

## Citizens Advice Bradford – Income Maximisation Project

<b>Funding GDN(s)</b>	<b>Northern Gas Networks</b>
<b>For Collaborative VCMA Projects:</b>	Role of GDN(s) N/A
<b>Date of PEA submission:</b>	March 2024
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<b>Total cost (£k)</b>	*detailed separately
<b>Total VCMA funding required (£k)</b>	*detailed separately

## 1. Problem(s)

*This should outline the problem(s) which is/are being addressed by the VCMA Project*

In 2021, the latest data on ethnicity found 38.9% of Bradford population was from a BME community, compared to 14.6% for the Yorkshire & Humberside region and 19% for England.

Bradford Moor has the largest BME population in Bradford and City has the largest number of people who identify as non-white and who speak little or no English.

Studies find the association of increasing poor health is linked to increasing deprivation.

IMD shows the areas within Bradford with the highest deprivation are, starting with the highest, Manningham, Little Horton, Bradford Moor, Bowling & Barkerend and Tong.

Tong, Manningham and Bowling & Barkerend have the highest number of residents reporting as having bad or very bad health.

Within Bradford, Manningham has the highest level of unemployment at 14.9 per 1000 of people of working age.

The highest number of properties which are deemed poor quality due to overcrowding and/or lack of central heating are in Bradford City, Keighley Central and Manningham.

Data show us that it is those areas that people are most struggling to keep pace with energy bills.

### 1.1 The solution

This project will address financial hardship in areas of high deprivation within the Bradford Metropolitan district by employing a specialist Welfare & Advice service, which will look to checking eligibility to benefits and support claimants to complete benefit applications, offer support with Mandatory Reconsiderations and Appeals where there is merit following a negative decision, as well as supporting clients with managing any debts they hold.

All clients will be given advice and information regarding Carbon Monoxide, fitting CO monitors where appropriate and they will be assessed as to whether they are eligible for registration on the PSR and assisted with this where appropriate.

## 2. Scope and Objectives

*The scope and objectives of the VCMA Project 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.*

This project would effectively be a collaboration between Northern Power Grid and Northern Gas Networks to commission Citizens Advice Bradford and Bradford Law centre to deliver a holistic income maximisation, fuel and debt advice, including Carbon Monoxide awareness to customers.

The Northern Gas Networks part of the funding would deliver:

- 1) A dedicated debt and advice and casework clients and,
- 2) Fuel efficiency support. (eg grant applications) for more involved cases

To those deemed as vulnerable due to -

- Long term health conditions/disabilities,
- Those who live in cold, damp and poor- quality accommodation,
- Families and individuals who face challenges with paying their heating bills and those who face cultural differences and struggle to access services

### **2.1 The objectives of this initiative are:**

- Address financial hardship in areas of high deprivation within the Bradford Metropolitan district
- Raise awareness in BAME groups to ensure the project reaches those with the lowest knowledge
- Deliver Income Maximisation (Welfare Benefits and Debt advice) to clients deemed as vulnerable due to long term health conditions/disabilities
- Utilise outreach sessions within the service to reach clients who approach us for other issues to discuss finances, increasing income, CO dangers and the PSR
- Increase understanding of what a Carbon Monoxide Monitor is, and the dangers associated with living without one in the home
- Encourage all households which use carbon-based fuels for heating and cooking to get a CO monitor and to regularly test it
- Increase awareness of the Priority Service Register and encourage registration where appropriate

### **2.2 Scope**

- Multi channel access to dedicated casework services
- Detailed investigation of client circumstances
- Full assessment of debt remedy options (both for individual debts and strategic approaches) and progression thereof (IVA, DRO, Insolvency etc)
- Taking action on the clients behalf to progress agreed remedies
- Ongoing capital grant support for fuel efficiency
- 275-300 expected cases

### **3. Why the Project is being funded through the VCMA**

*This should include an explanation of why the VCMA Project meets the VCMA eligibility criteria. This is a requirement*

This project qualifies under the criteria for VCMA funding, as Citizen Advice Bradford will be directly supporting most vulnerable customers who are living in financial hardship as well as raising awareness of CO. As the project has financial hardship themes, it aligns with NGN'S Vulnerability Strategy.

### 3.1 Eligibility criteria

- The project supports NGN's Vulnerability Strategy by aligning with the financial hardship theme.
- Has defined outcomes as required (see outcomes section)
- Goes beyond NGN's licence obligations and price control funded mechanisms
- NGN have calculated that this project will have a positive SROI

### 4. Evidence of stakeholder/customer support

*This should provide information of the customer engagement that has taken place in the development of VCMA Projects where appropriate. If there is no evidence of stakeholder engagement or customer support, this should justify why it was not appropriate to engage with stakeholders and customers.*

Within the Northern Gas Networks region, we serve 2.7 million gas-using households. The socio-economic characteristics of our region mean that we operate in many communities that are amongst the most economically deprived in the whole country. This was a key factor in our prioritising engagement with vulnerable and hard-to-reach groups of customers, telling them about our services, about what we do and how we could improve.

Each year, we undertake analysis of all the insight we've heard in the previous year to prioritise those issues our stakeholders most want to engage on. Over the past 12-18 months, we've done this in a number of ways.

#### 4.1 Customers in Vulnerable Situations (CIVS) Workshops

Asking our stakeholders what's important – using our wide range of engagement mechanisms from strategic workshops to customer perceptions, we asked stakeholders to prioritise what is most important to them. Since 2019 we've held regular workshops with our stakeholders, on the subject of Customers In Vulnerable Situations (CIVS). This ensures that we are well informed to address the needs of customers across our network and through collaborative projects.

Stakeholder engagement throughout 2022, told us that fuel poverty and the choice between heating and eating is becoming more prevalent. The energy and cost of living crises have further compounded this issue. This project provides a solution to helping those customers who are financially struggling and need extra help to address energy affordability. The project fully aligns with the need to help vulnerable customers in fuel poverty.

Recent social indicator mapping research carried out in June 2022, indicated that Bradford, Hull, Scarborough, South Tyneside, and Sunderland were the top five places, to emerge as having the greatest concentration of vulnerabilities within NGN's network. This was based on a combination of the following vulnerability factors:

- Fuel poverty

- Benefit claims
- No qualifications
- Long term health problem / disability

Our most recent stakeholder engagement during 2023 has informed us that financial hardship is still a key area of focus, alongside the health impacts associated with, or exacerbated by, living in cold and damp homes. Stakeholders also told us that increasing capacity for support within services would be key to addressing the immediate and longer term impacts of fuel poverty and energy affordability. This project addresses this need and ensures additional capacity to support households who may be at risk, through a well-established and trusted advice service.

Each year we use our annual Customer Perceptions Research to understand the priorities of our customers. Amongst a set of general tracker questions i.e., same questions that are asked year on year, the evidence in the most recent research (March 2023), indicated that keeping bills as low as possible ranked more highly, than providing a safe and reliable supply of gas. This is a clear indication, as to how concerned customers are about the cost of energy and the subsequent impact this will have on other bills. Customers were also asked to prioritise the list of vulnerabilities listed below:

- Mental wellbeing
- Rurality
- Temporary vulnerability
- Physical challenges
- Financial Hardship

This was the order of priority from the customers surveyed:

- Financial Hardship
- Physical challenges
- Mental wellbeing
- Rurality
- Temporary vulnerability

Financial hardship continued to be the dimension of vulnerability that most customers prioritised, with more customers in the most recent survey selecting this as their top priority. Physical challenges were second, closely followed by Mental well-being third. Rurality and Temporary vulnerability were ranked fourth and fifth.

Very recent (Autumn 2023) Bespoke Vulnerability Stakeholder Mapping research identified categories of stakeholders that are hard to reach, this included:

- People living with a disability
- Senior citizens with long term conditions
- Pregnancy and maternity
- Mental health

Health conditions which are prevalent in the NGN region are:

- Cancer and chronic kidney disease
- Musculoskeletal conditions
- Respiratory
- Mental health

Through the research carried out, the findings show that the 5 original NGN vulnerability categories have now evolved to 10 categories. These are:

1. Physical challenges, inclusive of communication issues, physical space

2. Mental wellbeing
- 3. Financial hardship**
4. Temporary vulnerability – including post hospital recovery and pregnancy / maternity
5. Socio Demographic
6. Household composition
7. Rural Vulnerability
8. Accessibility Including language
9. Medical Dependant on Energy
10. Cultural

#### **4.2 Customer Engagement Group (CEG)**

This group provides an independent oversight into the actions we take to support our customers in vulnerable situations (CIVS). Checking we've got it right – using a range of engagement mechanisms to assess and challenge our response to stakeholder feedback, ensuring we are responding in the right way. This has offered us robust challenges into how we deal with customers in vulnerable situations which meets the needs of our stakeholders.

#### **4.3 Vulnerability Strategy AAA Framework**

Within our vulnerability strategy we have developed, with the help of our stakeholders, the 'AAA' framework. This helps us support our customers in vulnerable situations. Awareness, Accessibility and Action. By adapting this principles-based approach into our AAA framework, we will ensure that all customers are treated fairly and consistently. The themes of rural and financial vulnerability within the project, align to NGN's Vulnerability Strategy.

### **5. 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.*

#### **5.1 Outcomes**

- Employ 2 x FTE specialist Benefits workers, who will receive additional training and qualify to (Level 3) Energy Awareness, and (Level 2) Fuel Debt Advice in the Community, from NEA (National Energy Action)
- Provide income maximisation advice to 700 households
- CO awareness provided to 350 clients
- Minimum of 300 PSR referrals

## 5.2 Success criteria

- 700 households to be provided income maximisation advice
- PSR referrals
- Providing CO awareness and increase the understanding of what a CO monitor is
- 2 x FTE specialist benefits workers

## 6. Project Partners and third parties involved

*Details of Project Partners or third-party involvement*

This project would effectively be a collaboration between Northern Power Grid and Northern Gas Networks to commission Citizens Advice Bradford and Bradford Law centre to deliver a holistic income maximisation, fuel and debt advice, including Carbon Monoxide awareness to customers.

## 7. Potential for new learning

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

Any learning will be shared with stakeholders, including GDN's, DNO's and water companies

## 8. Scale of VCMA Project and SROI calculations

*The Funding Licensee(s) should justify the scale of the VCMA Project – including the scale of the investment relative to its potential benefits. As part of this, it should provide the SROI calculation.*

This project has a positive SROI return.

### **VCMA Project start and end date**

*Detail start and end date of the VCMA Project and, where relevant, the VCMA Project that preceded this initiative.*

February 2024 – March 2026

### **Geographic area**

*Details of where the VCMA Project will take place. If the VCMA Project is collaborative, the Funding Licensee area(s) in which the project will take place should be identified.*

This project will take place throughout the Bradford Metropolitan District but with a focus in areas with more concentrated deprivation based on IMD data.

### **Approved by**

Eileen Brown  
Customer Experience Director