



PALACE YARD



SUMMARY WRITE UP // SPRING 2025

WINTER'S END

SAFE AND WARM PARTNERSHIP CONFERENCE



WINTER’S END

SAFE AND WARM PARTNERSHIP CONFERENCE

CONTENTS

Foreword..... 4

Executive Summary..... 5

1. Overview..... 7

2. Key Outputs..... 9

3. Learning From Last Winter..... 14

4. What Is Needed In Future?..... 15

5. Keynote, Panels And Interviews 16

6. Feedback And Recommendations..... 27

7. Conclusions..... 28

8. Next Steps..... 30

Appendix 1..... 31

Appendix 2..... 32

FOREWORD

It was a great privilege to be part of SGN's 2025 Winter's End Safe and Warm Partnership conference.

This was a uniquely inspiring and collaborative event that brought SGN's partners together to learn from last winter and prepare for the next.

It was also an opportunity to showcase the work of SGN's partners who work year-round to support vulnerable customers with advice and energy support – because vulnerabilities do not pass with the seasons. They are becoming more entrenched.

This was the first time that SGN convened partners in person with conference attendees mingling with market stall holders from partner organisations in the room as well as those joining online.

The mixture of hybrid and in-person, the interactive panel discussions and Q&As were supported by Slido polls throughout the event to engage both online audiences and those in the room. Hybrid conferences can be difficult to pull off but the feedback from participants says it all:

"This is the best hybrid event I've been to where you felt included. The camera angles adjusted to focus on different people talking and make you feel like you were part of the audience."

"Great venue, good mix of presentations plus networking. Presentations were nice and simple and to the point which was perfect!"

The SGN team's ambition was to use its convening powers to host an inclusive event that felt co-designed, collaborative and engaging for everyone who came in person and attended online. The emphasis was on 'partnership'. The warmth in the room was tangible which was also reflected in the feedback:

"The buzz that everyone brought to the event. Positivity. Ranges of ways to participate."

A big thank you to the SGN Social Impact and Vulnerability team for all the work they put in to make this conference the warmest, most collaborative and informative event that many participants (including me) had attended.

"SGN deliver great work and deserve to shout louder about their achievements."

My favourite piece of feedback, though, which summed up the event for me was:

| *"Wow! Amazing network!"*

I couldn't agree more!

Natascha Engel,
Chief Executive, Palace Yard

EXECUTIVE SUMMARY

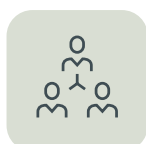
KEY EVENT INFO



23 March 2025
Mermaid Theatre, London



Hybrid
In-person and online



Panel and group discussions
Slido polling for interaction and feedback



149 participants
86 organisations



Local and national charities
Advocacy groups
Energy and benefits advisers
SGN Social Impact and Vulnerability Team

SGN's core purpose is to keep its communities safe and warm. It is doing this by bringing together a Safe and Warm Partnership network of 130 organisations to help identify and support those most vulnerable and least able to keep their homes warm and safe.

This was the first time that SGN had brought its partners together as a network in person with others able to join online. SGN have committed to do so twice a year to share best practice, learn the lessons of previous winters and prepare for the next – and to find out what support the partnership network needed to better support the vulnerable people it serves.

The partners and participants came from energy and benefits advice charities and social enterprises, local government and public service sectors as well as national agencies to discuss a wide range of themes over the half-day event.

Partners highlighted key barriers and current challenges faced as a result of the ongoing and deepening cost-of-living crisis plunging ever more people into debt and vulnerability. Improving poor quality housing was identified as a key priority to tackle long-term ill-health and ultimately help decarbonise homes more effectively.

Hidden needs were also discussed – rural isolation, people who are too embarrassed to ask for help, those who do not speak English, and those experiencing financial struggles for

EXECUTIVE SUMMARY

the first time in the working ‘professionals’ community.

Making more intelligent use of data and advances in technology were seen as offering hope to the most vulnerable when used together with human-to-human contact and advice.

As part of SGN’s partnership network, the importance of collaboration was constantly emphasised to help refer customers to the most appropriate help and services as well as supporting each other within the network.

There were many examples of place-based solutions from local and national charities and advisory services which showed that providing more targeted advisory services which showed that providing more targeted interventions were more impactful than top-down, centralised policies.

The call for long-term funding certainty to build trust and resilience was repeated against the backdrop of cuts to charity budgets and benefits.

The support provided by SGN was therefore ever-more significant as a lifeline to vulnerable customers and the organisations supporting them.

But there was real cause for optimism. Prepayment meters can no longer be mandated as a result of advice services campaigning together and using the power of storytelling.

Finally, and most importantly, staying strong and positive was the loudest message from the day – and to appreciate the help that the partnership has been, and continues to be, to deliver and bring value for customers.

The event was a great opportunity to show gratitude to the people who give support day in and day out to the most vulnerable in our communities.

1. OVERVIEW

1.1 PURPOSE

The purpose of the conference was to bring SGN's partners together in a collaborative event to:

- Share experiences, best practice and learnings from previous winters.
- Understand the skills and training needed to be better prepared for next winter.

- Celebrate the work of the charities and service deliverers in the SGN partner network.

"The resources and materials shared during the event were very useful. I left with practical tips I can use right away, and it gave me a sense of confidence going forward."

1.2 ON THE DAY

A mixture of keynote speeches, interactive panels and facilitated discussions allowed all participants, whether in-person or virtual, to hear of the experiences and expertise of others in the network and share insights to help shape pathways to better support vulnerable customers this coming winter.

"Panels instead of presentations and the encouragement to network really set this out from other industry events I have attended."

"Being in a room with like-minded people who are all passionate about supporting customers with their energy needs and helping those who are most vulnerable. It felt very genuine."

1.3 PARTICIPANTS

There were 149 participants from 86 organisations in attendance, across the whole spectrum of the energy aid sector - such as local and national charities, advocacy groups, energy and benefits advisers. Each attendee brought their unique expertise and experience in providing support on a wide variety of issues from tariff switching to end-of-life care in fuel poverty households, from mental health to fire and rescue, from citizen's advice to dementia support.

22 organisations set up 'market stalls' in the conference hall to showcase their charities and encourage partners to share best practice during networking sessions.

See Appendix 2 for a full list of participants and organisations.

1. OVERVIEW

1.4 AGENDA

This was a half-day interactive hybrid conference which took place on Tuesday 25 March 2025 at the Mermaid Theatre in London.

| Topic | Presenter(s) |
|-----------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Welcome | Maureen McIntosh, Director of Customer Services, SGN |
| Introduction | Kerry Potter, Group Social Impact and Vulnerability Manager, SGN Ged Egan, Senior Stakeholder Strategy and Research Manager, SGN |
| Keynote | Adam Scorer, Chief Executive, National Energy Action |
| Keynote Q&A | Adam Scorer, Chief Executive, National Energy Action Natascha Engel, Chief Executive, Palace Yard (facilitator) |
| Panel 1 Learning Lessons From Previous Winter | Lee Healey, Founder and Chief Executive, IncomeMax Katherine Crawford, Chief Executive, Age Scotland Mark Hodgkinson, Chief Executive, Scope Alex Belsham-Harris, Head of Energy Consumer Markets, Citizens Advice Natascha Engel, Chief Executive, Palace Yard (facilitator) |
| Networking Break | In-person tea and coffee |
| Live-Streamed Interviews With Stall Holders | Jim Smith, Marie Curie Jonathan Bartley, Kidney Care UK Alex Wilkes, YES Energy Solutions Bethanie Kennedy, IE Hub Laura Osgathrop, National Energy Foundation Annette Slattery, Surrey County Council |
| Panel 2 Sharing Best Practice For The Future | Helen Stockton, Social Research Programme Lead, National Energy Action Matt Cole, Chief Executive, Fuel Bank Foundation Bridget Newbery, Head of Local and Community Empowerment, Centre for Sustainable Energy Rebecca Lovell, Senior Business Model consultant, Energy Systems Catapult Natascha Engel, Chief Executive, Palace Yard (facilitator) |
| Open Group Discussion | Kerry Potter, Group Social Impact and Vulnerability Manager, SGN Ged Egan, Senior Stakeholder Strategy and Research Manager, SGN |
| Summary Of The Day Next Steps Thank You | Maureen McIntosh, Director of Customer Services, SGN Kerry Potter, Group Social Impact and Vulnerability Manager, SGN |
| Lunch | Additional Stallholder Interviews |
| End | |

2. KEY OUTPUTS

Some strong common themes emerged from the event, as well as lessons for the future.



Importance of collaboration and partnerships



Power of networking



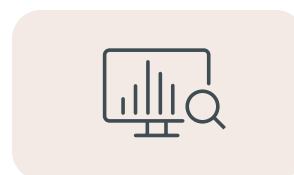
Persistent and growing challenges



Rising complexity and debt



Net zero needs to prioritise healthy homes



Value of data and technology



Identifying hidden needs



Knowledge is power



Stay strong and positive

2.1 IMPORTANCE OF COLLABORATION AND PARTNERSHIPS

Speakers and participants all emphasised the importance of continued collaboration and collective action and why partnership events like this were so important – not just to build networks, trust and relationships, but to learn what other organisations do for future referrals.

“Bringing everyone together provided an inspiration and hope that we can make a difference by working together for the common cause of helping vulnerable people overcome fuel poverty and challenges related to it.”

2. KEY OUTPUTS

This is even more important in rural and isolated communities, where setting up partnerships like the one co-ordinated by SGN help to identify vulnerable households in need.

When asked what people would like to get out of the event at the start, of the 41 people who answered this, the highest scoring answers were hoping to meet people and make connections, followed by wanting to learn and gain insights and wanting to collaborate:

| | |
|------------------------------------------------|------|
| Networking, connections | (17) |
| Learning, knowledge, upskilling, insights..... | (16) |
| Collaboration, partnerships | (8) |

2.2 PERSISTENT AND GROWING CHALLENGES

The ongoing cost-of-living crisis was deepening, with debt spiralling – energy debt has reached £4 billion, according to Adam Scorer at National Energy Action:

"The Cost-of-living crisis is not going away. If anything, it is becoming entrenched and seen as the norm."

Energy bills have continued to rise impacting older people and those with disabilities hardest. 57% of disabled people are in debt, according to Mark Hodgkinson from Scope, and disabled households need an extra £1,000 per month to achieve comparable living standards with non-disabled people.

Many people reported a new resignation and acceptance of poverty.

"Clients who kind of go: 'This is the way I live. My family live like that, my parents do, my neighbours do. It's the norm to have days of the month when you can't top up your meter or keep warm. It's just the norm.' It's just that general acceptance that this is the way you live your life. Acceptance is a real issue."

Some new and growing groups were being seen by support and advice services including under-served communities such as non-English speakers or those speaking English as a second language, as well as newly emerging vulnerable groups like the 'professional poor'.

There were also increasing signs of hoarding connected to the "overwhelming feeling of not being able to deal with the things that are on your plate."

Partners and speakers shared that the ongoing cost-of-living crisis lay beneath most other issues and that problems were often highly inter-connected. Of the 36 people who answered this, the following were the priorities:

| | |
|-----------------------------------------|-----|
| Mental health and anxiety | (8) |
| Language barriers..... | (7) |
| Rising cost of living and debt..... | (6) |
| Changing benefits | (5) |
| Housing issues causing poor health..... | (5) |
| Demand outweighs supply | (5) |
| Hoarding..... | (4) |

2. KEY OUTPUTS

Scams were a serious issue, specifically in areas where legitimate support services were contacting vulnerable customers on issues like income maximisation or the Winter Fuel Allowance and Pension Credit, for example, where scammers were posing as benefits advisers.

Charities reported that wait times for grant support had lengthened significantly such as those applicants for Winter Fuel Allowance who had to demonstrate that they had applied for Pension Credit.

2.3 RISING COMPLEXITY AND DEBT

The complexities of issues reported by advisers and service providers were on the increase while debt is rising.

This causes financial stress which puts added pressure on physical and mental health.

This means that people's resilience is at "rock bottom" after multiple crises.

Meanwhile, £23 billion in benefits went unclaimed last year, according to Lee Healey at IncomeMax.

When asked whether this winter had been more difficult, the same or easier, the vast majority (79%) said more difficult.

The reasons given by the 73 people who answered were, again, inter-sectional:

| | |
|------------------------------------------|------|
| Ongoing cost-of-living crisis..... | (32) |
| Changes and cuts to benefits | (14) |
| Deepening debt | (9) |
| Cuts to funding for charities | (9) |
| The increasing complexity of cases | (9) |
| Reduced resilience | (7) |

Even those who said that this winter was the same as the last said that the cost-of-living crisis was a big issue.

2.4 NET ZERO NEEDS TO PRIORITISE HEALTHY HOMES

Throughout the day, the case was made by Adam Scorer at National Energy Action, Matt Cole from the Fuel Bank Foundation and many other participants such as Alex Wilkes from YES Energy Solutions, that net zero messaging was either too difficult to understand or had the wrong priorities – or both.

Fitting homes with heat pumps without teaching people how to use them leads to cold homes because people do not turn them on. Cold and draughty homes resulted in people not opening windows, with the lack of ventilation then leading to mould and sickness in the household.

Instead, there should be a fabric-first approach with homes. Making the home healthy and warm will lead to decarbonising homes – not the other way around.

2. KEY OUTPUTS

2.5 THE VALUE OF DATA AND TECHNOLOGY

Speakers, particularly Lee Healey from IncomeMax, suggested that better use needed to be made of data to harness new technologies such as AI.

"Combining technology with human compassion can allow everyone to have a benefit geek in their pocket."

The issue that needed to be resolved was GDPR and protecting the health data of vulnerable customers – but the potential benefits of data sharing to provide evidence to policymakers and better tailor services was a real prize for the long-term – but it was emphasised that this should complement (and not replace) the human-to-human advice.

Every partner organisation has data that can make the case for long-term change, can help target services better and create tracking systems to identify hidden vulnerabilities.

2.6 IDENTIFYING HIDDEN NEEDS

Another issue which arose at the conference was 'hidden needs' – whether this was people living in isolated communities or whose vulnerabilities were not immediately apparent.

For example, the conference heard the shocking statistic from Mark Hodgkinson from Scope that one in five terminally ill people die in fuel poverty.

Annette Slattery from Surrey County Council,

said that areas like Surrey that were seen as wealthy and 'leafy' often mask and hide pockets of high deprivation.

Katherine Crawford from Age Scotland made the point that highly rural parts of the country like Scotland are also having to deal with the problems of physical isolation making it harder to identify hidden needs, "and Scotland is just much colder in the winter."

"In Scotland, 900 people, older people, people aged over 50, were admitted to hospital with hypothermic symptoms in December 2024."

2.7 KNOWLEDGE IS POWER

As part of the partnership of organisations, speakers agreed that "knowledge is power".

Knowing where to go for information, understanding what someone is entitled to (the £23 billion of unclaimed benefits) really does have an impact on vulnerable customers and makes them better able to cope when they are in crisis.

Helen Stockton from National Energy Action made this point particularly forcefully:

"But what we also found is that by empowering clients, by enhancing their knowledge and awareness, we're also able to provide them with the tools that might mitigate or reduce the full force of the ongoing cost of living and energy crises."

2. KEY OUTPUTS

2.8 STAY STRONG AND POSITIVE

The importance of maintaining optimism despite challenging circumstances was emphasised many times throughout the day.

The panellists and participants collectively called for the sector to remain united, continue advocating for vulnerable people, and maintain focus on both immediate support and long-term systemic change.

They stressed that every life touched makes a difference and that the movement for change must continue despite political and economic challenges.

Rebecca Lovell, from Energy Systems Catapult, highlighted the Warm Home Prescription scheme, which didn't just make homes warmer, but also allowed people to get reconnected socially again:

"People were finding that when they had a warm home, they were more likely to have friends over because they weren't so embarrassed about how cold their home was."

3. LEARNING FROM LAST WINTER

There were key lessons learned during conference.

- Place-based services work better than centralised approaches as they allow targeted and tailored support appropriate to the customer.
- Data-driven targeting improves service effectiveness but needs to be combined with human-to-human support.
- Working together aligns skills and plays to the strengths of partners. It also makes the journey to support shorter – because partners know who to refer to. This helped multiply positive impact.
- Storytelling and case studies drive policy change.
- A warm-homes-first approach would deliver health benefits and stop the accumulation of vulnerabilities.
- Alternative approaches to addressing fuel poverty, such as the Warm Homes Prescription pilot which provided warmth interventions in place of medicines, can have wider-reaching beneficial impacts for customers.
- A warm-homes first approach would also increase chances of reducing carbon emissions to meet net zero targets.

4. WHAT IS NEEDED IN FUTURE?

In the discussion on what is most needed to prepare for next winter, there was broad agreement in certain areas:

- Partners asked for enhanced training in mental health, safeguarding, and poverty awareness as these were so dramatically on the increase. They also wanted counselling for staff who were having to deal with increasingly distressing cases. On training, people also wanted “to improve knowledge on energy advice” as well as scam awareness – an increasing issue for vulnerable customers.

There was also a need to retain and invest in skills within partner organisations. High turnover of staff (perhaps leaving on the grounds of stress and workload) leads to inefficiencies.

Long-term funding is essential to create efficiencies, better outcomes for vulnerable customers, and workforce wellbeing.

“I would like better IT skills and training. There’s so much admin and online applications, weak digital skills is making me slow and inefficient.”

- Long-term funding and certainty of funding is essential for building trust and consistency. Instead, partners were reporting cuts to funding.

“We do have some of the most vulnerable customers across Scotland. And without that funding to really engage with those people who are harder to access, they just wouldn’t get the help that they need.”

- Better data sharing and better co-ordinated referrals. Data sharing was difficult with GDPR so partners wanted to explore ways in the future of not breaching rules on data sharing.

These were reflected in the Slido polling and questions of 66 people.

| | |
|-------------------------------------|------|
| Training and knowledge..... | (22) |
| Funding..... | (22) |
| Data | (9) |
| Referrals: routes and sharing | (5) |
| Translation/language..... | (5) |

5. KEYNOTE, PANELS AND INTERVIEWS

Participants appreciated the opportunity to hear from (and network with) real experts in benefits and energy advice.

"The speakers' enthusiasm was contagious, and they explained complex topics in an accessible way."

Many of these themes were picked up by the keynote speech which set the scene for the conference as well as the panels and the interviews with stall holders.

5.1 THE KEYNOTE SPEECH

Adam Scorer, Chief Executive of National Energy Action

The event opened with a keynote speech with hard-hitting home truths setting the backdrop of the conference .

- Energy prices are still extremely challenging with no immediate prospect of easing.
- Energy bills are higher than at the start of the cost-of-living crisis and have risen by £300 over three price-cap adjustments in the last nine months.
- Energy debt now stands at £4 billion.
- Winter Fuel payments have been restricted but the savings have not been redistributed to those in greatest need.

In Adam's words, "prices are higher, debt is exploding, direct financial support is dwindling."

Nor was it just energy bills. Unavoidable water bills averaged a 25% increase on 1 April 2025 with 2.5 million households in debt to the utilities adding to the 'wickedly complex needs' of the vulnerable of whom:

- 25% are single parents with dependent children under five.
- 78% are in rented accommodation.
- 75% have a health condition or a disability exacerbated by a cold and damp home.

These multiple difficulties make it unrealistic for any single organisation to provide the answers. In the absence of any immediate prospect of improvement, the range of organisations present at the event was "beyond valuable," Adam said.

The importance of inter-operating networks, sharing and collaborating, the focus on practical outcomes and the building of frameworks of support that are fit for purpose cannot be underestimated.

Every winter the sector faces the same surprise: the many individuals and households who ought to be benefitting from advice and support who just do not know enough to apply, or who think these services are not for them.

5. KEYNOTE, PANELS AND INTERVIEWS

Adam explained what the partnership with SGN meant to him and to National Energy Action:

"Supported by SGN, we do a great project called Warm Homes, Healthy Futures in 50 of the most deprived areas in England, Wales and Scotland, working with health professionals, renal nurses, discharge nurses, pharmacists, GPs to try and have the most flexible access of people with health conditions to essential energy support."

The agility and flexibility of the support provided by SGN was a theme throughout the event.

"And I just want to say thank you to SGN because one of the few funders who have said to us, 'What is it you need?' rather than 'We want to do some kind of identity kit intervention across the whole of the UK.'"

Adam also spoke about the impact of net zero on vulnerable customers and the importance of ensuring that net zero was a benefit to people living in poor housing.

The way that net zero is currently structured means that energy prices will inevitably rise.

Left to market forces, fuel poverty will accelerate. It is essential that the fuel-poor should be the starting point of the net zero project by insulating and retro-fitting homes to connect them to a reliable and affordable heat source.

The UK has some of the worst housing stock in northern Europe.

As Adam said, "There is no path to net zero that does not pass through the homes of the poor."

There then followed a question-and-answer session with questions from the in-person audience as well as those who joined online covering a broad set of subjects.

- How we ensure that fewer poor customers are left behind in the net zero agenda.
- What to do about the fact that acceptance of being in fuel poverty was the new norm.
- The impact of the removal of standing charges and whether that would make things better or worse for those struggling to pay for their energy bills.
- The important role of local authorities, Combined Authorities and Metro Mayors in helping to reduce fuel poverty more effectively.

5.2 PANEL 1: LEARNING LESSONS FROM PREVIOUS WINTERS

- Lee Healey, Founder and Chief Executive, IncomeMax
- Katherine Crawford, Chief Executive, Age Scotland
- Mark Hodgkinson, Chief Executive, Scope
- Alex Belsham-Harris, Head of Energy Consumer Markets, Citizens Advice

This panel brought together speakers who discussed the differences between last winter and winters that went before, the lessons learned and

5. KEYNOTE, PANELS AND INTERVIEWS

some of the new challenges facing support and advice services.

"The variation of speakers and the down-to-earth approach to discussion about real lives and real people, not just figures and data."

LEE HEALEY

Lee is a self-confessed 'benefits geek' and used his 30 years' experience in the sector to celebrate the essential value of partnering and collaborating which had, in his case, delivered "billions of missing income into families' pockets" through technical knowledge and direct human connection to recover some of the £23 billion a year of financial support that goes unclaimed by families every year.

For Lee, more than anything, it was the network of other organisations within the SGN partnership that was so helpful in providing the best support.

He felt that AI will have an increasing role to play to complement the human-to-human contact that underlies his organisation's value system.

It allowed one customer to log on last Christmas Day "to kickstart his income-maximisation journey" made possible by the SGN partnership which has the power in future to put a "benefit adviser in the pockets of everybody."

Energy companies and some financial services

were well ahead of the Department of Work and Pensions in their approach to vulnerable citizens.

Lee finished with this observation:

"When people write to us to say thank you, they always say thanks for listening thanks for your patience thanks for your kindness. It's not about the money. It's about the listening."

MARK HODGKINSON

Scope is the UK's largest pan-disability charity focused on social change and aims to support 16 million disabled people in the UK (one in four people).

Mark highlighted some key challenges faced by people with disabilities.

People with disabilities face significant additional financial challenges, particularly regarding energy costs: disabled households need an extra £1,000 per month (£12,000 annually) to achieve the same standard of living as non-disabled households.

57% of disabled people Scope works with are in debt, with average debt levels growing by 62% in the past year to reach £2,884 per person.

This would be exacerbated by the government's proposed benefits cuts, especially the £5 billion cut to Personal Independence Payments.

5. KEYNOTE, PANELS AND INTERVIEWS

Disabled people consume more energy due to essential equipment and heating needs, with 38% of disabled families living in fuel poverty.

Systemic changes are needed, particularly an energy social tariff targeting those who need support most.

KATHERINE CRAWFORD

Katherine discussed the work of Age Scotland and outlined some of the key challenges: resilience fatigue was a key learning from last winter with people's resilience at "rock bottom". Seeking help takes energy, something that many vulnerable people no longer have.

There were other challenges that are unique to older people in Scotland – a very rural part of the country where isolation compounds vulnerability and where temperatures are simply colder than in other parts of the UK.

Katherine advocated for place-based approaches, taking advice services directly into communities. Partnerships such as with SGN are now being replicated with organisations such as ScotRail and Lothian Buses to expand reach.

Katherine called for addressing the housing-energy nexus, suggesting a government task **force** to prepare homes for the net zero transition, particularly in rural areas.

She stressed the importance of using networks in rural communities, including the agricultural sector, to connect with vulnerable people.

Age Scotland reported that child safeguarding was an increasingly problematic issue.

Cutting Winter Fuel Payments has had a direct impact. Some people talk of the despair they feel because of the anxiety and worry, because of the fear of future bills. Compounded debt is a significant challenge for older customers.

People have exhausted the obvious actions, but they are not enough to keep people's home warm.

ALEX BELSHAM-HARRIS

Alex talked about the data-driven approach to understanding and addressing energy poverty at Citizens Advice.

Citizens Advice's data show certain groups remain under-represented in their services, leading to new outreach pilots. Alex highlighted successful policy changes achieved through data collection and client stories, including protections against forced prepayment meter installations.

As a result, while energy debt continues to grow, prepayment issues have slightly decreased because of improved protections.

He stressed that housing efficiency and appropriate technologies are crucial for sustainable solutions.

There then followed a question-and-answer session with questions from the in-person

5. KEYNOTE, PANELS AND INTERVIEWS

audience as well as those who joined online which covered a number of topics:

- How being place-based helped support organisations reach directly into communities.
- How to engage people who are at rock bottom more successfully.
- Recognising the importance of working together in partnership with other support services. This makes a real difference and makes for a powerful movement for change.

5.3 NETWORKING

After the first panel was finished, in-person guests were able to network with each other and with the marketplace stall holders.

To ensure an inclusive experience, interviews with stall holders were live-streamed to online participants.

It was a great opportunity for stall holders and partner organisations to explain what partnering with SGN meant for them and their customers to highlight their activity and offer referral pathways to help support other organisations.

"Enjoyed the interviews in the break with the stallholders. Like the panel format. Good keynote speaker."



MARIE CURIE

Jim Smith from Marie Curie talked about the three-year partnership with SGN that funded two energy support officers who tackled the problem of terminally-ill people dying in fuel poverty. This amounted to one in five deaths in 2022.

"Running an oxygen machine can run someone at £65 a month or more. And that's something that many people simply don't have."



KIDNEY CARE UK

Jonathan Bartley explained that Kidney Care UK is a patient advocacy service helping with welfare benefits, finances, housing and emotional support to people in hardship.

"We're finding now with pressures around cost of living, pressures with rising energy costs, it's starting to create more and more financial stress and financial pressure, which also has an impact on people's physical, mental and emotional health and wellbeing as well."

Jonathan noted that SGN support had allowed them to increase their staffing from one patient support officer for the whole South East region to six in South East London, Kent and Canterbury, Portsmouth, Brighton, Southampton.

5. KEYNOTE, PANELS AND INTERVIEWS



YES ENERGY SOLUTIONS

Alex Wilkes from YES Energy Solutions has had a long-term, eight-year relationship with SGN and has saved SGN customers £1.5m in 2025 already.

He saw networking events such as this as essential to help the sector discuss as a cohort how individual organisations' core services also expose them to other needs and priorities.

He saw an opportunity to set up referral pathways between one another so that access for customers became "super simple."

"The needs a vulnerable customer is facing can be really complex but the support to address those doesn't need to be."



NATIONAL ENERGY FOUNDATION

National Energy Foundation is a home energy advice service. Laura Osgathorp told how they helped people to feel warmer and more comfortable in their home through accessing national grants for insulation or replacement heating – and by offering advice on behaviour changes or tariff switching.

Their representatives make home visits, note any signs of fuel poverty (damp, cold, customers wearing extra clothes) and use that information to make cross referrals to other agencies.

"It's all of that bigger holistic service that's tailor-made that we try and achieve every day with every resident we work with."



IE HUB

The practical advantage of networking was highlighted by Bethany Kennedy of IE Hub where 90% of its customers were referred by a partner organisation from financial services, utility companies or charities and community-based organisations.

Echoing the experience of many others, Bethany had seen a massive rise in energy debt on their platform over the last 12 months.

The IE Hub online tool allows customers to navigate through the complexities of tariffs and to create an energy budget.

On average, 78% of the Hub's customers are finding £462 a month they could be claiming but aren't.

"It's a difference between somebody needing to use a food bank and not."

As a result of IE Hub's partnership with SGN, this tool is free of charge to people who need it.

5. KEYNOTE, PANELS AND INTERVIEWS



SURREY COUNTY COUNCIL

Annette Slattery from Surrey County Council mentioned Surrey's 'leafy' reputation and how it concealed pockets of deprivation which she was planning to reveal through a low-income family tracker in order to be able to target them directly.

Currently, very complex cases came to the council and were met by an innovative single-officer point of contact who, in conjunction with Citizen's Advice, referred them on to multiple partner organisations such as Surrey Fire and Rescue, the Surrey Coalition for Disabled People or the council's own Crisis Fund.

They also run 80 venues across Surrey where people can go for free to warm up and access services.

"There are obviously affluent parts of Surrey, but in actual fact that can make it more difficult to target those who are in need because it is small pockets of deprivation that can be missed in the data."

5.4 PANEL 2: SHARING BEST PRACTICE FOR THE FUTURE

- Helen Stockton, Social Research Programme Lead, National Energy Action
- Matt Cole, Chief Executive, Fuel Bank Foundation
- Bridget Newbery, Head of Local and Community Engagement, Centre for Sustainable Energy
- Rebecca Lovell, Senior Business Model consultant, Energy Systems Catapult

This panel brought together speakers who looked at getting better prepared for next winter with some practical experiences and pilot schemes.

HELEN STOCKTON

Helen from National Energy Action talked about the Moving the Dial survey that SGN commissioned – a project to investigate the lived experience of people living in fuel poverty by looking at a cross-section of different programmes funded under the VCMA programme supported by SGN to understand what the impact of those programmes have been:

"The need for people to feel like they have some control over decisions that are made with them rather than just for them or about them. I'm very much an advocate of doing with and not to."

5. KEYNOTE, PANELS AND INTERVIEWS

It was clear that the programmes and services provide much-needed support and relief immediately.

Last year 200 people were surveyed. This year the number reached 1,000. The greater coverage and impact helps to make a more sustainable offering and have a more meaningful impact.

MATT COLE

Matt from the Fuel Bank Foundation operates on the principle of a food bank but supplying gas and electricity instead of food, helping half a million people last year.

"It starts from the premise that it's difficult to think about things such as income maximisation or a benefits health check or writing a CV when you're cold. The person living in a cold home is in crisis and worried far more about how to shower before work or washing the children's clothes. It's about using that warmth in the home to kind of bombard that person in a really nice way with advice and guidance and support and triage."

44% of the people who are helped have a self-identified critical need for energy: very young, or very old, very poorly, very cold.

44% of the customer base also have children, and two-thirds of them are single parents.

The Fuel Bank Foundation with SGN have rolled

out an extended programme to address that acute situation.

Matt's key recommendation for the future:

"Always think about the data you've got and how that can lead you to develop really targeted service propositions."

BRIDGET NEWBERY

Bridget from the Centre for Sustainable Energy described how her organisation fulfilled familiar roles of advising on behaviour change around energy, understanding bills, sorting out debt advice, checking for benefits. But their approach was to take their service out into the locations to reach people who wouldn't necessarily get to the mainstream provision.

At the other end of the spectrum of need, the CSE provides help to around 40 organisations, building capacity at a grassroots level.

"We help them with running their projects, so providing resource packs so they can understand the topics and give better advice to their customers. We help them with the reporting that nobody loves, but we've all got to do it."

Looking to the future, and the net-zero transition, Bridget interpreted the smart energy capability lens as people being able to access the new low-carbon technologies that are coming on board and not being left behind.

5. KEYNOTE, PANELS AND INTERVIEWS

Bridget also reinforced a pervasive theme in the conference – the importance of connecting people within the network, “so everyone benefits from everyone else.”

REBECCA LOVELL

Picking up the net zero theme, Rebecca from the Energy Systems Catapult works towards ensuring that low-income households are better able to have their energy needs met and not be left behind in the transition to net zero.

They have developed a Warm Home Prescription programme, aimed at providing a warm home to people who are medically vulnerable to the cold and who can't afford to keep their home warm over the winter:

“If we can prescribe them a warm home, that's going to save the NHS money because they're going to be using healthcare services less.”

After the first few years, 80% of people who had had energy credits prescribed found that it had improved their physical wellbeing and 70% found that it had improved their mental wellbeing as well.

Sheffield Hallam University did a cost benefit analysis on this programme and found that for every £1 that was spent on delivering the service, there was £5 of social benefit accruing from that.

The government was being asked to fund a nationwide Warm Home Prescription trial to make an irrefutable case for general funding.

There then followed a question-and-answer session with questions from the in-person audience as well as those who joined online which covered the following topics:

- How hard it is to have conversations about long-term solutions without first dealing with the crisis in hand.
- The importance of turning net zero on its head and talking about the co-benefits like warmer homes and cheaper energy rather than abstract concepts like net zero.
- The energy transition not being a giant leap but many small but manageable steps.
- Ensuring that customers know how to work new technology like heat pumps, or risk homes remaining cold.

5. KEYNOTE, PANELS AND INTERVIEWS

5.5 OPEN DISCUSSION SESSION

After the question-and-answer session with the second panel, the discussion was opened to people online and in the room to share their experiences, ideas and suggestions.

SHARING EXPERIENCES OF THIS WINTER, WHETHER IT WAS MORE DIFFICULT, THE SAME OR EASIER.

"We have brought in additional support for our helpline advisers because we've seen a number of safeguarding referrals come up. And the ongoing toll on our own staff of listening to these really challenging and difficult stories day in, day out, is a small illustration of the impact of the ongoing financial crisis and the struggles all the people are having and the resilience they need to face those challenges again."

Katherine Crawford, Age Scotland.

"You know how long it takes to teach? Being an energy advisor is incredibly difficult. You need to know so much to be able to guide people through that journey. And I want to say thank you to SGN and just to call out to other funders, please take that same attitude. It's so hard to keep that team together."

Energy advisor.

"People have exhausted the obvious actions, but they're not enough to enable people to keep their home warm."

Benefits advisor.

"But the elephant in the room is that we can't replace the welfare state, and it sort of feels like that's what they want us to do. And it's about us trying to be continually kind to the people who we work with and making sure our teams have access to professional-boundaries training, mental health training."

Benefits advisor.

"If the homes are not being looked after well by landlords and also encouraging tenants to care for their homes, I think the work we are putting in may not have a reputable outcome. A lot of residents are coming back with mouldy homes reports and if your home is affected by mould, that means your entire family is going to fall sick."

Mencap advisor, Croydon.

"I just want to say thank you to SGN because one of the few funders who have said to us, what is it you need? Rather than we want to do some kind of identity kit intervention across the whole of the UK, what do you need to make it work in your area? And I just really appreciate that, and I wanted to put a shout out, you know, to other funders. We love that approach. And, you know, everyone knows how difficult it is to keep a team going."

South East London Community Energy.

5. KEYNOTE, PANELS AND INTERVIEWS

NEW CHALLENGES

"It's interpreters we need, engaging communities, maybe for some of us for the first time that we haven't communicated with before. And therefore, we're having to onboard new skills around having appropriate resources in different languages or having interpreter skills inside our services. And certainly seeing hoarding."

Benefits advisor.

"I think for the first time this winter we've seen people left in uncertainty for long periods of time."

Lee Healey, IncomeMax.

"We work with particularly older people. But they are still waiting, having applied for pension credit in November last year. We have clients who still don't have a decision. So they can't put their heating on during the winter because they still have that level of uncertainty. But the money will come. And that's the first time that we've experienced that because of the delays in DWP."

Benefits advisor, Oxfordshire.

"It's just that general acceptance that this is the way you live your life now. I remember talking to a lady called Christy, this was about four or five years ago, and she said the day she couldn't top up her £3 meter was the worst day she ever had. She woke up the next morning and she said, 'that was my new level of ability, that was the way I was now going to live.' Humans are really adaptable and it's rubbish because it often means that people just accept that."

Benefits advisor.

6. FEEDBACK AND RECOMMENDATIONS

"Great panel discussions and I enjoyed the open discussions at the end – great way to encourage interaction."

The feedback from the event was overwhelmingly positive. The constructive suggestions for how to improve the next partnership conference were mainly around improving technical issues for those attending online, wanting more opportunities for smaller group discussions, and more practical case studies – so more of what we had on the day.

Overall, participants:

- Valued the opportunity to network and establish connections with other organisations.

"It was great to hear from all the various experiences from the differing organisations. Fantastic discussions."

- Enjoyed the chance to share and gain knowledge and insights.

"I felt the session was incredibly insightful. It was good to hear other partners' experiences and understanding of the current issues. The commitment shown by SGN to work with and listen to partners is powerful. Thank you!"

- Were impressed with how well the format of the events worked mixing hybrid, market stalls and online interviews, interactive panels and discussions.

"I enjoyed how interactive the event was and how many different organisations attended."

- Appreciated the accessibility – the physical location, online option, delivery of content: **"real people, real lives, relatable"** as one piece of feedback said.

7. CONCLUSIONS

For SGN as convenors of this partnership conference, measurability of impact was paramount. This meant ensuring that activity was focused on the right communities and that real value was added to the work of benefits and energy advice services.

Those objectives were met. But more can and needs to be done, and for this, SGN has committed to convene two hybrid partnership, experience-sharing and learning events every year.

The story of the conference was of greater complexity, more customers in desperate circumstances and greater numbers of referrals. It has resulted in a much greater requirement for training on mental health and also the effects of poverty, financial destitution and deprivation on the need for child safeguarding.

Keeping its communities safe and warm is SGN's core purpose. It does this through its Safe and Warm Partnership. This network is integral to the 130 energy and benefits advice organisations that belong to it to allow them to deliver support to the most vulnerable customers in SGN's regions.

This was the first time that partners had been brought together in-person with an opportunity to join online and was essential in helping the network share best practice, learn from previous winters and prepare for winters to come.

There is a clear desire for further hybrid events which feel inclusive and accessible to everyone across SGN's regions and for SGN to lead these opportunities to share learning and insights, especially from subject-matter experts and senior leaders.

The network has enabled partner organisations to connect and increase collaborative working through increased cross-referrals. There was a desire within the network to come together and do more.

The event enabled two-way exchanges where local community organisations and national charities alike could share needs and make their offers of support more visible.

Participants welcomed SGN's commitment to holding two such hybrid events every year.

The hybrid format, blending physical market stalls with live-streamed interviews and Slido interaction made participants feel part of the conference and deliberations.

The key takeaway from the day was that the deepening cost-of-living crisis was entrenching debt, and was pulling ever-more people into hardship. There has been a rise in customers whose first language was not English and those from 'professional' communities who were accessing debt services for the first time.

7. CONCLUSIONS

Improving housing was identified as a top priority to support long-term health and wellbeing of vulnerable customers.

Fabric first to make homes warm and safe was the first step to decarbonising homes, but it had to be done that way around. Talking to people about net zero was too abstract and would not help decarbonise housing stock.

Delegates also talked about hidden needs, especially in rural and isolated communities, and the importance of place-based solutions by going into those isolated communities.

Better use of data and modern technologies like AI were seen as important ways to reach those hidden communities and to allow customers to engage when and how best suited them, with great interest in innovations like the AI tool from IncomeMax and 24/7 income advice for customers navigating confusing welfare entitlements.

It was emphasised that this had to be done in tandem with human-to-human contact, not as a replacement.

The strongest message from the conference was on long-term certainty of funding and what a lifeline SGN presented by being flexible and agile in its support, recognising that the professionals knew best when support needed to change.

It was the long-term nature of the funding that was seen as essential to help build trust and resilience within vulnerable communities that have often been let down. This has become even more important with recent cuts to benefits.

It was not only the funding that was so important. It was SGN's role as convenor and facilitator, as networker, that was so significant and that allowed partners to 'be more than the sum of their parts'.

This was evidenced by the positivity and optimism in the room and online, celebrating achievements such as on prepayment meters, which showed what campaigning together can achieve.

The final message was, therefore, to stay strong and positive and to remember what a difference SGN's partners continue to make, day-in and day-out, enabled by the funding from SGN.

8. NEXT STEPS

Some next steps have already been moved forward:

Three Partner Spotlight events have been organised on:

- Debt.
- Energy efficiency.
- Income maximisation and support.

SGN has pledged to use its convening role to hold two partner events a year to learn and implement changes that are co-determined and co-designed with partners.

It will ensure that the success of the hybrid nature of the event will be built upon in future.

APPENDIX 1

Background on SGN

SGN deliver warmth to nearly six million homes and businesses in Scotland and the South of England.

Via their social impact and vulnerability team, they also help keep customers safe and warm, visiting homes for routine maintenance, emergency repairs, carbon monoxide checks and wider safety inspections.

SGN engineers have been specially trained to identify vulnerabilities – vulnerabilities that are often hidden to others. It means that they can refer people who need support into SGN's vulnerable customer community of advice and support agencies.

Vulnerabilities often come in many parts: people who are in fuel poverty are often those who are also dealing with disabilities, poor physical and/or mental health or whose first language may not be English.

At the start of 2021, SGN set their ambition to support 250,000 vulnerable households to use energy safely, efficiently and affordably. Since then, SGN has visited well over twice that number reaching nearly 700,000 in 2024.

SGN Households in Numbers:

- 108,000 added to the [Priority Services Register](#) (PSR)
- 2,141 referred to the [Care and Repair Scheme](#)
- 2,684 in fuel poverty were connected to the gas grid
- 129,000 provided with energy advice
- 74,000 received home safety interventions
- 110,000 were given crisis vouchers
- 253,000 received income maximisation advice
- 61,000 were issued with carbon monoxide alarms
- 286,000 received carbon monoxide training sessions

It's evident that SGN is committed to delivering exceptional customer service. Customers on the Priority Services Register over the past twelve months have scored them;

- 9.35 out of 10 in the Southern region
- 9.5 out of 10 in Scotland

APPENDIX 2

| Role | Organisation |
|-----------------|----------------------------------------------------------|
| Keynote Speaker | National Energy Action |
| Panellists | Age Scotland |
| | Centre for Sustainable Energy |
| | Citizens Advice |
| | Energy Systems Catapult |
| | Fuel Bank Foundation |
| | Income Max |
| | National Energy Action |
| | Scope |
| Stallholders | Age Scotland |
| | Alzheimer's Dementia Support Services (ADSS) |
| | Charis Grants |
| | Citizens Advice |
| | Crew Energy |
| | Cruse Bereavement |
| | Energy Systems Catapult |
| | HomeStart |
| | IE Hub |
| | Income Max |
| | Independent Age |
| | Kidney Care UK |
| | Marie Curie |
| | Mencap |
| | National Energy Foundation |
| | Repowering London |
| | SELCE |
| | Sue Ryder |
| | Surrey County Council |
| | The Network of International Women for Brighton and Hove |
| | The Scouts |
| | YES Energy Solutions |
| Participants | Action Hampshire |
| | Age UK |
| | Argyll, Lomond and the Island Energy Agency |
| | Bonanza Creative |
| | Brighton & Hove City Council |
| | Carers Trust |
| | Changeworks |
| | CharisGrants |
| | CHAS (Childrens Hospices Across Scotland) |
| | Children 1st |
| | Citizens Advice |
| | Citizens Advice Scotland |
| | Community Energy Pathways |
| | Cruse Bereavement |
| | Cumbernauld Poverty Action Group |
| | Dementia Support Hampshire & IOW |
| | Edinburgh Old Town Development Trust |
| | Energy Action Scotland |
| | Energy Systems Catapult |

APPENDIX 2

| Role | Organisation |
|--------------|-------------------------------------------------|
| Participants | ES0 |
| | Gas Safe Register |
| | Getting Better Together |
| | Greener Kirkcaldy |
| | Groundwork |
| | Healthy and Happy |
| | Healthy Homes Solutions |
| | Helensburgh & Lomond Carers |
| | Home Energy Scotland |
| | HomeStart |
| | Independent Age |
| | ISG |
| | Kent County Council |
| | Kent Fire and Rescue Service |
| | Marie Curie |
| | Mencap |
| | Money Matters |
| | MyBnk |
| | National Energy Action |
| | National Energy Foundation |
| | Ofgem |
| | Positive Action in Housing |
| | REAP |
| | Repowering London |
| | Royal Berkshire Fire & Rescue Service |
| | Scarf |
| | Scope |
| | Scottish Fire and Rescue Service |
| | Shelter |
| | South East Water |
| | South Lanarkshire Council |
| | SP Energy Networks |
| | SPEN - Vulnerability |
| | SSEN |
| | Sue Ryder |
| | Sustainable Selkirk |
| | TechResort CIC |
| | The Food Train Limited |
| | The Health and Social Care Alliance Scotland |
| | The Princess Royal Trust for Carers - Hampshire |
| | The SPFL Trust |
| | The Vine Centre |
| | The Wise Group |
| | Think CO, Gas Safe Charity |
| | Thinking Works |
| | Together for Short Lives |
| | Universal Gas Solutions |
| | Vocal |
| | VSG |
| | Warmworks |
| | YES Energy Solutions |
| | YMCA |

PALACE YARD

E: info@palaceyard.co.uk

T: +44(0)20 8798 0397

W: palaceyard.co.uk