

Start date: July 2026

PEA reference: PCG-Collab-020a

Mind-Mental Health Energy Programme



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



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Project registration table

Project summary	
Project title	Mind - Mental Health Energy Programme
Strategic area	Supporting Priority Customer Groups
Lead partner name	Mind
Lead GDN(s)	Wales & West Utilities
Funding GDN(s)	WWU, Cadent, SGN, NGN
New/Updated	New
Collaborative VCMA Projects Specific role(s) of GDN(s) participating in a collaborative VCMA Project	WWU, lead and coordination Cadent, NGN, SGN, funding and collaborative delivery partners
Date of PEA submission	June 2026
Project start and end date	July 2026 – March 2028
Project location	Wales and England (across all four GDN footprints)
Sectors involved (include only those involved)	Gas Distribution Network, charitable organisation, consumer group
Project contact	
Name	Tom Robinson
Contact details	Tom.Robinson@wwutilities.co.uk
Project partners and third parties involved	
Mind	Delivery of national and local support services
Local Mind organisations	Delivery of community-based support
Costs and funding	
Total cost (£k)	£1,154,183.44
Total VCMA funding required (£k)	£1,150,000 • WWU: £450,000 • Cadent: £400,000 • SGN: £140,000 • NGN: £160,000
Total BAU vulnerability and CO safety activity baseline allowance funding by activity (£k)	WWU 130 CO alarms- £1,706.90 Cadent 270 CO alarms- £1,741.50 SGN 60 CO alarms - £630.00

Problem(s)

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

The project addresses the intersecting challenges of mental health, poverty, and energy affordability across England and Wales. Evidence clearly demonstrates the scale and severity of need.

One in four adults in England and Wales experiences a mental health problem each year, while over one in five people across the UK are living in poverty. Financial hardship is strongly linked to poorer mental health outcomes, including increased rates of depression and serious mental illness.

Mental health and poverty are mutually reinforcing. People experiencing mental health problems are significantly more likely to experience financial disadvantage, including reduced income and difficulty navigating the benefits system. This is compounded by the complexity of welfare processes and increased demand for support, demonstrated by a sharp increase in calls to Mind's welfare benefits line following changes to welfare policy.

Energy affordability presents a critical component of this vulnerability. Energy is the fastest growing form of debt in Great Britain and in a [recent study](#) individuals with mental health conditions are more than twice as likely to be behind on energy bills. Many struggle to engage with energy providers due to symptoms associated with their condition, including anxiety, low confidence, and difficulty managing complex information.

Cold homes further exacerbate both physical and mental health conditions, reinforcing cycles of vulnerability. Evidence demonstrates that integrated support addressing both financial and mental health needs leads to improved outcomes compared to single issue interventions.

Despite the scale of need, barriers to accessing support remain high. These include stigma, lack of awareness, fragmented service provision, and inconsistent access to local support. There is therefore a clear requirement for integrated, accessible services that combine financial, energy and mental health support for vulnerable individuals.

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.

This collaborative programme will deliver integrated financial, mental health and energy-related support across England and Wales through national and local service delivery.

At a national level, Mind will deliver a Welfare Benefits Helpline supporting 8,230 individuals over a 21-month period. The helpline provides expert advice to individuals experiencing mental health problems, supporting them to navigate the benefits system, improve financial wellbeing, and access additional support where required. Advisors will also be upskilled to provide awareness of the Priority Services Register (PSR) and signpost individuals to relevant energy support services.

At a local level, the programme will deliver community-based support through 24 local Mind organisations, supporting 6,000 individuals over one year. Each local Mind will support 250 people, including 100 individuals receiving in-depth one-to-one support and 150 individuals receiving lighter touch support such as group sessions, drop-ins and workshops.

These services will provide tailored, flexible support, including financial guidance, welfare benefits support, energy advice, wellbeing support and access to practical assistance such as emergency fuel vouchers.

Individuals will also be supported to access schemes such as Warm Home Discount, Winter Fuel Payments and PSR registration.

The overall objectives are to:

- improve mental health and financial wellbeing outcomes
- support vulnerable households to manage energy costs
- increase access to energy safeguarding services, including PSR
- provide integrated, accessible support across national and local pathways
- improve awareness of carbon monoxide safety and energy protection

Project design engagement

This must detail;

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, 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 extensive evidence, stakeholder engagement and operational learning from existing delivery.

The identification of vulnerability is based on national evidence linking mental health, poverty and energy affordability. Data demonstrates that people experiencing mental health problems are disproportionately affected by financial hardship and energy debt, highlighting the need for integrated support services.

Stakeholder engagement has informed both the design and delivery model. Mind has delivered cost of living support since October 2022, generating evidence on effective approaches to support vulnerable individuals through coordinated local services. Testimonials from beneficiaries and delivery partners highlight the importance and impact of this model, describing it as a critical support mechanism for individuals facing financial and mental health challenges.

The programme design incorporates stakeholder insight by prioritising:

- integrated financial and mental health support
- locally delivered, community-based provision
- flexible delivery models adapted to individual needs
- strong referral pathways with other support organisations

Local Minds will work with partners such as Citizens Advice, local authorities, health providers and community organisations, ensuring a coordinated support ecosystem and effective referral pathways.

This approach ensures that the project is both evidence-led and shaped by the lived experience of vulnerable individuals.

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 as it directly supports vulnerable households, addresses energy safeguarding needs, and aligns with the collaborative vulnerability strategy.

The project aligns with the shared ambition of the GDNs to keep communities safe and warm by supporting those most at risk of financial hardship and energy vulnerability. It supports vulnerable individuals who are less able to access traditional support services due to mental health barriers.

The project aligns with key objectives of the collaborative vulnerability strategy:

- helping more vulnerable households access energy safeguarding services
- tackling fuel poverty and affordability challenges
- supporting priority vulnerable groups including PSR registrations
- reducing carbon monoxide risk through awareness and signposting

The programme provides direct, measurable support to vulnerable individuals and addresses an identified gap in provision, delivering integrated services that combine mental health, financial and energy support.

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.

This project complements existing GDN vulnerability activities by providing specialist, community-based support delivered through a trusted charity network, which is not delivered through BAU activities.

The project enhances existing provision by:

- extending reach into communities that are difficult to engage through traditional channels
- providing tailored support for individuals with mental health needs who face barriers to accessing services
- creating referral pathways between Mind services and GDN support services
- increasing uptake of energy safeguarding services such as the Priority Services Register
- Providing free CO alarms for eligible households

There is no duplication of funding, as the services provided through this programme are delivered by Mind and its network of local organisations and go beyond the scope of GDN baseline activities.

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.

This programme will deliver integrated support through national and community-based channels, with clearly defined activities linked to measurable outputs and outcomes. At a national level, Mind's Welfare Benefits Helpline will provide personalised advice to individuals experiencing mental health challenges and financial hardship, supporting income maximisation and navigation of the benefits system, while signposting to energy support services such as the PSR. At a local level, 24 local Mind organisations will deliver place-based support through a combination of in-depth one-to-one assistance and lighter-touch interventions, including group sessions, drop-ins and workshops, tailored to individual needs and local context.

Key outcomes expected from this project:

Outcome	Project Target	Target by network			
		Cadent Target	NGN Target	SGN Target	WWU Target
Local Minds	24	9	2	2	11
Total Direct Reach	14,230	4,308	2,557	2,557	4,808
CO Alarm Provision	494	270	26	60	138
CO Safety Information	351	131	30	30	160
PSR Awareness	1,001	375	84	84	458
PSR Registration	480	180	40	40	220
Income Maximisation- Welfare Benefits Helpline 26/27	3,528	1,323	294	294	1,617
Income Maximisation- Welfare Benefits Helpline 27/28	4,704	1,764	392	392	2,156
Income Maximisation- (Welfare Benefits) Local Mind delivery	700	263	58	58	321
Income Maximisation (Debt Management)	801	300	67	67	367
Energy Efficiency Advice (Behavioural)	709	266	59	59	325
Wellbeing Support	2,322	870	194	194	1,064
Emergency Vouchers (Food or Fuel)	302	112	26	26	138

Across both delivery models, activities will include welfare benefits support, energy advice, promotion of energy safeguarding services, carbon monoxide awareness and access to practical assistance such as hardship grants and vouchers. These interventions are expected to improve financial resilience, reduce financial stress and enhance mental wellbeing, while increasing engagement with energy safeguarding services among hard-to-reach individuals. Success will be measured through delivery volumes, uptake of key interventions and access to support services, supported by qualitative evidence demonstrating improved wellbeing, financial confidence and ability to manage energy costs.

- Welfare Benefits Helpline reach, 8,230 individuals over 21 months
- Local Mind (LM) delivery, 6,000 individuals supported across 24 communities
- Overall reach, 14,230 individuals
 - Up to 14,230 individuals will receive PSR awareness through both the Welfare Benefits Helpline and local Mind delivery, ensuring consistent promotion of energy safeguarding services across all programme touchpoints. Mind will support individuals to sign-up to the PSR where appropriate.
 - Up to 14,230 individuals will receive carbon monoxide safety awareness through integrated advice, training and support delivered via national and local services.

A target of 2,400 for in-depth support and 3,600 for lighter touch support across the networks

Success Criteria

The project will deliver the following outcomes:

Improved wellbeing and financial resilience

- individuals receive integrated support addressing mental health and financial challenges
- increased ability to manage income, benefits and household costs

Increased access to energy support

- individuals supported to access financial assistance for energy costs
- increased awareness and uptake of the PSR

Improved energy safety awareness

- promotion of carbon monoxide safety and energy protection
- increased understanding of energy efficiency and safe energy usage

Provision of practical support

- distribution of emergency food & fuel vouchers for individuals in acute need
- access to emergency support to reduce immediate financial pressure

Outcomes will be monitored through reporting on reach, engagement and delivery of key activities across participating GDN areas.

Potential for new learning

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

The project will generate valuable learning on the delivery of integrated support services for vulnerable individuals experiencing mental health and financial challenges.

Learning will focus on:

- effective approaches to combining mental health and financial support
- improving engagement with hard-to-reach customers
- increasing uptake of energy safeguarding services among vulnerable groups
- strengthening referral pathways between utilities and community organisations

Learning will be shared across GDNs through reporting, collaborative forums and stakeholder engagement events.

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.

The project aligns closely with wider energy-industry and cross-sector approaches to vulnerability, ensuring that support for at-risk households are consistent, coordinated, and responsive to emerging needs.

The programme supports Ofgem's Consumer Vulnerability Strategy by improving identification of vulnerable customers, supporting those struggling to pay energy bills, and improving access to support services such as the Priority Services Register.

A Mind-led project supporting people with mental health difficulties to manage energy issues and debt strongly aligns with fuel poverty strategies in England and Wales and the Warm Homes Plan. By improving mental wellbeing, confidence, and access to tailored energy support, it helps households reduce costs, prevent crisis, and achieve warmer, safer, healthier homes in line with national priorities.

The project also contributes to wider consumer-support efforts through partnerships with organisations such as Citizens Advice and the Trussell Trust, ensuring individuals receive comprehensive, joined up support that addresses both immediate challenges and longer-term resilience.

Overall, this initiative fills a recognised gap in current provision by delivering integrated mental health and financial support at scale, combining national reach with locally tailored delivery through trusted community organisations. It offers a holistic model that strengthens household stability and improves outcomes for people facing multiple, overlapping vulnerabilities.

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 GDNs will work closely with Mind to monitor delivery and evaluate impact.

Monitoring will include:

- regular reporting on reach and outcomes
- tracking of key performance indicators including engagement, support delivered and referrals
- feedback from beneficiaries and delivery partners

Quarterly reviews will assess performance, identify risks and highlight learning opportunities. Annual reporting will ensure transparency and enable wider dissemination of project outcomes and impact.

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.

The scale of the project is proportionate to the level of identified need and the potential benefits delivered through integrated support.

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 £15.68 for every £1 spent.

Social value measurement

Total cost*	£1,144,112.72
Total gross present value	£19,089,292.40
Net Present Value (NPV)	£17,945,179.68
SROI	£15.68

*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 governance will be led by WWU on behalf of participating GDNs, with clear structures in place to monitor delivery, performance and risk.

Mind will deliver services through its national helpline and network of local Mind organisations. Each local Mind will be selected through a structured grant process, ensuring capability to deliver required outcomes.

Governance arrangements will include:

- regular project reporting
- performance reviews with delivery partners
- oversight through GDN governance processes

The project will be subject to internal approval processes across participating GDNs.

GDN	Approver (Name and Role)	Date
WWU	Bethan Jones – Head of People & Customer Experience	08/07/26
Cadent	Phil Burrows - Head of Social Programmes	03/09/26
NGN	Eileen Brown - Customer Experience Director	12/06/26
SGN	Maureen McIntosh - Director of Customer Services	16/06/26

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