2. Data analysis of all WHP participants (n=1815) to understand who WHP supported
3. Temperature data collected during the 2025-26 winter by participating households (n=352)

To understand the experience of those delivering WHP, delivery partners were invited to:

1. Complete an optional 5–10-minute survey every 3 months during their involvement in 2025-26.
2. 1-hour lessons learnt workshops, all delivery partners opted into this equalling 3 advisor teams and 1 payment service provider team.
3. Monthly touch points with a dedicated account manager to address challenges arising during delivery

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Energy Systems Catapult

7th Floor
18 Priory Queensway,
Birmingham, B4 6BS

es.catapult.org.uk
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