

Cruse Bereavement Support

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

Updated: April 2026

PEA reference: PCG-SGNBoth-022a



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Project registration table

Project summary	
Project title	Cruse Bereavement Support
Strategic area	Supporting Priority Customer Groups
Lead partner name	Cruse Bereavement Support
New/Updated (indicate as appropriate)	New
Date of PEA submission	April 2026
Project start and end date	April 26 – March 2028
Project location	Southern region
Project contact	
Name	Janet Duggan
Contact details	Positive.impact@sgn.co.uk
Project partners and third parties involved	
Organisation name	Role
Cruse Bereavement Support	Delivery of the core funded service
Cruse Scotland	Strategic delivery partner in Scotland
National Energy Action	Training and referral partner
Citizens Advice	Referral partner
IncomeMax	Referral partner
Yes Energy Solutions	Referral partner
Centre for Sustainable Energy, Sue Ryder, Shelter, Home Energy Scotland, West of Scotland Regional Equality Council	Third party / collaborators
Costs and funding	
Total cost (£k)	Redacted due to commercial sensitivity
Total VCMA funding required (£k)	£250,000
Total BAU vulnerability and CO safety activity baseline allowance funding by activity (£k)	Redacted due to commercial sensitivity

Problem(s)

This section needs to outline the problem(s) which is/are being addressed by the VCMA project.

Rising energy costs, fuel poverty, and financial insecurity continue to place severe pressure on households across the UK. Since 2021, energy prices have almost doubled, and by early 2026 an estimated 6.7 million households are living in fuel poverty. Nearly half of low-income households occupy hard-to-heat homes, leaving millions exposed to cold, damp conditions that damage both physical and mental health.

Energy debt is also escalating. Ofgem reported that by June 2025, domestic consumer energy debt reached £4.43 billion, up 20% from 2024 and 71% since 2023. Around 2 million UK households are currently in arrears on their energy bills, a burden that falls heavily on low-income households who have little financial flexibility. Debt not only increases financial stress but also deepens anxiety, reduces wellbeing, and can deter people from seeking help due to fear of judgement or further financial repercussions.

Persistent cost-of-living pressures mean households are continuing to reduce essential heating, cut back on hot water use, and limit appliance use, heightening risks to health and wellbeing. [National Energy Action](#) continues to highlight that millions are living in cold, damp homes, resulting in increased pressure on the NHS and exacerbating preexisting inequalities. These risks are particularly pronounced during periods of ill health, bereavement, or major life change, when household resilience is already weakened. Bereaved households often experience a unique combination of financial strain, reduced income, emotional distress, and administrative burden. Many face rising household costs at the same time that benefits, pensions, or wages decrease following the loss of a loved one.

Bereaved people are particularly underrepresented, despite clear eligibility due to age, health conditions or temporary vulnerability following a death. Barriers include low awareness, digital exclusion, and the difficulty of navigating administrative processes while grieving, leaving many without access to tailored support, safety communications or emergency protections ([Energy UK](#); [Citizens Advice](#)).

Carbon monoxide (CO) exposure also remains a preventable but under recognised safety risk, especially for low-income households living in older or poorly maintained properties. [National data](#) shows that households cutting back on heating may rely on unsafe alternative heating methods or delay boiler servicing, increasing the risk of CO poisoning. Combined with other behaviours such as reduced ventilation to conserve heat, safety risks are heightened at a time when bereaved families may already be struggling with day-to-day tasks.

There is therefore a clear gap in current provision. Bereaved households need joined-up support that combines emotional support with practical energy safeguarding, financial signposting and safety advice. Without this, problems can escalate, increasing the risk of fuel poverty, unsafe living conditions and long-term hardship ([NEA](#); [Citizens Advice](#)).

This project addresses that gap by embedding energy safeguarding, PSR support, carbon monoxide safety and income maximisation within trusted bereavement services. It ensures bereaved households receive timely, compassionate and practical help, enabling them to keep their homes safe and warm during one of the most difficult times in their lives.

Scope and objectives

Outline the scope and objectives of the VCMA project linked to the problem statement above. This should be clearly defined including the benefits which would directly impact customers on the participating GDNs' network(s), and where the benefits of the VCMA Projects lie.

Cruse Bereavement Support is the UK's leading bereavement charity, supporting people online, through its helpline and in person. Together, Cruse Bereavement Support and SGN aim to support people who are grieving and facing increased vulnerability to energy risk at a time of profound emotional and financial upheaval. By embedding energy safeguarding within trusted bereavement support services, the programme will help households to remain safe, warm and financially stable, preventing crisis escalation and ensuring support feels compassionate, timely and appropriate.

Our programme will:

- Provide personalised energy safeguarding support to households impacted by grief and bereavement through:
 - In-person and online 1-to-1 bereavement support delivered by trained Bereavement Volunteers
 - Group bereavement support through the *Understanding Your Bereavement* programme, delivered both in person and online
 - National helplines, with follow-up capability and links to local Cruse branches providing:
 - PSR conversations and support with registration where appropriate
 - Carbon monoxide safety information
 - Behavioural and common measures advice
 - Scams awareness information
 - Referral or signposting to trusted VCMA partners such as IncomeMax, Citizens Advice and YES Energy Solutions
- Equip staff and volunteers with enhanced energy safeguarding skills, with a renewed focus on Scotland as well as the SGN Southern Region. Training will enable staff and volunteers to:
 - Identify households impacted by fuel poverty or energy vulnerability
 - Have sensitive, bereavement-informed conversations about household energy
 - Raise awareness of the Priority Services Register (PSR), carbon monoxide (CO) safety and household energy risks
 - Provide emotional support alongside practical advice
- Embed preventative energy safeguarding content into digital and group-based support, including:
 - *Understanding Your Bereavement* online group sessions
 - Appropriate *Let's Talk About Grief* events and seasonal webinars
 - Targeted digital marketing and online resources

Project design engagement

Targeting vulnerability support: This must describe how the GDN(s) identified the vulnerability need being addressed through the VCMA project, including the use of consumer research, stakeholder engagement, and data and technology.

Evidence of stakeholder and/or customer support: Information regarding all stakeholder and/or customer engagement which has contributed to the development of the VCMA Project.

Stakeholder project design input: How stakeholders were actively involved in the project design, and how their input and feedback were incorporated to shape the project design. Where stakeholders disagree about the project design, justification must be provided for why the current project design is deemed preferable.

The design of this project has been informed by clear evidence of significant and growing vulnerability among people who are bereaved, drawing on national data relating to fuel poverty, insight from Cruse Bereavement Support's frontline bereavement services, and learning generated through our existing partnership with SGN.

Through ongoing engagement with Cruse helpline teams, bereavement practitioners, volunteers and partner organisations, we have seen first-hand how the death of a loved one can lead to sudden financial strain, reduced household income and increased energy vulnerability. These pressures are often compounded by grief, making it harder for individuals to manage household energy, engage with complex systems or proactively seek help. Low awareness of the Priority Services Register (PSR), limited understanding of carbon monoxide (CO) risks, and confusion around energy and financial support options have all shaped the need for a preventative, accessible approach.

Stakeholders have played an active role in shaping the programme model, with learning informed by other organisations in the Safe & Warm Partnership Network, including Marie Curie, Sue Ryder, TFSL and CHAS. Bereavement practitioners highlighted the importance of introducing energy-related support early, ideally during initial contact and assessment, as this has proven most effective in sharing information, identifying emerging energy-related issues and preventing problems from escalating. Addressing energy risks at this stage helps reduce pressure on both households and volunteers during more emotionally intense conversations later on. At the same time, practitioners emphasised the need for flexibility, recognising that bereaved people engage at different paces and support must be adapted to individual circumstances.

Throughout the partnership, we've worked together with Cruse Bereavement Support to test approaches, share learning, and refine delivery so it is both scalable and sensitive. Stakeholder feedback has consistently highlighted the need for a model that addresses the interconnected challenges of low income, energy vulnerability, and declining household resilience following a bereavement, while recognising that grief affects people differently and shapes their capacity to seek help.

This project has also been shaped by the principles co-developed with our Vulnerability and Carbon Monoxide Steering Group (VSG), ensuring identified priority customer groups are central to the design of locally accessible services. The VSG's framework emphasises co-production with trusted partners, equitable access for people regardless of digital ability or emotional state, and the importance of tailoring support to practical, real-world needs. By grounding the project in a shared, evidence-based understanding of bereavement-related vulnerability, we are building a programme that is not only responsive to lived experience but aligned with wider commitments to fairness, inclusion, and meaningful protection for those most at risk.

Why the project is being funded through the VCMA

This should include an explanation of why the VCMA project meets the VCMA eligibility criteria, and how it aligns with the GDN's VCMA collaborative strategy.

This project meets the VCMA eligibility criteria because it directly supports our Vulnerability Strategy and our overarching ambition to keep communities safe, warm, and supported, both now and as we transition toward a green, clean energy future. Our strategy places vulnerable households at the centre of our decision making, ensuring that those most in need receive meaningful, practical assistance.

The project is designed to help us deliver our Business Plan commitments, particularly two key customer pledges, the first to support at least 650,000 of the most vulnerable households over the next five years. The second, to ensure that the project has been designed to ensure that it delivers meaningful outcomes and measurable value for customers and stakeholders. This includes maximising the social return on investment (SROI) for every pound spent, while consistently prioritising the needs and experiences of vulnerable customers.

In addition, the project reflects the strategic priorities of our Vulnerability Strategy – an approach shared by all four gas networks – which delivers support across four core areas:

- Providing Services Beyond the Meter – direct services for vulnerable households as we go about our day-to-day operational work that extends beyond traditional gas network responsibilities
- Tackling Fuel Poverty and Energy Affordability – targeted support for customers struggling to afford energy, helping households reduce energy costs, improve efficiency, and access essential advice
- Supporting Priority Customer Groups – identifying and assisting those with heightened needs, ensuring they receive tailored and timely support
- Reducing Carbon Monoxide Harm – a data driven approach to raising awareness, improving safety, and reducing carbon monoxide risks.

By addressing these themes, the project demonstrates strong strategic alignment and delivers tangible benefits to vulnerable customers, making it a clear fit for VCMA funding.

This project forms part of the 'Supporting Priority Customer Groups' theme and budget area.

How VCMA funding complements or supplements BAU activities

Where the VCMA Project is being delivered alongside a BAU vulnerability and/or CO safety activity or activities funded through the GDN's baseline allowance, the GDN must provide sufficient evidence that the VCMA Project complements or supplements the BAU activity or activities to prevent the risk of double funding.

By working in partnership with us, Cruse Bereavement Support has established a robust signposting pathway to raise concerns related to key energy safeguarding services. This collaboration ensures that issues affecting vulnerable individuals, particularly those who may struggle to access or navigate utility services are identified early and directed to the appropriate support from their utility companies.

As a trusted organisation, Cruse Bereavement Support is well placed to engage effectively with vulnerable individuals and refer eligible people for BAU funded support. This includes access to carbon

monoxide alarms, Locking Cooker Valves, and other measures that help maintain safety and independence in the home.

Justification for why the project should not be collaborative

This should include evidenced reasoning as to why the VCMA Project cannot, or should not, be delivered in collaboration with other GDNs. For example, this could include the unique context within a network area, or the development of an innovative pilot project.

Cruse Bereavement Support already has an active footprint, established relationships, and the specialist capacity to deliver tailored, accessible support.

As a result, the project has been designed to complement the existing partnership network rather than duplicate provision elsewhere. This project takes a place-based approach delivered through Cruse Bereavement Support improving outcomes for bereaved households across both networks. This model recognises the specific barriers bereaved people face when seeking support and ensures help is offered in familiar, accessible settings where they already feel comfortable.

The additional benefit is that Cruse Bereavement Support provides a national advice service, so the knowledge will be shared beyond our footprint about key support services including the provision of CO safety advice and the importance of being registered on the PSR.

Outcomes, associated actions and success criteria

Details of the VCMA Project outcomes and the associated actions to achieve these, interim milestones and how the Funding Licensee will evaluate whether the project has been successful. Each action should have a proportion of the funding allocated.

Outcome	Project Target	Interim Milestones
Energy Triage	5,000	Quarterly performance – 500
CO Safety Information	5,000	Quarterly performance - 500
CO Alarm Provision	400	Quarterly performance – 40
PSR Conversations	5,000	Quarterly performance - 500
PSR Registration	250	Quarterly performance - 25
Energy Advice (across a number of energy advice measurable areas)	5,000	Quarterly performance – 500
Income Maximisation (across a number of income generating measurable areas)	500	Quarterly performance – 50
Wellbeing Support	5,000	Quarterly performance – 500
Scam Awareness	4,000	Quarterly performance – 400

Training (including CO, energy efficiency advice and front-line worker)	350	Quarterly performance – 35
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**Interim performance – averaged out and delivered with seasonal adjustments*

Success Criteria

During this two-and-a-half-year programme, Cruse Bereavement Support will provide direct support to 5,000 households across our Southern and Scotland networks through in-person and online one-to-one support with trained Bereavement Volunteers, helplines and online group bereavement support.

In addition, Cruse Bereavement Support will engage with 18,627 households through a range of digital platforms and communication channels. Support will include simple, clear guidance on CO safety information, PSR awareness/signposting, energy efficiency advice, financial vulnerability, winter energy awareness, and how to access trusted support.

Together, these interventions will help bereaved households feel more able to stay safe, warm, and supported during times of heightened vulnerability.

Potential for new learning

Provide details of what the GDN(s) expect(s) to learn and how the learning will be disseminated.

Learning from Cruse Bereavement Support's current partnership with SGN in GD2 has demonstrated the value of early, bereavement-informed energy engagement, particularly when support is introduced during initial contact and assessment. Offering energy-related information at this stage has proven most effective in identifying emerging issues, preventing escalation, and reducing pressure on both clients and volunteers during more emotionally intense conversations. This programme will build on that learning by further testing how early, flexible intervention can be embedded consistently across bereavement support pathways.

The programme will continue to explore how emotional vulnerability and energy vulnerability intersect following a bereavement, deepening understanding of how grief affects people's ability to manage household energy, safety and finances. Strong uptake of carbon monoxide alarms within the current partnership has already highlighted demand for practical, preventative help alongside emotional support. Strengthening referral pathways to organisations that can provide additional practical assistance will generate further insight into how combined emotional and energy-related support impacts household resilience.

Delivery learning has also shown the importance of local project champions, named staff or volunteers who understand and actively promote energy safeguarding internally. This approach improves confidence, consistency and engagement and will be further refined to understand how champion roles can best support sustainability and quality across mixed delivery settings, including helplines, one-to-one support, groups and events. In-person conversations around the Priority Services Register (PSR) have been most successful in converting awareness into registrations, and learning will continue to focus on when and how these conversations are most impactful.

Training delivery will remain a key area of learning. Evidence to date shows that combining live training sessions, recorded materials, written guidance and drop-in support maximises accessibility and builds confidence across a diverse volunteer and staff base. The programme will continue to test and refine this

blended approach, identifying best practice for embedding energy safeguarding knowledge within bereavement services over the long term.

As with all SGN partnerships, learning generated through this programme, alongside insight informed by partners including Marie Curie, Sue Ryder, TFSL and CHAS, will be shared widely across our Safe & Warm partnership network, informing future community-based initiatives designed to reach vulnerable households.

This will include sharing insights through Partner Spotlight sessions, our partner toolkit, and annual vulnerability reports, helping strengthen understanding of how grief-related vulnerability affects energy resilience and how early, accessible support can mitigate risk.

At a wider level, this work contributes to growing national conversations around bereavement, vulnerability, and the importance of trusted community touchpoints in delivering effective early intervention. By grounding learning in the lived experience of bereaved households, the programme will help build stronger evidence base on what works, where gaps persist, and how person-centred, locally delivered support can be strengthened to reduce long-term risks for those facing one of life's most difficult transitions.

Aligning with and supporting wider vulnerability approaches

Details of how the project supports or aligns with approaches to vulnerability taken by the wider energy industry, other utilities and/or consumer organisations; local, national or devolved governments; or evidence innovation or a gap in vulnerability support provision. For example, this could include evidence of collaboration beyond the VCMA, non-VCMA joint funding of the initiative, or identified gaps in the provision of vulnerability services which the project seeks to address. The GDN should show how the project fits within broader approaches to vulnerability.

This programme aligns closely with the wider vulnerability strategies shaping the energy sector and national policy, placing early identification, trauma-informed support, and partnership-led delivery at the centre of its approach. Bereavement is a significant but often overlooked trigger for energy and financial vulnerability. By embedding light touch energy safeguarding information within established bereavement support services, the programme responds directly to a recognised gap in existing provision. It ensures that people affected by grief receive clear, practical help before challenges relating to energy, safety, or finances escalate into crisis, strengthening our commitment to inclusive, preventative support for customers in vulnerable circumstances.

The programme reflects the direction set out in Ofgem's Vulnerability Strategy and the Priority Services Register (PSR), both of which emphasise improving awareness of protective schemes, identifying households with additional vulnerabilities, and ensuring that support is accessible at the right moment. Bereavement often disrupts a person's ability to manage bills, understand communications, or maintain a safe home environment, yet it is rarely recognised within traditional vulnerability pathways. By increasing PSR awareness, supporting timely registration, and strengthening safeguarding conversations across frontline bereavement services, the programme helps ensure that this form of vulnerability is better understood and more consistently addressed across the energy sector.

This approach also aligns with regional fuel poverty strategies and the principles underpinning the Warm Homes Plan, which highlight the importance of locally delivered, person-centred interventions that address both financial vulnerability and the health impacts of cold or unsafe homes. Evidence from consumer and advice organisations shows that major life events, particularly bereavement can

significantly reduce a person's capacity to seek help or engage with utility companies. By equipping Cruse Bereavement Support staff and volunteers with grief-informed energy safeguarding training, the programme strengthens local multi-agency networks and supports wider efforts to identify vulnerability earlier, reduce crisis demand, and ensure households maintain warm, safe, and stable homes.

The project's informed design reflects emerging best practice across health, social care, and advice services, which increasingly recognise that emotional distress and poor mental health directly affect confidence, concentration, and decision-making. By combining emotional bereavement support with practical energy advice, the programme offers a more realistic and humane model of support, one that acknowledges the lived experience of people in grief and ensures they are not left to navigate complex energy or financial challenges alone. Through this partnership, SGN strengthens its role in building a more inclusive energy system where bereaved customers are recognised, supported, and protected at a time when they are most at risk.

Monitoring and evaluation

Details of how the GDNs will work with their project partners to monitor the impact of the VCMA project and evaluate its effectiveness and success.

Cruse Bereavement Support and SGN will review monthly reports on measurable outcomes, working together to ensure successful delivery. Each quarter, the core project team will meet to share performance insights, highlight and mitigate any underperformance, and provide structured updates on delivery, risks and emerging outcomes.

Together we will ensure that there is an evidence base through audit and research that seeks to understand how effective the project is in supporting their local communities who are struggling to maintain a safe and warm home and assess the before and after to better understand the impact of the services provided on the lived experience of beneficiaries.

We will report annually on partnership impact, sharing broadly via our company-specific reports to showcase outcomes and key learnings and inform future delivery. Additionally, the learning will be shared across the GDN Vulnerability working group as well as disseminating results through our business governance processes, including on request to our Independent Steering Group (ISG).

Scale of VCMA project and SROI calculations, including NPV

Justify the scale of the VCMA project – including the scale of the investment relative to its potential benefits. As part of this, the Funding Licensee(s) should provide the SROI calculation, including NPV. Note: The value in numbers of the SROI and NPV must be provided, rather than confirmation of positive impact.

Together with the other Gas Distribution Networks, we 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 financial and wellbeing outcomes applicable to our services for vulnerable households included in this partnership.

We've incorporated social value based on the deliverables and associated targets detailed above. Carrying out an assessment of these predicted outcomes we forecast a positive net Social Return on Investment of £5.24 for every £1 spent.

Social value measurement

Total cost*	£244,033.50
Total gross present value	£1,523,954.89
Net Present Value (NPV)	£1,279,921.38
SROI	£5.24

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

Internal governance and project management evidence

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

We have worked closely with Cruse Bereavement Support to codesign this partnership so that its ambition directly contributes to our Vulnerability Strategy, developed with support from our stakeholders including through our dedicated Vulnerability and Carbon Monoxide Steering Group and overseen by our Independent Steering Group.

The PEA has been reviewed and approved through our internal governance processes and formally signed off as detailed below.

Approver (Name and Role)	Date
Kerry Potter, Group Social Impact & Vulnerability Manager	24/04/26
Maureen McIntosh, Director of Customer Services	27/04/26

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: 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 iii. provide awareness of, and education on, the dangers of CO beyond the activities funded as business as usual (BAU) through baseline allowances, or iv. reduce the risk of harm caused by CO	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 'Support Criteria' above	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: 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: 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. 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: 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