

SCARF FUEL FUND 2025

SUPPORTING HOUSEHOLDS ACROSS
SCOTLAND THROUGH CRISIS
PREVENTION, PARTNERSHIP
WORKING, AND ACCESS
TO WIDER SUPPORT.



scarf
ENERGISING COMMUNITIES

Executive summary

Between December 2024 and December 2025, the Scarf Fuel Fund provided targeted financial support to thousands of households across Scotland facing fuel poverty and financial hardship.

The fund distributed £953,014 in emergency fuel vouchers and, critically, used each contact as an opportunity to connect people with longer-term support – energy advice, income maximisation, debt guidance, and health and wellbeing services. This dual approach, combining immediate relief with long-term behavioural change, lay at the heart of the fund's design.

Delivery was made possible by a collaborative network of more than 40 partner organisations, including local authorities, housing associations, and frontline community services. These partnerships extended the fund's geographic reach and ensured support arrived quickly and safely with the households who needed it most.

The profile of households supported reflects the depth of vulnerability the fund encountered: 95% were receiving means-tested benefits, 58% reported long-term physical or mental health conditions, and 80% were unemployed or economically inactive. For many, this was their first contact with Scarf – 4,246 new clients engaged through the project.

Governance was robust throughout. Comprehensive training, partner verification, eligibility checks, and monthly audits meant no fraud incidents were identified across the entire delivery period.

Key achievements

£953,014

distributed to
households

5,991

households
supported

19,316

vouchers
redeemed

4,246

new clients
engaged

8,810

additional
support referrals

0

fraud incidents
identified

The challenge

Scotland's fuel poverty challenge did not ease during the period of this fund. Many households continued to face compounding pressures: rising energy costs, squeezed incomes, and the cumulative strain of economic uncertainty. For those already on the margins, a disruption such as debt escalation, deteriorating health, or deepening social isolation can trigger a serious crisis.

The households supported through the Scarf Fuel Fund typically faced multiple overlapping disadvantages. Unemployment, long-term health conditions, life on means-tested benefits, social housing tenure, and financial insecurity were features shared by many. Fuel poverty, in this context, is rarely a single problem. Rather, it's the point at which a set of structural pressures becomes unmanageable.

A preventative approach

The design of the fund reflected an understanding that emergency fuel vouchers, while vital, are not sufficient on their own. Crisis response without accompanying support risks creating dependency on repeated short-term intervention rather than building the conditions for greater resilience.

Alongside voucher provision, households were connected to a range of services:

- Energy advice and efficiency support
- Income maximisation and benefits guidance
- Debt advice
- Health and wellbeing support
- Local partner services relevant to individual need

The aim was not simply to keep the lights on, but to help households move toward a more stable footing. We tried to ensure that a moment of crisis became, where possible, an opportunity for lasting positive change.



About the fund

The Scarf Fuel Fund was established to provide fast, practical support to households across Scotland struggling to meet their energy costs. Eligible households received **fuel vouchers valued at £49** each, with up to six vouchers available depending on circumstances and assessed need. For a **maximum potential benefit of £294 per household**.

While Scarf advisors made direct use of the fund, its success and reach are a result of the partnership referral model. Trusted organisations, already embedded in their communities and familiar with their clients' circumstances, identified eligible households and connected them with support. This model allowed the fund to move quickly, extend its geographic reach, and reach households who may not otherwise have engaged with energy advice services.

How it worked

Referral

Partner organisations identify eligible households and make a referral into the scheme.

Assessment

Scarf confirms eligibility, assesses household circumstances, and agrees on the level of support.

Voucher issued

Fuel vouchers are provided promptly to help the household maintain access to energy.

Onward support

Every contact is used to identify wider needs and connect households to additional services.

Partner organisations

More than 40 organisations across Scotland referred households into the fund across the delivery period. Partners included:

- Local authorities
- Social housing providers
- Community organisations
- Advice and welfare services
- Frontline health and support agencies

Impact at a glance

Voucher delivery

19,316

vouchers redeemed

£953,014

distributed to households

The fund exceeded initial voucher issue targets while maintaining strong oversight throughout delivery. Vouchers provided immediate relief to households at acute risk of self-disconnection or energy debt.

Redemption rates were slightly lower than expected, however, the high-value redeemed reflects both the urgency of need and the effectiveness of the referral model in reaching the right people

Learning: Adapting the model in response to real-world data

In the early stages of delivery, the default was to issue all six vouchers to a household at once. After a lag period, monitoring identified a problem: vouchers were expiring before some households could redeem all of them.

In response, the process was revised. The default was changed to three vouchers on initial issue, with a follow-up three available where hardship continued. This adjustment had two immediate benefits: redemption rates improved as households were no longer holding more vouchers than they could realistically use within the validity window, and the fund was able to support a greater number of households.

This is a real-world example of the value of active monitoring during delivery; not waiting until the end of a project to review what is working, but building in the capacity to identify problems early and change course.



Household reach

5,991

unique households

4,246

new clients to Scarf

95%

on means tested benefits

The majority of households we supported presented with significant vulnerability. 58% reported at least one long-term physical or mental health condition, and 80% were unemployed or economically inactive. Most lived in social housing. The level of need encountered throughout delivery underscores both the scale of fuel poverty in Scotland and the importance of accessible, trusted support.

Particularly notable was the proportion of new clients – 4,246 households who had not previously accessed Scarf services. This demonstrates the fund's success in extending reach through partnership referrals, bringing support to people who may otherwise have remained without it.

Learning: Partnership infrastructure matters

The quality and depth of referral relationships had a direct impact on reach, responsiveness, and the quality of support households received. Organisations that were well-briefed, appropriately onboarded, and regularly engaged performed significantly better as referral partners than those with only light-touch involvement. Investing time in partnership relationships at the outset pays dividends throughout delivery.

Beyond the voucher

3,685

energy advice referrals

3,365

financial support referrals

1,460

health & wellbeing referrals

The fund generated substantial onward support activity, demonstrating the value of embedding wraparound services within emergency intervention programmes. In total, more than 8,800 additional support referrals were completed through the project, clear evidence that the fund operated as a gateway into wider services, not simply a standalone intervention.

Learning: Emergency support works best when integrated

The voucher was the entry point, but the lasting value was often in what came next. Households that received onward referrals into energy advice, financial support, or health services were better placed to manage future pressures than those that received a voucher alone. Embedding wraparound support within emergency intervention is not an add-on; it's key to long-term behavioural change.

Who we supported

The demographic profile of households supported reflects the complex and overlapping disadvantages associated with fuel poverty in Scotland.

Employment status

4,477

unemployed households

789

other economically inactive

617

in part-time employment

The overwhelming majority of households supported were outside full-time employment. Many faced the double pressure of reduced income and higher household energy use, a common feature for those who spend significant time at home due to unemployment, caring responsibilities, or health conditions.

Health

4,056

households with long-term health condition

58%

of all households supported

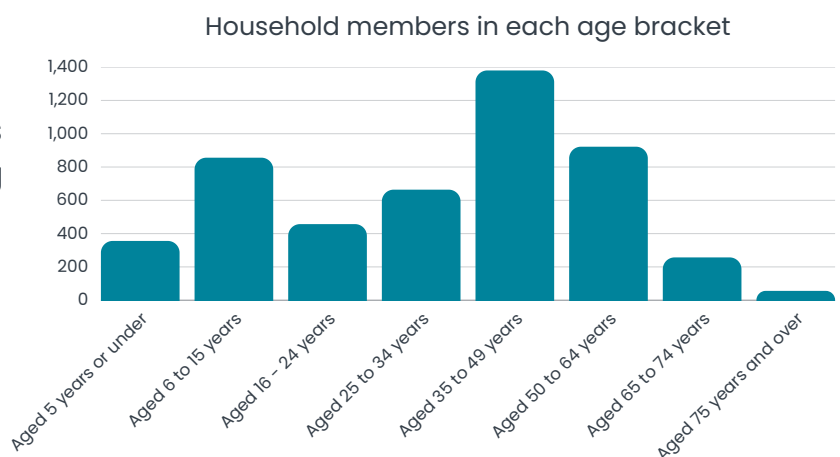
Long-term physical or mental health conditions were reported in a significant proportion of households. Cold or unaffordable homes carry direct health consequences, and the fund's reach into this group highlights the intersection between fuel poverty and health inequality.

Housing

A huge 95% of households supported were living in social housing, consistent with broader patterns of fuel poverty concentration in Scotland. Social housing tenants on lower incomes often face the most acute energy affordability challenges, and the partnership model – particularly with housing providers – was central to reaching this group effectively.

Age

The fund supported households across all age groups, including families with young children, working-age adults, and older people at increased risk from cold homes.



Delivering through partnership

The success of the Scarf Fuel Fund was inseparable from the quality of its partnership working. By collaborating with more than 40 organisations, the fund was able to reach households and communities that would have been difficult to engage through any single organisation's existing networks.

Partners contributed more than referral volume. They brought trusted local relationships, community knowledge, and direct client contact, which enabled need to be identified quickly and support delivered with sensitivity and accuracy.

What partnership made possible

- Geographic reach across Scotland, beyond Scarf's established service footprint
- Faster identification of need through organisations already working with vulnerable households
- Improved referral pathways and warm handovers into wider support
- Increased confidence among clients who were referred by a trusted local organisation

Partner voices

"Abertay Housing Association and its tenants are extremely grateful to be benefitting from the latest Scarf Fuel Fund. The vouchers are a huge benefit to many of our tenants and make the difference between being off or on supply with gas and electric. It's a straightforward referral process and we would encourage organisations to get involved."

– **Linzi Annan**, Tenancy Sustainment Officer at **Abertay Housing Association**

"The financial support that Scarf have provided for Hillcrest tenants has been invaluable in most cases. Vulnerable households that were off energy supply, or dangerously close to it have been able to sustain the supply for heating and lighting. This has added a level of comfort to these tenants that may have not been there otherwise."

– **Euan Hird**, Energy Advice Coordinator at **Hillcrest Homes**

"We would like to sincerely thank Scarf for the Fuel Fund, which has supported many of our prepayment meter clients across Scotland this year. The fuel vouchers have made a meaningful difference in helping households manage ongoing energy costs, and the support has been greatly appreciated by the clients we work with."

– **Lisa Bygate**, Affordable Warmth Services Team Manager at **Changeworks**

Governance and fraud prevention

Delivering emergency financial support at scale requires careful governance. Robust processes were embedded throughout the Scarf Fuel Fund to ensure vouchers reached the right households safely, accurately, and in line with project criteria. This ensured the integrity of the scheme was maintained from first referral to final audit.

Safeguards throughout delivery

- Staff training on eligibility criteria, referral processes, and fraud awareness
- Partner verification procedures before any organisation joined the scheme
- Eligibility checks applied consistently at point of referral and assessment
- Monthly audits of voucher activity and redemption data
- Ongoing monitoring and exception reporting throughout delivery

These measures worked. No fraud incidents were identified throughout the entire delivery period. A meaningful outcome given the scale of distribution and the volume of partner organisations involved.

Balancing accessibility and accountability

A deliberate effort was made throughout delivery to ensure that governance arrangements protected the scheme without creating unnecessary barriers for households in need. Verification processes were proportionate and efficient, allowing legitimate referrals to move quickly while maintaining the oversight necessary for a scheme of this scale.

This balance – accessible to those who need it, rigorous in its safeguards – reflects Scarf's broader approach to delivering trusted community support

Learning: Strong governance enables scale

The investment in training, auditing, and partner verification allowed the fund to grow quickly without sacrificing accountability. Governance was not experienced as a constraint on delivery – it was what made confident, large-scale delivery possible.

Looking forward

Recommendations for future delivery of similar schemes

- Continue investing in partnership-led delivery models, with structured onboarding and ongoing engagement
- Embed preventative support and onward referral pathways as standard within emergency intervention programmes
- Strengthen referral infrastructure between energy advice, financial support, and health services
- Maintain and build on governance frameworks that balance accessibility with accountability
- Plan for sustained demand rather than treating the need as temporary or diminishing

The Scarf Fuel Fund 2025 was a huge success

Although it's now closed, the networks, relationships, and referral pathways built during its delivery have a longer life. Invites have been sent for partners to make use of the Scarf Fuel Fund 2026, and it's set to make an even bigger impact.

Fuel poverty in Scotland is not a problem that has been solved. The households supported through this fund represent a fraction of those experiencing genuine hardship. Continued investment in accessible, community-based support – delivered by trusted organisations with the right partnerships, processes, and expertise – remains essential.

Scarf remains committed to that work.

Thank you

The Scarf Fuel Fund was only possible because of the commitment and expertise of everyone involved in its delivery. Our thanks go to:

- Partner and referral organisations
- Scarf advisers and delivery staff
- The households who engaged with support

Become a referral partner

**Joining the Scarf Fuel Fund 2026 is
quick and simple.**

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