

Project Eligibility Assessment (PEA)

Project title:	CAB Northumberland- Ageing Well: More Money, Less Worry
Funding GDN(s) <i>The GDN(s) which register(s) the project</i>	Northern Gas Networks
New or updated <i>(indicate as appropriate by removing the option that does not apply)</i>	New
Collaborative VCMA Projects <i>Specific role(s) of GDN(s) participating in a collaborative VCMA Project:</i>	N/A
Date of PEA Submission	March 2025
VCMA Project contact <i>Name:</i> <i>Email:</i> <i>Number:</i>	Laura Ratcliffe lratcliffe@northerngas.co.uk 07928501779
Total cost (£k):	*detailed separately
Total VCMA funding required (£k):	*detailed separately

Problem(s)	<p>Older people in Northumberland are increasingly facing financial hardship, exacerbated by rising living costs, unclaimed benefits, fuel poverty, and social isolation. The county has a significantly higher proportion of residents over 65 than both its regional and national counterparts, making this issue particularly urgent.</p> <p>Key statistics highlight the scale of the problem:</p> <ul style="list-style-type: none"> ● Unclaimed Benefits: An estimated £9,049,241 in Pension Credit remains unclaimed across 4,314 eligible recipients in Northumberland, leaving many pensioners without essential financial support. ● Fuel Poverty: Increasing energy costs force older residents to choose between heating and other essentials, with fuel poverty contributing to respiratory illnesses, social isolation, and unsafe living conditions due to damp and mould. ● Winter Fuel Payment Cuts: From July 2024, Winter Fuel Payments will be restricted to those receiving means-tested benefits, leaving many pensioners without this crucial financial support. ● Health Inequalities: In Northumberland's most deprived areas, the healthy life expectancy for males is just 51 years, compared to 74 years in the least deprived areas. ● Rural Isolation: Northumberland ranks as the 6th most sparsely populated area, with the longest average journey times to essential services, further exacerbating social and financial vulnerability.
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	<ul style="list-style-type: none"> ● Vulnerability Indicators: The county has the highest proportion of dementia cases, the highest number of adults with learning disabilities, and the highest rates of hypertension and depression in the North Tyne Patch. ● Excess Winter Deaths: Northumberland has the highest proportion of excess winter deaths in the region. ● Economic Hardship: Despite the overall data masking extreme deprivation, Northumberland ranks worst in median annual wages, contributing to widespread financial instability. <p>The Solution: A Holistic, Targeted Approach</p> <p>This project will provide targeted advice and practical support to help older people access financial benefits, reduce energy costs, and improve their well-being. Our approach is comprehensive and evidence-based, ensuring that vulnerable older people receive tailored, accessible assistance to address fuel poverty effectively.</p> <p>This project differs from other VCMA funding we have, as it specifically aims to support older people across the whole of the county by providing benefit and energy advice to maximise their incomes. Much of the delivery will take place across rural areas, and by using partner organisations and groups, we will seek to target older people who don't ordinarily use our services. We will focus on face to face delivery, either in people's homes or in community locations, and will also use our contacts and networks to deliver group sessions at locations where people are already gathering, for example in warm hubs and coffee mornings.</p>
Scope and Objectives	<p>This project aims to reduce fuel poverty and financial hardship among older people in Northumberland by providing targeted advice, practical interventions, and community support. It will focus on helping older residents access financial entitlements, manage energy costs, and improve their overall well-being through a holistic, community-driven approach. Given Northumberland's ageing population and rural geography, the project will ensure that support is accessible, tailored, and sustainable, reaching those most in need through outreach, home visits, and collaboration with local partners.</p> <p>Maximise Financial Support for Older Residents</p> <ul style="list-style-type: none"> ● Conduct comprehensive benefit entitlement checks to ensure eligible individuals claim Pension Credit, Attendance Allowance, and Warm Home Discount. ● Provide one-to-one application support for those struggling to navigate complex benefit systems. ● Increase awareness of available grants and financial assistance, ensuring older people do not miss out on essential support.

	<p>Reduce Fuel Poverty Through Energy Advice and Support</p> <ul style="list-style-type: none"> ● Offer tailored energy advice on switching providers, energy efficiency measures, and accessing affordable tariffs. ● Provide assistance with energy debt, including negotiation with suppliers and applications for hardship funds. ● Support clients in registering for the Priority Services Register (PSR), ensuring access to additional energy provider support. <p>Enhance Home Safety and Energy Efficiency</p> <ul style="list-style-type: none"> ● Deliver carbon monoxide awareness sessions and distribute CO detectors to at-risk individuals. ● Provide small-scale energy-saving measures such as heated blankets, slow cookers, and air fryers, reducing energy costs while maintaining comfort. ● Identify and advocate for larger home improvements, such as insulation upgrades, through existing local and national schemes. <p>Expand Community Engagement and Outreach</p> <ul style="list-style-type: none"> ● Work with local partners, GP practices, and community hubs to reach isolated older residents. ● Conduct drop-in sessions, group workshops, and home visits, ensuring support is accessible across Northumberland's rural and urban areas. ● Strengthen collaboration with the Ageing Well Network, enhancing coordination between service providers. <p>Build Capacity for Sustainable Impact</p> <ul style="list-style-type: none"> ● Train Community Champions, including volunteers and frontline workers, to provide basic energy and financial advice and signpost to specialist support. ● Develop long-term partnerships with local organisations, ensuring continued support beyond the project's duration. ● Advocate for systemic improvements in the accessibility of benefits and energy assistance for older people.
<p>Why the Project is being funded through the VCMA</p>	<p>This project qualifies under the criteria for VCMA funding, as it will support a wide range of vulnerable customers who are living in financial hardship and fuel poverty, as well as raising awareness of CO and the PSR. As the project has mental wellbeing and financial hardship themes, it aligns with NGN'S Vulnerability Strategy too.</p> <p>There will be no collaboration from other GDN's nor other funded sources.</p> <p>Eligibility criteria</p> <ul style="list-style-type: none"> ● This project has a positive SROI ● This project will support NGN's Vulnerability Strategy by aligning with the Financial hardship theme and the wider vulnerability categories of: ● Financial hardship

	<ul style="list-style-type: none"> • Accessibility, including language • Socio-demographic • Cultural • Mental Wellbeing themes • Has defined outcomes as required <p>Goes beyond NGN's licence obligations and price control funded mechanisms</p>
Evidence of stakeholder or customer support	<p>Asking our stakeholders what's important – using our wide range of engagement mechanisms from strategic workshops to customer perceptions, we asked stakeholders to prioritise what is most important to them. Since 2019 we've held regular workshops with our stakeholders, on the subject of Customers In Vulnerable Situations (CIVS). This ensures that we are well informed to address the needs of customers across our network and through collaborative projects.</p> <p>Stakeholder engagement throughout 2022, 2023 and 2024, told us that fuel poverty and the choice between heating and eating is becoming more prevalent. The energy and cost of living crises have further compounded this issue. This project provides a solution to helping those customers who are financially struggling and need extra help to address energy affordability. The project fully aligns with the need to help vulnerable customers in fuel poverty. This was based on a combination of the following vulnerability factors:</p> <ul style="list-style-type: none"> • Fuel poverty • Benefit claims • No qualifications • Long term health problem / disability <p>Stakeholder engagement during 2023 has informed us that financial hardship is still a key area of focus, alongside the health impacts associated with, or exacerbated by, living in cold and damp homes. Stakeholders also told us that increasing capacity for support within services would be key to addressing the immediate and longer-term impacts of fuel poverty and energy affordability. This project addresses this need and ensures additional capacity to support households who may be at risk, through a well-established and trusted advice service.</p> <p>Through research carried out in 2023, the findings show that the 5 original NGN vulnerability categories have now evolved to 10 categories. These are:</p> <ul style="list-style-type: none"> • Physical challenges, inclusive of communication issues, physical space • Mental wellbeing • Financial hardship • Temporary vulnerability – including post hospital recovery and pregnancy / maternity • Socio Demographic • Household composition • Rural Vulnerability • Accessibility Including language

- Medical Dependant on Energy
- Cultural

Feedback from our Spending allowances well - health focus (September '23) workshop, indicated that one of the biggest concerns was health, specifically the link between living in a cold, damp home and the impact on health. Health projects are a priority for NGN this regulatory year and the need for winter warmer packs and heat the person items are growing as the cold weather sets in.

Through extensive engagement with stakeholders, we are seeing a number of key themes coming through consistently in terms of the impact of health and increased risks associated with cold, damp homes. Some notable observations and key areas are:

- We're seeing evidence of more expensive fuel costs for those with disabilities and those living with specific health conditions
- We're seeing a rise in mental health issues within our network – and acknowledging this as a barrier to engagement in longer term support
- We're acknowledging increases in the risk of CO poisoning – and looking at ways to identify and address this

Feedback from our annual VCMA Showcase Event (July 2024) included questions around how GDN's can help people who are not traditionally eligible for support, so many are in private rented or mortgage properties and do work. This project will help vulnerable customers regardless of their property tenure. Stakeholders also mentioned enhanced health risks that cancer sufferers face. This project will help keep customers living with cancer warm and well in their own homes.

Feedback from our Supporting Communities Together Event (October 2024) told us that the support is needed now more than ever to help customers stay warm and well in their own homes. Stakeholders also mentioned that if bills can't be lowered by price per kWh, then support advice initiatives re: other ways to stay warm should be available to customers. Stakeholders also mentioned that NGN should support customers this winter by providing practical support in the form of winter warm packs, vouchers etc.

Independent Stakeholder Group (ISG)

This group previously known as the Customer Engagement Group, provides an independent oversight into the actions we take to support our customers in vulnerable situations. Checking we've got it right – using a range of engagement mechanisms to assess and challenge our response to stakeholder feedback, ensuring we are responding in the right way. This has offered us robust challenges into how we deal with customers in vulnerable situations which meets the needs of our stakeholders. The ISG work with NGN, to create the content of the Customers In Vulnerable Situations (CIVS) workshops, previously detailed in the document.

Vulnerability Strategy (Updated Spring 2024)

	<p>NGN's dedicated Customers in Vulnerable Situations Strategy is continually reviewed to reflect changes in need. The most recent update was in June 24, reflecting the increase in the Vulnerability and Carbon Monoxide Allowance from c£7m to £20m. This ongoing strategy review continues to be informed by Stakeholder feedback. The six strategic principles, detailed below, form the basis of the strategy. Different support mechanisms and approaches have been mapped against each of the six principles, reflecting priority areas from stakeholder feedback.</p> <p>The six key priority areas identified by our stakeholders are summarised below:</p> <ul style="list-style-type: none"> • Priority Area 1: Increased focus on health • Priority Area 2: Collaboration and linking up partners and funding • Priority Area 3: Increasing capacity for support within partner organisations • Priority Area 4: Connecting and responding to different aspects and complexities of vulnerability • Priority Area 5 – Continued support for those in financial hardship • Priority Area 6 - Scaling up existing projects
Outcomes, associated actions and success criteria	<p>Outcomes:</p> <p>Improved Financial Security for Older People</p> <ul style="list-style-type: none"> • Increased benefit uptake through proactive outreach, targeted benefit checks, and direct application support, ensuring more older people access Pension Credit, Attendance Allowance, and other entitlements. • Greater financial resilience, reducing reliance on emergency financial aid and increasing disposable income for essential costs. <p>Reduced Fuel Poverty and Improved Home Energy Efficiency</p> <ul style="list-style-type: none"> • Older residents will have lower energy costs and warmer homes through tailored energy advice, home energy assessments, and practical interventions such as supplier switching support and energy efficiency measures. • Increased awareness and uptake of energy grants and support schemes, helping households access insulation improvements and heating upgrades. <p>Enhanced Home Safety and Carbon Monoxide Protection</p> <ul style="list-style-type: none"> • More homes will be safeguarded against carbon monoxide poisoning, with increased awareness and distribution of CO detectors to at-risk residents.

	<ul style="list-style-type: none"> Older people will be better equipped to identify and mitigate home safety risks, improving overall well-being. <p>Holistic Support Through Integrated Advice Services</p> <ul style="list-style-type: none"> Older residents will receive joined-up support, with additional needs identified and referred to other services within Citizens Advice Northumberland, including debt advice, financial capability support, and consumer rights assistance. Improved access to emergency and hardship support, including food banks and crisis grants, through our referral partnerships. <p>Improved Social Inclusion and Well-being</p> <ul style="list-style-type: none"> Isolated individuals will be connected with local partner organisations, increasing social engagement and reducing loneliness. Strengthened links with community hubs, GP practices, and the Ageing Well Network, ensuring older residents are aware of and able to access social and well-being services. <p>Sustainable Support Through Community Training</p> <ul style="list-style-type: none"> Frontline staff, volunteers, and community partners will be trained to identify, support, and refer older people struggling with financial and energy-related issues. Expanded community capacity, ensuring that advice and support services continue beyond the project's duration. <p>This project will create long-term, sustainable improvements in financial security, home safety, and community support, ensuring Northumberland's older residents can live with dignity, warmth, and financial stability.</p> <p>Success criteria:</p> <ul style="list-style-type: none"> Number of older people supported through the project. Number of benefits checks provided. Number of benefit applications completed. Number of energy assessments completed. Number of energy efficiency advice delivered. Number of carbon monoxide awareness information delivered. Small scale energy efficiency measures enabled.
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	<ul style="list-style-type: none"> • Total financial gains through energy efficiency advice, income maximisation and bill saving) and debt managed for beneficiaries. • Number of referrals made to other services or organisations. • Number of individuals trained.
Project Partners and third parties involved	Warm spaces and hubs, Northumberland Communities Together, part of Northumberland County Council, Thriving Together, Community Action Northumberland, Ageing Well Network, Social Prescribers, and Age UK.
Potential for new learning	Any learning will be shared with stakeholders, including GDN's, DNO's and water companies.
Scale of VCMA Project and SROI calculations, including NPV	<p>This project has a positive SROI return.</p> <p>SROI: £3.24</p> <p>NPV: £1,058,948.03</p>
VCMA Project start and end date	March 2025-March 2026
Geographical area	Northumberland
Internal governance and project management evidence	<p>VCMA Governance Group Meeting: 25 February 2025</p> <p>Outcome of meeting: Approved</p>
Approved by: Job Title:	<p>Eileen Brown</p> <p>Customer Experience Director</p>
Signature:	