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PEA reference: PCG-Collab-021a

Maggie's



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



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Project registration table

Project summary		
Project title	Maggie’s	
Strategic area	Supporting Priority Customer Groups	
Lead partner name	Maggie’s	
Lead GDN(s)	Wales and West Utilities (WWU)	
Funding GDN(s)	WWU, SGN	
New/Updated	New	
Collaborative VCMA Projects	WWU – Lead	
Specific role(s) of GDN(s) participating in a collaborative VCMA Project	SGN – delivery	
Date of PEA submission	April 2026	
Project start and end date	April 2026 – March 2028	
Project location	England, Scotland and Wales	
Project contact		
Name	Owain Johns	
Contact details	Owain.Johns@wwutilities.co.uk	
Project partners and third parties involved		
Organisation name	Role	
Maggies	Delivery of core funded service	
Sectors Involved	Gas Distribution Network Charitable Organisation	
Costs and funding		
Total cost (£k)	£216,752	
Total VCMA funding required (£k)	Total Funding = £216,752	
	GDN	Funding
	WWU	£136,752
	SGN	£80,000
Total BAU vulnerability and CO safety activity baseline allowance funding by activity (£k)	N/A	

Problem(s)

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

1 in 2 people will be diagnosed with cancer in their lifetimes, so this project could not be more needed.

Fuel poverty remains a significant challenge in the UK, driven by a combination of high energy costs, low household incomes, and poor energy efficiency of housing stock. While measurement varies by nation, latest estimates suggest that around 34% of households in Scotland and 14% in Wales are considered fuel poor, highlighting the scale of the issue across devolved contexts. Latest figures show that in England alone around 11% of households (approximately 2.7 million homes) were classed as fuel poor in 2024. The issue is broader than headline fuel poverty rates suggest, around 36% of households (nearly 9 million) were spending more than 10% of their income on energy in 2024, reflecting ongoing affordability pressures following the energy crisis and cost-of-living increases.

A cancer diagnosis has a devastating effect financially as well as physically and emotionally. People with cancer are typically around £1,000 worse off each month than someone without cancer. For many families, income is already stretched and exacerbated by people taking time off from employment due to diagnosis, treatment and recovery, and loved ones taking on caring duties leading to a drop in household income. People with cancer are currently especially vulnerable to fuel poverty as household income falls and the cost of utility bills, groceries and every day essentials continue to rise. This increased financial burden can be devastating for vulnerable people impacted by cancer and can lead to reduced quality of life, physical wellbeing and mental health.

People with cancer are at home more and need to turn up the heating to combat side effects, such as dehydration, anaemia, fatigue. It is vital that people with cancer retain access to their heating and receive priority support in the event of an emergency.

We understand that many are putting their lives at risk by cutting back on meals, heating and other essentials due to cost. To assess the impact of the cost-of-living crisis on people with cancer we conducted a YouPoll survey (April 2022) that found:

- 80% [of people with cancer] said they worry about the cost of travel to their hospital appointments
- 55% thought they would struggle to pay for food this winter
- 67% thought they would struggle to pay for heating this winter
- 29% said that currently the cost of living is more concerning to them than their cancer.

A subsequent poll six month later found that:

- 74% of people with cancer said they were worried about their financial situation
- 69% said they were considering returning to work earlier than they thought they should/doctors had advised because of money worries.
- 48% of people with cancer said they would consider stopping treatment early because of money worries.
- 56% said they'd missed hospital appointments due to the cost of living
- 67% said they were worried about paying their heating bills.

There are currently around 3.5 million people in the UK living with cancer (Macmillan cancer statistics), it is important that GDNs help support everyone affected by cancer, in particular providing awareness and additional support on Priority Services Register, and behavioural changes that can increase household energy efficiency and reduction in energy costs.

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.

Working together with WWU and SGN, Maggie's will provide direct support to people affected by a cancer diagnosis by offering practical support to help them maintain a safer and warmer home by providing financial, benefits and welfare advice, while also increasing awareness of the PSR. This partnership will directly address the significant medical, financial, and social pressures faced by people living with cancer by delivering a coordinated set of high-impact support activities designed to improve safety, stability and quality of life for vulnerable households across the GDN regions.

Delivery will follow a tiered outcomes model, recognising that people affected by cancer experience varying levels of need and that energy safeguarding interventions must be delivered in a proportionate, trauma-aware way.

- **Core financial resilience outcomes**

The primary focus of the model is to maximise and increase income for those affected by a cancer diagnosis through specialist, personalised benefits advice, helping households maintain financial stability during treatment and recovery.

- **Energy safeguarding and protective outcomes**

Where appropriate, energy safeguarding is embedded within financial and welfare conversations. This includes providing guidance on safe energy practices, raising awareness of the Priority Services Register (PSR) and supporting sign-ups, delivering carbon monoxide (CO) safety advice, and where appropriate, keep warm packs to help households stay warm, safe and protected.

- **Wider awareness outcomes**

Where direct safeguarding conversations are not appropriate, awareness is extended through indirect routes, including the sharing of information and safeguarding materials with family members, carers and wider support networks, supporting additional individuals beyond those directly engaged.

Maggie's will develop tailored resources, such as leaflets, to guide people affected by cancer, along with their family and friends, to Maggie's specialist support services, including practical steps related to energy safeguarding where appropriate. Maggie's Benefits Advisors will continue to enhance their skills so they can confidently support clients with energy-safeguarding conversations, raise awareness of and encourage registration for the PSR, and offer guidance on energy use and efficiency. These additional services will strengthen and complement Maggie's existing support around money, benefits, and welfare advice.

The above project scope will:

- Provide specialist benefits advice via utilising existing resource structures such as cancer centres, expert team and wider communication channels.
- Support people with cancer and their carers to maximise household income, reduce financial anxiety and maintain safety and wellbeing
- Deliver comprehensive benefits, such as completing complex applications, gather medical evidence, identifying accessible entitlements and more.

Project Outcomes:

- Ensure everyone affected by cancer can access the financial support they are entitled to.

- Reduce fuel poverty and help households stay warm and safe during treatment and recovery.
- Minimise the financial stress and anxiety associated with cancer by providing expert, personalised advice at Maggie's centres.
- Increase annual financial gains for Maggie's visitors.
- Strengthen resilience for vulnerable households by improving understanding of energy use, safety and services available to protect vulnerable people.

Network Location	Number of Operational Centres	Locations
SGN	11	Aberdeen, Dundee, Highlands - Inverness, Edinburgh, Glasgow, Fife, Lanarkshire – Airdre and Forth Valley – Larbert, Southampton, Royal Marsden in Sutton and Oxford
WWU	4	Swansea, Cardiff, North Wales – Bodelwyddan, and Cheltenham

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.

WWU and SGN identified the need for this VCMA project through clear evidence of growing vulnerability among people affected by cancer, who face significant financial shock, rising living costs, and increased risk of fuel poverty. Consumer insight gathered by Maggie's demonstrates that people with cancer are typically £1,000 worse off each month, experience reduced household income due to treatment and caring responsibilities, and are increasingly unable to afford food, heating and essential bills, placing them at heightened risk during energy emergencies. This customer insight, combined with the GDNs' own vulnerability strategies and daily interactions with households affected by cancer, highlighted a clear gap that could be addressed through targeted collaboration with Maggie's.

Stakeholder engagement has played a central role in shaping the design of this project. Maggie's has been working directly with WWU since 2022 and SGN since 2023, with both networks recognising the effectiveness of Maggie's evidence-based support model and the increasing demand for benefits, welfare and energy safeguarding advice among people with cancer. Maggie's relationship with external partners such as Citizens Advice, Local Authorities and cancer charities provide further insight into the scale of unmet need and informed the project focus on income maximisation, fuel-poverty mitigation and safeguarding awareness.

Stakeholder feedback from both GDNs engagement has directly informed the design of the project, reinforcing the need for scalable, accessible support that addresses the intertwined challenges of energy affordability, health, and income for vulnerable patients – getting help out into the communities where support is already being provided to those most vulnerable to living in a cold and unhealthy home.

In line with the Customer Vulnerability Strategy, where a commitment has been made to ‘identifying customer needs and joining up support services’ there is an opportunity to continue to work with Maggie’s and engage people with cancer, their family and friends through Maggie’s current network of 27 UK centres.

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 this eligibility criteria, as the project aligns with the GDNs collaborative vulnerability strategy, in which we have a clear ambition to keep our communities safe and warm, and to support those most in need by helping vulnerable households not just today but as we invest in a green energy future.

It has been co-designed with Maggie’s and been developed in line with the updated VCMI governance framework, embedding robust oversight, transparency and continuous improvement from the outset. The VCMA eligibility criteria have been met and are detailed within the table at the end of the PEA.

The GDNs’ vulnerability strategy under the pillar “supporting priority customer groups” underpins this approach, using data and insights to identify those customers who are both most in need and least likely to access help without tailored provision. By combining this evidence led targeting with trusted intermediaries and specialist, accessible services, the project is designed to reach people who would otherwise be excluded from essential safeguarding and financial support.

The project demonstrates strong alignment with wider industry and consumer vulnerability approaches through collaboration with organisations such as Citizens Advice, local authorities, the Department for Work and Pensions, and a network of poverty and health charities. It responds to an evidenced gap created by reductions in other cancer-related financial support, ensuring that people affected by cancer are not left behind during ongoing cost-of-living pressures or throughout the transition to net zero. This collaborative, cross-sector model strengthens system-wide responses to vulnerability while delivering clear, measurable benefits to priority customer groups across the GDN networks.

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 with Maggie’s, the GDNs have an established a referral pathway for any customers living with cancer who may need additional support through Maggie’s services.

Maggie’s may refer into the GDNs where they identify a customer who could benefit for the installation of a Locking Cooker Valve. The GDNs may also provide Maggie’s with CO alarms or Warm Packs at any point throughout the duration of project delivery.

Any associated volumes or costs will be added to the PEA by way of an update as appropriate.

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.

Maggie's and the GDNs will carry out monthly reporting reviews on measurable outcomes against targets to ensure successful delivery. Quarterly reviews will provide the opportunity for more in-depth analysis and the ability to highlight insights and learnings to share, as well as identify any risks and requirement for any associated actions to mitigate these.

Key outcomes expected from this project:

Outcome	Overall Target	Target by network	
		SGN Target	WWU Target
Unique Direct Reach	4,234	1,515	2,719
In- Person			
Outcomes by activity:			
Benefits Advice Sessions Delivered*	8,073	3,706	4,555
Wellbeing Support Delivered*	8,261	4,010	4,251
Financial Gains	£8.72m	£4.66m	£4.06m
PSR Awareness	64	40	24
CO Awareness	12	7	5

*These outcomes include multiple interactions with individual service users and Maggie's.

Success Criteria

During this 2-year project, Maggie's will provide direct, face-to-face support to 4,234 people living with cancer through its established network of centres across England, Scotland and Wales. An additional 1,323 individuals are expected to be supported indirectly, through information and conversations shared by those receiving direct support. The project will be delivered by Maggie's upskilled benefits advisers, who alongside providing wellbeing support to service users, will provide specialist guidance on financial matters, welfare entitlements and benefits advice.

These outcomes will be achieved by:

- Delivering specialist, personalised benefits advice through tailored Benefits Advisors
- Integrating energy safeguarding guidance into financial and welfare conversations, including behavioural energy efficiency advice
- Embedding Priority Services Register awareness and registrations
- Providing Carbon Monoxide safety information through advisor conversations and safeguarding materials
- Maintaining access to consistent face-to-face support delivered through a trusted Maggie's centre.

Potential for new learning

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

Building on the success of our partnership to date, this project will improve circumstances of vulnerable patients who need to be in a safe, warm house yet face increasing costs and reduced income. Our partnership will empower patients to navigate complex systems, enabling Maggie's to proactively campaign to improve regulatory practice via the Government, OFWAT and OFGEM.

The GDNs expect to gain significant new learning from this project, particularly around how best to engage and support people affected by cancer whose immediate financial and emotional needs often limit the opportunity for traditional safeguarding conversations. The project will enable the GDNs to test and evidence different safeguarding approaches, including when direct conversations are appropriate and when alternative methods are more effective.

Maggie's experience shows that it is not always appropriate to introduce PSR or CO safety messaging during the first contact with someone affected by cancer. Through this project, the GDNs will gain a stronger understanding of how safeguarding materials, such as PSR and CO leaflets, can effectively complement or replace direct conversations when needed.

Our partnership will enable GDNs to engage with cancer patients to understand the impact of street works and mains replacement programmes delivered as part of our core services, allowing for adaptations to services. The GDNs also expect to gain valuable learning on how emotional distress and treatment-related pressures affect engagement with energy and utility systems, and how services can be delivered in a more trauma-aware and flexible way.

The GDNs expect to gain valuable new learning on how those affected by cancer interact with energy, water and utility systems, how streetworks and mains replacement programmes affect this community, and how best to support vulnerable households through the transition to net zero. The insight gathered will strengthen industry approaches to vulnerability, improve cross sector coordination, and ensure that future services are more inclusive, targeted and effective. We are committed to sharing this learning widely through the VCMI governance framework, including, though not limited to the VCMI Annual Reports and regional and national stakeholder events, ensuring that the full sector benefits from the evidence generated through this partnership.

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.

Over recent years, Maggie's has developed a strong and trusted network of partnerships across the wider utility, welfare and health sectors. This project aligns closely with these broader industry approaches to vulnerability by ensuring that support for people affected by cancer is coordinated, evidence-led and embedded within wider cross-sector frameworks that protect vulnerable households. As a dedicated energy project for people with cancer, it sits firmly within the wider policy landscape on vulnerability and fuel poverty.

It reflects the principles set out in Ofgem's Vulnerability Strategy, which emphasises early identification of risk, tailored support and strong cross-sector collaboration and a joined-up approach to identifying and supporting those eligible to sign up to the PSR and benefit from the services provided across energy and water as a result.

The project also supports the aims of the fuel poverty strategies in England, Scotland and Wales, each of which prioritises targeted interventions for medically vulnerable groups, improved access to advice and coordinated local delivery. The approach mirrors the Warm Homes Plan, which focuses on reducing avoidable health harms linked to cold homes and ensuring enhanced support for people with long-term health conditions. Together, these frameworks reinforce the need for precisely the kind of integrated, specialist, health-aligned energy assistance that this project provides.

Maggie's long-standing relationships with organisations across energy, local government, welfare, housing and social care have created a foundation of shared learning and shared objectives: to reduce fuel poverty, improve financial resilience, and strengthen safety and wellbeing for people facing complex health challenges. Through this partnership, GDNs can utilise Maggie's specialist insight into cancer-related vulnerability to shape their services so they better reflect the realities of households experiencing financial shock, loss of income and increased energy needs.

As part of this collaborative model, Maggie's continues to work closely with the Department for Work and Pensions (DWP), enabling faster routes through benefits systems for highly vulnerable individuals, including those at end of life. Engagement with Citizens Advice, local authority welfare teams, housing support services, and charities such as Shelter, Tenovus Cancer Care, Macmillan and National Energy Action (NEA) contributes to an integrated ecosystem of support that ensures individuals are connected to the right service at the right time. These partnerships help strengthen cross-sector understanding around cancer vulnerability and ensure that support pathways are joined up, practical and accessible.

The project also fills significant gaps in the current landscape of vulnerability support, particularly at a time when national welfare reforms and the withdrawal of key services, such as substantial cuts to Macmillan's financial guidance and emergency grants which have left many people with cancer without adequate advice or crisis support. With the cost of living continuing to rise, people undergoing cancer treatment face disproportionate hardship, often requiring higher indoor temperatures and longer periods at home. This project directly addresses those gaps through income maximisation, navigation of complex benefit changes, and tailored guidance on managing energy use safely and cost-effectively.

Overall, this project strengthens the wider vulnerability ecosystem by combining trusted, specialist cancer support with industry-aligned energy safeguarding measures, enabling GDNs and sector partners to better understand, identify and support customers facing multiple and compounding vulnerabilities. Through clear referral pathways, consistent safeguarding messages and collaborative delivery, the project ensures that people affected by cancer are not left behind, supporting the alignment of gas network activity with broader cross-sector commitments to fairness, safety and resilience for vulnerable communities.

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.

Maggie's and the GDNs will continue to review monthly reports on measurable outcomes, working collaboratively 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.

WWU as the lead GDN will work with Maggie's to ensure that there is an evidence base through audit and research that seeks to understand how effective the project is at engaging people dealing with a cancer diagnosis improve the quality of life for vulnerable individuals and assess the before and after to better understand the impact of the services provided on the lived experience of beneficiaries. WWU will also ask Maggie's to share testimonials and case studies from patients who benefit from the support of the project, where applicable.

The GDNs will report annually on partnership impact, sharing broadly via collaborative and company-specific reports to showcase outcomes and key learnings and inform future delivery. Additionally, the Vulnerability Working Group will provide performance updates to the National Delivery Group and National Steering Panel (NSP) with all GDNs disseminating results through their business governance processes, including their respective Independent Steering Groups (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. Both WWU and SGN have independently assessed this project using these tools to ensure consistent application of the guidance. Together, 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 £10.94 for every £1 spent.

Social value measurement

Total cost*	£213,874.66
Total gross present value	£2,553,910.87
Net Present Value (NPV)	£2,340,036.21
SROI	£10.94

*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.

Project management for this partnership will be led by WWU on behalf of the participating GDNs, with clear governance arrangements in place to monitor delivery, performance and risk throughout the duration of the project. A structured contract framework will ensure that any material changes remain aligned with customer need and stakeholder expectations, safeguarding the effective and responsible use of VCMA funds.

WWU has worked closely with Maggie's and the other GDNs to co-design this partnership so that its ambition directly contributes to the GDN's Collaborative Vulnerability Strategy, developed through the Vulnerability Working Group and overseen by the GDN VCMA Steering Group.

The PEA has been reviewed and approved through each network's internal governance processes and formally signed off by the relevant senior leaders.

GDN	Approver (Name and Role)	Date
WWU	Gwyn Thomas, Communications & Customer Senior Manager	11 October 2026
SGN	Maureen McIntosh, Director of Customer Services	10/09/26

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.	N/A

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