

Safe Homes for Older People Independent Age

September 2024



SGN

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1 Description

Project title	Safe Homes for Older People: Independent Age
Funding GDN(s)	SGN
New/Updated (indicate as appropriate)	New
Date of PEA submission:	September 2024
Project contact name:	Kerry Potter
Project contact email:	kerry.potter@sgn.co.uk
Total cost (£k)	£164,245.37
Total VCMA funding required (£k)	£164,245.37

2 Problem statement

According to the Department for Energy Security and Net Zero (DESNZ), the number of households who are required to spend more than 10 per cent of their income (after housing costs) on domestic energy rose in 2023 to 36.4 per cent of households (8.91 million), up from 27.4 per cent in 2022 (6.66 million). Lower income households are more likely to respond to higher energy prices by cutting energy use below safe levels. Some will find themselves in the situation where energy will become unaffordable, resulting in self-disconnection or unmanageable energy debt.

Typical energy bills under the January to March 2024 price cap were almost 60% higher than in winter 2021/22 and with a further 10% increase from October 1st 2024 and a forecast increase again for 2025 energy costs remain unaffordable for many. DESNZ have also reported “after considering energy rebates, energy efficiency and household changes the overall required energy costs increased by 27 per cent between 2022 and 2023 in real terms’.

Independent Age, a national charity, is committed to ensuring that no older person faces financial hardship, yet 1.9 million older people in the UK experience this every day. The rising energy costs, as highlighted by the Department for Energy Security and Net Zero, make it even more critical to support those at risk of fuel poverty, particularly older people on low incomes.

By 2027, Independent Age aim to improve the lives of one million older people facing financial hardship, ensuring they can afford essentials like energy without compromising their safety and well-being.

Many older people are unaware of the vital benefits like Pension Credit, which could significantly alleviate financial pressure, especially during the winter months. The underutilisation of these benefits leaves hundreds of thousands of older people struggling to afford basic utilities like heating. A recent success led by Independent Age’s policy team saw the UK and Scottish Governments reach an agreement that allows Scotland to increase Pension Credit uptake without financial penalties, potentially helping 100,000 older people access much-needed support. While this is a significant breakthrough, without targeted interventions across the UK, many older people will continue to face unmanageable energy costs and unsafe living conditions.

Independent Age’s Helpline and Advice Service is a primary gateway for older people seeking support. It offers immediate assistance by providing information, guides, and factsheets on key issues like financial difficulties, housing benefits, and managing rising energy costs. Through this service, the charity provides direct support to those most vulnerable to the impacts of fuel poverty, especially older people on low fixed incomes who are disproportionately affected by rising energy prices. For more complex cases, callers are referred to an expert adviser, who can offer tailored support, including welfare benefits checks, form-filling assistance, and advocacy for appealing denied claims.

These efforts help older people boost their income, often securing up to £7,000 year through successful claims for benefits like Pension Credit, Attendance Allowance, and Carers Allowance. For many, these funds are crucial for covering essential costs like heating and electricity, particularly during the winter months.

However, the latest figures show that only 65% of eligible people are receiving Pension Credit, meaning vulnerable older people could be missing out on this vital entitlement, which also puts them at risk of losing their Winter Fuel Payment despite living on an extremely low income. In the South East of England alone, Independent Age estimates that 95,600 households are not receiving the Pension Credit which they are entitled to, leaving them vulnerable as energy costs rise by 10% from October. This highlights the urgent need to reach people in their homes to encourage them to receive the financial assistance they're entitled to and not have to choose between heating and eating.

"Fuel poverty is massive. They don't put the heating on...using microwaves instead of ovens. They're not getting the nutrition [they need]. Pneumonia is on the rise because people are sitting in the cold." Older person at one of Independent Age's recent roadshows.

Energy poverty is one of the most pressing challenges facing lower-income older households today, particularly those living in outdated, energy-inefficient homes where rising energy costs create a significant risk of self-disconnection or unmanageable debt. Many of the older people supported by Independent Age face these risks, and their Helpline and Advice Service provides immediate crisis support by helping them access unclaimed benefits like Pension Credit or the Household Support Fund, which can make the difference between staying warm or living in dangerously cold conditions during winter. Looking ahead, marginalized groups such as private renters, single-person households, and those in rural or ethnic minority communities are at even greater risk of being left behind during the transition to more efficient, greener technologies due to a lack of financial means to invest in energy-saving upgrades. Without specific interventions, they face escalating energy costs while being excluded from the benefits of modern, energy-efficient homes.

Independent Age have identified that within the SGN's Southern England region, there are 523,427 households with individuals aged 65+ and classified as C2DE—a demographic particularly vulnerable to fuel poverty and energy-related risks.

We know there is a direct correlation between fuel poverty and carbon monoxide risk, so with over half a million individuals 65+ identified in the demographic particularly vulnerable to fuel poverty, this brings with it increased risks of carbon monoxide poisoning. Lower income householders are often reliant on older appliances to heat their homes and cook. National Energy Action and Gas Safety Trust research found 35% of low income and vulnerable households surveyed exceeded the 10ppm threshold for carbon monoxide levels.¹ People living in fuel poverty, and those in deprived areas are also less likely to own a CO alarm that will alert them, further increasing the risk of CO poisoning.² Older people, have also been found to be particularly vulnerable to CO poisoning, spending more time at home and with a need to stay warm, resulting in using the heating more regularly.³

3 Scope and objectives

By working in partnership, SGN and Independent Age aim to ensure that vulnerable, low-income households, particularly older adults, can maintain safe and warm homes by addressing both immediate safety concerns and long-term energy efficiency and energy resilience.

The overarching ambition is to identify and support those struggling with fuel poverty, providing essential resources such as carbon monoxide alarms, access to financial support, and guidance on energy-saving measures. Together, we seek to protect vulnerable households from the dangers of carbon monoxide

¹ Cited on Safelincs blog (2020) [Carbon monoxide poisoning: who is most at risk?](#)

² Kokkarinen et al (2014) Investigation of audible carbon monoxide alarm ownership

³ Ibid. Safelincs, Carbon monoxide poisoning

exposure while helping them navigate rising energy costs, ensuring they are not left behind during the energy transition.

The scope of the partnership will include:

- Training the employees and volunteers of Independent Age’s grantee network to become ambassadors for carbon monoxide safety, by providing them with the skills and resources to identify and support older people at risk of carbon monoxide harm – with an increased focus on winter safety messaging
- Direct customer engagement to increase awareness of carbon monoxide risks, signs and symptoms and access to carbon monoxide alarms tailored to older people.
- Direct customer engagement to increase awareness of the Priority Services Register, detailing the support that’s available from utility companies once registered, and where needed, support to sign up
- Direct customer engagement on the support that’s available to older people who are struggling to afford to maintain a safe and warm home, with information on safe ways to use less energy, what to do if you’re struggling to afford household essentials and where to get help.
- Direct customer engagement to raise awareness about Pension Credit, a crucial benefit that can unlock additional financial support, such as the Winter Fuel Payment. Explaining how Pension Credit is also a gateway to other important benefits, including Council Tax reductions and help with housing costs like rent or mortgage interest payments.

4 Why the project is being funded through the VCMA

This project meets the Vulnerability and Carbon Monoxide Allowance (VCMA) eligibility criteria as it provides direct support to vulnerable households who would benefit from dedicated energy safeguarding support and or who are struggling to maintain a safe and warm home.

The project delivers against SGNs Vulnerability Strategy, by providing targeted support to households living in fuel poverty based upon their personal circumstances.

This partnership service goes above and beyond our core responsibilities as a Gas Distribution Network and is eligible under the VCMA funding criteria as it will provide support to those people in some of the priority groups and in the regional communities most at risk, providing information on using energy safely, efficiently and affordably.

This partnership aligns to the SGN commitment to deliver support services customers aligned to our four strategic pillars:

- 1 Services Beyond the Meter
- 2 **Supporting Priority Customer Groups**
- 3 Fuel Poverty & Energy Affordability
- 4 Carbon Monoxide Awareness

This project aligns to strategic pillar number two with outcomes in three and four.

5 Evidence of stakeholder/customer support

5.1 Partner organisation – Independent Age

Independent Age plays a critical role across England, supporting vulnerable older people and addressing key issues like financial hardship and energy poverty. Our reach is both national and local, combining wide-scale initiatives with community-based partnerships to ensure that we can deliver impactful, tailored support to those who need it most. Over the past three years, we have supported over 100 local organisations across the UK through our grants programme, including 19 new grants under our Boosting Advice Scheme and at least 16 additional grants to be awarded this year, focusing on older women from minoritised ethnic communities.

These partnerships allow us to complement our national efforts with local expertise, ensuring that our resources are used efficiently and effectively in the communities we serve.

Strategically, these partnerships are key to expanding our impact and reaching older people in diverse, underserved regions. Our collaboration with the National Academy of Social Prescribing exemplifies this: we have helped to introduce financial hardship conversations into social prescribing, with pilot projects in Leicester and Hastings that support older people through co-produced solutions. By training social prescribers and rolling out Independent Age's specialised knowledge at a national level, we are strengthening the ability of local networks to support vulnerable older adults in their communities.

One of our flagship campaigns, Winterwise, demonstrates our national reach. In 2023, we distributed just under 30,000 copies of the Winterwise guide through local councils, pharmacies, housing providers, emergency services, supermarkets, and community organizations across the Greater Manchester Combined Authority (GMCA) area. This resulted in a surge in calls to the Independent Age Helpline, showing the effectiveness of combining mass distribution with targeted support. The guides provide older people with crucial information on how to stay safe and warm during the winter months, access financial support, and navigate rising energy costs. The scale of this campaign, which reached over 35,000 older people, highlights our capacity to deliver impactful, nationwide campaigns while addressing local needs.

Our partnerships extend to other local authorities, such as South Tyneside and North Yorkshire, where we've engaged their revenue and benefits teams to directly address financial hardship by including 23,000 leaflets in Household Support Fund mailings. In Greater Manchester, our joint campaigns have included branded pharmacy bag initiatives that reached 250,000 people, further increasing awareness of Pension Credit and other entitlements. These campaigns have significantly boosted awareness and access to financial support for older people.

Through these efforts, Independent Age combines national influence with local partnerships, ensuring that vulnerable older adults have access to the resources and support they need to maintain safe, warm homes and live with dignity. Our presence and strategic partnerships not only enhance our ability to deliver these services but also position us as a leader in addressing poverty and social inequality among older people.

5.2 Stakeholder feedback – Greater Manchester Ageing Hub

"Independent Age is an ideal partner for SGN as they have a proven track record of supporting older people in the greatest need, through both direct services and strategic partnerships. With their strong reputation and deep expertise in helping older people access financial support, including unclaimed benefits like Pension Credit, they are uniquely positioned to address the rising issues of fuel poverty and energy insecurity. Their strong relationships with communities and local organisations ensure that they can effectively reach those most in need."

Jo Garsden, Programme Manager – financial hardship and digital inclusion, [Greater Manchester Ageing Hub](#)

5.3 Case Study

Anonymized Case Study: Supporting a Vulnerable Household with Financial and Emotional Challenges

Please note that for privacy reasons, the name "Mary" is fictional. Taken from a recent call to our Duty Service helpline

Mary, a 91-year-old woman, lives with her adult son, who is also disabled. She receives Pension Credit, which provides crucial financial assistance. Last Thursday, her energy provider turned off the gas in her home due to an unsafe hob. Since then, Mary and her son have been relying on a microwave to prepare their meals. Seeking assistance to replace the hob, Mary reached out to Independent Age's Duty Service helpline. During her call to the helpline, Mary shared that although she has food and a microwave, she feels overwhelmed by the situation.

The Independent Age Duty Service advisor identified that Mary might be eligible for financial assistance through the Household Support Fund provided by her local authority. The advisor assisted Mary with

completing the application form over the phone, with the help of her son, who consented to using his email address for correspondence. The application was successfully submitted, and a reference number was provided. The advisor informed Mary that the application would take five days to process and advised her to follow up with the local council if no confirmation was received within that timeframe.

Mary expressed her gratitude for the support she received, as it alleviated some of her immediate concerns. The Independent Age Duty Service advisor will continue to monitor Mary's situation, offering further assistance regarding the replacement of the hob and any emotional support that Mary or her son may require in the future.

The support provided to Mary reflects Independent Age's commitment to ensuring older people, particularly those in vulnerable situations, can maintain safe and warm homes. By assisting Mary in accessing financial support, Independent Age not only improved her immediate living conditions but also addressed a key issue of energy safety. This collaboration directly contributes to SGN's broader goals of protecting vulnerable households from energy-related dangers, such as unsafe heating systems, and ensuring they have the resources to manage energy costs while staying safe in their homes.

5.4 SGNs Vulnerability Steering Group

Our Vulnerability Steering Group has helped us shape our vulnerability strategy and our priorities for GD2 from strategy into delivery. It is with their guidance we develop key initiatives to support our most vulnerable customers, those most in need of help to maintain a safe and warm home.

With a data driven approach to identify communities most likely to suffer detriment from living in a cold and unhealthy home, it was identified that we should prioritise programmes where older people, and those who are financially vulnerable are most likely to suffer detriment by living in a cold and unhealthy home.

In 2024 our strategic steering group reiterated the vital impact we could have by coordinating our activities with others to identify and support those most in need, those most impacted by the cost of living and energy cost crisis.

6 Outcomes, associated actions and success criteria

6.1 Outcomes

In partnership with Independent Age, we will keep customers Safe and Warm by delivering essential support and services to older, vulnerable households. Over the duration of the partnership, we aim to deliver the following outcomes:

- Raise awareness about the Priority Services Register (PSR), safety advice, and access to Winterwise guides, ensuring older people have the tools and knowledge to stay safe and warm
- Raise awareness of the risks of carbon monoxide harm and distribute carbon monoxide detectors to vulnerable households, ensuring they are protected from the dangers of carbon monoxide exposure and can maintain a safe home environment
- Raise awareness on the support that's available to older people who are struggling to afford to maintain a safe and warm home, with information on safe ways to use less energy, what to do if you're struggling to afford household essentials and where to get help
- Raise awareness amongst older people households about Pension Credit and other benefits that can increase their household income
- Training the employees and volunteers of Independent Age's grantee network to educate them on carbon monoxide safety, by providing them with the skills and resources to identify and support older people at risk of carbon monoxide harm – with an increased focus on winter safety messaging

6.2 Success Criteria

Through the campaign, we aim to engage at least 523,427 households with information about services and support available to address fuel poverty and carbon monoxide risks, safe ways to use less energy and where to go to for help if you're struggling to afford household essentials by;

- 30 employees and volunteers trained on energy safeguarding and Think CO
- 523,427 older households within Independent Age's community, provided with information about energy safeguarding and where to get help from via the partnership [content to include PSR, CO and Energy Behavioural Advice and Benefits – focus on Pension Credits]. Estimation of 3% will sign up to PSR as a result of information
- Provide 785 households with direct support via Independent Age's helpline covering energy safeguarding support – tailored to need. (Based off of average 0.15% conversion rate from proactive contact)
- 5,000 older people provided with a CO alarm and CO safety advice leaflet

7 Project partners and third parties involved

Working together the following organisations:

Independent Age – lead delivery partner of the outcomes and associated success criteria.

Woods Valldata – Fulfilment

UKLPS – Direct Marketing Specialist - Door drops

8 Potential for new learning

Monitoring and evaluation

This partnership has been co-designed by Independent Age and SGN, building capacity by providing access to key services including carbon monoxide safety education, free carbon monoxide detectors, Priority Services Register sign-ups, and financial support guidance for vulnerable, low-income households to maintain safe and energy-efficient homes.

As we continue to evolve the partnership and progress with the delivery, the following activities will be in place to monitor and evaluate project progress and impacts:

- Quantitative and qualitative customer outcomes
- Feedback questionnaires to ensure that the services are valued by those who use it and to outline the impact
- Each month we will review the progress of the support service against the detailed success criteria in section 6.2 and work through challenges and opportunities where required, including the review of individual and organisational partnership case studies.

Learning

We are keen to learn from this project and for successes to be incorporated into ongoing projects that engage with people facing fuel poverty. Specifically, we want to explore the impact of using letter mailings to engage older people, compared to our traditional leaflet door drops. This project will help us better understand which method is more effective in increasing response rates and could inform our future engagement strategy as we look to reach more older people in need of financial and energy-related support.

SGN will share the outcomes via stakeholder mechanisms including the SGN Safe and Warm partnership network the GDN Vulnerability Working Group as well as via the VCMA Annual Showcase and VCMA Annual Report.

9 Scale of VCMA Project and SROI Calculations, including NPV

We and the other Gas Distribution Networks worked with leading social impact research consultancy SIRIO Strategies on the development of the Industry Standard Social Value Framework and supporting GDN Rulebook. We have used that GDN Rulebook to carry out an assessment of the financial and wellbeing outcomes applicable to our services for vulnerable customers incorporated in this partnership. Carrying out an assessment of the predicted outcomes we forecast a positive net Social Return on Investment of £28.74.

Social Value Measurement

Total cost*	£160,056.50
Total gross present value	£4,759,523.14
Net Present Value (NPV)	£4,599,466.65
SROI	£28.74

*Accounting for inflationary factors over the term of the project.

10 VCMA Project start and end date

The project will run from November 2024 to March 2026

11 Geographic area

The project will take place across the SGN Southern Network

12 Internal governance and project management evidence

SGN has worked alongside Independent Age to co-design this partnership and ensure that its ambition contributes to the delivery of our Vulnerability Strategy, the guidance from our Vulnerable Customer Steering Group and adheres to the updated VCMA governance criteria.

The SROI has been assessed internally using the GDN Rulebook developed by SIRIO Strategies as part of the Industry Standard Social Value Framework. As detailed above we have reviewed the current partnership scope which has been forecast at adding an additional £28.74 for each £1 invested, this will be monitored closely to ensure we adhere to the VCMA governance criteria.

SGN and Independent Age will meet monthly and quarterly to review outcomes, learn, share best practices, and address any delivery issues.

The PEA has been reviewed and approved by the business lead Kerry Potter and the Director of Customer Services Maureen McIntosh.