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Citizens Advice Bradford - Income Maximisation

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Vulnerability and Carbon Monoxide Allowance (VCMA) Project Eligibility Assessment (PEA)



 <p>Fuel Poverty and Energy</p>	<p>Carbon Monoxide Awareness</p> 
 <p>Supporting Priority Customer</p>	<p>Services Beyond the Meter</p> 

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Project registration table

Project summary	
Project title	Income Maximisation
Strategic Area	Fuel Poverty and Energy Affordability
Funding GDN(s) The GDN(s) which register(s) the project	Northern Gas Networks (NGN)
New/Updated State whether this is a new or updated PEA (indicate as appropriate by removing the option that does not apply)	New
Collaborative VCMA Projects Specific role(s) of GDN(s) participating in a collaborative VCMA Project	Cross Utility Collaborative Project
Date of PEA submission This needs to be the initial date of a first project submission	June 2026
Project start and end date	1 April 2026 – 31 March 2027
Project location	Northern Gas Networks operational areas (Bradford and surrounding communities)
Sectors involved	Distribution Network Operator Gas Distribution Network Consumer Group Charitable Organisation Local Authority Water Supplier Telecommunications Provider Other (specify)
Project contact	
Name	Laura Ratcliffe
Contact details	vcma@northerngas.co.uk
Project partners and third parties involved	
Organisation name	Role
Citizens Advice Bradford (and Airedale)	Delivery partner
Costs and funding	
Total cost (£k)	£82,500
Total VCMA funding required (£k)	£82,500

Total BAU vulnerability and CO safety activity baseline allowance funding by activity (£k)	£0.00
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Problem(s)

Gas Networks (NGN) aims to support vulnerable households by reducing fuel poverty, improving energy affordability, and increasing carbon monoxide (CO) safety.

Across the network, many households are experiencing financial hardship due to rising energy costs, leading to fuel debt, low financial resilience, and under-claimed benefits. Customers in vulnerable situations often struggle to engage with energy suppliers and access available support.

There is also a need to improve awareness of CO risks and ensure households can access safety measures such as the Priority Services Register (PSR).

Without targeted intervention, these challenges can result in worsening financial instability, increased risk of disconnection, and heightened risks to health and safety.

Scope and objectives

To address the challenges outlined above, NGN will work with Citizens Advice Bradford (and Airedale) to deliver a targeted income maximisation and energy advice programme for households experiencing vulnerability.

Working with Northern Gas Networks, Citizens Advice Bradford (and Airedale) will support vulnerable households experiencing fuel poverty, financial hardship, and energy vulnerability by:

- Introducing a dedicated advice service delivering tailored, one-to-one support on energy, fuel debt, and income maximisation
- Delivering targeted engagement through existing referral pathways and community networks to reach those most in need
- Providing benefits checks and application support to increase household income
- Delivering specialist energy debt advice, including negotiating repayment arrangements and accessing hardship support
- Raising awareness of carbon monoxide (CO) risks and supporting access to CO alarms
- Facilitating referrals to the Priority Services Register (PSR) to improve customer safeguarding

The above project scope will:

- Improve household financial resilience and energy affordability
- Reduce fuel debt and the risk of disconnection
- Increase access to safeguarding services such as the PSR
- Improve awareness of CO risks and enhance household safety for vulnerable customers

Project design engagement

Targeting vulnerability support:

NGN has identified the vulnerability need addressed by this project through a combination of GD2 delivery insight, stakeholder engagement and partner expertise. Evidence from the existing Citizens Advice Bradford programme highlights that vulnerable households are increasingly experiencing fuel poverty, financial hardship, and energy debt, alongside reduced financial resilience and limited ability to engage with energy suppliers.

Ongoing cost-of-living pressures have further exacerbated these challenges, with demand for specialist advice continuing to grow. Casework evidence demonstrates that many households require holistic, one-to-one support to resolve complex issues relating to energy affordability, debt, and access to benefits.

Evidence of stakeholder and/or customer support

The development of this VCMA project has been informed by ongoing engagement between NGN and Citizens Advice Bradford (and Airedale), alongside evidence gathered through delivery of the established GD2 programme.

Citizens Advice has identified energy affordability, fuel debt, and low financial resilience as key issues affecting the vulnerable households they support. Ongoing customer demand for advice services and support with income maximisation, debt management, and energy issues demonstrates clear need for continued delivery.

Stakeholder support is reflected through Citizens Advice Bradford's role as delivery partner, providing access to established referral pathways, trusted relationships within local communities, and experienced advisers delivering specialist support.

Stakeholder project design input

Stakeholders have been actively involved in shaping the design of this project, with Citizens Advice Bradford playing a central role in defining the scope, delivery model and target cohort. Their frontline experience has informed the focus on integrated support, combining income maximisation, energy advice and debt support within a single service.

Stakeholder input has also guided the decision to retain a one-to-one, casework-led approach, recognising that vulnerable households often present with complex and interrelated needs which require tailored, personalised support rather than generic or digital-only interventions.

The continuation of this delivery model reflects its proven effectiveness under GD2, with NGN and Citizens Advice agreeing that a flexible, advice-led approach remains the most effective way to achieve positive, measurable outcomes while meeting VCMA requirements.

Why the project is being funded through the VCMA

This project is being funded through the Vulnerability and Carbon Monoxide Allowance (VCMA) because it delivers targeted, preventative support to customers in vulnerable situations that goes beyond Northern Gas Networks' (NGN) business-as-usual activities and directly aligns with VCMA eligibility criteria. The project focuses on households experiencing fuel poverty, financial hardship, and energy vulnerability—groups identified as being at increased risk through NGN insight and Citizens Advice delivery evidence.

VCMA funding enables NGN to work with a trusted community-based delivery partner, Citizens Advice Bradford (and Airedale), to provide tailored, one-to-one advice and intervention that would not otherwise be delivered at the required scale or intensity. The services delivered through this project—including energy advice, income maximisation, fuel debt support, carbon monoxide (CO) awareness, and Priority Services Register (PSR) referrals—are not funded through NGN's baseline allowances and therefore require VCMA support.

The project directly contributes to VCMA strategic objectives by:

- Protecting customers in vulnerable situations from risks associated with fuel poverty, energy unaffordability, and CO exposure
- Reducing financial vulnerability through income maximisation, benefits support, and debt resolution
- Increasing access to energy safeguarding services, particularly PSR registration, for customers less likely to engage independently
- Delivering early intervention and preventative support, helping to avoid escalation of energy debt, financial hardship, and associated health risks

Evidence from previous GD2 and VCMA-funded delivery shows that Citizens Advice Bradford has an established and effective model for supporting vulnerable households, delivering measurable outcomes including increased income, reduced fuel debt, and improved engagement with energy services.

This proven delivery approach provides confidence that VCMA funding will generate meaningful social value and measurable outcomes during GD3, while ensuring support is targeted at those most in need.

How VCMA funding complements or supplements BAU activities

This project complements NGN's business-as-usual (BAU) vulnerability and carbon monoxide (CO) safety activities by providing enhanced, targeted support that goes beyond the scope of baseline-funded services.

VCMA funding enables the delivery of intensive, one-to-one support through Citizens Advice Bradford (and Airedale), focusing on income maximisation, fuel debt resolution, and financial resilience—areas which are not delivered at scale through NGN’s BAU activities.

For individual GDN VCMA Projects:

Justification for why the project should not be collaborative

This project has been designed as an individual NGN VCMA project due to its strong alignment with local needs, delivery model, and existing partner infrastructure within the Northern Gas Networks region.

Citizens Advice Bradford (and Airedale) delivers through established, place-based services, with deep-rooted links to local communities, referral networks and support organisations. The project builds on a well-established GD2 delivery model that is specifically tailored to the needs of vulnerable households within the NGN footprint.

Outcomes, associated actions and success criteria

Citizens Advice Bradford (and Airedale) and NGN will carry out quarterly reporting reviews on measurable outcomes against agreed targets to ensure successful delivery. Quarterly reviews will provide the opportunity for more in-depth analysis, identification of risks, and sharing of insights and learnings.

Key outcomes expected from this project:

Outcome	Annual Target
Direct beneficiaries supported	165–190
Indirect beneficiaries supported	450
Benefits checks completed	450
Energy debt and general debt advice delivered	450
PSR referrals completed	180
CO awareness questionnaires completed	210
CO alarms distributed	155

Success Criteria

The project will be deemed successful if:

- Between 165 and 190 vulnerable households receive tailored support during the project period
- At least 450 individuals benefit indirectly through household-level interventions
- 450 benefits checks and 450 instances of energy or debt advice are delivered
- 180 PSR referrals are completed for eligible customers
- 210 CO awareness questionnaires are completed and 155 CO alarms are distributed
- Quarterly Monitoring Reports (QMRs) are submitted in line with agreed timelines and demonstrate delivery against KPIs

Potential for new learning

This project will generate valuable learning on the effectiveness of integrated, one-to-one advice models in supporting vulnerable households experiencing fuel poverty, financial hardship, and energy vulnerability.

NGN expects to develop insights into:

- The impact of combining income maximisation, energy advice and debt support within a single intervention
- The effectiveness of early intervention in preventing escalation of fuel debt and financial hardship
- Approaches to improving engagement with harder-to-reach vulnerable customers through trusted, community-based delivery
- The role of embedding carbon monoxide (CO) awareness within advice services to improve safety outcomes

Learning will be captured through ongoing monitoring, case management data, and quarterly reporting. Findings will be shared internally across NGN to inform future VCMA programme design and delivery, and to support continuous improvement in targeting and supporting vulnerable customers.

Aligning with and supporting wider vulnerability approaches

This project aligns with wider approaches to vulnerability across the energy sector, third sector organisations, and national priorities focused on reducing fuel poverty and supporting vulnerable households.

The project supports industry-wide objectives to improve energy affordability, increase access to safeguarding services, and reduce the risks associated with carbon monoxide (CO). It reflects a

collaborative approach between a gas distribution network and a trusted charitable organisation, ensuring that support is delivered through established, community-based channels.

Citizens Advice Bradford (and Airedale) operates as part of a national network providing independent advice and support to individuals facing financial hardship, including access to benefits, debt advice, and energy support. This ensures the project aligns with broader consumer and government priorities to strengthen financial resilience and reduce inequalities.

The project also addresses a recognised gap in provision by delivering holistic, one-to-one advice that combines energy support, income maximisation, and CO awareness within a single service. This integrated approach goes beyond traditional awareness-raising activities and ensures that vulnerable households receive practical support to improve both financial and safety outcomes.

Monitoring and evaluation

NGN will work closely with Citizens Advice Bradford (and Airedale) to monitor the delivery and impact of the project through a structured performance and reporting framework.

Monitoring will be undertaken through:

- Quarterly Monitoring Reports (QMRs) submitted by the delivery partner, detailing progress against agreed outputs and targets
- Case management systems and adviser logs, capturing evidence of support delivered, outcomes achieved, and customer impact
- KPI tracking, including delivery against targets such as benefits checks, debt advice, PSR referrals, CO awareness activity and CO alarm distribution

Scale of VCMA project and SROI calculations, including NPV

The scale of this VCMA project has been designed to deliver targeted, high-impact support to vulnerable households.

This level of funding enables the delivery of intensive, one-to-one advice and support to between 165 and 190 households, alongside wider indirect benefits to at least 450 individuals. The scale of the investment is proportionate to the complexity of need being addressed, including fuel poverty, energy debt, and financial vulnerability, and reflects the resource required to deliver specialist, casework-led interventions.

Social value measurement

Total cost*	£82,500
Total gross present value	£894,371.95
Net Present Value (NPV)	£811,190.07
SROI	£9.75

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

Internal governance and project management evidence

Provide a description of NGNs review of proposal and project sign off, with details on how the project will be managed.

Consider adding a table with dates for original sign off and a statement of approval for any material differences / updated PEAs.

Initial:

Approver (Name and Role)	Date
Eileen Brown, Customer Experience Director	April 2026

Eligibility Criteria

Eligibility Criteria	Description	Project qualifies Yes / No
Positive SROI	Have a positive, or a forecasted positive, Social Return on Investment (SROI) calculated in accordance with a model which the GDNs have developed and submitted to Ofgem including for the gas consumers funding the VCMA Project	Yes
Positive NPV	Have a positive, or a forecasted positive Net Present Value (NPV)	Yes
Support Criteria	Either: <ul style="list-style-type: none"> i. provide support to consumers in Vulnerable Situations and relate to Energy Safeguarding, or ii. provide support for those most at risk of being left behind in the transition to net zero, or 	Yes

	<p>iii. provide awareness of, and education on, the dangers of CO beyond the activities funded as business as usual (BAU) through baseline allowances, or</p> <p>iv. reduce the risk of harm caused by CO</p>	Yes
Defined Outcomes	Have specific, measurable, and time-bound outcomes which align with relevant Consumer Vulnerability Strategy objectives to achieve the requirements set out in paragraph b;	Yes
Beyond Other Funding	Go beyond activities that are funded through other price control mechanism(s), including baseline allowance funding, or required through licence obligations	Yes
Support or Align	Support or align with approaches to vulnerability taken by the wider energy industry, other utilities and/or consumer organisations, and local, national and devolved government, or evidence innovation or a gap in vulnerability support provision;	Yes
No Other External Funding	Not be delivered through other external funding sources directly accessed by a GDN, including through other government (national, devolved or local) funding	Yes
BAU vulnerability and CO safety activities	Where a GDN's BAU vulnerability and CO safety activities are funded through baseline allowances, these are not suitable for funding through the VCMA. The GDN is permitted to use VCMA funds to supplement or complement its BAU activities, however, it must ensure that its reporting provides sufficient evidence to prevent double funding.	Yes

Eligibility criteria for company specific essential gas appliance servicing

Eligibility Criteria	Description	Project qualifies Yes / No or N/A
Servicing must meet the following criteria:	Either: <ul style="list-style-type: none"> i. A GDN has had to isolate and condemn an essential gas appliance following a supply interruption or as part of its emergency service role; or ii. A GDN or its Project Partner has identified an essential gas appliance which has not been serviced in the last 12 months in the owner-occupied home of a customer in a Vulnerable Situation where an occupier of the property suffers from a permanent or temporary health condition¹² that makes them more vulnerable to health risks associated with cold homes; or iii. A GDN or its Project Partner has identified an essential gas appliance which has not been serviced in the last 12 months in a tenant-occupied home of a customer in a Vulnerable Situation where it is the tenant's responsibility to maintain the essential gas appliance, where an occupier of the property suffers from a permanent or temporary health condition that makes them more vulnerable to health risks associated with cold homes 	N/A
Affordability	The household cannot afford to service the essential gas appliance, as assessed against the affordability criteria set out in the VCMA governance document	N/A
Funding	Sufficient funding is not available from other sources (including a social or private landlord and national, devolved, or local government funding) to fund the essential gas appliance servicing	N/A

Eligibility criteria for company specific essential gas appliance repair and replacement

Eligibility Criteria	Description	Project qualifies Yes / No or N/A
Unsafe pipework and essential gas appliance repair or replacement must meet the following criteria:	Either: <ul style="list-style-type: none"> i. GDN has had to isolate and condemn unsafe pipework or an essential gas appliance following a supply interruption or as part of its emergency service role; or ii. ii. iii. A GDN or its Project Partner has had to condemn unsafe pipework, or an essential gas appliance, following an essential gas appliance service (as described in 3.19 of the VCMA governance document) 	N/A
Health condition	Either: <ul style="list-style-type: none"> i. The occupier of the property suffers from a permanent or temporary health condition that makes them more vulnerable to health risks associated with cold homes and has a household income of £31,000 or below in 2025/26 prices, adjusted for inflation using Consumer Price Index with Housing costs (CPIH) 13, or ii. the household cannot afford to service the essential gas appliance, as assessed against the affordability criteria set out in Appendix 1 of the VCMA governance document 	N/A
Funding	Sufficient funding is not available from other sources (including national, devolved, or local government funding) to fund the unsafe pipework or the essential gas appliance repair or replacement.	N/A