

Warm Homes Wise Communities - Glasgow, Inverclyde and Renfrewshire

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

Updated: April 2026

PEA reference: FP-SGNScot-035a



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Project registration table

Project summary	
Project title	Warm Homes Wise Communities - Glasgow, Inverclyde and Renfrewshire
Strategic area	Fuel Poverty and Energy Affordability
Lead partner name	The Wise Group
New/Updated	New
Date of PEA submission	May 2026
Project start and end date	April 2026 – March 2028
Project location	Glasgow, Inverclyde and Renfrewshire
Sectors Involved	Gas Distribution Network Charitable Organisation
Project contact	
Name	Margaret Hamilton
Contact details	Positive.impact@sgn.co.uk
Project partners and third parties involved	
Organisation name	Role
The Wise Group	Lead delivery partner
Costs and funding	
Total cost (£k)	Redacted due to commercial sensitivity
Total VCMA funding required (£k)	£100,000
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 as of early 2026, it's estimated that around 6.7 million households across the UK are living in fuel poverty. Nearly half of low-income households remain in homes that are hard to heat, leaving millions exposed to cold, damp conditions that harm their physical and mental health.

Fuel poverty remains a significant and persistent challenge across Scotland, driven by a combination of low household incomes, rising energy costs, and the poor energy efficiency of much of the country's housing stock. Many households spend a substantial share of their income on energy just to maintain safe and healthy living conditions with the most vulnerable households facing the greatest barriers to staying warm, well, and financially secure.

Despite sustained regulatory attention and industry-led vulnerability initiatives, many households across Glasgow, Inverclyde and Renfrewshire continue to experience entrenched fuel poverty, accumulating energy debt and elevated energy-related safety risks. These outcomes are not attributable to a single factor but instead arise from a complex and reinforcing interplay of low and insecure incomes, rising energy costs, inefficient and poor-quality housing, digital exclusion, language and communication barriers, and underlying physical and mental health conditions.

Crucially, many affected households also lack confidence to proactively engage their energy companies directly or have access to trusted, consistent and locally rooted support. As a result, they are often unable to navigate or engage effectively with energy suppliers, network operators and support schemes designed to help. This disengagement leaves vulnerable households exposed to financial hardship, unsafe energy use and missed opportunities for intervention, while reinforcing long-term exclusion from the energy system. Without more integrated, preventative and relationship-based support, these challenges will continue to persist, deepening inequality and placing avoidable pressure on public services.

Existing provision is often fragmented, short-term and difficult to navigate. While households may receive guidance from multiple organisations, the absence of trusted, ongoing support means advice is frequently not acted upon or sustained. This leads to repeat crises, unresolved vulnerability and escalating debt increasing long-term system costs.

Ofgem's latest debt and arrears data shows that total energy debt has risen once again and now stands at a record £4.55 billion for the period to the end of 2025, up 18% year on year. The data on [energy debt](#) isn't consistently spread and remains a significant and growing issue, with vulnerable households more likely to fall into arrears, disengage from suppliers or miss out on benefits and hardship schemes without advocacy support. At the same time, critical safety and awareness gaps persist, particularly around carbon monoxide risk and safe gas use. Those most at risk are often least able to engage with standard communications due to language barriers, low literacy, poor health, digital exclusion and social isolation.

As the energy system increasingly relies on digital channels, digitally excluded households face greater risk of missed payments, billing issues and disengagement from protective services. Without locally rooted, trusted delivery partners, vulnerability often remains hidden and under-reported.

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.

The Wise Group is a leading social enterprise, dedicated to transforming lives and lifting people out of poverty. Everything they do is driven by a passion for social justice and a fairer society for all.

Working together, we have co-designed a partnership with The Wise Group, building directly on the learning from our previous project which delivered successful outcomes between April 2024 and March 2026.

The project will support individuals and families in Glasgow, Inverclyde and Renfrewshire experiencing fuel poverty, energy debt, health inequality and social deprivation.

We will deliver targeted, community-based energy support through existing trusted referral pathways including local authorities, housing providers, health services and third-sector partners to provide holistic, relational energy mentoring combining practical advice with sustained one-to-one support.

We'll primarily support households through a telephone-based service to ensure our support is accessible to those facing health, literacy or digital barriers.

Our project will:

- Improve affordability and reduce financial stress by supporting vulnerable households to stabilise energy costs, reduce fuel debt and increase income
- Increase safety and CO awareness, ensuring vulnerable households understand risks and access appropriate protections
- Strengthen engagement with the energy system through trusted, personalised support
- Reduce repeat crises by addressing underlying drivers of vulnerability through sustained mentoring

These interventions will help reduce energy debt, increase household income and provide a better understanding of energy use, while improving safety through increased CO awareness and PSR registration.

Ongoing, trusted support will build confidence, improve wellbeing and connect households to wider services, reducing repeat crises and escalation.

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.

Building on the successful GD2 project, the current project has been co-designed with The Wise Group, drawing directly on their frontline insight into the barriers people face and the types of interventions that make a meaningful difference.

Our GD2 delivery in Falkirk provided important lessons across community trust and local presence. Engagement proved more challenging than anticipated in areas where The Wise Group had lower direct visibility historically and where distrust of the energy sector was entrenched. This directly informed our approach for GD3, concentrating delivery in Glasgow, Inverclyde and Renfrewshire where The Wise Group has an established track record, strong referral networks and consistent, high demand for services. This foundation is expected to accelerate engagement, improve reach to hidden vulnerability and strengthen outcome sustainability.

The Wise Group (WG) will deliver a targeted, community-based energy support project focused on Glasgow, Inverclyde and Renfrewshire, areas experiencing high levels of fuel poverty, energy debt, health inequality and social deprivation all priority areas identified by SGNs Vulnerability Index. These areas have accounted for 60% of all Scottish customers supported by The Wise Group over the past two years. They also align with our vulnerability priority locations, ensuring VCMA investment reaches those most in need.

The Wise Group consistently sees the highest demand from households living in these areas with most households presenting with multiple and overlapping needs, including energy affordability, fuel debt, financial insecurity, housing instability and mental wellbeing challenges.

The problem this project seeks to address is not simply a lack of advice, it is a lack of integrated, trusted and sustained support that enables vulnerable households to understand, act on and benefit from energy guidance, while improving safety, affordability and long-term engagement with the energy system. Addressing this problem is essential to delivering our RII0-GD3 commitments, reducing avoidable harm and creating a more inclusive and resilient energy network.

The Wise Group will deliver this project, supported by an established network of trusted referral partners across Glasgow, Inverclyde and Renfrewshire. The Wise Group already have a close working relationship with local authorities and third-sector partners who identify fuel poverty and energy affordability as priority issues within local anti-poverty and health strategies. Housing, welfare and health partners regularly refer households to The Wise Group, reinforcing the importance of advocacy and mentoring-led support. Key referral partners include Glasgow City Council, NHS Community Link Workers, Inverclyde Health & Social Care Partnership and Jobcentre Plus.

This project is designed to enhance the existing support ecosystem across Glasgow, Inverclyde and Renfrewshire, creating genuine collaboration rather than duplication, ensuring customers receive joined-up support rather than isolated advice. The combination of targeted data analysis and community led design ensures the project responds to real need, builds sustainable local capability, and reaches people who would otherwise continue to miss out on vital support.

This project has also been shaped by the principles co-developed with our Vulnerability and Carbon Monoxide Steering Group (VSG), ensuring that vulnerable households, are meaningfully involved in the design of locally accessible services. The VSG's framework emphasises coproduction with trusted community partners, equitable access regardless of personal circumstances, and the importance of tailoring support to local need. By grounding the project in a shared, evidence-based understanding of vulnerability we're building a service that is not only responsive to the lived experience of vulnerable households, but also aligned with wider commitments to fairness, inclusion, and targeted support 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 Collaborative Gas Networks' shared approach to vulnerability, delivering support across the following core theme areas:

- Providing Services Beyond the Meter – ensuring customers receive holistic support that extends beyond traditional gas network responsibilities.
- Tackling Fuel Poverty and Energy Affordability – 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 – raising awareness, improving safety, and reducing the risks associated with CO exposure.

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 'Tackling Fuel Poverty and Energy Affordability' 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 closely with local community organisations that support vulnerable households, the project has established clear and effective referral pathways for individuals who may benefit from its services. The learning and insights generated to date will further strengthen how these households are engaged, particularly where barriers to accessing essential services are identified.

As a trusted, community-based organisation, The Wise Group is well positioned to engage directly and effectively with vulnerable households, provide tailored guidance, and refer eligible individuals to us for BAU-funded support. This includes the provision of 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.

This project is not collaborative because it is intentionally designed as a targeted local intervention delivered by a partner with deep roots in Glasgow, Inverclyde and Renfrewshire.

The Wise Group operates within this locality and is uniquely positioned to understand the specific needs, barriers, and lived experiences of the communities. The project model relies on hyper-local insight, trusted relationships, and place-based delivery rather than shared delivery across multiple GDN areas. Its purpose is to address a clearly defined gap in provision for a single under-served communities, making a broader collaborative approach neither appropriate nor effective for the outcomes sought.

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	450	Quarterly Performance - 56
CO safety information	450	Quarterly Performance - 56
CO alarm provision	150	Quarterly Performance - 18
PSR conversations	450	Quarterly Performance - 56
PSR registrations	100	Quarterly Performance - 12
Energy advice (across a number of energy advice measurable areas)	380	Quarterly Performance - 47
Income maximisation (across a number of incomes generating measurable areas)	300	Quarterly Performance - 37
Wellbeing support	200	Quarterly Performance - 25

**Interim performance – averaged out and delivered with seasonal adjustments*

Success Criteria

The project will provide up to 300 households with in-depth energy advice over two years, with up to 150 additional households reached with light touch advice/support across Glasgow, Inverclyde and Renfrewshire over a two-year period.

By focusing on a smaller cohort of households with the highest need, this model prioritises depth of support over volume, delivering meaningful, sustained outcomes while remaining proportionate, manageable and aligned with available resource.

Support will be delivered through a holistic, relational energy-mentoring model that combines practical advice with sustained one-to-one support. Engagement will take place primarily by telephone, alongside in-person support where required, ensuring services remain accessible for households facing health, literacy, or digital barriers.

As a result of these interventions, households report improved ability to maintain a safe and warm home, increased financial resilience, better access to entitlements such as the Priority Services Register, and enhanced overall wellbeing.

Potential for new learning

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

The impact of this project extends beyond direct support to vulnerable households in creating learning that can strengthen practice across our wider Safe & Warm partnership network and inform other community-based initiatives.

This project has been built on a strong foundation of data, insight and the lived experience of communities who have sought support from The Wise Group throughout the cost-of-living and energy crises.

Designed from the outset to be inclusive, community centred and evidence led, the project has been intentionally structured to generate learning that will inform future local community engagement programmes.

At a national level, the learning will continue to be shared as it was during GD2 by way of contributions to wider discussions on how to strengthen support for vulnerable households via local and regional partner events such as our Partner Spotlight sessions and regional events, our dedicated partner webpages and partner toolkit as well as through our annual vulnerability reports.

These outputs would be openly shared with the other GDNs via the Vulnerability Working Group and the GDN national Delivery Group and where requested the National Steering Panel.

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.

Ofgem's Vulnerability Strategy sets clear expectations for how the energy sector must identify, support and protect consumers whose circumstances place them at heightened risk. This project directly reflects that approach by offering dedicated, accessible energy advice to households in fuel poverty, empowering them to better engage with energy companies, resolve billing issues, access protections and address energy-related debt. By proactively identifying vulnerability, removing barriers to engagement and providing tailored, ongoing support, the project strengthens the safeguarding framework that Ofgem expects energy partners to uphold.

The project also aligns with Scotland's Fuel Poverty Strategy, which recognises fuel poverty as a multidimensional issue shaped by low-income, high-energy costs, poor energy efficiency and wider social

inequalities. The strategy calls for targeted, place-based interventions and strong local partnerships to reach households who face the greatest barriers to national schemes. By focusing on communities in the highest-risk areas and offering a service that builds financial resilience, supports income maximisation and tackles energy debt, the project directly contributes to alleviating systemic poverty for fuel-poor homes.

The project also aligns with Scotland's Fuel Poverty Strategy, which recognises fuel poverty as a multidimensional issue shaped by low income, high energy costs, poor energy efficiency and wider social inequalities. The strategy calls for targeted, place-based interventions and strong local partnerships to reach households who face the greatest barriers to national schemes. By focusing on communities in the highest-risk areas and offering a service that builds financial resilience, supports income maximisation and tackles energy debt, the project directly contributes to alleviating systemic poverty for fuel-poor homes.

This model mirrors the ambitions of Scotland's Warm Homes Plan, which prioritises tackling inequality, improving energy literacy and ensuring that vulnerable households benefit first from decarbonisation and energy-efficiency improvements. By embedding trusted, relationship-based support within local communities, the project ensures that households not only receive advice but are supported to act on it, a key principle of the Warm Homes Plan's person-centred approach.

The project builds on learning from previous community-based initiatives, strengthening long-term relationships with households and maintaining close contact to ensure that real, sustained change occurs. This continuity is essential for households experiencing chronic fuel poverty, where trust, follow-through and personalised support determine whether interventions translate into improved outcomes.

Across the UK, energy and water providers are moving towards shared Priority Services Registers, joint outreach activity, and integrated safeguarding pathways so that people with the highest needs receive consistent, proactive support rather than fragmented interventions. This project directly reflects that strategic direction. By working in partnership with local authority teams, health services, community organisations, and specialist advice providers, it strengthens the cross-sector networks that Ofgem highlights as essential for identifying vulnerability early and responding effectively. The project ensures frontline partners understand the ambition behind the Priority Services Register, know how to recognise eligibility, and have the confidence to connect households into the right protections.

By combining national policy alignment with local delivery capability, the project strengthens Scotland's wider vulnerability ecosystem. It ensures that the most disadvantaged households, those facing fuel poverty, digital exclusion, and limited access to services are included in the green energy transition. It also reinforces the principle that effective vulnerability support must be both data driven and community led, rooted in trusted relationships, and delivered through a network of partners working together to maximise impact.

Overall, this partnership fits within broader approaches to vulnerability by addressing a recognised gap in local energy advice by building community capacity to safeguard customers in crisis, that integrates with, rather than duplicates, wider national and devolved strategies.

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.

The Wise Group 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.

We will work with The Wise Group to ensure that there is an evidence base through audit and research that seeks to understand how effective the project is effective 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 £6.84 for every £1 spent.

Social value measurement

Total cost*	£98,638.01
Total gross present value	£773,465.72
Net Present Value (NPV)	£674,827.71
SROI	£6.84

*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 worked closely with The Wise Group to co-design this partnership so that its ambition directly contributes to our Vulnerability Strategy, developed with support from our stakeholders including through our 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 and Vulnerability Manager	22/05/26
Maureen McIntosh – Director of Customer Services	03/06/26

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